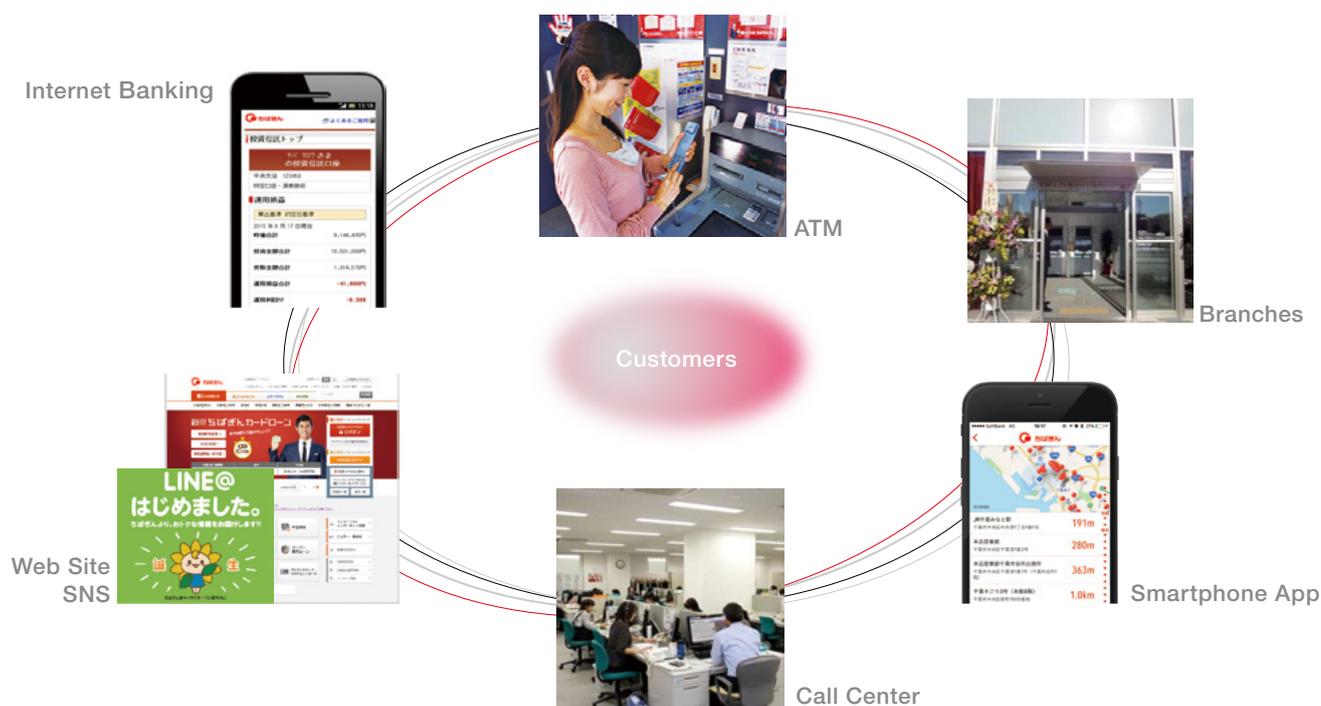


In November 2015, the Chiba Bank established a new FinTech Business Promotion Office to proactively provide advanced and highly convenient IT-driven services.

Now that data can track the vast majority of economic activity and the daily lives of our customers, we think that it's important to develop an approach for responding to fintech as a financial institution.

We aim to create new business opportunities from FinTech. To this end, we will develop individual profiles summarizing the lifestyle choices and preferences of our customers as marketing based on big data analysis grows more sophisticated. At the same time, we will develop an omni-channel capability that will enable us to recommend and cross-sell our entire line of products and services through all of our channels.

Developing and utilizing databases, strengthening marketing



Jul. 2016

Introduction of the PORT STAR Robot Financial Advisor

In July 2016, we introduced the PORT STAR robot financial advisor for providing customers with support in selecting certain issuances of investment trusts. This robot financial advisor is a system that uses computer analysis of risk tolerance to propose optimal investment trust portfolios to customers, based on them answering a brief online survey on investments. PORT STAR is available free of charge on our website.

Jun. 2016

Launch of the Chibagin App for Smartphones

The Chibagin app we launched for smartphones is an optimum and timely information portal for checking our campaigns and notices. It provides users with pushed notifications based on GPS data, a directory for locating our branches, ATMs and Chibagin partners*, as well as a variety of functions, including for viewing streaming images of our commercials and browsing the content of local information magazines.

* Chibagin partners are companies that provide incentive points, discounts and other local preferential services to users of our group's credit cards.