

The 14th Medium Term Management Plan

NEXT STEP 2023

~ connect and go beyond, for the future ~

2020. 4. 1 ➡ 2023. 3. 31

THE CHIBA BANK, LTD.

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Summery of New Medium Term Management Plan

<Achievements in Key Issues>

Co-creating customer value

- Evaluation of business and regional revitalization
 - Solution-related fees from corporate customers
 - Cooperation with local governments
- Provision of comprehensive financial services for personal customers
 - Collaboration with Hoken-no-Madoguchi
 - Expansion of inheritance-related services
- New services respond to digitalization
 - API platform / Digital passbooks
 - Expansion of non-face-to-face channel for consumer loans
- Expansion of retail base in Tokyo metropolitan area
 - Opening new branches and offices (Ebisu/Ikebukuro/Hamamatsucho)

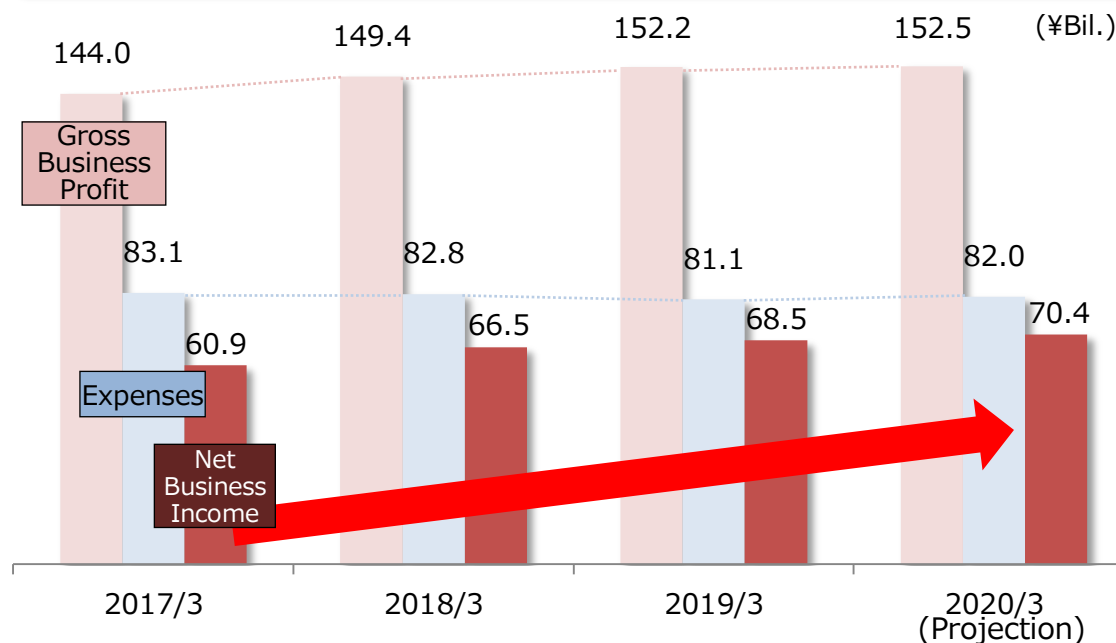
Realizing work style reforms that allow all employees to shine

- Promoting diversity
 - Increasing a ratio of female managers
 - Revision of HR courses
- Workstyle reforms
 - Electric work flow / Telework
 - Flexible working hours

Strengthening a sustainable management structure

- Strategic alliances
 - TSUBASA Alliance
 - Chiba-Musashino Alliance
 - Chiba-Yokohama Partnership
- Work efficiency improvements
 - Centralize administrative work / TSUBASA Smile
- Initiatives on ESG issues
 - Declaration on SDGs / Integrated report
 - Group Chief Officer system

Core profit growth by increasing top-line and reducing costs



	Target for the Fiscal Year Ended March 31, 2020	Progress
Profit attributable to owners of parent	¥60.0 Bil.	¥51.0 Bil. (2020/3 projection)
Consolidated ROE (based on total shareholders' equity)	7% range	6.15% (2019/3 actual)
Consolidated CET1 capital ratio	12% range	12.12% (2019/12 actual)
Balance of loans	¥10.5 Tri.	¥10.6 Tri. (2019/12 actual)
Balance of deposits	¥12.5 Tri.	¥12.5 Tri. (2019/12 actual)
Group total balance of financial products	¥2.5 Tri.	¥2.0 Tri. (2019/12 actual)

Environmental Recognition

SDGs

- Increasing awareness of sustainable management
- Strengthening countermeasures against natural disasters

Growth opportunities

Brand and business base

- Trust from customers cultivated through community-based business activities
- Comprehensive financial services by the entire group

Regional economy

- Concentrating functions in the metropolitan area
- Progress of large-scale development and infrastructure development
- Creative strategies tailored to regional characteristics



Digital

- Advances in digital technology
- Transition to a digital generation and changes in values
- Possibility of business expansion due to deregulation

Depopulation and aging

- Population decline mainly in rural areas, increasing aging rate
- Decline in the working-age population

Risk

Monetary environment

- Continuation of negative interest rate

Population estimates and aging rates	2020	2030		
	(Thousand people)	Over 65 years	(Thousand people)	Over 65 years
Chiba Prefecture	6,269	28.5%	6,104	31.2%
Tokyo Bay Area	2,774	25.7%	2,782	28.2%
Joban and TX lines Area	1,389	28.0%	1,370	30.7%
Aqualine and Ken-o-Express Area	803	31.1%	751	34.6%
Around Narita Airport, Inba Area	813	29.9%	781	33.9%
Choshi, Kujukuri and Minamiboso Area	490	38.5%	420	42.5%

Our Group's Mission	Contribute to the sustainable development of regional economies through the provision of the latest financial services as a partner for customers and regional communities		
Title	The 14th Medium Term Management Plan NEXT STEP 2023 ~ connect and go beyond, for the future ~ (Plan period: April 1, 2020 to March 31, 2023)		
Vision	Enhance customer experience by deepening financial functions and creating new models for regional finance		
Basic Policies	Basic Policy I	Basic Policy II	
	"We will continue to evolve closely with our customers" <ul style="list-style-type: none"> ■ We will be a consulting partner that is closely linked to the lives of individual customers ■ We will be the best partner as solving the diverse management issues of corporate customers ■ We will continue to build branches that are both convenient and able to consult 	"We will continue to create new value for our customers' future" <ul style="list-style-type: none"> ■ We will provide new value to our customers by using digital technology and all kinds of information resources ■ We will create new value by taking on challenges that go beyond the framework of banking 	
	Basic Policy III	"We will advance alliance strategies" <ul style="list-style-type: none"> ■ In order to provide new value and stand with our customers, we will further strengthen collaboration with other banks and companies in other industries 	
	Basic Policy IV	"We will realize sustainable management" <ul style="list-style-type: none"> ■ We will strive to build a rewarding company by enhancing human resource development and realizing diverse work styles ■ We will further strengthen our internal control structures, including governance, compliance, and risk management 	

Key Strategies and Targets

Key Strategies

I. We will continue to evolve closely with our customers

Personal Business

① Strengthen consulting functions that are closely linked to the lives of individuals

Corporate Business

② Increase capabilities for solving management issues as a partner

Regional Revitalization

③ Strengthen initiatives for regional revitalization by increasing capabilities for solving regional issues

Branches and Channels

④ Optimize branch functions and other aspects that support the enhancement of customer contact

II. We will continue to create new value for our customers' future

Digital and Information

⑤ Provide new value through the use of digital technologies and all types of information resources

New Businesses

⑥ Create new services and operate new businesses beyond the existing framework

III. We will advance alliance strategies

Collaboration with Other Banks

⑦ Advance collaboration with other banks

Cross-industry Collaboration

⑧ Enhance collaboration with companies in other industries

IV. We will Realize sustainable management

Human resources

⑨ Build a rewarding company and enhance human resource development (organizational culture and human resources)

BPR

⑩ Improve productivity and realize diverse work styles

SDGs

⑪ Enhance SDGs initiatives together with the region

Business Management Structures

⑫ Establish solid management foundation

Target

Profit attributable to the parent company

¥60.0 Bil.

Consolidated ROE

Mid-6%

Non-consolidated OHR

In the lower 50% range

Planned Figures

NEXT STEP 2023

~ connect and go beyond, for the future ~

(¥Bil.)

	2019/3 Actual	2020/3 Projection	2023/3 Target	Change
Gross business profits	1,52.2	1,52.5	1,64.0	+11.5
Expenses (△)	81.1	82.0	85.5	+3.5
Real net business income	71.1	70.5	78.5	+8.0
Net credit costs (△)	11.3	7.4	8.8	+1.4
Ordinary income	67.0	70.0	78.9	+8.9
Profit	48.0	48.2	56.0	+7.8
Profit attributable to owners of parent	50.4	51.0	60.0	+9.0

Main points

■ Net interest income (⇒ Page 8)

- Loan growth in mainly metropolitan areas
- Strengthen overseas business and fund management capabilities

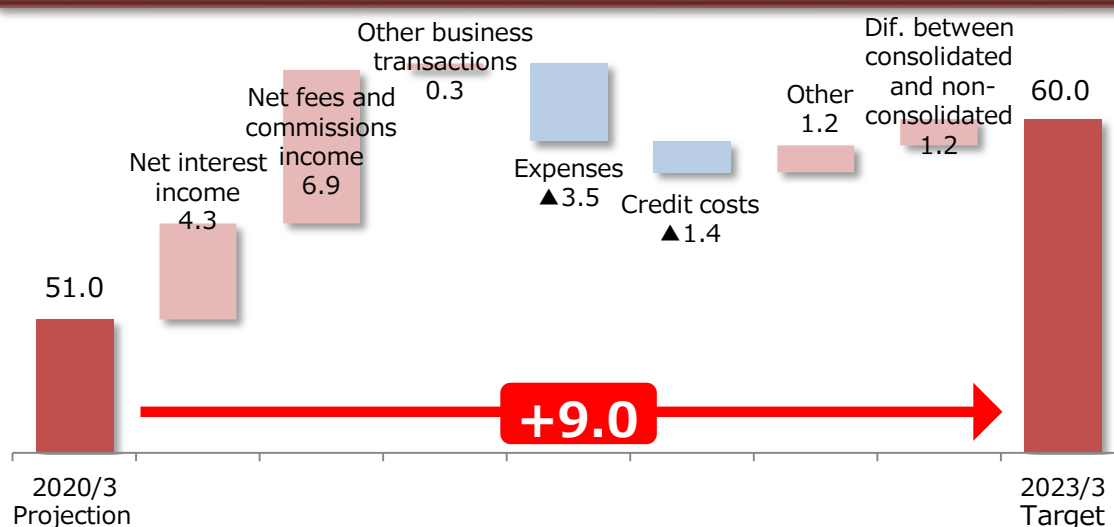
■ Net fees and commissions income (⇒ Page 9)

- Cashless business +3.1
- Corporate solutions +1.4
- Trust business and inheritance-related services +0.9
- Financial product sales, others +1.5

■ Expenses (⇒ page 10)

- New headquarters building related +2.5
- Efficiency improvement, new businesses, etc. +4.3
- Reducing existing expenses ▲ 3.3

Breakdown of changes in profit attributable to owners of parent



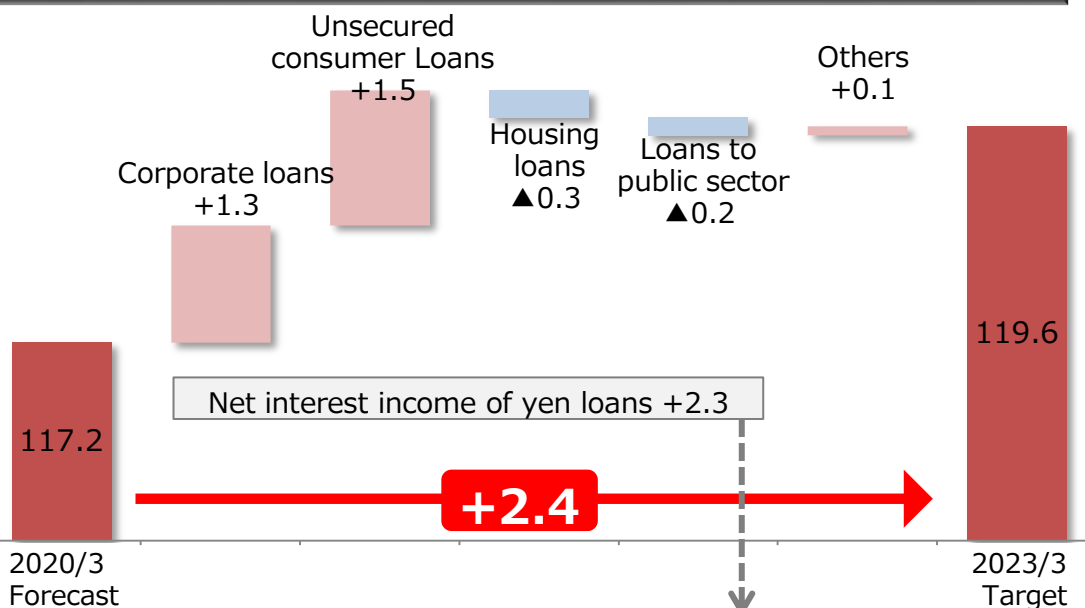
Investment plan (total in 3 years)

Strategic investments	13.0
For Customers (Digital, new services, etc.)	8.0
Strengthen management (Efficiency improvement, internal management, etc.)	5.0
Regular investment (Investment for legal compliance and renewal)	12.0
Total investment (excluding headquarters building related)	25.0

Net Interest Income

(¥Bil.)

