

**LAUNCH OF THE MEDIUM TERM MANAGEMENT PLAN,
'GOING FORWARD WITH THE REGION:
100 WEEKS OF TRUST AND GROWTH'**

The Chiba Bank, Ltd. (President – Tadashi Takeyama) has launched its new medium-term management plan for fiscal years 2007 and 2008, entitled “Going forward with the Region: 100 weeks of trust and growth”. It looks towards “The future vision of the Chiba Bank Group” whereby the bank will achieve sustainable growth along with all our stakeholders - customers, shareholders, and the regional society.

The management goal of the plan is to ‘Establish an “integrated regional financial services group” that is highly approved of’, and the principal management issues are to “Strengthen the corporate management system”, “Expand the business base” and “Contribute to the development of the regional society.”

To obtain a high degree of trust and support, the Chiba Bank Group will always put compliance at the core of its operations. To realise ongoing growth, the group will actively respond to forthcoming deregulations such as the complete deregulation of insurance products, and will expand its business activities in the eastern part of the Tokyo Metropolis in addition to improving its market share in Chiba prefecture, the main operating base of the bank.

1. The new medium-term management plan

“Going forward with the Region: 100 weeks of trust and growth”

2. Time frame

100 weeks (from April 2007 to March 2009)

As with the previous medium-term management plan, we will aim to achieve the targets within a “two-year term” and on a “weekly basis”, since the financial environment is subject to drastic changes.

3. The future vision of the Chiba Bank Group

We will define “the future vision of the Chiba Bank Group” to make our long term goals clear.

“The future vision of the Chiba Bank Group”

“Achieve sustainable growth together with all our stakeholders”*

**Thus, the Chiba Bank Group will value your point of view, deal with you with integrity,
and enhance your trust and support.**

*** “All our stakeholders” includes our customers, shareholders, the regional society and employees.**

4. Management goal

The goal of management is to ‘Establish an “integrated regional financial services group” that is highly approved of’. In this medium-term management plan, the Chiba Bank Group will strive to satisfy all stakeholders through further reinforcement of the management base.

5. Management issues

The management issues are to “Strengthen the corporate management system”, “Expand the business base” and “Contribute to the development of the regional society.”

(1) Strengthen the corporate management system

Strengthen the compliance system and structure a slim yet robust management system.

- . Compliance : Further strengthen the compliance system.
- . Corporate management : Strengthen the risk management and corporate governance systems.
- . Operations : Introduce advanced operational systems and reduce expenses.
- . Human resources : Build a fulfilling and aspirational work place.
- . Capital management : Enhance capital efficiency.

(2) Expand the business base

Expand operating areas, customer bases and products, and improve the quality of services.

- . Personal business : Offer products and services highly supported by customers and develop delivery channels, paying full attention to the point of view of customers.
- . Corporate business : Offer financial services valued by the customer, and expand the customer base through the provision of stable funding.
- . Treasury business : Reinforce profitability in treasury business.

(3) Contribute to the development of the regional society

Going forward with the development of the regional society.

- . Contribution to the Region : Enhance the relationship with the region, providing financing measures such as CLO and PFI transactions.
- . Customer satisfaction : Improve customer satisfaction levels.

6. Main actions

The main actions envisaged in this plan are as follows:

- (1) Strive to reinforce the compliance system, marking it out as one of the key issues for management. Through “Compliance Notices” etc, boost the appreciation of all directors and employees of the importance of compliance as a basis for their actions. Furthermore, upgrade training programs in order to improve the compliance mindset.
- (2) Establish around 10 new branch offices in Chiba prefecture and adjacent areas to provide new customers for our financial products and services. For the convenience of

individual customers, establish consulting type outlets in the prefecture, opening on weekends and holidays. In addition, promote barrier free modifications for all branch premises.

- (3) Enhance the business of group companies such as leasing, IT and securities and react appropriately to forthcoming deregulations such as the full deregulation of insurance products, in order to achieve a financial one-stop-service.
- (4) Expand business with small-and-medium sized companies, as well as individual customers, responding positively to their needs for financial services.
- (5) Under the slogan “We will cherish People, Water and Greenery”, contribute to the region with particular regard to the following:
 - People: the welfare of disabled and elderly people, and education
 - Water: preservation of the water quality
 - Greenery: tree-planting

7. Numerical targets

	FY2008
Non consolidated net business income (before transfer to general reserve for possible loan losses)	¥95 billion
Non consolidated net income	¥55 billion
Consolidated net income	¥58 billion
Consolidated ROE*	Over 9%
Non consolidated OHR	Below 50%
Consolidated BIS ratio	Over 11%

* Net income basis

These targets are based on the prospect of a 0.25% of rise in the policy interest rate in fiscal year 2007.

(Press release dated March 27, 2007)

The Chiba Bank, Ltd.

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.

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