

July 24, 2015

Company Name: The Chiba Bank, Ltd.
Representative: Hidetoshi Sakuma, President
Stock Exchange Listing: Tokyo (code: 8331)
For Inquiries: Tsutomu Yonemoto, General Manager of Corporate Planning Division

Announcement regarding the determination of terms and conditions for the issuance of the U.S. Dollar Denominated Senior Unsecured Bonds

The Chiba Bank, Ltd. hereby announces that it has determined the following terms and conditions for the issuance of U.S. Dollar Denominated Senior Unsecured Bonds which will be issued on July 29, 2015.

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| 1. Total amount of issue | USD 300 million |
| 2. Interest rate | 2.75% per annum |
| 3. Term | 5 years |
| 4. Maturity date | July 29, 2020 |
| 5. Payment date | July 29, 2015 |
| 6. Issue Price | 99.861% of the denomination of each bond |
| 7. Listing | Singapore Exchange |
| 8. Rating | A1 (Moody's Japan K.K.)
A (Standard & Poor's Ratings Japan K.K.) |

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