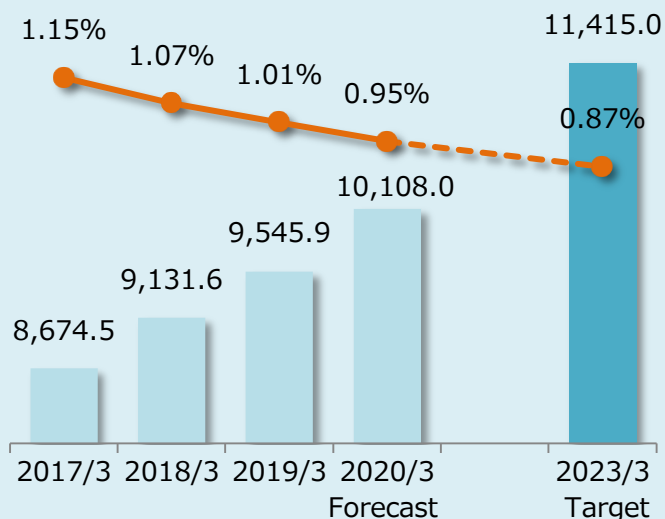
Net interest income in yen currencies



Average balance plan

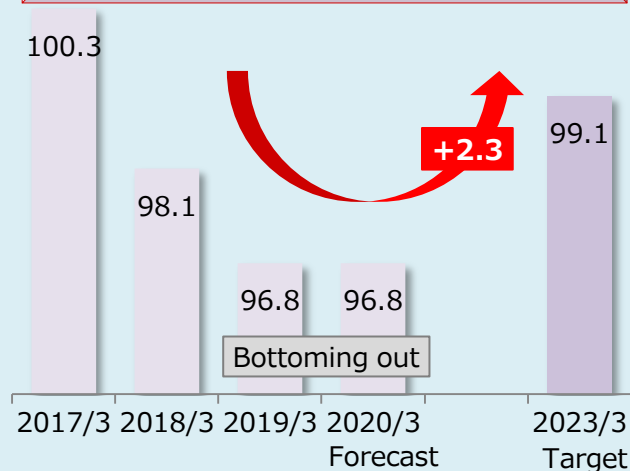
	2020/3 Forecast	2023/3 Target	Change	Measures and status
Corporate loans	5,980.0	6,900.0	+920.0	<ul style="list-style-type: none"> Increase metropolitan area share Balance increase exceeds yield drop ⇒ increase in net interest income
Unsecured consumer loans	166.0	208.0	+42.0	<ul style="list-style-type: none"> Promote through advance credit estimation using AI, etc.
Housing Loans	3,550.0	3,880.0	+330.0	<ul style="list-style-type: none"> Increase the number of employees in growth areas Yield drop exceeds balance increase ⇒ decrease in net interest income
Public	412.0	427.0	+15.0	<ul style="list-style-type: none"> Profits decreased due to lower yields

Average yield and outstanding on yen loans



Interest on yen loans

Interest on yen loans has been decreasing due to yield drop, but the balance increase has surpassed and bottomed out in FY2019-2020/3.



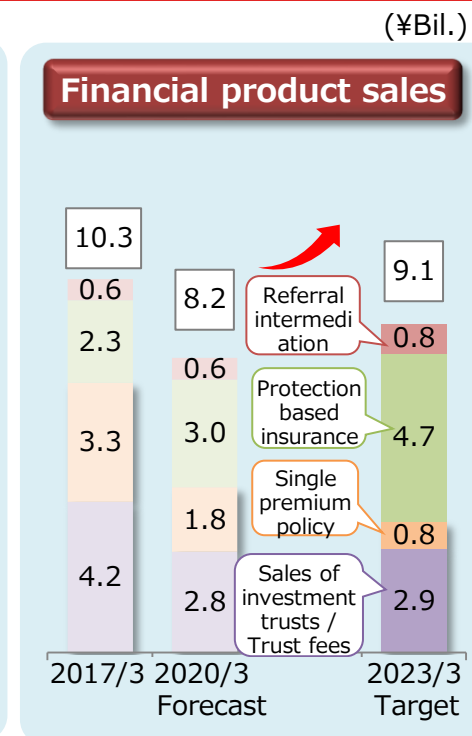
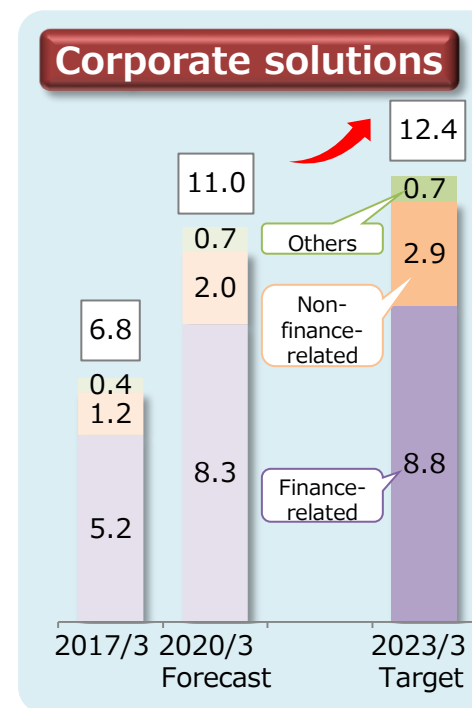
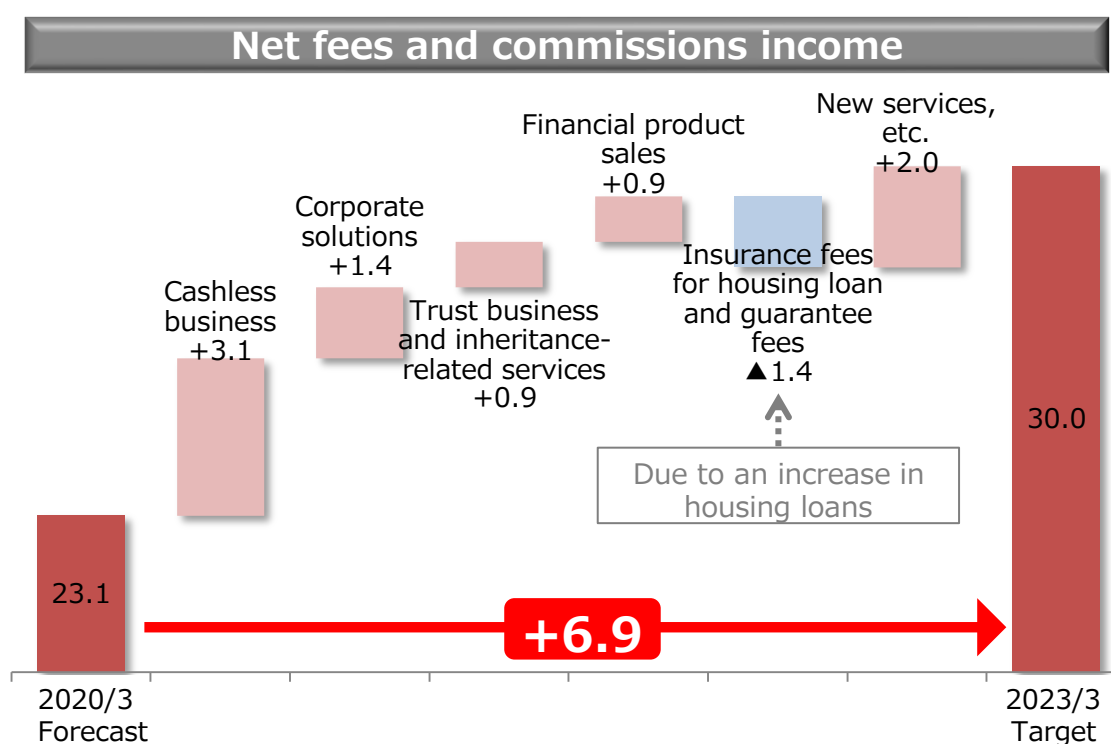
Net interest income in foreign currencies

Net interest income in foreign currencies +1.9

Because the market has been disrupted by the influence of COVID-19, we will invest carefully. However we will increase the balance in the mid-term as its economic activity normalizes.

- Increase bonds balance which have relatively low-risk and mid-spread
- Support for overseas expansion of our customers (including customers of alliance banks)
- Increase foreign currency funds balance

Net Fees and Commissions Income

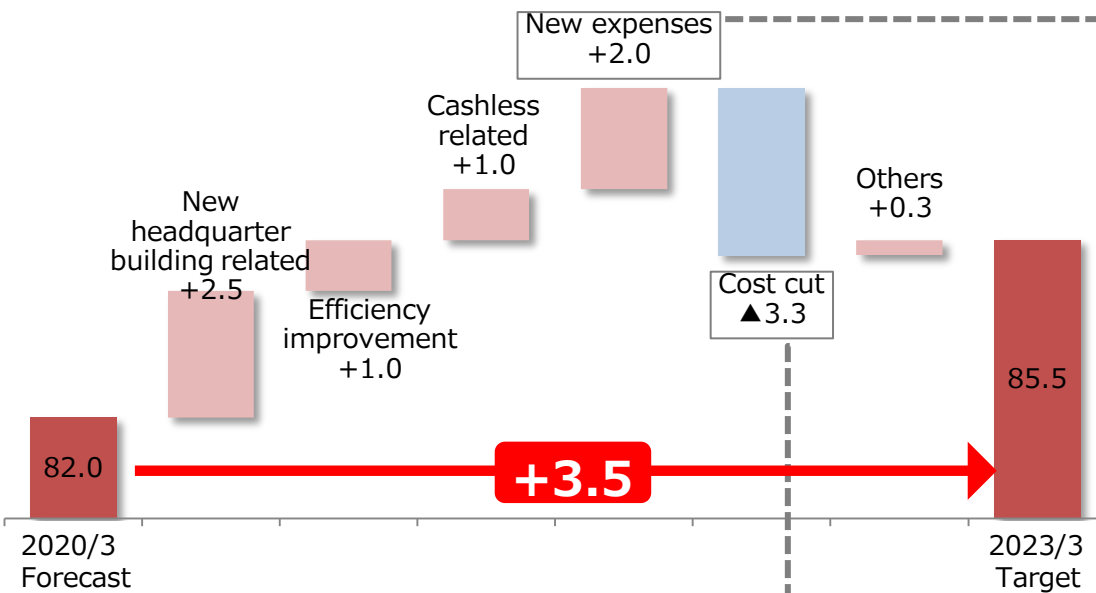


	2020/3 Forecast	2023/3 Target	Change	Measures and status	-
Cashless business (group total)	6.4	9.5	+3.1	<ul style="list-style-type: none"> Expansion of cashless services for merchant by bank launched in Oct 2019 Issuance of TSUBASA Visa debit cards in the first half of FY2020 	Page 21
Corporate solutions	11.0	12.4	+1.4	<ul style="list-style-type: none"> Provision of new financing schemes to fulfill diverse needs Response to management issues such as business succession 	Above graph Page 16, 17
Trust business and inheritance-related services	1.3	2.2	+0.9	<ul style="list-style-type: none"> Strengthen by increasing headquarters personnel, etc. Provide products that respond to changes in the market environment, such as products for dementia 	Page 15
Financial product sales	8.2	9.1	+0.9	<ul style="list-style-type: none"> Use of sales tools such as "Life Design System" Strengthen sales of protection based insurance to asset forming customers 	Above graph
New services, etc.	-	-	+2.0	<ul style="list-style-type: none"> Monetization of apps and corporate portals Increase in loan-related fees, etc. 	-

Expenses and Credit Costs

(¥Bil.)

