

Looking Back at the Previous Mid-term Plan

The vision of the previous Mid-term Plan was to “enhance ‘customer experience’ by deepening financial functions and creating new models for regional finance,” and we took initiatives in line with our basic policies. The initiatives include promoting DX and entering into new businesses, which greatly improved the quality of services for customers. As a result, we achieved our three management KPIs.

Overview of the Previous Mid-term Plan

The Mission for the Bank Group

Contribute to the sustainable development of the regional economy through the provision of the latest financial services as a partner for customers and the regional communities.

The 14th Mid-term 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 “We will continue to evolve closely with our customers”
- Basic Policy II “We will continue to create new value for our customers’ future”
- Basic Policy III “We will strengthen our alliance strategy”
- Basic Policy IV “We will achieve sustainable management”

Changes in Target Figures

(¥ billion)

	FY2019	FY2020	FY2021	FY2022	Compared to Results for FY2019	Targets for FY2022
Gross business profit	152.7	156.0	161.5	155.5	+2.8	164.0
Expenses (-)	81.9	86.0	84.5	82.5	+0.6	85.5
Real net business income	70.8	70.0	76.9	73.0	+2.2	78.5
Profit	45.9	45.6	52.3	58.1	+12.1	56.0
Profit attributable to owners of parent	48.0	49.6	54.4	60.2	+12.2	60.0
Consolidated ROE (shareholders’ equity basis)	5.67%	5.65%	5.97%	6.38%	0.70%	Around 6.5%
OHR (Non-Consolidated)	54.61%	55.00%	52.02%	47.73%	(6.87%)	Lower 50% range

Major Achievements of Management Goals

Basic Policy I

We will continue to evolve closely with our customers

- Make proposals based on individual life plans
- Enhance corporate solutions
- Non-face-to-face residential loan contract signing
- Establish new Area Sales divisions

Basic Policy II

We will continue to create new value for our customers’ futures

- Expand app/portal features
- Expand cashless operations
- Establishment of Chibagin Market Co., Ltd.
- Establishment of On Ad Co. Ltd.

Basic Policy III

We will strengthen our alliance strategy

- TSUBASA Alliance/Expand sharing of IT systems, including smartphone app
- Chiba-Musashino Alliance/Expand collaboration including cashless operations with franchise locations
- Chiba-Yokohama Partnership/Strengthen collaboration including customer support
- Alliance with Sony Bank

Basic Policy IV

We will achieve sustainable management

- Promotion of sustainable finance
- Enhance carbon-neutral initiatives
- Expand climate-related disclosures
- Development of DX personnel

Overview of the Mid-term Plan

As a strategy to realize our Purpose and Vision, we have set, for our operational guideline, the Mid-term Plan “**Engagement Bank Group - Phase 1 -**,” which aims for “**Evolution of the customer-focused business model.**” Under the Plan, we will further increase engagement with customers by changing our perspective in providing products and services and creating the optimal customer experience.

Under the **three “Basic Policies,”** we will improve our customer service and strengthen the **five “Value Creation Bases”** that support these policies.

