

Retail Banking

Fiduciary Duties

Under its customer first policy, the Chiba Bank is endeavoring to further enhance customer service improvement activities and rigorously conduct its fiduciary duties by having its Customer Service Division function as a supervisory department.

In June 2017, we announced our policy regarding customer-oriented business operations (fiduciary duties). Through a committee established at the same time, a management team will accurately understand and assist the initiatives of each subsidiary, thereby enhancing the effectiveness of efforts based on this policy.

Going forward, we will work to thoroughly understand the increasingly diversifying needs of our customers, reflecting the changes in Japan's social structure, and we will provide the products and services that optimally suit them.

Asset Management Consulting

In the field of asset management, the Chiba Bank Group will closely respond to customers' needs, resulting in an increase in investment-type financial products. We will also respond appropriately to insurance needs.

In addition to further utilizing specialized staff, the Head Office, branches, and subsidiaries will work together to conduct various activities, including strengthening the banking and securities cooperation, and expanding the fund originated by Chibagin Asset Management Co., Ltd. to other banks.

Moreover, the Chiba Bank will support customers by stably accumulating assets and providing advanced services, such as enhancing marketing that uses big data analysis and having a robot financial advisor propose advanced portfolios to customers.



Consumer Loans

Regarding consumer loans that are customized for different life stages and events, the balance of housing loans and unsecured consumer loans has been steadily increasing.

Based on the opinions of its customers, the Chiba Bank has revised the marketability of its education and auto loans, including by expanding eligibility for and increasing the maximums of loans. We are also introducing new products such as loans to support elderly people. In addition to developing direct channels such as our Internet Branch and call center, we aim to further expand our customer base by developing effective sales promotions.

Inheritance-related Services

The Chiba Bank expects that asset transfers across regions and generations will proceed, and customer needs related to inheritance and succession of assets and businesses will continue to increase in the future. We will further expand the inheritance-related services through alliances and collaborations with other banks, such as the Musashino Bank and the TSUBASA Alliance banks, with the aim of increasing fees and commissions income.

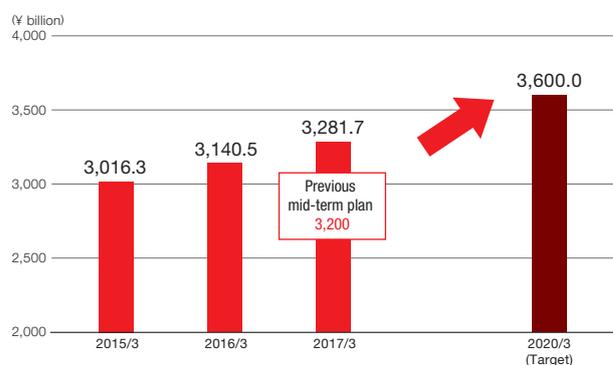
In the fiscal year ended March 31, 2017, we handled 878 inheritance-related transactions and fees and commissions income reached a record high of ¥478 million. One of the Chiba Bank's strengths is its ability to respond to the diverse needs of wealthy individuals, mainly landowners and company owners, by providing one-stop services through its main banking business, and this has earned high praise from our customers.

Moreover, we work to understand the details of our customers' assets, and this leads to the conclusion of many transactions with customers, including in asset investment and management.

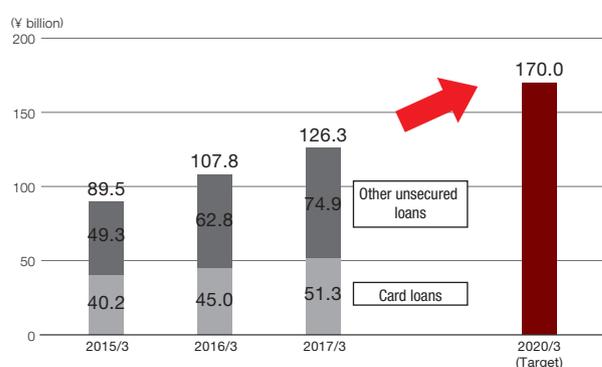
In addition, we are also responding to Japan's aging society by beginning to offer new solutions that utilize trusts tailored to financial needs associated with receiving an inheritance or succeeding real estate and businesses.

Other regional banks are also strongly interested in these initiatives concerned with our inheritance-related services. By utilizing the expertise and systems that we have cultivated to date, we can offer similar services to customers at each bank. We have already started

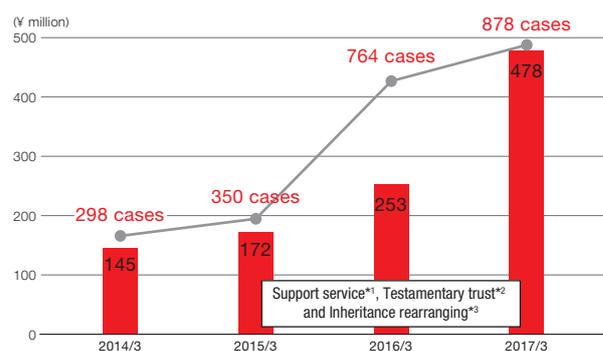
Balance of housing loans



Balance of unsecured customer loans



Number of contracts and income for inheritance-related services



*1 Support service:

Consulting for asset and business successions

*2 Testamentary trust:

Discussing and drawing up wills while customers are alive and safekeeping and executing wills and other notarized documents

*3 Inheritance rearranging:

Representing inheritance procedures, including other banks', entrusted by successors

collaborating with the Daishi Bank, Chugoku Bank, Musashino Bank, and Toho Bank, and we will continue to proactively respond to a wide range of customer needs in the future.