Expenses



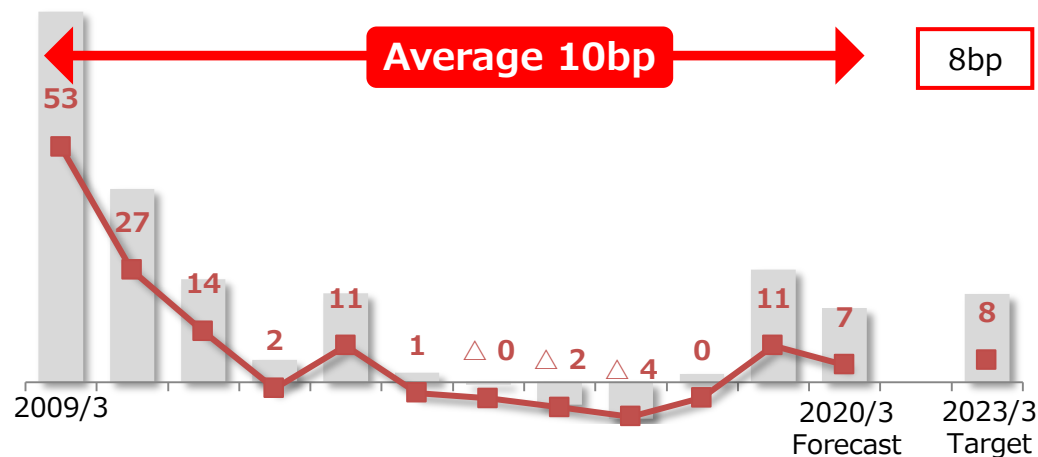
Major new expenses

Item	Main measures
Investment in human resources	<ul style="list-style-type: none"> Expansion of training and trainee programs Digitization and compiling database of personnel information
Branches and equipment investment	<ul style="list-style-type: none"> Review of branch network Use of remote terminals and introduction of the Web reservation system
Digital investment	<ul style="list-style-type: none"> Apps and corporate portals Centralized of customer information and transaction history Use of RPA and AI to improve productivity
Others	<ul style="list-style-type: none"> Enhancement of BCP measures Sophistication of anti-money-laundering measures

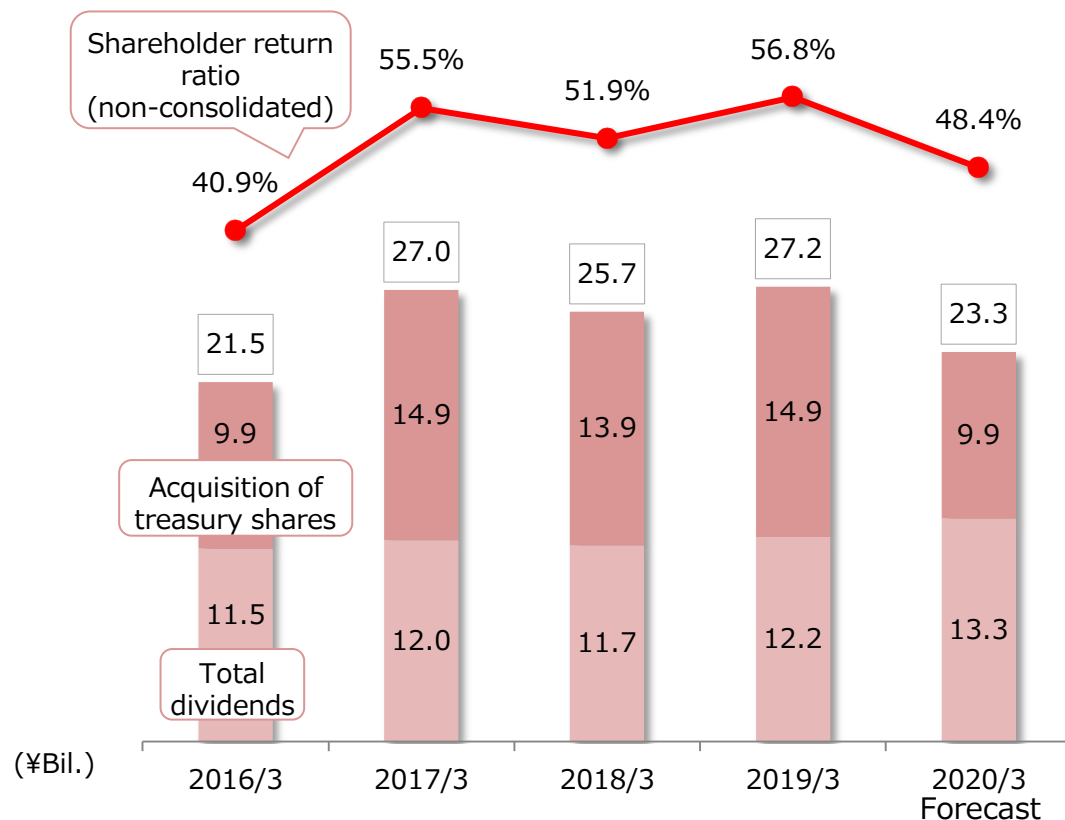
Major cost-cutting measures

Item	Main measures
Personnel expenses	<ul style="list-style-type: none"> Reduction of overtime works and necessary personnel through various efficiency measures Reduction of retirement benefit cost
Branches, ATMs and buildings	<ul style="list-style-type: none"> Review of branches' functions Elimination of unprofitable ATMs, sharing of ATMs.
System outsourcing	<ul style="list-style-type: none"> Unnecessary business or product elimination "discontinuation project" System reduction by using cloud system In-house production and collaboration of outsourcing
Use of alliances	<ul style="list-style-type: none"> Realizing TSUBASA platforms concept Further promotion of various systems sharing

Credit costs ratio



Shareholder returns: actual and forecast



Non-consolidated net income	52.5	48.6	49.6	48.0	48.2
Cash dividends per share	¥14	¥15	¥15	¥16	¥18

Shareholder returns policy

Return profits to shareholders by balancing growth-investments and a sound capital base

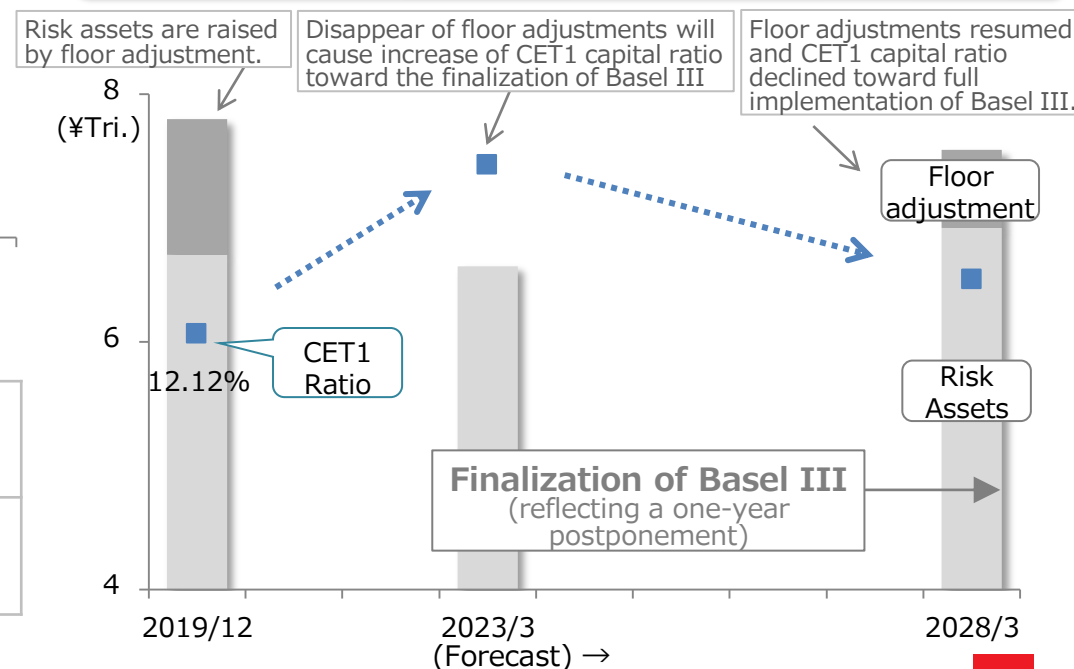
■ Dividends

Aim for a stable increase in dividends per share through earnings growth

■ Acquisition of treasury shares

Improve capital efficiency by flexibly and agilely acquiring treasury shares

CET1 capital ratio outlook



Strategies in the “NEXT STEP 2023”

I

We will continue to evolve closely with our customers

Approach aimed at

Providing value that "connects, for the future" [Deepen existing business]

Evolve our conventional approaches from the customer's perspective and provide truly valuable services to customers and communities

II

We will continue to create new value for our customers' future

III

We will advance alliance strategies

IV

We will realize sustainable management

Enhance customer experience by considering customer-first, providing optimal services in the optimal manner and at the optimal time

Key Strategy ①

Personal Business

Strengthen consulting functions that are closely linked to the lives of individuals

Provide optimum services at all life events

- Provide optimum services which solve the problems and desires of our customers in a super-aging society
- Offer services tailored to customer asset conditions

Key Strategy ③

Regional Revitalization

Strengthen initiatives for regional revitalization by increasing capabilities for solving regional issues

- Group-wide efforts for regional revitalization in response to regional issues
- Continuous support for recovery and reconstruction from natural disasters
- Collaboration with local governments, local companies, universities, etc.

Strengthening consulting capabilities

- Expansion of product solutions
- Maximize group functions
- Specialize unit of the headquarters

Understanding of essential needs and management issues

- Establishment of a system for information utilization
- Establishment of sophisticated marketing methods such as specialists



Key Strategy ②

Corporate Business

Increase capabilities for solving management issues as a partner

Enhance advanced consulting services to respond the management issues of diverse companies

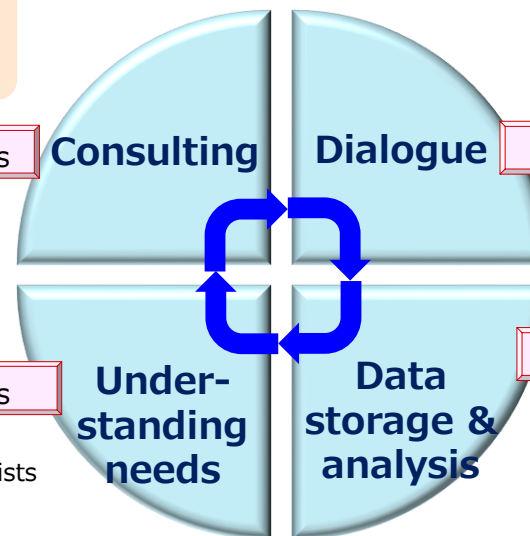
- Take advantage of advanced skills to offer M&A and business succession
- Coordinate business matching by using external partners
- Support overseas business utilizing overseas networks

Key Strategy ④

Branches and Channels

Optimize branch functions and other aspects that support the enhancement of customer contact

