

# Retail Banking

In order to address the diverse needs of individual customers, the Chiba Bank provides a wide range of financial products and services, including deposit accounts, investment trusts, insurance and loans.

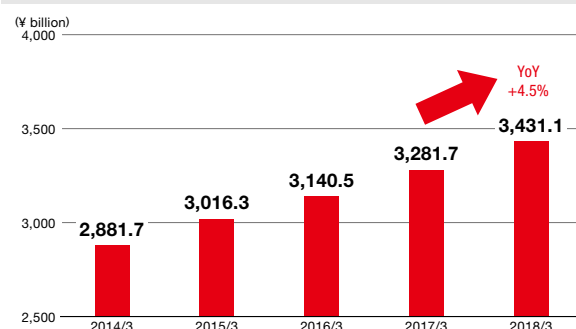
## Consumer Loans

The Chiba Bank has prepared a variety of products that customers can use in accordance with their life events, such as housing loans, student loans, and auto loans. The unsecured loan balance has expanded briskly as a result. In addition to developing new branch models that are open for business longer during the weekdays and also on the weekends, the Chiba Bank is improving non-face-to-face channels including our Internet Branch and call center. We aim to improve customer convenience and the efficiency of our business operations at the same time.

## Asset Management Consulting

The Chiba Bank ensures “customer-focused” business management (fiduciary duties). We encourage the flow of funds from savings to investments by holding seminars for novice investors and by proposing the best products based on customer needs, such as long-term investments or diversified investments. Utilizing our specialized staff, we aim to enhance our consulting capabilities in order to better meet the diverse needs of our customers. At the same time, we are keen to satisfy needs for a broader range of customers who are in the middle of constructing wealth through funded investment trusts and funded NISAs that welcome small investment amounts. Through the unified activities of the Head Office, branches and Group companies, the Chiba Bank helps its customers steadily accumulate assets through initiatives to strengthen bank-securities collaboration and expand investment funds originated by the Chibagin Asset Management Co., Ltd.

### Housing Loans



### Unsecured Consumer Loans

