

Branch and ATM Network

The Chiba Bank is actively expanding its network of branches and ATMs, especially in Chiba Prefecture and neighboring regions. As of June 30, 2014, we had 178 branches in Japan, which is the biggest network of any bank based in Chiba Prefecture and one of the biggest among Japan's regional banks.

In addition to the installation of our own ATMs in highly convenient locations in shopping malls, stations and other facilities, we have expanded our ATM partnerships with other regional banks, which includes promoting alliances with other regional banks for discounting ATM usage fees.

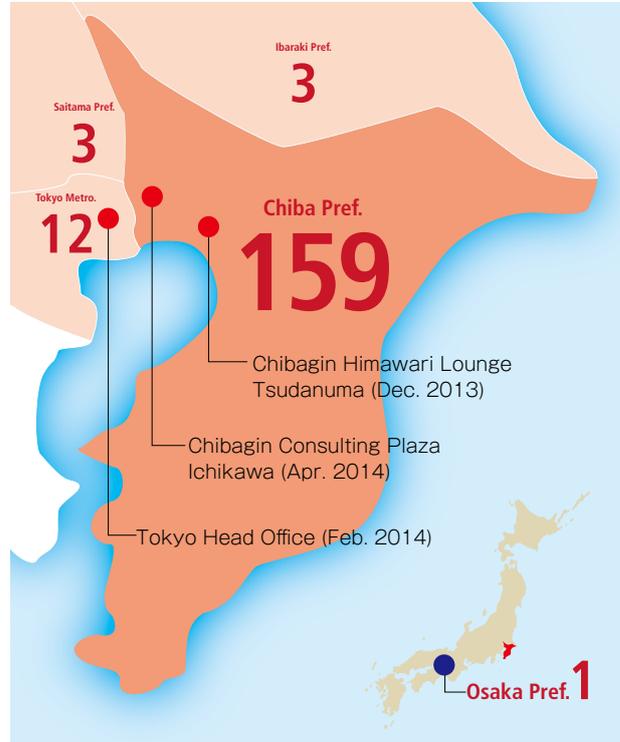
● Chibagin Himawari Lounge Tsudanuma

In December 2013, the Chiba Bank opened Chibagin Himawari Lounge Tsudanuma, which features extended business hours and also operates on Saturdays and holidays. This is a new type of branch that pursues operational efficiency through the use of leading-edge equipment that allows customers to self-complete various procedures, while staff focuses on providing consultation services for asset management, various types of loans and other matters.



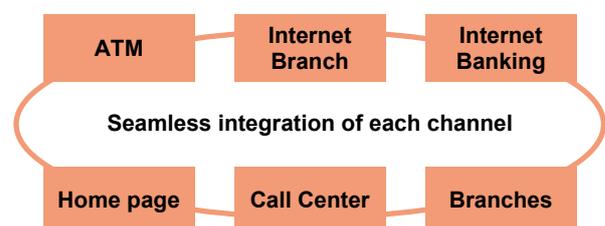
● Tokyo Head Office

In February 2014, the Muromachi Chibagin Mitsui Building (COREDO Muromachi 3) was completed in Nihonbashi, Tokyo, and Chiba Bank's Tokyo Head Office relocated to this new building. A large display has been installed at the entrance of the office to disseminate various types of information such as tourism information in collaboration with Chiba Prefecture.



Promoting Omni-Channel Banking

Direct channels centering on the internet are also becoming crucial points of contact with customers, and the Chiba Bank is thus focusing on developing banking channels that utilize IT. We are currently developing omni-channels by focusing on interconnections between non-face-to-face channels and staffed branches. Specifically, the Chiba Bank is building an infrastructure that includes introducing smartphone apps for expanding and upgrading services in addition to offering branch visit reservations via the internet, developing ATMs with new functions and utilizing call centers. Through these efforts, we aim to further enhance customer convenience.



Asset Management

The Chiba Bank offers a variety of deposits and other products to help customers build and manage assets according to their life plans.

Customer interest in asset management is rising amid the accelerating shift away from savings toward investments, as exemplified by the introduction of the Nippon (Japan) Individual Savings Account (NISA). The Chiba Bank is responding to this trend by enhancing its lineup of investment trusts, which includes introducing an investment trust exclusively for the internet in April 2014. We are also setting up structures for providing consultations on various types of insurance products and inheritance.

● Chibagin Consulting Plaza Ichikawa

In April 2014, the Chiba Bank opened Chibagin Consulting Plaza Ichikawa as its fourth such facility following those in Chiba, Kashiwa and Funabashi. Chibagin Consulting Plaza Ichikawa operates on Saturdays and holidays and specialized staff have been deployed to provide comprehensive responses to a range of customer needs. There are private booths that enable customers to have detailed consultations on issues such as asset management and insurance products; it also convenes seminars and provides customers with the latest financial and economic information.

By opening a branch of Chibagin Securities in the same location, we seek to provide high-quality financial services through strengthened collaboration within the Chiba Bank Group.



Loans for Individual Customers

The Chiba Bank offers a variety of loan products, including housing loans, education loans, auto loans and card loans, to meet the wide-ranging needs of individual customers.

In housing loans, we expanded and upgraded our Loan Centers in October 2013 to respond to large-scale housing development projects. Additionally, in April 2014 we began offering reverse mortgage loans to senior citizens.

For unsecured loans, we are utilizing call centers and the internet to provide customers with non-face-to-face loan application channels. We will further strengthen our service in this area through other measures such as opening an internet branch in summer 2014.



“Community Preferential Service” Utilizing Credit Cards

“Community Preferential Service” provides customers with fringe benefits such as credit card bonus points and discounts on product prices whenever they purchase items at a participating store using a credit card issued by the Chiba Bank, Chibagin JCB Card Co., Ltd. and Chibagin DC Card Co., Ltd.

As of April 2014, we expanded the number of Chibagin Partners to 33 companies and the number of participating stores to approximately 2,700, thereby enabling customers to use their credit cards with even greater convenience.