- Upgrade and optimize branch functions to improve consulting capabilities



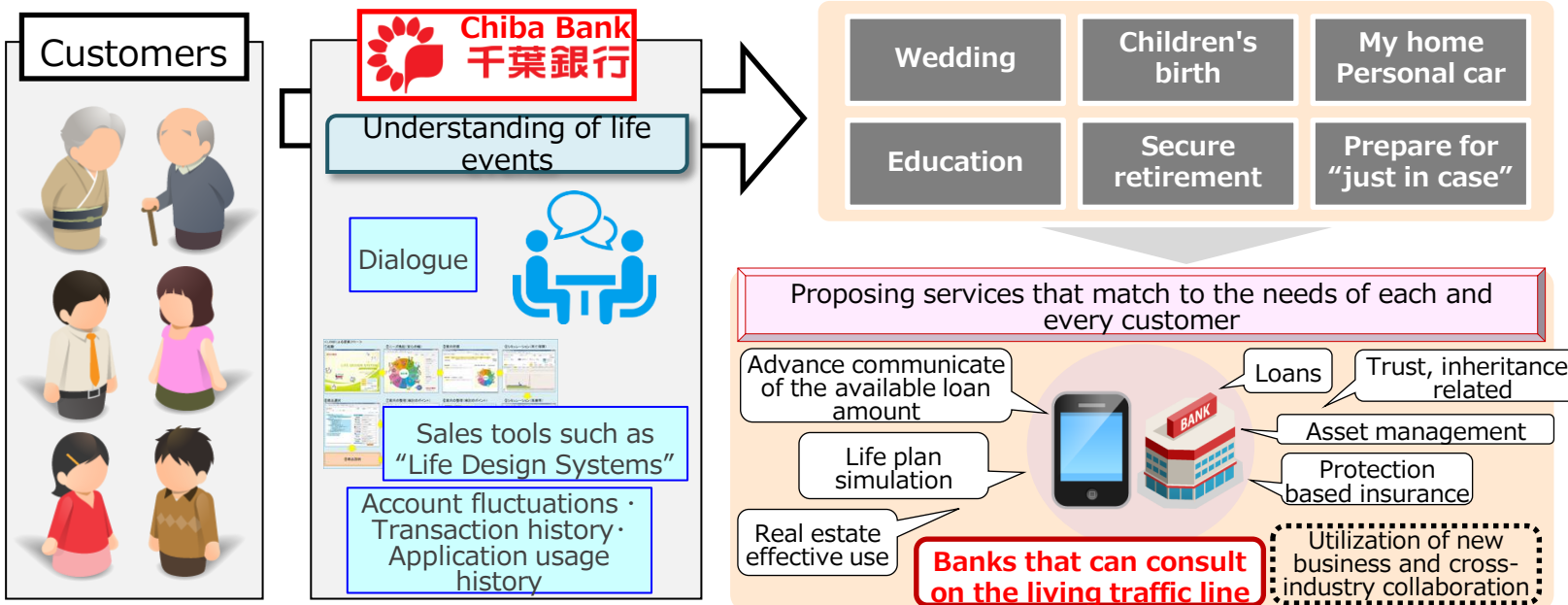
Strengthening dialogue and communication capabilities

- Enhancement of human resources through implementation of practical training, etc.
- Sophistication of tools

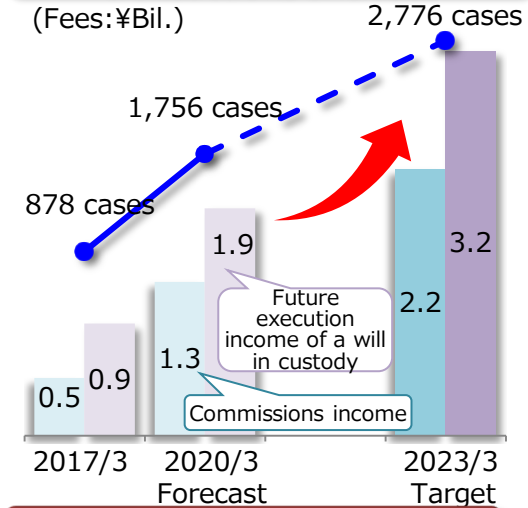
Deep understanding of customers

- Unification of customer information
- Understand the essential commercial condition highly by using the lending operation support system

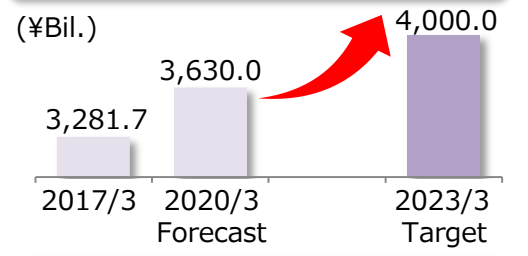
Key Strategy ① Strengthen consulting functions that are closely linked to the lives of individuals



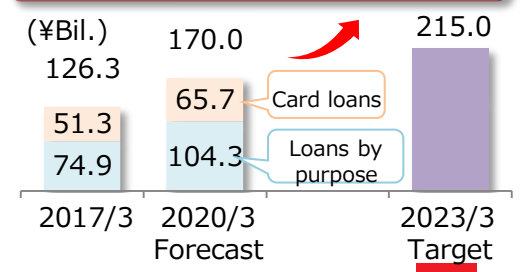
Inheritance and trust-related transactions and fees



Housing Loans

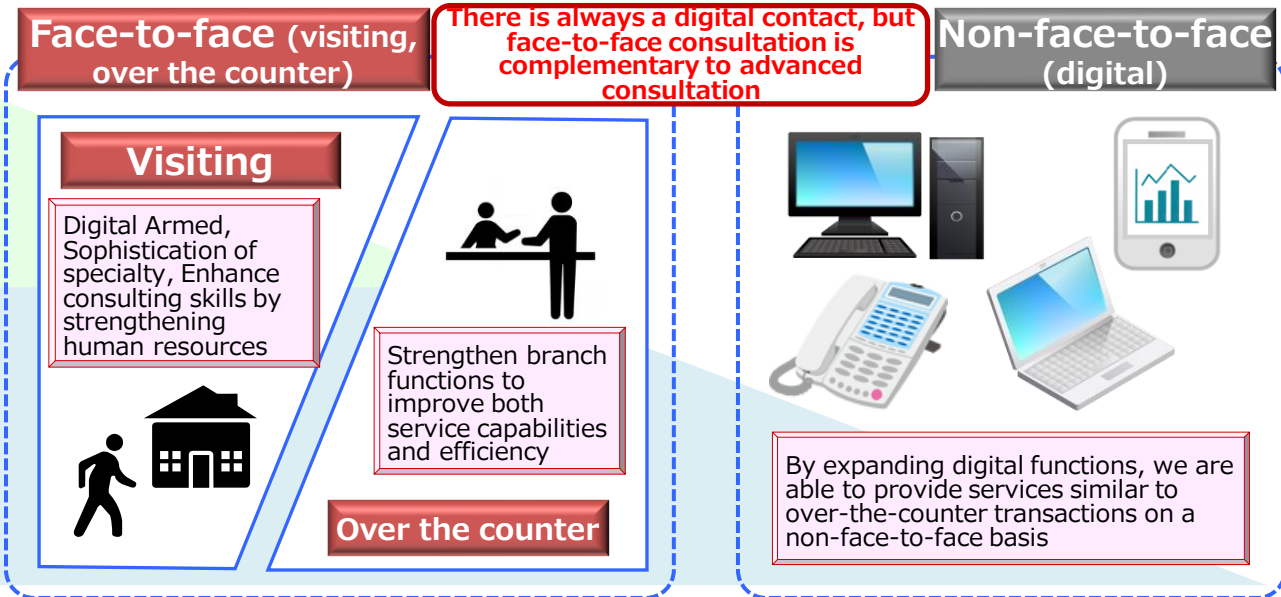


Unsecured Consumer Loans



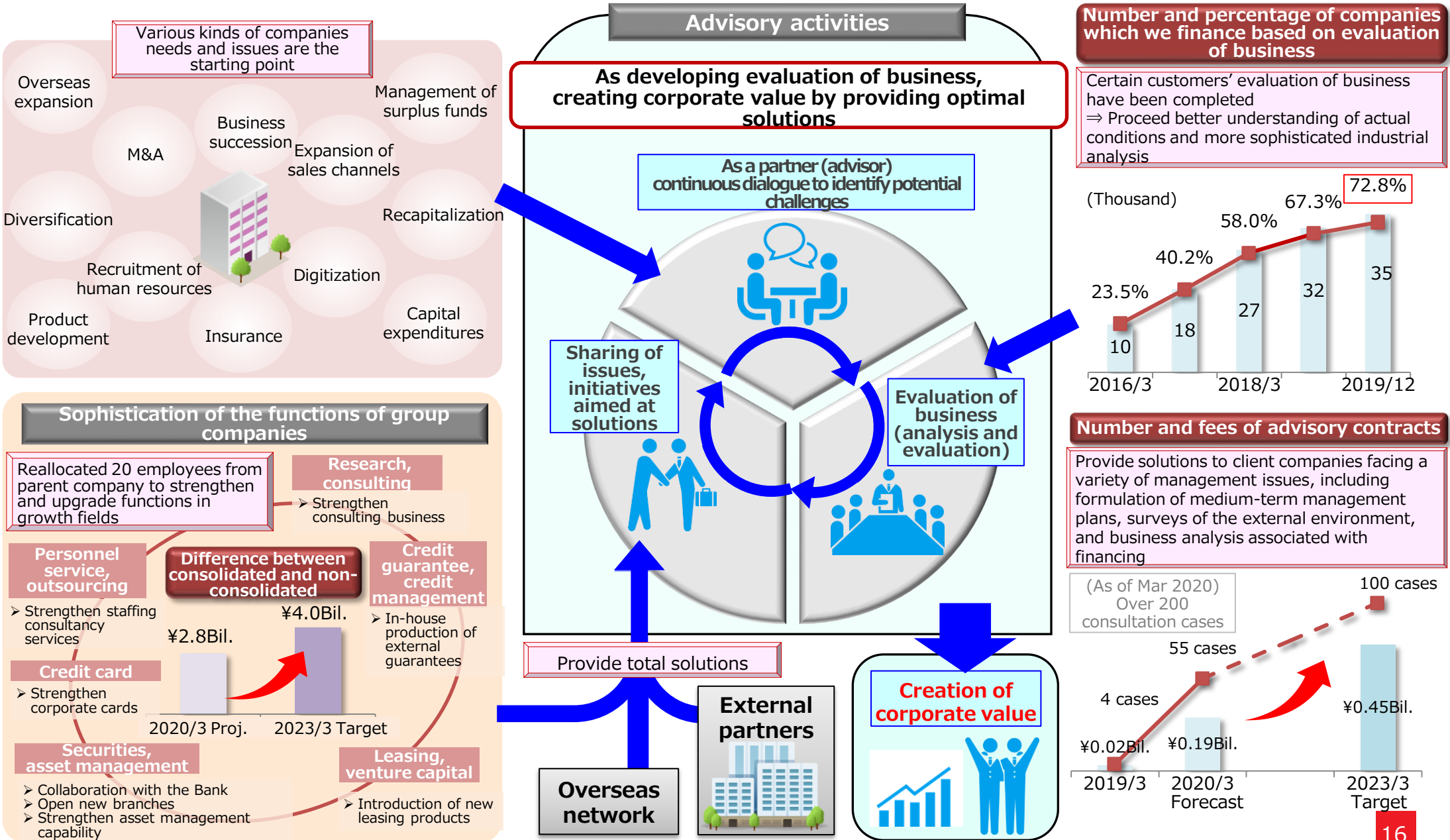
Wealthy customers
(Deposit balance of 10 million yen or more)
Approx. 280,000

Asset forming customers
Approx. 4.02 million



Key Strategy ②

Increase capabilities for solving management issues as a partner



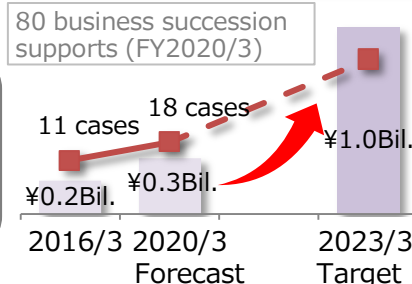
Providing a variety of solutions to address potential corporate issues

Business succession, M&A, business matching

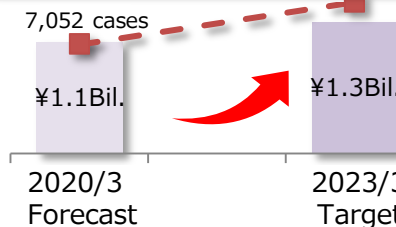
Potential needs are high. Strengthen initiatives by actively utilizing external organizations in addition to alliances in wide-area and metropolitan area



