

March 31, 2014

**Launch of the 12th Medium Term Management Plan
“Best Bank 2020 - 3 years of value creation”**

The Chiba Bank, Ltd. (President - Hidetoshi Sakuma) has launched its 12th medium-term management plan, **“Best Bank 2020 - 3 years of value creation”**, with the period from April 2014 to March 2017 as its time frame.

1. Name of the plan

The 12th Medium-Term Management Plan: “Best Bank 2020 - 3 years of value creation”

Looking ahead into medium-and-long term future to the year 2020, we are resolved in our aim to be a **“best retail” banking group**, creating next-generation financial services and new value for our customers in the region.

“Best retail” banking group

We express our vision of a “financial group which provides top-class satisfaction and is highly regarded by regional customers like individual customers and SMEs”, in the word of a “best retail” banking group.

2. Time frame

3 years (from April 2014 to March 2017)

3. Business environment and aims of the plan

- ◆ There is a real feeling that Japan’s economy is back on course for full-scale recovery. In addition, Tokyo has been chosen to host the 2020 Summer Olympic Games and expectations for future growth are rising.
- ◆ Taking advantage of these favorable economic circumstances, together with the market predominance of the “Wider Chiba Area” with its growth potential, we shall accelerate our vigorous approach and play an active role in contributing towards regional development. Moreover, we shall also continue to grow with our customers, responding quickly and accurately to the medium-and-long term challenges facing the region, such as an aging population and globalization.
- ◆ Through the implementation of the measures set out in the **“Best Bank 2020 - 3 years of value creation”**, we, the directors and employees of the Chiba Bank group, aim to be a **“best retail” banking group**, providing innovative services, attaining top-class customer satisfaction and being highly regarded in the region.

4. Main subjects to be addressed in the “3 years of value creation”**(1) Creating new corporate value**

- **【Corporate customers】** Strengthening functions to support business growth and resolution of management issues
- **【Individual customers】** Providing carefully tailored services in response to diversified lifestyles
- Strengthening the channel strategy
- Strengthening international business in response to globalization and enhancing investment in the market
- Improving customer satisfaction

(2) Further improving staff training

- Developing a highly professional workforce
- Making the most of human resources to bring out the motivation and skills of staff, such as support for the active participation of women
- Creating a corporate culture that generates new ideas

(3) Building a sustainable management structure

- Further promoting the TSUBASA project and ensuring the steady implementation of cooperation on the mainframe system
- Increasing business efficiency and profitability
- Strengthening the risk management structure
- Ensuring thorough compliance and protection of customers
- Strengthening the group management structure
- Enhancing CSR management and increasing sustainable shareholder value

5. Targets to be achieved in the “3 years of value creation” and vision as of year 2020

The “**Best Bank 2020 - 3 years of value creation**” includes the numerical targets to be achieved, and also has the “vision as of year 2020”, to address the issues from the medium-and-long term view, heading towards the realization of being a “**best retail**” banking group.

	Targets for FY 2016	Vision as of year 2020
Consolidated Net Income	¥50 billion	¥60 billion
Consolidated ROE	In 6% range	Around 7%
Common Equity Tier1 Capital Ratio	In 13% range	In 13% range
Balance of Loans	Around ¥9 trillion	Around ¥10 trillion
Balance of Deposits	Around ¥11 trillion	Around ¥12 trillion
Group Total Balance of Financial Products	Around ¥2.4 trillion	Around ¥3 trillion

CHIBA BANK NEWS

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.

We shall aim to be a “**best retail**” banking group, providing first-class value with the implementation of a “customer first policy”, and pursuing business vigorously.

Subjects to be addressed in the “3 years of value creation”

Creating new corporate value

- **【Corporate customers】** Strengthening functions to support business growth and resolution of management issues
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Targets to be achieved in the “3 years of value creation”

Consolidated Net Income
¥50 billion

Consolidated ROE
In 6% range

Consolidated Common
Equity Tier1 Capital Ratio
In 13% range

Balance of Loans
Around ¥9 trillion

Balance of Deposits
Around ¥11 trillion

Group Total Balance of
Financial Products
Around ¥2.4 trillion

Vision as of year 2020 (6 years later)

Consolidated Net Income
¥60 billion

Consolidated ROE
Around 7%

Consolidated Common
Equity Tier1 Capital Ratio
In 13% range

Balance of Loans
Around ¥10 trillion

Balance of Deposits
Around ¥12 trillion

Group Total Balance of
Financial Products
Around ¥3 trillion