



2012 Annual Report

Year Ended March 31, 2012

The Keiyo Bank, Ltd.

Message from President



Nobuo Kojima

President
The Keiyo Bank, Ltd.



We sincerely appreciate your continued patronage to the Keiyo Bank, which we call αBANK.

Looking back the financial and economic circumstances of fiscal year 2011 (ending March 31, 2012), the Japanese economy was tremendously affected by the Great East Japan Earthquake in the beginning, but gradually began to pick up as a result of speedy recovery of supply chain networks, implementation of government initiatives for the reconstruction of the areas stricken by the Earthquake and tsunamis. Nevertheless, due to rising uncertainty in the economies overseas triggered by the European financial crisis and due to limited electric power consumption at home, the future prospects of the Japanese economy remain unclear.

In Chiba Prefecture where the Keiyo Bank has its base, we have also seen some signs of recovery as a result of the progress in the reconstruction and recovery from the harsh damage inflicted by the Earthquake; however, the economic conditions are apparently tough, as we see unstable foreign exchange fluctuations and high oil prices.

Under these circumstances, the Keiyo Bank has vigorously been implementing its 15th mid-term business plan called “α ACTION PLAN 2013” since April 2011. We at the Keiyo Bank will strive to achieve and steadily implement these three goals: “contribution to the real local economy”, “establishment of the sound operational base” and “establishment of the solid revenue base”, and whereby aim to become “an attractive and energetic bank that would assure and provide high reliability, convenience and satisfaction to the customers”.

This fiscal year marks the closing year of the 15th mid-term business plan and our bank’s 70th anniversary of the foundation. In order to preserve and further nurture the trust given by our valued customers into the future, all members of the Keiyo Bank and affiliated companies are committed to serve and act for making the Keiyo Bank a bank capable of offering benefits and great assistance to the local communities. We therefore would like to seek your continued support to the Keiyo Bank.

July 2012

■ Balance of Loans

Achieved an annual increase of 4.1%

As a result of our aggressive approach in promoting the retail loans business in Chiba Prefecture, such as loans to small and medium-sized companies and housing loans, the balance of loans reached JPY2,522.4 billion as of March 31, 2012, an increase of JPY101.5 billion over the previous year (i.e., an annual increase of 4.1%).

The Keiyo Bank, Ltd.

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