M&A transactions and fees



Number of business matching transactions and Fees



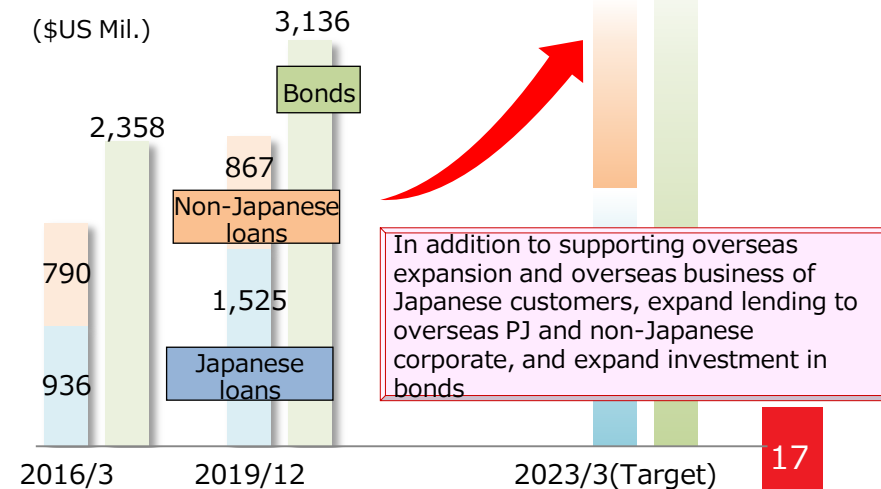
Support for overseas expansion

By utilizing the largest overseas network in regional banks Strengthen support for overseas expansion and overseas business



Credit outstanding in overseas branches

As of Dec 2019: \$5,528 million in total for bonds and loans (+35% vs. 2016/3)

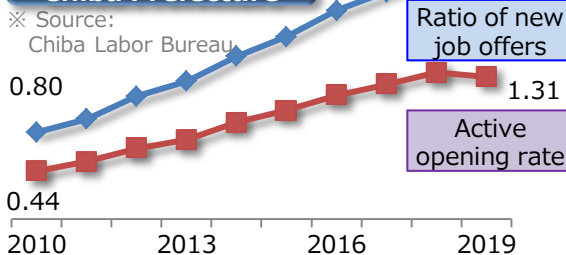


In addition to supporting overseas expansion and overseas business of Japanese customers, expand lending to overseas PJ and non-Japanese corporate, and expand investment in bonds

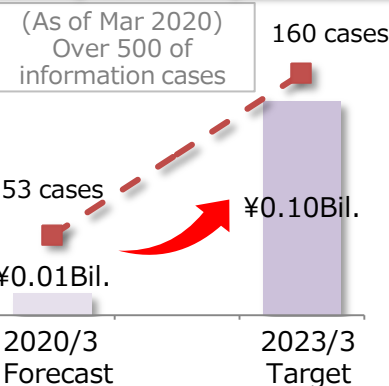
Staffing consulting services

Hiring needs of companies in Chiba have remained high, and we are strengthening our efforts by utilizing professional human resources utilizing external databases, etc

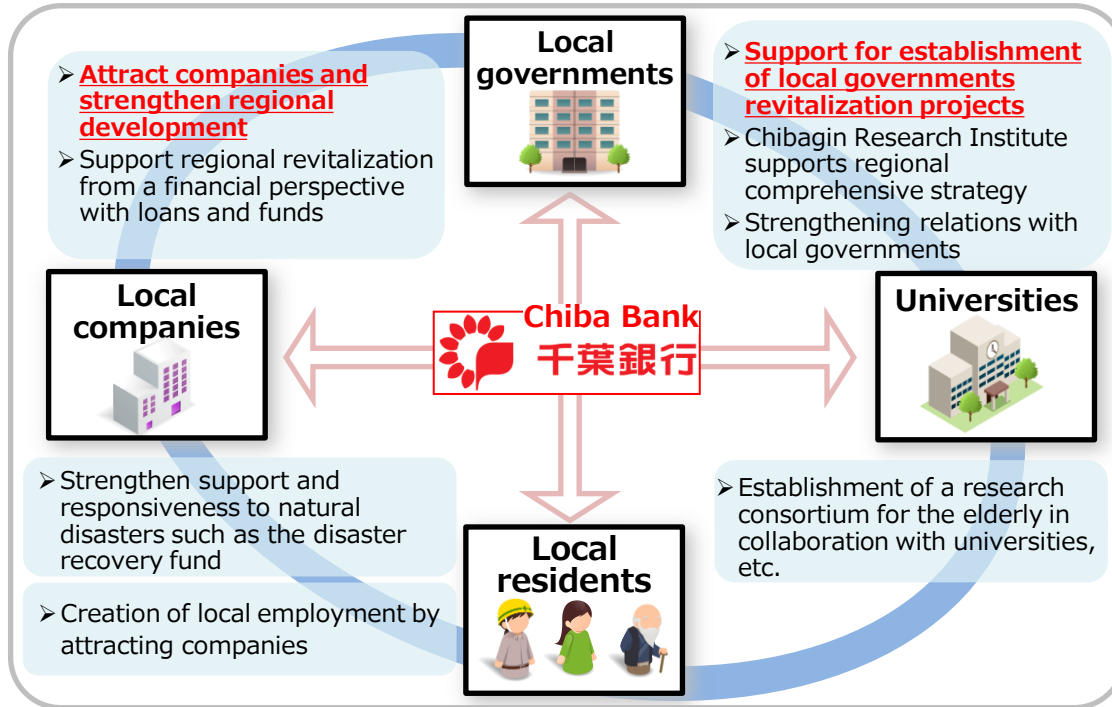
Job offering ratio in Chiba Prefecture



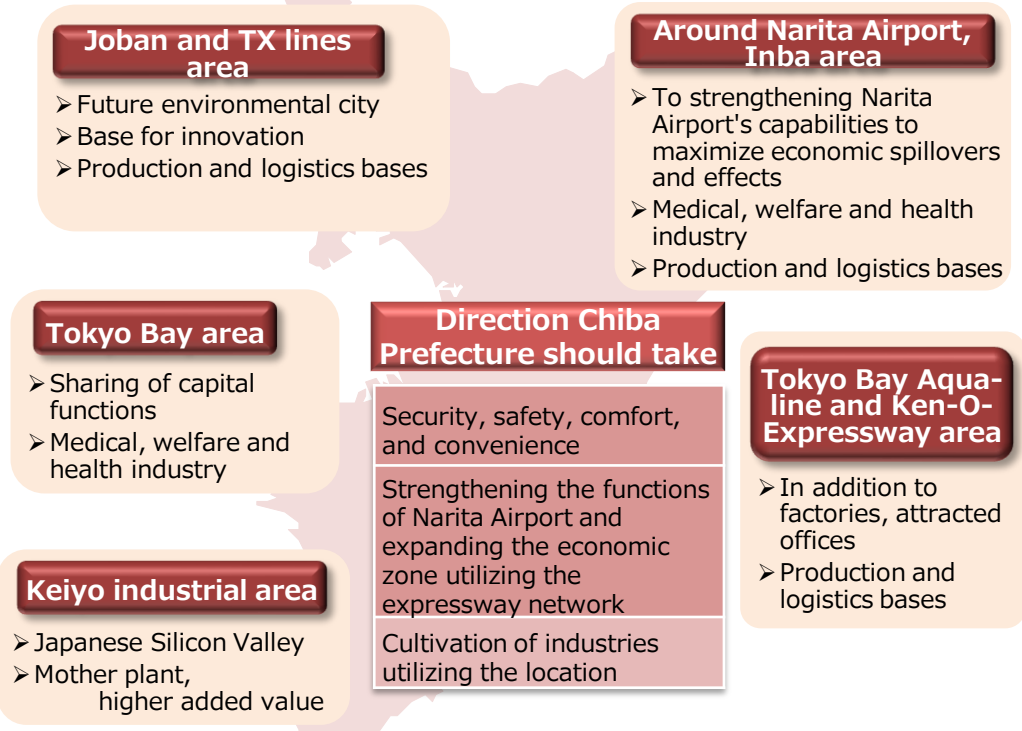
Number and fees for staffing consulting services



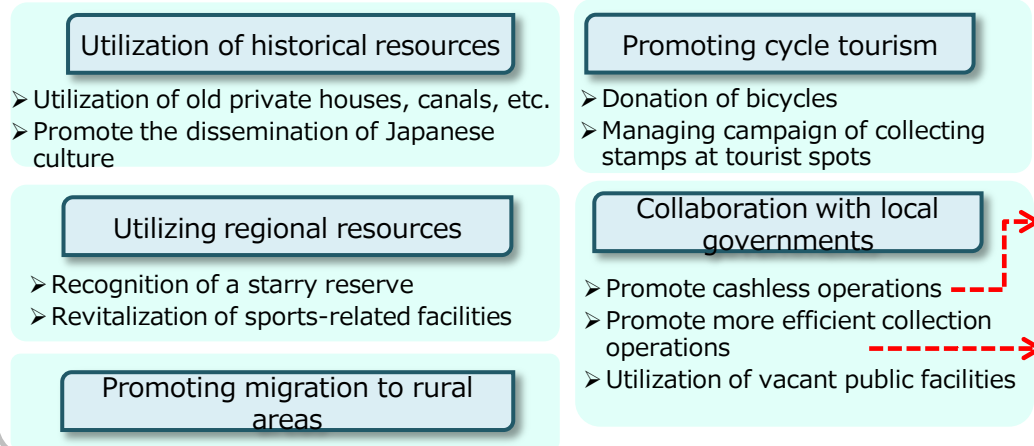
Key Strategy ③ Strengthen initiatives for regional revitalization by increasing capabilities for solving regional issues



Regional revitalization in line with regional characteristics



Examples of regional revitalization



In Feb 2020, Narashino City Introduced Chiba Bank's "cashless franchise service"

- Introduction of cashless settlement at municipal office counters ⇒ Expand to other local governments **New**

In Mar 2020, conclusion of a "Collaboration Agreement Concerning the Handling of Taxes, Public Funds, etc." with ALSOK and the Bank of Yokohama

- Promoting labor-saving and efficient collection operations, which are burdensome for both local governments and financial institutions **New**

Choshi, Kujukuri and Minamiboso Area

- Exchange centers on the tourism industry
- Japanese CCRC
- Satellite office

Source: The Chiba Association of Corporate Executives "Future vision of Chiba Prefecture 30 years from now"

Branches and Channels

NEXT STEP 2023

~ connect and go beyond, for the future ~

Key Strategy ④ Optimize branch functions and other aspects that support the enhancement of customer contact

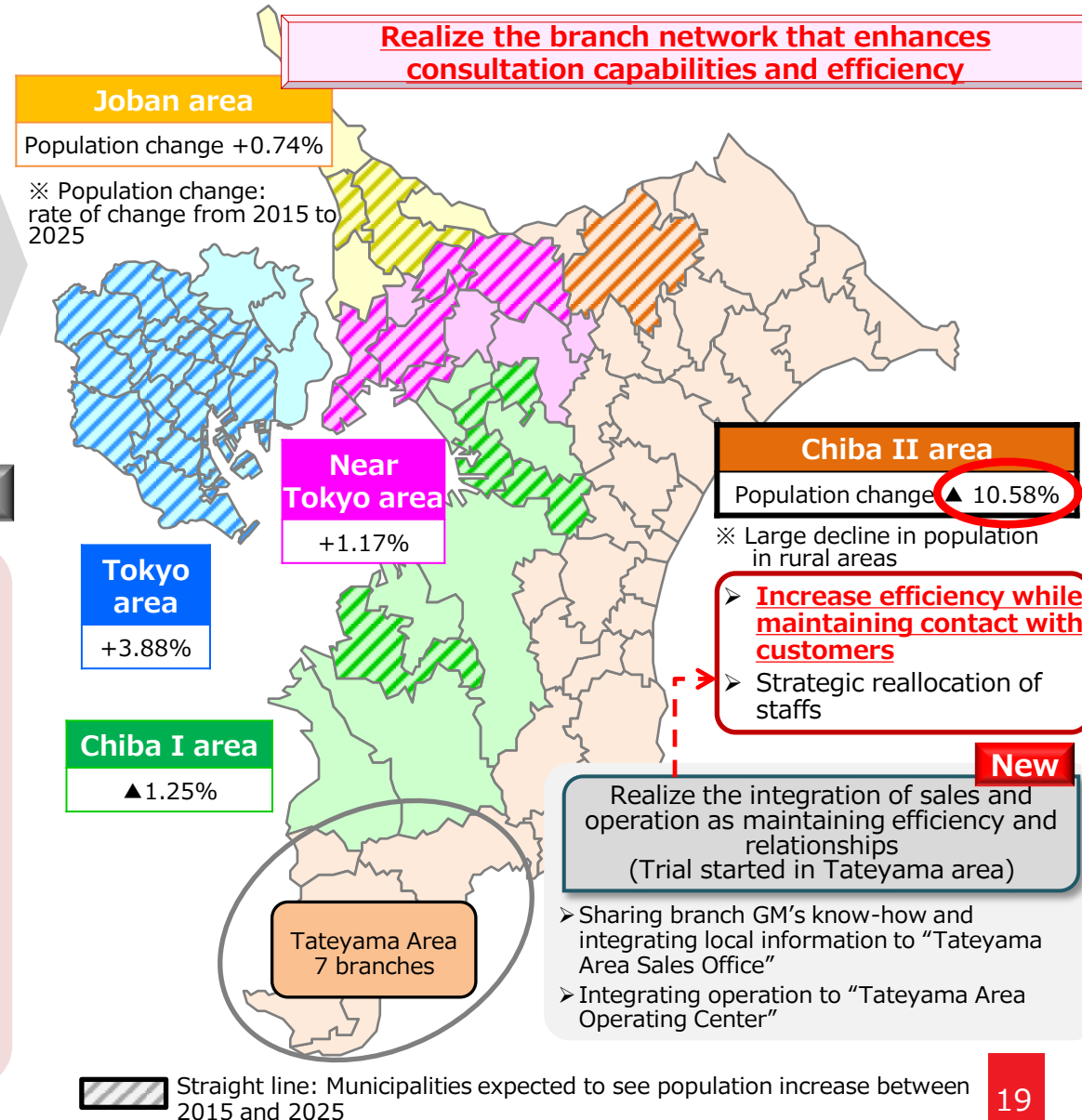
Continuous optimization of the branch network

