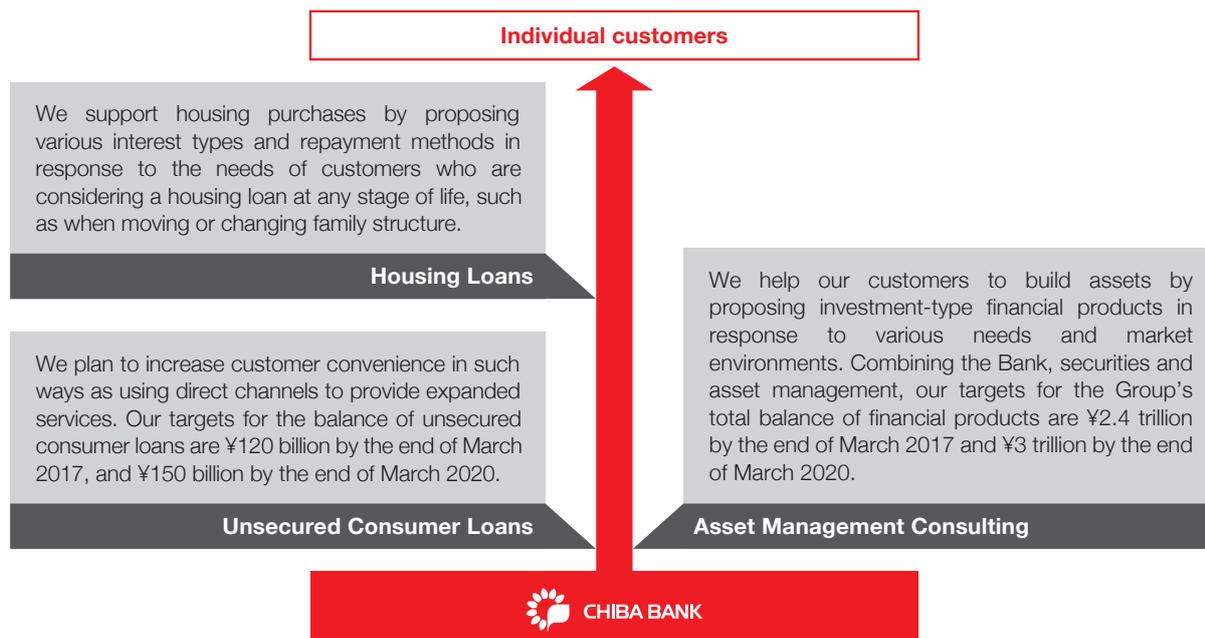


Retail Banking

The number of individual customer accounts at the Chiba Bank has exceeded 4 million. We have a strong customer base in Chiba Prefecture, where our share of deposits is approximately 25%, greatly exceeding other banking institutions. The Chiba Bank has prepared various financial products and services, including deposits, investment trusts, insurance and loans, to meet the life plans of our customers.

Services and our value creation

Supplying Specialized Services for Diversified Lifestyles

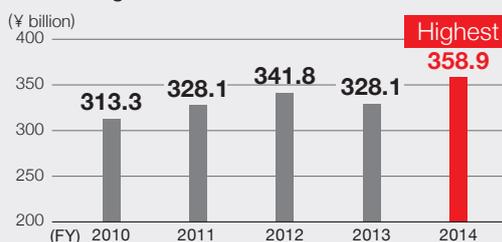


Our Achievement of FY2014

▶ Housing Loans

The amount of new housing loans in fiscal 2014, was a record high at ¥358.9 billion. Also, there was a record high in terms of the number and amount of pre-applications, which is an advanced indicator, and this positive trend is expected to continue due to the increasing population and number of households.

New housing loans



▶ Asset Management Consulting

Sales of investment-type financial products in fiscal 2014, achieved a record high at ¥387.8 billion. The Group's total balance of financial products reached ¥2 trillion.



◀ Housing Loan Business

In October 2014, we started collaboration work for housing loans that concentrated staff in the Urayasu block. In addition to making business activities more efficient, this made it easier to organize a work shift system, which has improved activities during holidays. Half-year results exceeded those of other blocks in such areas as new housing loans. We are committed to further strengthening the housing loan business by expanding this system to other blocks during and following the current fiscal year.

◀ Asset Management Business and Transactions with High Net Worth Clients

The Area Consultant Team was brought in at the Kashiwa block in October 2014 as a specialized asset management business team for the mass market. After the half-year period, the sales amount per person was twice the average for the whole branch, so this system was expanded to other blocks in April 2015.

Also, in April 2015, Chibagin Asset Management entered the investment trust management business. The Chiba Bank Group has an integrated system, from the production of investment trusts through to sales, so the trust fee will be absorbed within the Group, increasing earning power. Going forward, we aim to increase the Group's total balance of financial products through the cooperation of the Bank, securities and asset management.

In addition, the Private Banking Team, which is a sales team for high net worth clients, has achieved positive results since its establishment in 2012. Inheritance-related services have also been expanded by utilizing the trust functions included in the Bank itself, which was started in 2006, and is a first among regional banks.

Chibagin Asset Management:
Starting investment trust management business



◀ Credit Card Business

The credit card shopping amount at the Chiba Bank Group is increasing positively, and revenue from handling charges is increasing. By the end of March 2015, approximately 25,000 stores accepted Chibagin JCB Card and Chibagin DC Card, while the number of stores participating in the "Community Preferential Service," which started in 2012, increased to approximately 3,200.

Since October 2014, we have been handling the first JCB brand domestic debit card, the Super Card <Debit>, and we are proceeding to enter the market of customers who prefer not to use deferred payment credit cards. The debit card scheme for Chiba City's regional voucher with premiums is the first in Japan. A project by local governments using national subsidies for regional revitalization, it contributes to encouraging expenditures and stimulating the economy in the region.

Super Card <Debit> scheme:
Chiba City's regional voucher with premiums

