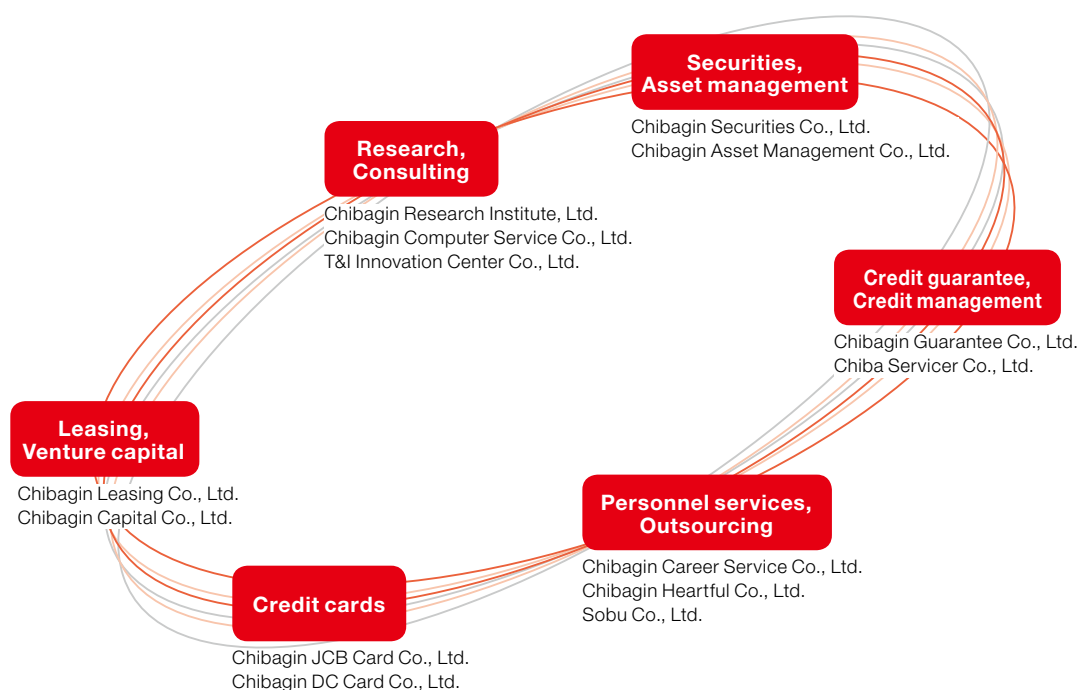


Leveraging Group Functions

The Chiba Bank has 14 subsidiaries and provides its customers with a wide-ranging lineup of financial products and services. Thanks to the wide-ranging functions inside the Group, we are able to provide our customers with optimal solutions, which allows us to maintain a solid customer base over the long term. We will enhance these strengths by expanding the functions we provide to alliance banks, while reinforcing the sales structure of Group companies through the strategic reallocation of personnel.



FinTech

The T&I Innovation Center conducts surveys and research related to FinTech. It was established jointly by six banks in the TSUBASA Alliance (Chiba Bank, Daishi Bank, Chugoku Bank, Iyo Bank, Toho Bank and North Pacific Bank) along with IBM Japan. The TSUBASA FinTech Platform, which started providing services in April 2018, is an open platform that transcends the differences in mainframe systems. The aim is to make it key infrastructure that allows various FinTech companies and others to connect safely and quickly. The Musashino Bank is already using the platform, and the intention is to also broadly provide it to financial institutions outside the TSUBASA Alliance.

Leveraging the alliance, the Chiba Bank will provide progressive services with flexibility and speed to effectively accommodate diversifying customer needs and the digitalization of society in general, while also reducing costs.

FinTech Subsidiary

Name	T&I Innovation Center Co., Ltd.	
Holding ratio	Chiba Bank	40%
	Daishi Bank, Chugoku Bank, Iyo Bank, Toho Bank, North Pacific Bank and IBM Japan	10% each

Asset Management Business

In the field of asset management business, the Chiba Bank offers three investment funds originated by the Chibagin Asset Management Co., Ltd. to customers of the Musashino Bank, as well as one investment fund each to customers of the Toho Bank, the North Pacific Bank and the Daishi Bank. Assets under management have gradually expanded, leading to growth in the customer base and higher fees and commissions income.

In securities business, the Chibagin Securities Co., Ltd. has opened four branches in Saitama Prefecture since summer 2017 in order to better serve the needs of customers at the Musashino Bank for sophisticated asset management, including the sale of structured bonds. Group securities companies in the TSUBASA Alliance are working to improve collaboration between Group companies, such as the joint sale of Green Bonds issued by the World Bank. Fees and commissions income has benefited from our initiatives to satisfy the diverse needs of customers that banks cannot cover on their own.

International Operations

The Chiba Bank has overseas branches in New York, Hong Kong and London, and representative offices in Shanghai, Singapore and Bangkok. In addition, we are further enhancing our alliances with local financial institutions. We support the overseas business expansion of our customers, including by supporting trade transactions, providing the latest overseas information and holding business consultations aimed at developing sales channels.

At overseas branches, we accept trainees from the Musashino Bank and TSUBASA Alliance banks, and we will work to expand our earnings opportunities by proactively responding to the finance needs of the client companies of alliance banks.

Trust Business and Inheritance-Related Services

Since being the first regional bank to enter the trust business and inheritance-related services in 2006, the Chiba Bank has been offering one-stop services in response to the diverse needs of wealthy individuals, mainly landlords and company owners. Our experience in these transactions has steadily increased, as customers are relieved at their ability to receive advice and process important matters regarding their personal and family assets at the bank.

Other regional banks have shown a strong interest in our initiatives in inheritance-related services, and by leveraging our accumulated know-how and systems, it has been possible for us to provide similar services to the customers of these banks. The Chiba Bank has already collaborated with the Daishi Bank, the Chugoku Bank, the Musashino Bank and the Toho Bank. We anticipate a gradual increase in business opportunities as the population ages and alliance banks help local customers meet their needs.

We aim to increase fees and commissions income by proactively responding to the diverse needs of our customers while staying one step ahead of needs related to the inheritance and succession of assets and businesses in accordance with asset transfers across regions and generations.

Number of Contracts and Income for Inheritance-Related Services