Continue to control and optimize the branch network through "opening new branches in growth areas" and "closing branches in areas with declining populations" in line with demographic trends

(Excluding virtual branches, exchange offices, and branches in-branch)	Chiba Pre.	Outside of Chiba	Over-seas	Number of branches, offices
End of Mar 1992	163	11	4	178
Newly opened	+16	+16	+4	+36
Closed (including transition to branches in-branch)	▲33	▲4	▲2	▲39
Change	▲17	+12	+2	▲3
End of Mar 2020	146	23	6	175

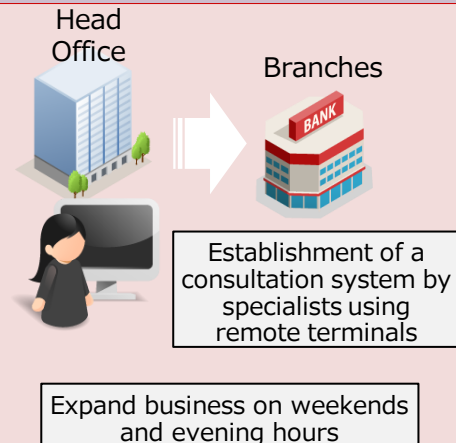
New branch strategy tailored to regional characteristics

Realize the branch network that enhances consultation capabilities and efficiency

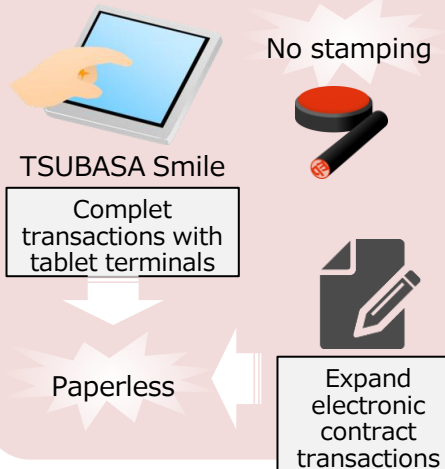


Branch functions

For enhancing the ability to respond to inquiries, upgrading and optimizing branch functions



Improve customer convenience by increasing the efficiency of in-branch procedures



I

We will continue to evolve closely with our customers

II

We will continue to create new value for our customers' future

Approach aimed at

Providing value that “goes beyond, for the future”
[New services and business initiatives for the future]

Develop new services and business domains from the customer's perspective
that are not bound by the framework of banking

III

We will advance alliance strategies

IV

We will realize sustainable management

Key Strategy ⑤ Provide new value through the use of digital technologies and all types of information resources

Improve customer convenience and satisfaction

Increase of operation rate

Approach to new customer base

More sophisticated analysis and utilization of transaction histories and behavioral data

Renewal of customer experience



Financial functions

Deposits, investment, loans, etc.

Settlement, cashless, wallet

Acceptance of various notifications, financial statements

Non-financial functions

Disseminating information in response on attributes and trading conditions

Household and cash flow management

Provision of consulting functions

API

In-house linkages

API

Collaboration with external services



Cashless

Card business

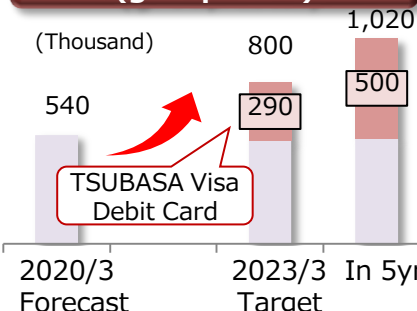
New

TSUBASA Visa Debit Card

[First half of FY2020~]
Planning issuance by the bank itself



Number of cardholders (group total)



Cashless services for merchant

[From Oct 2019]

- Entry into cashless services to merchant by the bank itself
- Support customers' cashless service introduction

Touch settlement

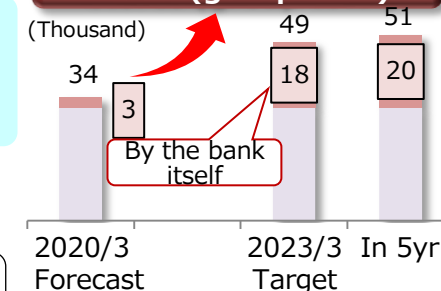


Bar-code, QR-code reader

IC card reader

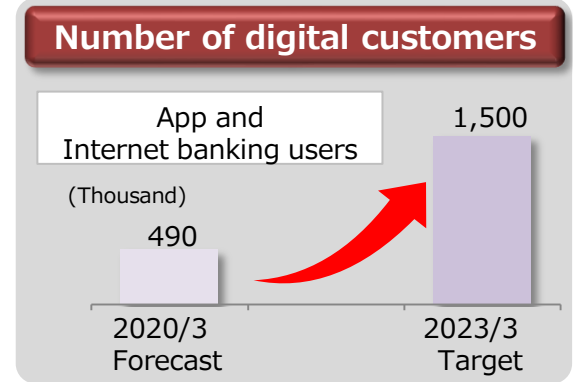
Magnetic-code reader

Number of franchised stores (group total)



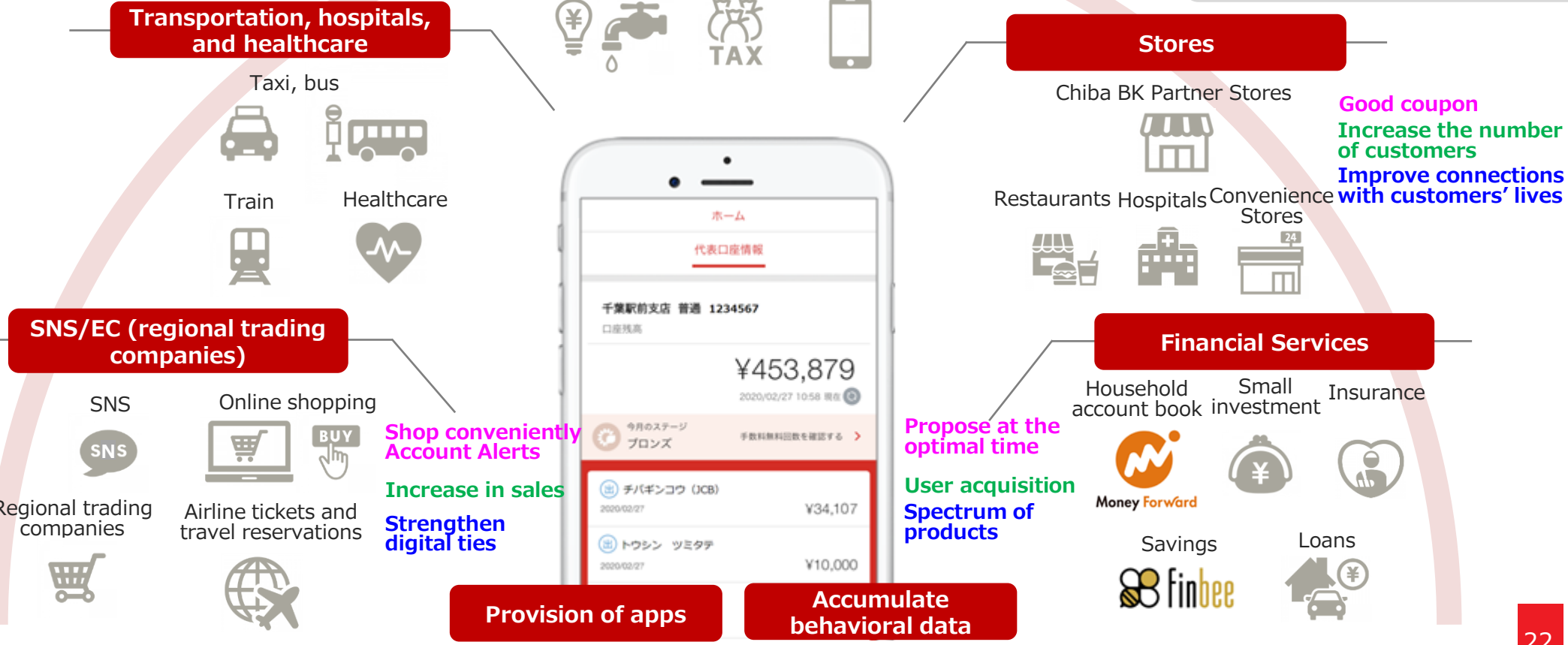
The Chiba Bank app to “an app that connects people's lives”

- Aim to become the starting point for customers' lives in regional communities and an application to be used in various aspects of daily life
- Continue to improve convenience while reflecting the opinions of customers and bank employees, and promote collaboration with various businesses



Ride a bus without a wallet
Health maintenance and safety
No cash management
Behavior data, account maintenance

Customer: Easy tax payment
Enterprise: Increase in tax collection rate
Bank: Increasing Office Efficiency



Shop conveniently
Account Alerts
Increase in sales
Strengthen digital ties

Propose at the optimal time
User acquisition
Spectrum of products

Good coupon
Increase the number of customers
Improve connections with customers' lives

Key Strategy ⑥ Create new services and operate new businesses beyond the existing framework

- New business strategy officer
- New businesses co-creation project (Chiba-Yokohama Partnership)



Existing business



Regional issues

**Business partners/
other financial institutions**

Deregulation, etc.

