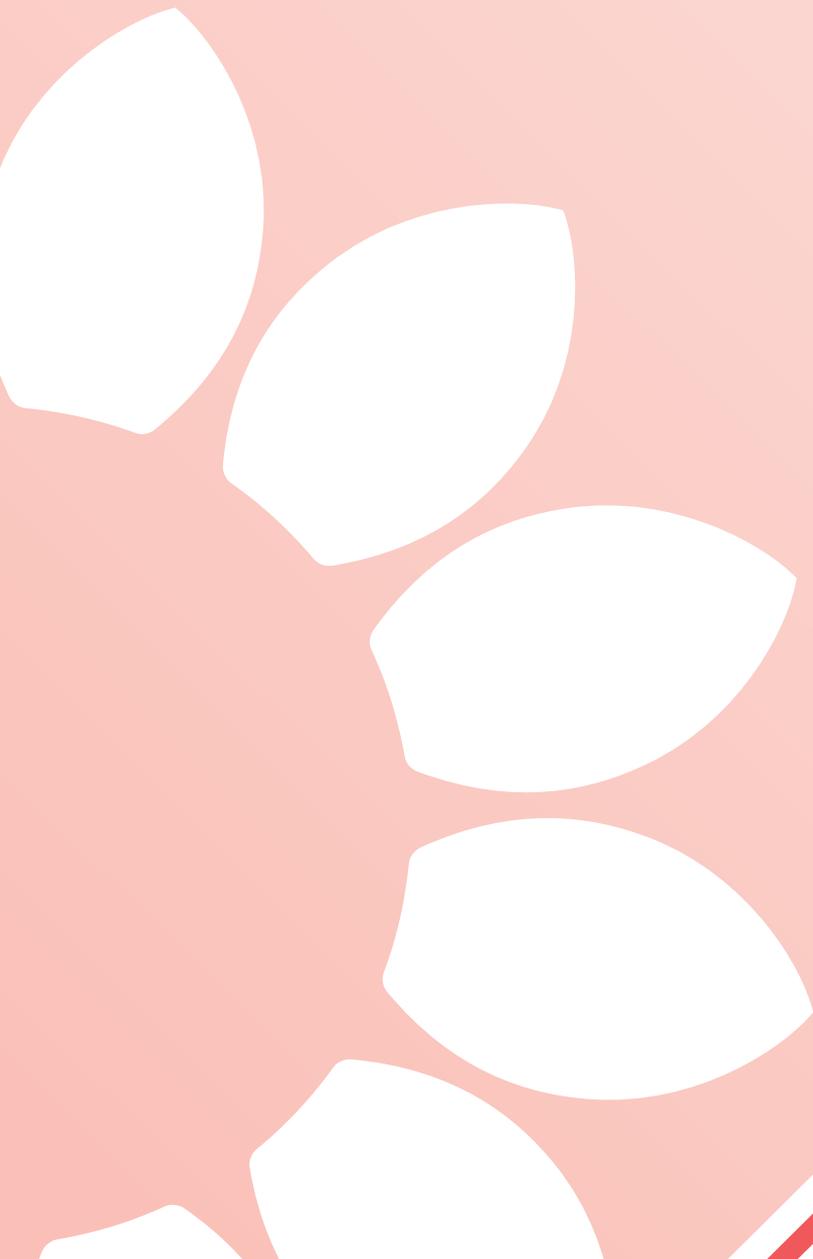




# 2023

**The Chiba Bank, Ltd.**

Integrated Report





## Purpose

### To create a local community better suited to bringing each person's hope to life

The Bank Group is once again strengthening its commitment to “providing social value by contributing to the resolution of regional issues” as part of its corporate group purpose.

In order to align its views with the Bank's stakeholders, which include customers, shareholders, and employees, as well as continue to be a close presence for each person and company within the local community and “a place where our stakeholders' hopes can come to life”, Chiba Bank has made its core purpose “to create a local community better suited to bringing each person's hope to life”.

Purpose

## Vision

### An Engagement Bank Group that works closely with the community

In order to achieve this purpose, the Bank Group has established a corporate vision of “an Engagement Bank Group that works closely with the community,” while aiming to become “a Bank Group that seeks to keep growing together along with the entire region by providing value through deep connections with all of its stakeholders including customers, shareholders, and employees.” Chiba Bank will strive to provide social value to the region by continually prioritizing this “deep connection” with its stakeholders, refining its existing business initiatives, and taking on challenges in new business areas.

Vision

On June 23, 2023, Chiba Bank was issued with administrative actions (Business Improvement Order) for situations where a problem related to the investors protection is recognized by the Kanto Local Finance Bureau, pursuant to Article 51, Paragraph 2 of the Financial Instruments and Exchange Act, regarding the financial instruments intermediary business related to the solicitation and sales of structured bonds. Also, in accordance with Article 51 of the Financial Instruments and Exchange Act, Chibagin Securities was issued with administrative actions (Business Improvement Order) from the Kanto Local Finance Bureau regarding business operations that violate the suitability principle for solicitation sales of structured bonds.

Chiba Bank would like to express its deepest and sincere apologies for any inconvenience or concern these recommendations may have caused for the Bank’s customers or any related party.

Chiba Bank and Chibagin Securities have each submitted to the Kanto Local Finance Bureau their respective business improvement reports based on the Business Improvement Orders. Chiba Bank and Chibagin Securities have accepted this situation with the utmost gravity, and we will continue our efforts to improve operations and prevent a recurrence of these issues while striving to rebuild the trust of all of our stakeholders, including our customers.

**Tsutomu Yonemoto**  
 President  
 The Chiba Bank, Ltd.

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