

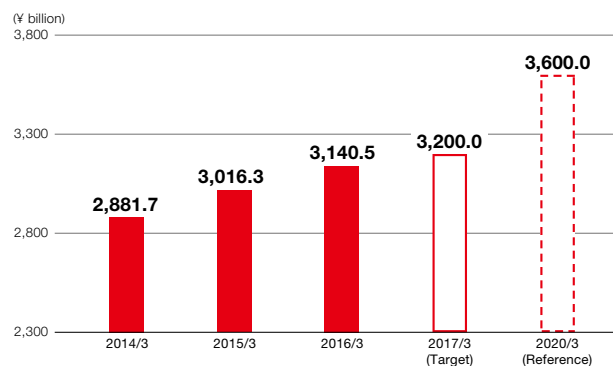
Retail Banking

The number of individual customer accounts at the Chiba Bank has exceeded 4 million. We have prepared various financial products and services, including deposits, investment trusts, insurance, and loans to meet the lifestyle plans of individual customers.

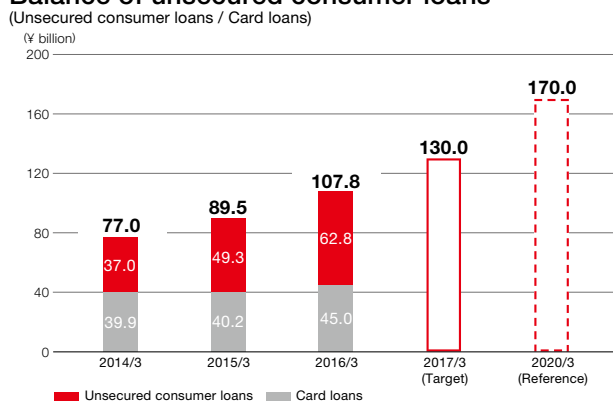
Efforts to further improve convenience for these customers include the development of a new type branches with extended teller service hours on weekdays that also operate on Saturdays and Sundays, as well as the enhancement of online banking services.

Results and Projections

Balance of housing loans



Balance of unsecured consumer loans



Enhancement of marketing focusing on internet commercials



Housing Loans

Our balance of housing loans increased steadily in step with the growth of the population and the number of households in Chiba Prefecture.

Having succeeded in cementing strong relationships with housing companies, we have also been able to maintain a high level of pre-application of housing loans. In addition, we are streamlining our operations by pooling the highly skilled loan officers, particularly in areas of Chiba Prefecture experiencing population growth, to respond proactively to the housing purchase needs of customers.

Unsecured Consumer Loans

Direct channels have accelerated growth in the balance of our unsecured consumer loans. This was attributable in part to the strengthening of sales promotions since 2015, particularly in terms of Internet advertising.

Our Internet Branch was used more frequently for certain card loan products after we improved the convenience of the loans by introducing an online service for processing the loans from application to execution of contracts.

Internet Branch



Asset Management Consulting

The Chiba Bank Group is responding to customers' investment needs by implementing activities contributing to the stable accumulation of assets. To enhance financial consulting capabilities, we organized our financial consultants into teams supervised by experienced leaders. These teams have attained per capita sales that are twice as high as the average for all our branches. In addition to the expansion of such activities, we have introduced tablets to streamline the clerical work while enhancing the functions served by our call center.

Meanwhile, we are also striving to improve our product line by introducing new investment trust and insurance products, including a wrap-type fund originated by Chibagin Asset Management Co., Ltd. Furthermore by referring customers to Chibagin Securities Co., Ltd., we are capable of proposing a broad range of asset management plans that include investments in stocks and structured bonds.

Going forward, we aim to increase the group total balance of financial products under management by strengthening the coordination between the banking, securities and asset management operations even further.



Chibagin Asset Management Co., Ltd

Asset amount: ¥ **61.3** billion
(As of March 31, 2016)

Chibagin Securities Co., Ltd

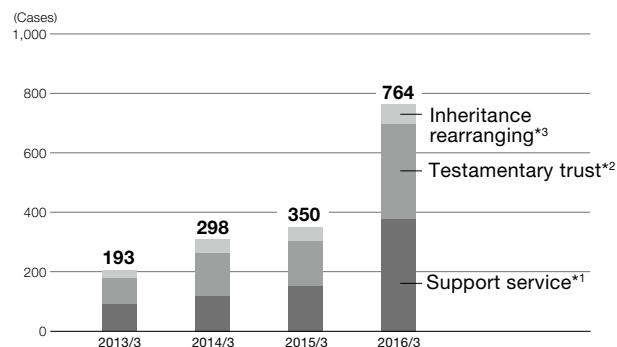
Number of branches: **17**
Of which, branches in Chiba prefecture: 14
(As of March 31, 2016)

Trust and Inheritance-related Business

We were the first regional bank in Japan to start trust banking operations, and has been providing inheritance-related services to customers since 2006. The need for facilitating the smooth inheritance of assets has risen dramatically against the backdrop of an increase in inheritance taxes and mounting business succession needs. As a result, we saw the number of applications in our inheritance-related business more than double, to a record high, over the course of the year ended March 31, 2016.

When accepting a testamentary trust, we need to develop a full picture of a customer's assets. Applying a panoramic perspective to providing effective advice on asset succession has resulted in the conclusion of many ancillary transactions with customers, including in insurance, asset management, and loans.

Number of contracts for inheritance-related services



- *1 Support service:
Consulting for asset and business successions
- *2 Testamentary trust:
Support for drawing wills by notarized documents, safekeeping will documents and executing wills, are discussed while the customer is alive
- *3 Inheritance rearranging:
Representing inheritance procedures, including other banks', entrusted by successors