- Cooperation with external partners**
- Expansion of connectivity with API common infrastructure
 - Realization of business contest award-winning ideas
 - Utilization of old private houses and vacant facilities
 - Services for non-Japanese and senior citizens

- Provision of the group's know-how and functions**
- Business improvement consulting for customers, etc.
 - Expand provision of group company functions

- Deliberations in light of deregulation and other factors**
- Regional trading companies
 - Cross-industry collaboration platform
 - Shared office utilizing vacant space in branches
 - Effective use of idle real estate
 - Subsidiary of financial intermediation platform

I

We will continue to evolve closely with our customers

II

We will continue to create new value for our customers' future

III

We will advance alliance strategies

Approach aimed at

Deepen existing businesses and create new services and businesses that are difficult to achieve for us alone by enhancing collaboration with other banks and companies in other industries

IV

We will realize sustainable management

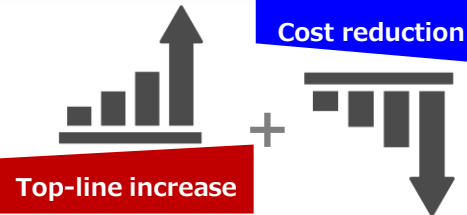
Collaboration with Other Banks

Key Strategy ⑦

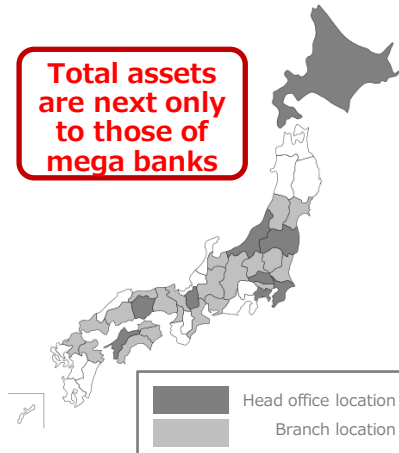
Advance collaboration with other banks



Expand business by leveraging economies of scale through wide-area and large-scale collaboration

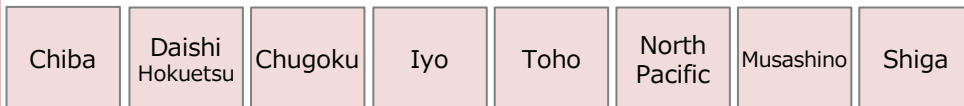


Total assets are next only to those of mega banks



- Further promote system sharing
- Joint overseas business, including large-scale investment projects
- Assign TSUBASA managers at each banks

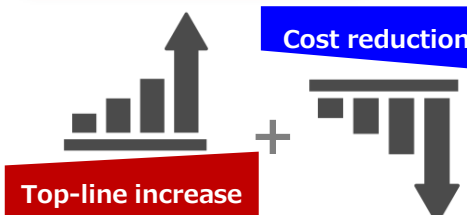
Improve productivity by centralizing common functions and departments



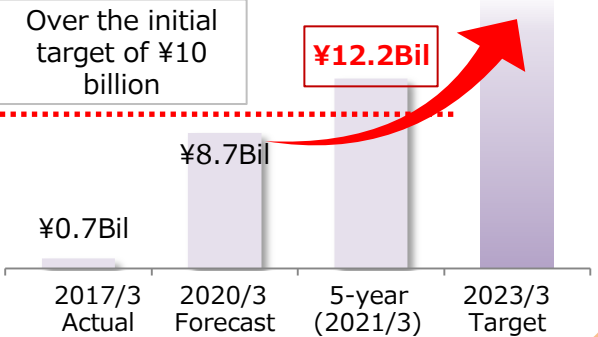
Centralizing common functions and indirect departments, sharing expertise and talents



Deepen collaborative measures in all businesses

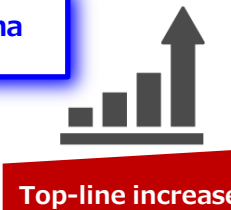
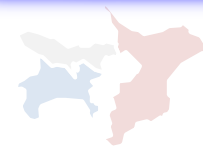


Accum. synergies by both banks



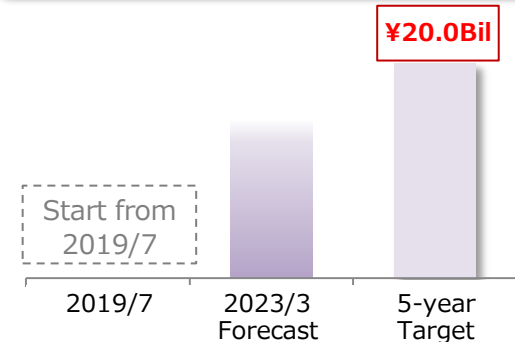
- Consider collaboration as much as possible
- Strengthen collaboration in Tokyo
- Solution diversification through the use of group companies

Chiba-Yokohama Partnership



Create advanced services and new businesses by leveraging the know-how of leading regional banks

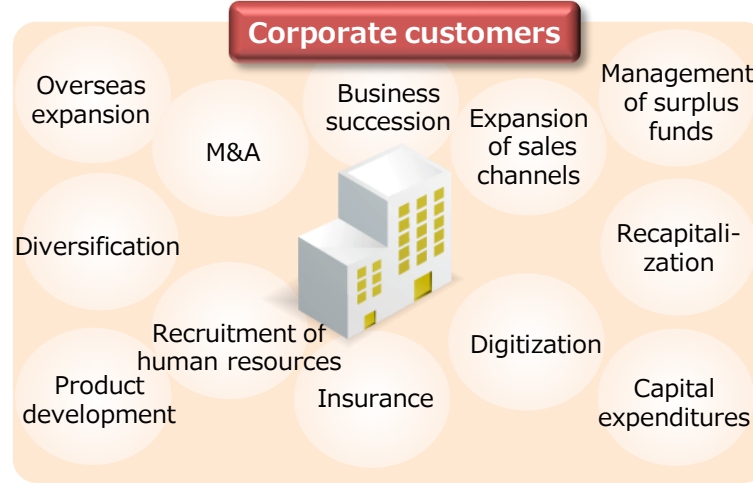
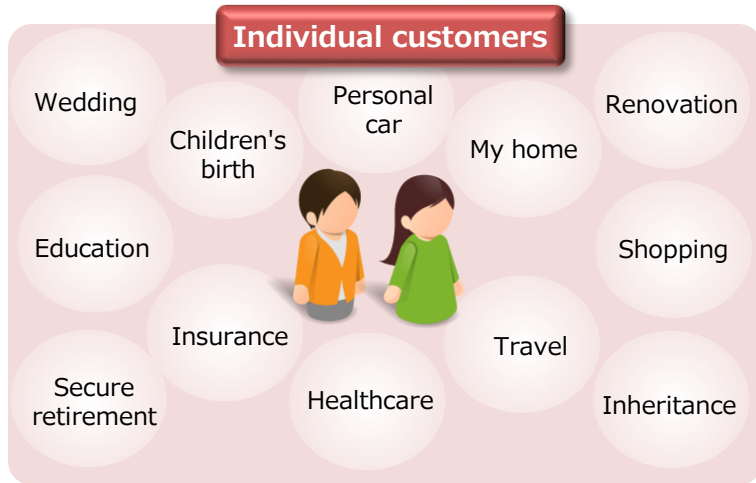
Accum. synergies by both banks



- Enhance collaboration and sophistication of financing methodology centered in the metropolitan area
- Mutual utilization of overseas bases
- Joint arrangement of investment products
- Joint planning of housing loan products
- New businesses for the elderly

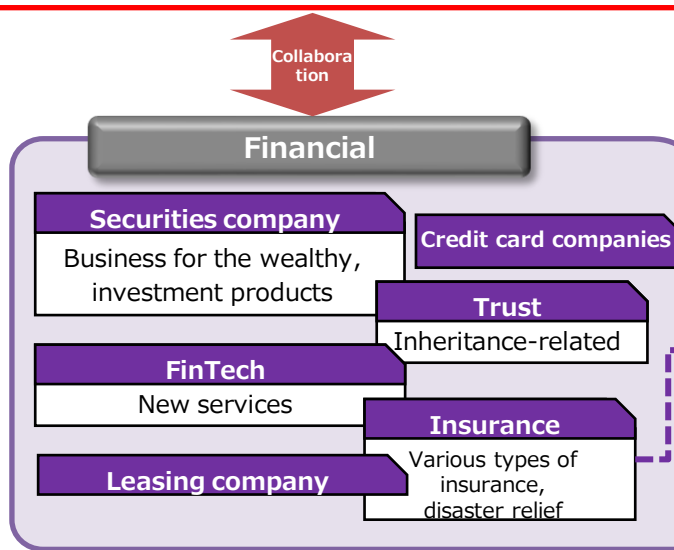
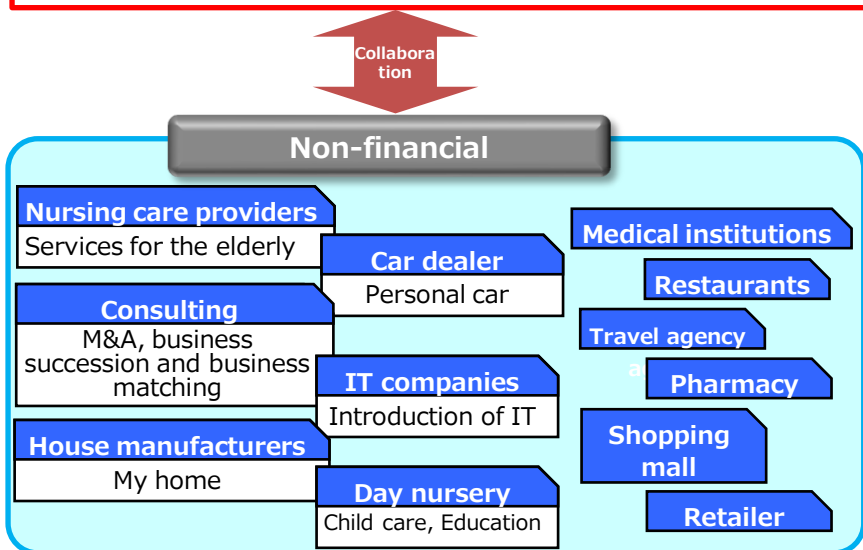
Key Strategy ⑧

Enhance collaboration with companies in other industries



- Aim to provide 30 new services through cross-industry collaboration**
- Business models surveys and research**
 - Expansion of staff in charge of new business strategy
 - Strengthen the collection of external information
 - Expansion of mid-career recruitment and personnel exchanges**
 - New trainees at other industries
 - Assign to a FinTech company
 - Reinforcement of mid-career recruitment from other industries
 - Create new businesses and advanced services by leveraging the know-how**
 - Consider establishing Marketplace
 - Development of services for the elderly in collaboration with nursing care providers, etc.

Chiba Bank 千葉銀行 Providing optimum solutions and services for problems and needs from the customer's perspective that cannot be solved by the banking group alone with cross-industry collaboration



ほけんの窓口 @ちばきん
Hoken-no-Madoguchi @ Chiba Bank
 5 stores in operation **Expansion**

I

We will continue to evolve closely with our customers

II

We will continue to create new value for our customers' future

III

We will advance alliance strategies

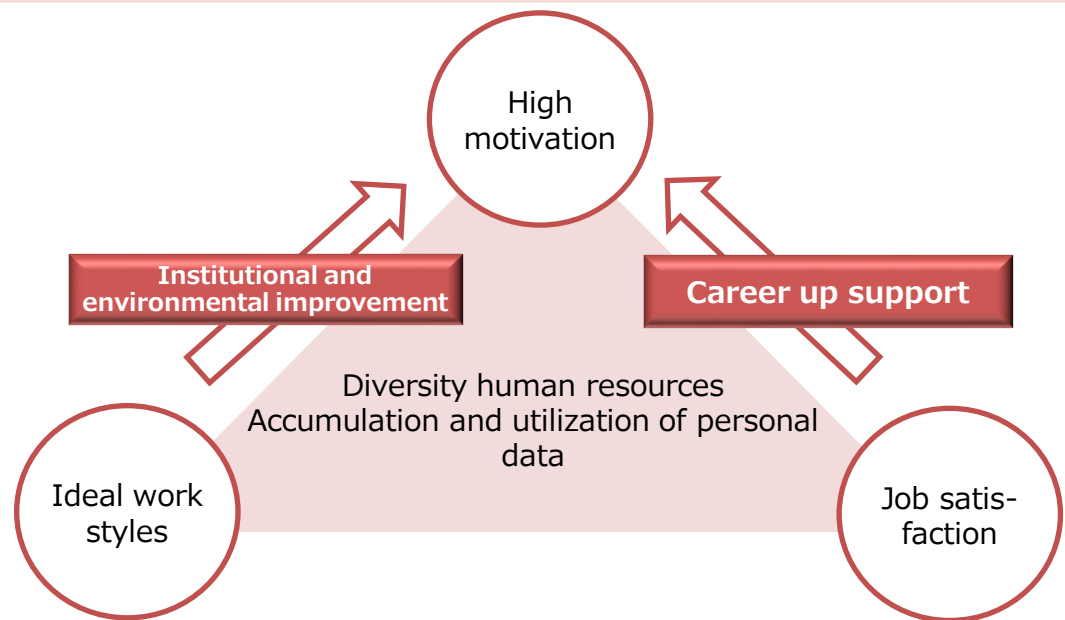
IV

We will realize sustainable management

Approach aimed at

- Build an organization that encourages employees to grow and take on self-directive challenges, and enables them to work with a high level of motivation
- Promote SDGs initiatives to support the sustainable growth of regional communities
- Establish a robust governance, compliance, and risk management structures to respond to changes in the external environment and support the creation of new businesses