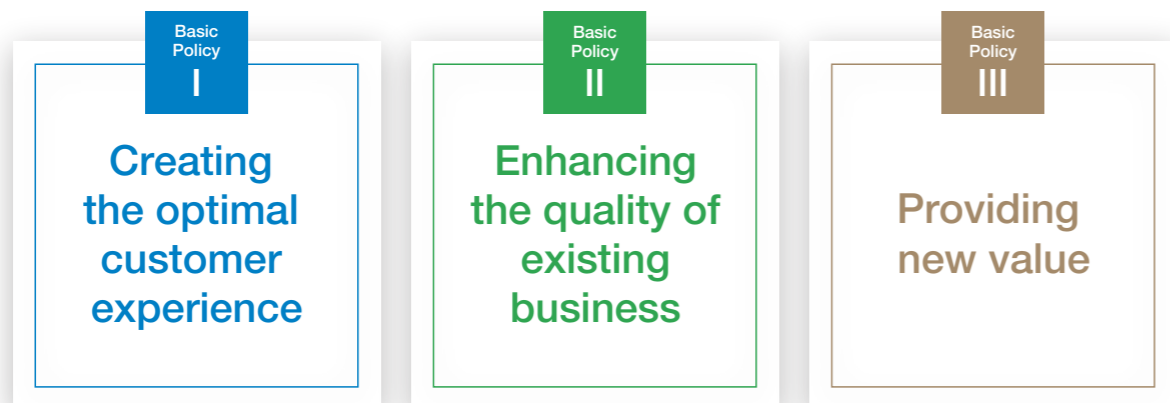
The 15th Mid-term Plan

Engagement Bank Group

- Phase 1 - Plan Period: April 1, 2023 to March 31, 2026

Operational Guideline → Evolution of the customer-focused business model

Practice “Sustainable Management” by providing social value to the community



Value Creation Bases Expansion of “Value Creation Bases”



*Management KPIs are described on page 33.

Overview of “Basic Policies” and “Value Creation Bases”

Basic Policy I **Creating the optimal customer experience**

Deliver personalized proposals utilizing a wide range of data.
Provide in-person, remote, and digital channels most-suited to the customer.

Basic Policy II **Enhancing the quality of existing business**

Further increase the quality of solutions designed to address customer issues.

Basic Policy III **Providing new value**

Provide new-found value to customers by entering into new business areas.

Base I **DX (Digital Transformation)**
Enhance the Bank’s DX promotion framework and related personnel, utilize new technologies, strengthen cyber risk management

Base II **GX (Green Transformation)**
Enhance initiatives designed to lead the region towards decarbonization

Base III **Alliances**
Improve the Bank’s ability to provide value through alliances with other banks and industries

Base IV **Human Capital**
Enhance human resources development through proactive investment in “human capital”, Chiba Bank’s most important management resource

Base V **Group Governance**
Enhance Group governance designed to promote integrated Group management equivalent to a holding company structure

Management KPIs for the Mid-term Plan

The following five management KPIs, including a consolidated ROE, are set as targets in the Mid-term Plan “Engagement Bank Group - Phase 1 -.”

As long-term targets, we are aiming for a consolidated ROE of around 8% and a profit attributable to owners of parent of 100.0 billion yen in FY2030.

	Targets for FY2025	Target level for FY2030
Consolidated ROE (shareholders' equity basis)	Above 7%	Around 8%
Profit attributable to owners of parent	¥75.0 billion	¥100.0 billion
Consolidated net business income	¥120.0 billion	
Consolidated Tier 1 common equity capital ratio*	10.5% - 11.5%	
Consolidated OHR	Around 45%	

*Full implementation of finalized Basel III standards (excluding valuation differences on securities)

Invest Resources for Growth

Personnel

We will promote group-wide efficiency improvements, including streamlining the store network and further streamlining in-store operations, and **reallocate 370 employees over a three-year period** to the planning and promotion divisions of the headquarters, branches, and group companies. We will also **train 280 employees**, twice as many as in the previous Mid-term Plan, **through external secondments and trainees**.

Investment

The Bank Group will **invest 34.0 billion yen over three years, including 16.0 billion yen in strategic investments**, to add functions to its apps and portals, as well as to invest in new businesses and develop digital infrastructure.

Expenses


While we expect to **spend 14.0 billion yen** over the three-year period **on new measures**, mainly digital-related measures, we also expect to spend 88.0 billion yen in the final year of the Mid-term Plan by promoting expense reduction measures.

