

## **LAUNCH OF THE 11<sup>th</sup> MEDIUM TERM MANAGEMENT PLAN, “FRONTIER 70”**

The Chiba Bank, Ltd. (President - Hidetoshi Sakuma) has launched its 11<sup>th</sup> medium-term management plan, “Frontier 70.”

### **1. Business environment and aims of the plan**

- “Wider Chiba”, our operating area, has been badly affected by the Great East Japan Earthquake. We shall make every effort to support the regional economy through community-based finance such as the smooth supply of funds and business assistance.
- “Wider Chiba” has high growth potential, with a continuously increasing population. We shall play an active role in contributing towards strengthening the sources of growth in the region.
- In these ways, and through our own evolution, we shall establish a robust business and management foundation to enable us to withstand changes in the management environment, such as intensifying competition between financial institutions.
- Throughout the course of this medium term management plan, we, all the directors and employees, shall strive to overcome the difficulties that face us, following a customer first policy, and aim to be a first-rate retail bank, full of creativity, which will meet the expectations of customers in the region.

### **2. Name of the plan**

The 11<sup>th</sup> Medium-Term Management Plan, “Frontier 70”

The 70<sup>th</sup> anniversary of our bank will take place in March 2013 during the course of this medium term management plan. We have a firm resolve to reap tangible benefits from our efforts in the previous medium term management plan, and to step into a new frontier beyond our existing boundaries.

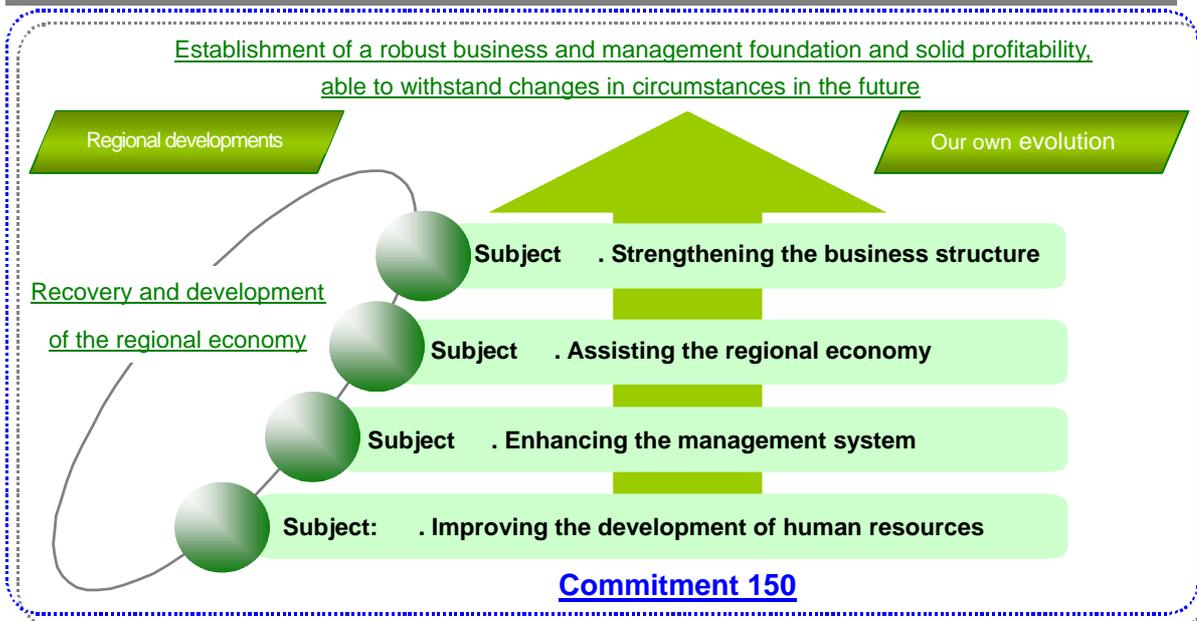
### **3. Time frame**

3 years (from April 2011 to March 2014)

4. Summary

**The 11<sup>th</sup> Medium Term Management Plan “Frontier 70”**  
 From April 2011 to March 2014 (3 years)

We shall implement a customer first policy and aim to be a first-rate retail bank, full of creativity, which will meet the expectations of customers in the region.



**Subject . Strengthening the business structure**

We will increase our market share and establish an overwhelming position in the region by defining the role of sales staff, strengthening promotional skills and actively developing business.

- 1) Strengthening business promotion
- 2) Strengthening skills to provide products and services
- 3) Development of activities to raise customer satisfaction
- 4) Strengthening skills in markets
- 5) Strengthening cooperation among group companies
- 6) Promotion of strategic partnerships

**Subject . Assisting the regional economy**

We will make an active contribution towards the recovery and development of the regional economy through activities for the smooth supply of financing, improvements in functions for conveying regional information and taking the initiative in activities for industrial, academic and governmental cooperation.

- 1) Assisting the total development of the regional economy
- 2) Enhancing activities for the smooth supply of financing
- 3) Development of CSR activities

**Subject . Enhancing the management system**

We will establish a strong management system through thorough compliance and enhancements to the risk management structure. Also, we will increase the bottom line by improving efficiency and developing low cost operations.

- 1) Thorough compliance system
- 2) Evolution of the management structure
- 3) Strengthening the management structure to protect customer information
- 4) Development of business efficiency and low cost operations

**Subject: . Improving the development of human resources**

We will improve the development of training systems. Also, we will devise processes for the deployment of staff to enhance the organization.

- 1) Development of training systems to provide high quality financial services
- 2) Enhancing the organization by placing employees according to their skills and aptitude

**Commitment 150**

We have set 150 commitments across the four subject areas set out above, to be put into practice during the 150 weeks (3 years) of the plan period.

We may change these commitments depending on their progress and changes in the environment, but will always keep the same number of commitments.

**5. Numerical targets**

Non-consolidated Core net business income	¥88.0 billion
Non-consolidated Net Income	¥47.0 billion
Consolidated Net Income	¥50.0 billion
OHR	50%
Consolidated capital ratio	Around 13% (based on Basel )

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.