

September 8, 2016

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

Announcement regarding the determination of terms and conditions for the issuance of Basel III-compliant Subordinated Bonds

The Chiba Bank, Ltd. hereby announces that it has determined the following terms and conditions for the issuance of Basel III-compliant Subordinated Bonds which will be issued on September 15, 2016 and September 27, 2016.

1. JPY 10,000,000,000 Subordinated Unsecured Bond due 15 Sep 2026
 1. Total amount of issue 10 billion yen
 2. Denomination of each bond 100 million yen
 3. Interest rate (i) For the first five years (until September 15, 2021): 0.36% per annum (ii) thereafter: 6-month Euroyen LIBOR plus 0.43%
 4. Issue price 100% of the denomination of each bond
 5. Redemption price 100% of the denomination of each bond
 6. Term 10 years
 7. Maturity date September 15, 2026
 8. Callable date Any interest payment date on or after September 15, 2021
 9. Interest payment date March 15 and September 15 of each year
 10. Type of offering Public offering in Japan
 11. Payment date September 15, 2016
 12. Book-entry transfer institution Japan Securities Depository Center, Inc.
 13. Underwriters Nomura Securities Co, Ltd.
Chibagin Securities Co, Ltd.
Mitsubishi UFJ Morgan Stanley Securities Co, Ltd.
Daiwa Securities Co, Ltd.
Mizuho Securities Co, Ltd.
SMBC Nikko Securities Co, Ltd.
 14. Rating A+ (Rating and Investment Information, Inc.)

CHIBA BANK NEWS

2. JPY 10,000,000,000 Subordinated Unsecured Bond due 28 Sep 2026

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| 1. Total amount of issue | 10 billion yen |
| 2. Denomination of each bond | 1 million yen |
| 3. Interest rate | (i) For the first five years (until September 28, 2021): 0.36% per annum (ii) thereafter: mid-rate for 5-year Japanese yen swap plus 0.43% |
| 4. Issue price | 100% of the denomination of each bond |
| 5. Redemption price | 100% of the denomination of each bond |
| 6. Term | 10 years |
| 7. Maturity date | September 28, 2026 |
| 8. Callable date | September 28, 2021 |
| 9. Interest payment date | March 28 and September 28 of each year |
| 10. Offering period | From September 9, 2016 to September 26, 2016 |
| 11. Type of offering | Public offering in Japan |
| 12. Payment date | September 27, 2016 |
| 13. Book-entry transfer institution | Japan Securities Depository Center, Inc. |
| 14. Underwriters | Nomura Securities Co, Ltd.
Chibagin Securities Co, Ltd.
Mitsubishi UFJ Morgan Stanley Securities Co, Ltd.
Daiwa Securities Co, Ltd.
Mizuho Securities Co, Ltd.
SMBC Nikko Securities Co, Ltd. |
| 15. Trustee | The Bank of Tokyo-Mitsubishi UFJ, Ltd. |
| 16. Rating | A+ (Rating and Investment Information, Inc.) |