Enhance organization of Head Office experts

Expand service lineup

Raise the bar of branch proposal capability

Creation of new business

Improve services through growth investments  Use the profits to invest in further growth

Evolution of the customer-focused business model

Increase gross profit per customer/company through one-to-one marketing

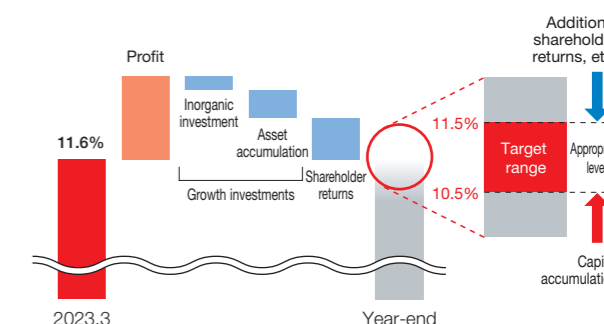
Strengthen monetization of existing business and plant the seeds for more new business

Capital Policy

Capital management viewpoint

Under the New Mid-term Plan, our basic policy is to control the consolidated Tier 1 common equity capital ratio* in the range of 10.5% to 11.5%. We will first use the capital accumulated through periodic profit to invest in growth, secure equity capital commensurate with growth investments, maintain appropriate capital, and then consider returning any surplus to shareholders. We will seek to improve ROE by improving RORA while maintaining an appropriate level of capital.

Consolidated Tier 1 common equity capital ratio*



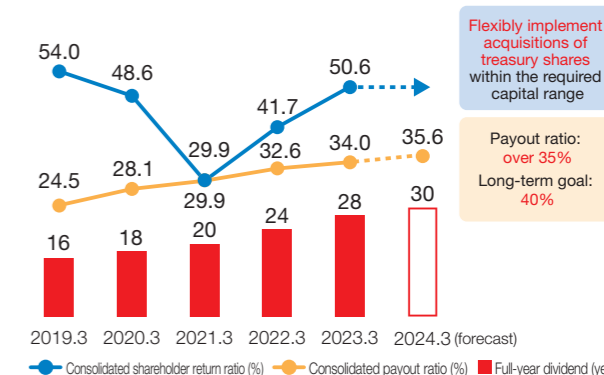
*Full implementation of finalized Basel III standards (excluding valuation differences on securities)

Shareholder returns

We aim to achieve a dividend payout ratio of more than 35% during the period of the Mid-term Plan, and 40% in the long term. We will flexibly implement acquisitions of treasury shares so that Tier 1 common equity capital ratio* remains within the required range.

We will improve earnings by steadily carrying out various measures and continue to implement shareholder returns that take into consideration the balance between investment for growth and a sound capital base.

Shareholder returns



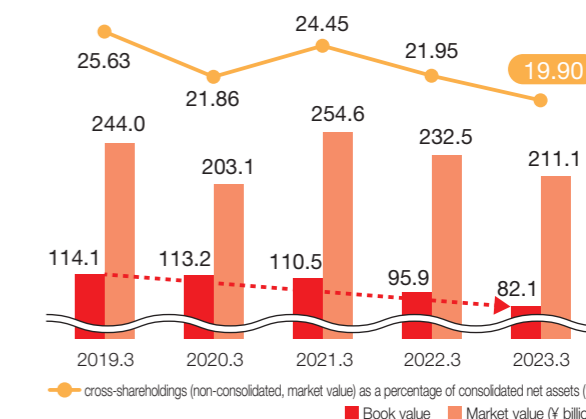
Reduction of cross-shareholdings

In terms of cross-shareholdings, our basic policy is to maintain cross-shareholdings on a limited basis if a meaningful rationale for holding the shares is recognized, such as contributing to the development of the local economy and the improvement of the Bank's corporate value through the maintenance and development of good relationships with business partners as a regional financial institution, while reducing overall cross-shareholdings after having sufficient dialogue with clients to control stockholding risk and capital efficiency, etc.

The quantitative effect of cross-shareholdings on listed stocks is determined using an index calculated by deducting the deemed allowance for stocks and the capital cost for holding stocks, for each client, from income from deposits and loans, service income, and dividend income, etc. The Board of Directors verifies the validity of the rationale for cross-shareholdings for each individual issue, based on the economic rationale and future prospects for the value of the shares, taking into consideration the financial and performance details of each company.

As of March 31, 2023, the amount of cross-shareholdings on the balance sheet (market value) was 211.1 billion yen, accounting for 19.90% of total capital (consolidated net assets).

