

# Corporate Banking

As a regional financial institution, the Chiba Bank exercises an intermediation function by closely engaging with customers involved in the regional economy, and provides valuable advice to solve management issues based on a deep understanding of their businesses.

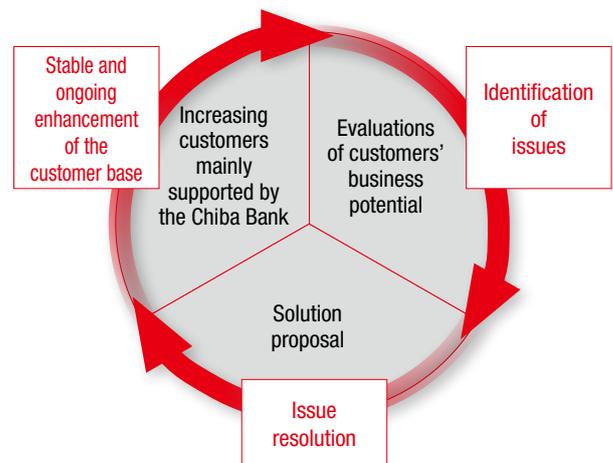
## Evaluations of Customers' Business Potential

Regarding transactions with corporate customers, the Chiba Bank rigorously conducts activities centered on supporting their main businesses based on evaluations of their business potential. We conducted these initiatives at top-level regional companies—those with more than 20,000 customers—to understand the businesses of our customers. In particular, we have selected core companies that lead regional economies and industries and we are meeting their needs with a wide range of proposals, including optimal financing schemes, M&As and business matching. According to an annual survey of main banks by the Teikoku Databank, more than 20,000 companies use the Chiba Bank as their main bank—more than any other regional bank for the ninth consecutive year since the survey began.

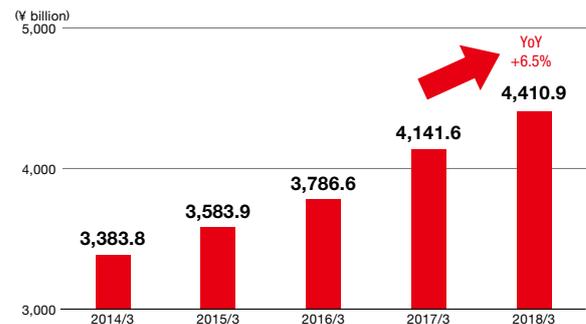
## Regional Revitalization

The Chiba Bank proactively participates in initiatives to revitalize the region. In the fiscal year ended March 31, 2018, the Chibagin Research Institute, Ltd. was asked to help attract companies to Chiba Prefecture in order to facilitate the use of four former elementary schools in the prefecture as part of a project to use idle public facilities. In February 2018, our contribution to facilitating population movement and increasing jobs was recognized with an award from the Minister of State for the Promotion of Overcoming Population Decline and Vitalizing Local Economy in Japan as a specific example of how financial institutions can revitalize regions. As a Group, we will continue to support local governments in building communities and businesses that help revitalize regions.

## PDCA Cycle for Evaluation of Businesses



## SME Loans



## Solution-Related Fees from Corporate Customers

(Private placement bonds, syndicated loans, etc., M&A, business matching, inheritance-related services and others)