Key Strategy ⑨ Build a rewarding company and enhance human resource development (organizational culture and human resources)



Promote diversity

- Further promote women's active participation
- Further enhance the employment of people with disabilities
- Expand opportunities for senior and part-time employees



Enhance training and mid-career recruitment

- Active involvement of specialists who are responsible for expanding the scope of business

- Digital (including new system-related technologies)
- Card business
- Staffing
- Management consulting
- Cross-industry collaboration

■ **Specialist area trainees (3-year cumulative total)**
Approximately 150 people



Innovate work styles

- Develop infrastructure such as mobile devices and promote telework
- A free area is located on the central floor of the new headquarters building
 - The bank staff with different floors and departments intersect borderless and improve planning capabilities through agile approach

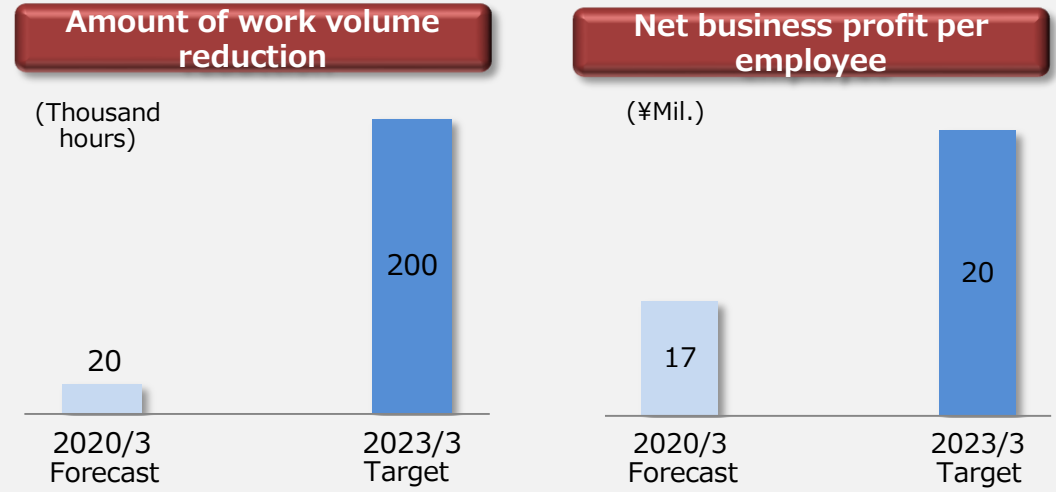
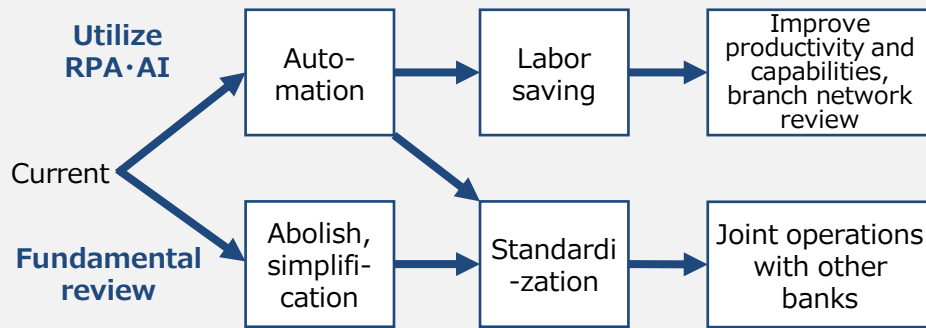


Key Strategy ⑩

Improve productivity and realize diverse work styles

Work Efficiency Promotion Office

➢ Rebuild business flow using RPA, AI, etc.



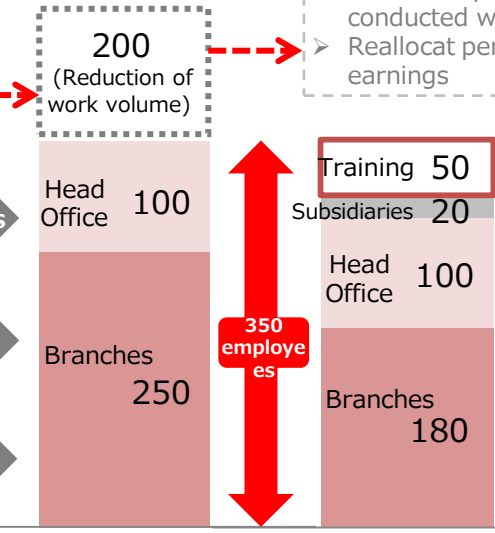
<System Releases>

- Terminals renewal at branches
- TSUBASA Smile (Jan-Jul 2020)
- Lending operation support system (Feb 2020)



Realization of effects of measures in previous mid-term plan (efficient lending and branch operations)

- Drastic operational reforms (100 employees)
- Branch network and functionality optimization (Of witch 100 employees)
- Review of the over the counter sales (Of witch 150 employees)



➢ Establish system that enables business operations to be conducted with fewer personnel
 ➢ Reallocate personnel to realize various measures to increase earnings


- 50 employees: Human resource development with special skills
- Of witch 50 employees: Planning of digital utilization, new business, cross-industry collaboration, etc.
- Of witch 30 employees: Strengthening proposals for solving issues to SMEs in Chiba and Tokyo
- Of witch 150 employees: Strengthening consulting functions for asset forming customers (Life Partners)

Key Strategy ⑪

Enhance SDGs initiatives together with the region

**Sustainable management =
“long-term aim” +
“social value (solving social issues) +
economic value”**

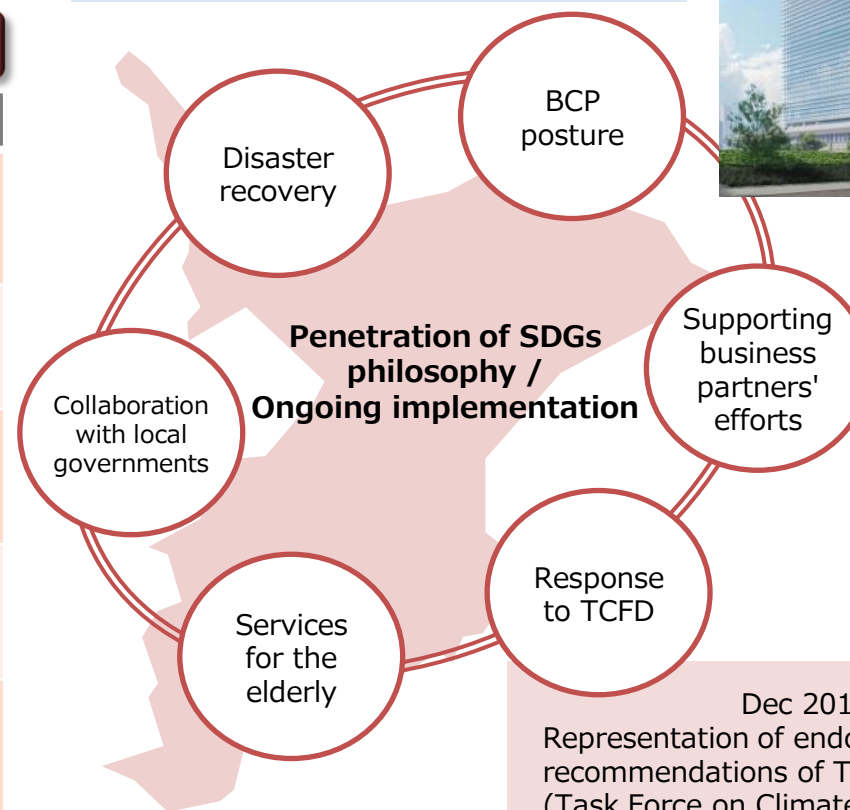
Chiba Bank Group Declaration on SDGs

Theme	Key Issues	SDGs goals
Regional economy and community	Contribute to the revitalization of the regional economy and local communities	   
Population aging	Support safe and secure lives for the elderly	   
Financial Service	Provide financial services for better life	  
Diversity	Promote diversity and work style reforms	   
Environmental conservation	Contribute to the conservation of a sustainable environment	       

Basic Concept of the New Headquarters Building

- Living in harmony with regional communities
- Strengthening BCP
- Consideration for the environment
- Improve productivity through work style reforms

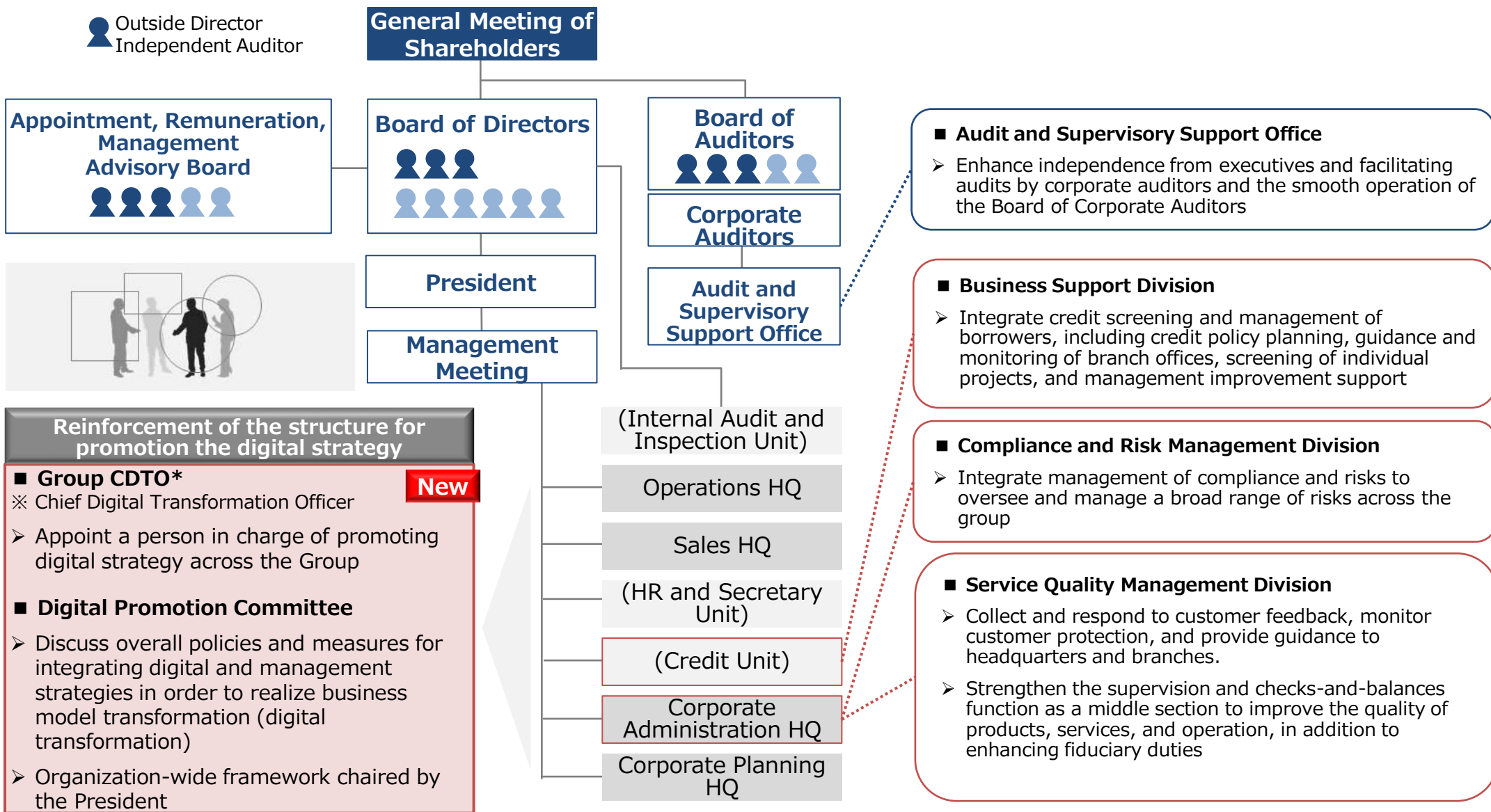
Scheduled for completion in 2020



Dec 2019
Representation of endorsement of the recommendations of TCFD (Task Force on Climate-Related Financial Disclosures)

Key Strategy 12

Establish solid management foundation



Inquiries related to this presentation should be addressed to:

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