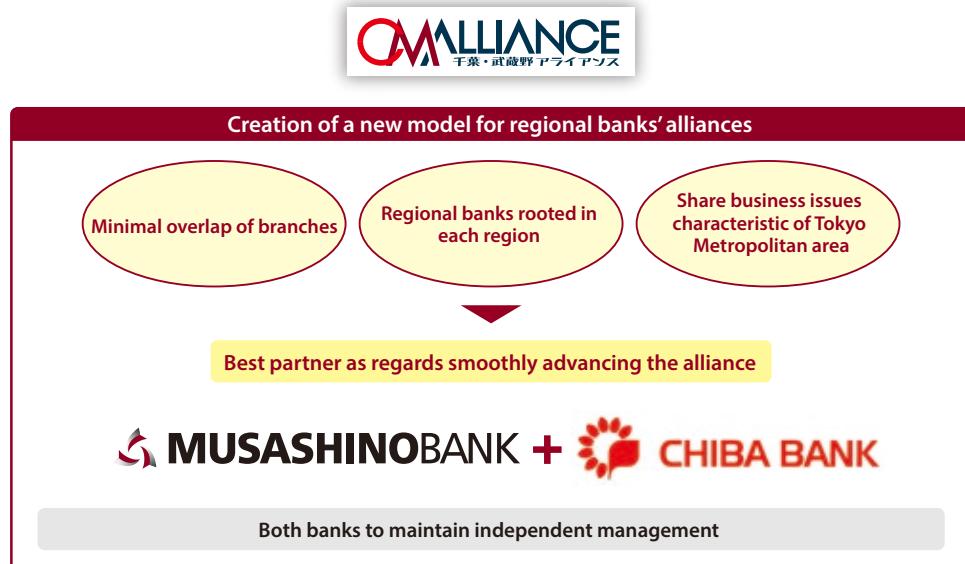


■ Chiba-Musashino Alliance

As the Chiba-Musashino Alliance that started in March 2016 celebrates its 2nd-year anniversary, the two banks' coordinated projects and collaborations are accelerating. Musashino Bank and Chiba Bank will continue striving to further improve customer services and better contribute to regional revitalization.



Main Initiatives for Individual Customers

FinTech

In March 2018, we entered into a partnership agreement about using an API FinTech platform with Chiba Bank and the T&I Innovation Center Co., Ltd.

Financial Instruments Intermediary Business

In August 2017 we started collaborating in the financial instruments intermediary business with the Chiba Bank Group's Chibagin Securities Co., Ltd. to meet our customers' sophisticated asset management needs.



A Chibagin Securities branch established inside one of our bases

Asset Management Operations

We are handling investment funds formed by Chibagin Asset Management Co., Ltd. to contribute to our customer's medium- to long-term asset-building and asset management.

Inheritance-Related Services

By collaborating as regards inheritance-related services, we are able to offer our customers a variety of one-stop, over-the-counter consultations, including as regards inheritance, estate liquidation and testamentary trusts, for which customer needs are increasing.

Main Initiatives for Corporate Clients

International Operations

In August 2018, we opened a representative office in Singapore next to the representative office of Chiba Bank.



Together with the president of Chiba Bank at the representative office

Joint Establishment of Sales Branch

In June 2018, we jointly established a corporate sales branch in the town of Hamamatsucho in Tokyo's Minato Ward. We are catering to a wide range of client needs, including by arranging the mutual introduction of clients and by proposing joint financing projects.

Business Succession Support

We established the Chiba-Musashino Alliance No. 1 Investment Business Limited Partnership joint fund with a total of ¥3 billion in venture capital from the two banks' groups, and are supporting corporate clients in carrying out smooth business succession operations through the temporary holding of shares by this joint fund.