

History of the Chiba Bank

Since its establishment in 1943, the Chiba Bank has continued to grow in step with the region by actively responding to financial needs generated by the development of Chiba Prefecture.

The population of Chiba Prefecture is steadily increasing as the number of people relocating to the prefecture exceeds those moving out. In a population movement report for 2017, Chiba Prefecture was ranked second only to Tokyo out of the seven prefectures experiencing excessive influxes of people relocating.

(millions of people)

7

1943.3 | **Founded the Chiba Bank**
Chiba Godo Bank, Omigawa Agricultural and Commercial Bank, and the Kujuhachi Bank merged

1970.10 | Listed on TSE 2nd Section
1971.8 | Listed on TSE 1st Section
1973.3 | Newly built and relocated the Head Office in Chiba-minato

Overseas offices opened

1987.4 | New York Branch
1989.4 | Hong Kong Branch
1991.2 | London Branch
1995.11 | Shanghai Rep.
2011.3 | Singapore Rep.
2014.9 | Bangkok Rep.

6



5

4

3

2

1

0

1.6 million
(As of October 1, 1943)

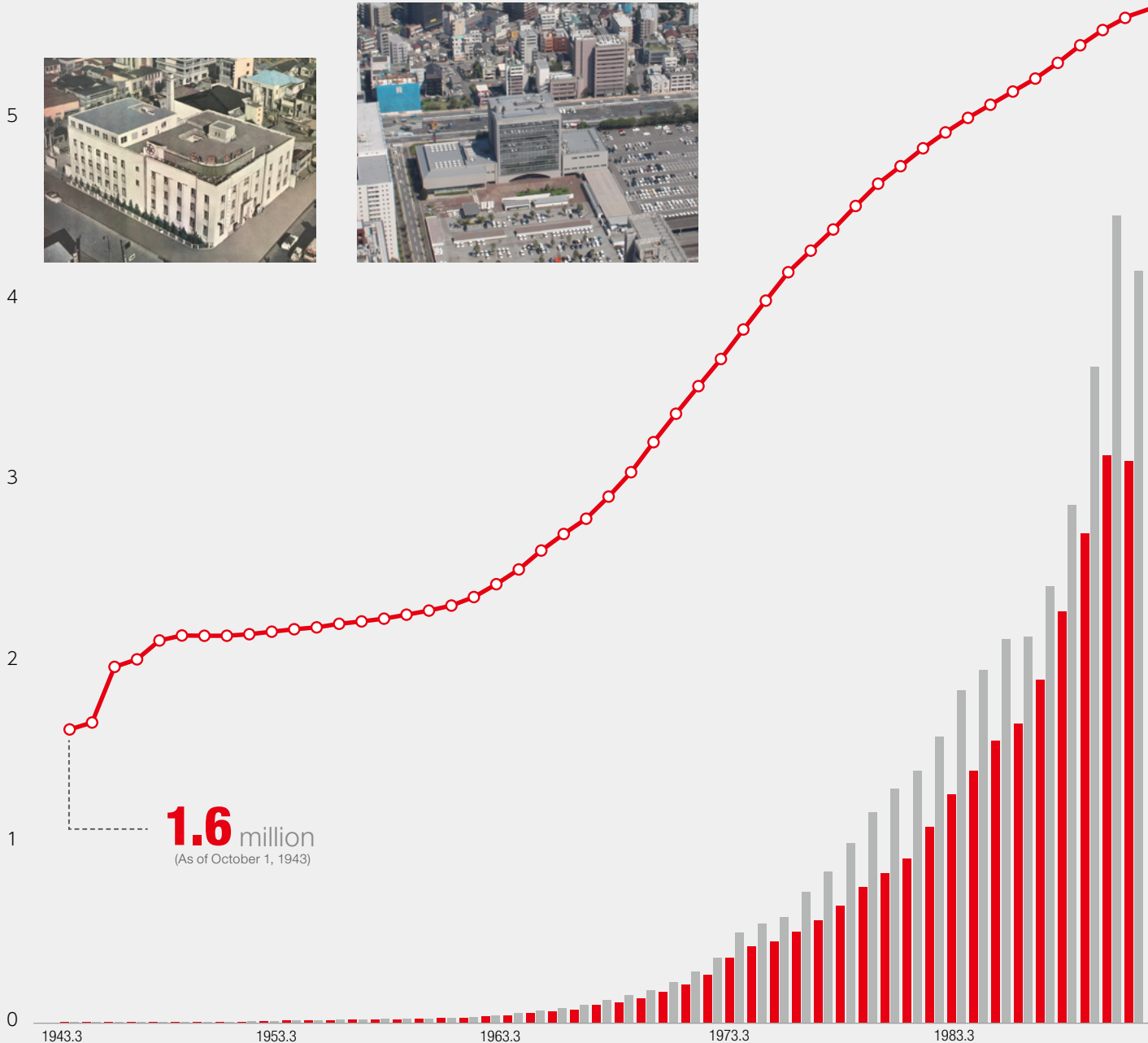
1943.3

1953.3

1963.3

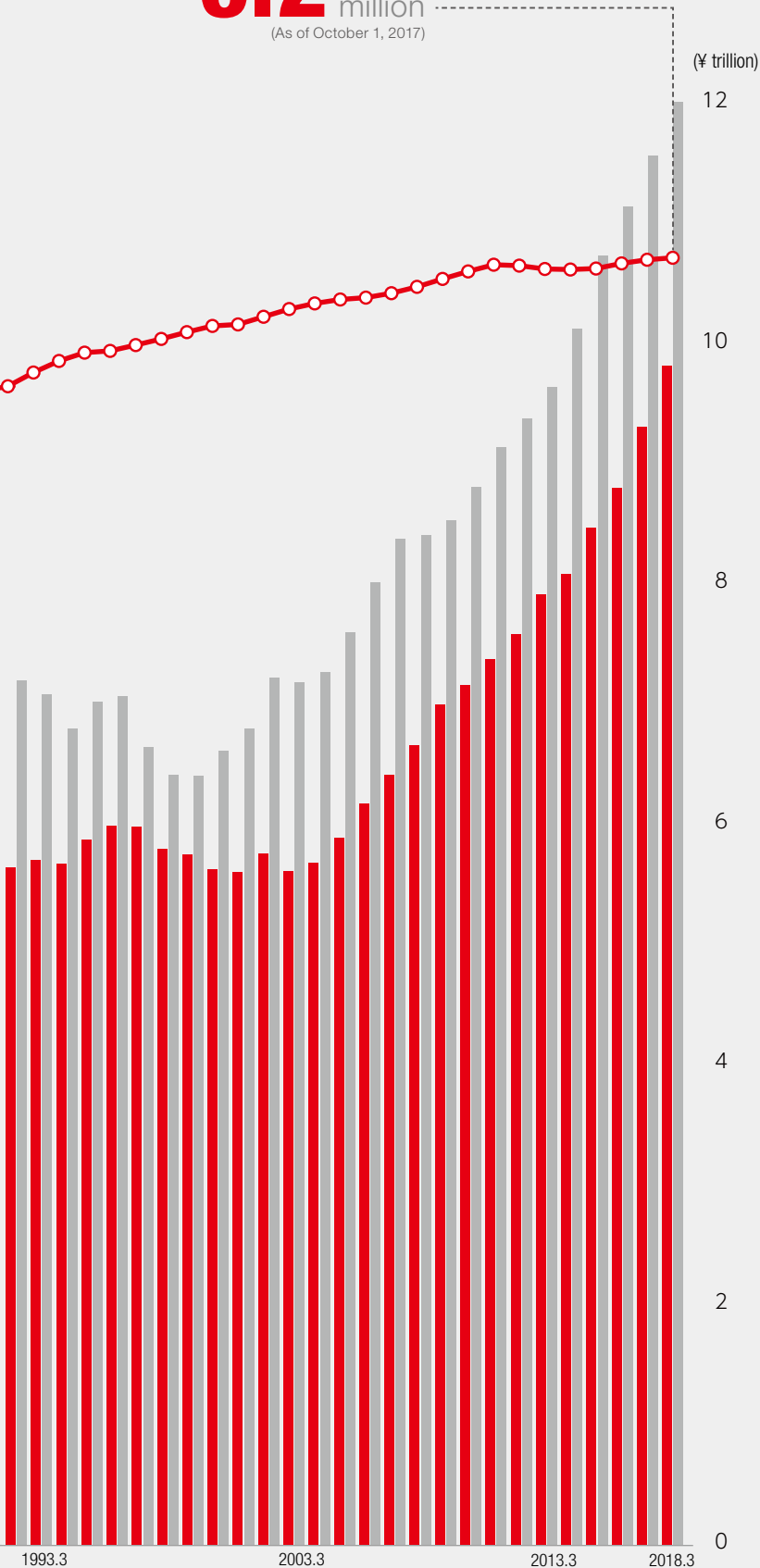
1973.3

1983.3



■ Balance of Loans ■ Balance of Deposits ● Population of Chiba Prefecture*
*Source: Chiba Prefecture

6.2 million
(As of October 1, 2017)



The Chiba Bank's Strengths

(As of March 31, 2018)

Sound Financial Base

Total Assets

¥ **14.3** trillion

Profit Attributable to Owners of Parent
(FY2017 ended March 31, 2018)

¥ **53.7** billion

Total Capital Ratio (Consolidated)

13.18 %

Solid Relationship with Customers

Domestic Branch Network

181 Branches

Overseas

3 Branches **3** Rep. Offices

Highly Professional Workforce

Number of Employees

4,343

Credit Ratings

| | Long-Term | Short-Term |
|-----------------------------------|------------|------------|
| Standard & Poor's | A | A-1 |
| Moody's | A1 | P-1 |
| Rating and Investment Information | AA- | - |