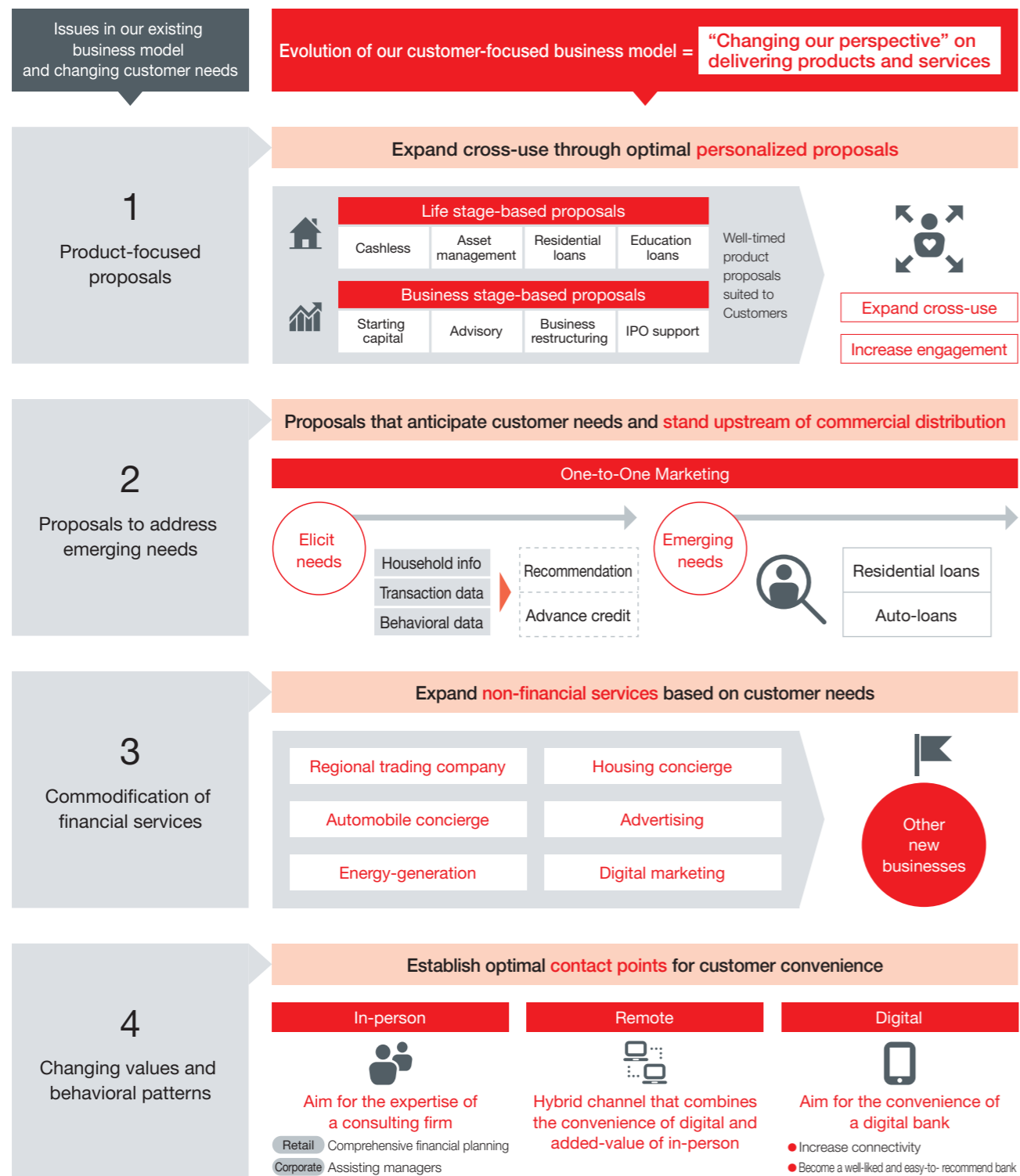
cross-shareholdings and ratio to total capital



Operational Guideline and Customer Journey

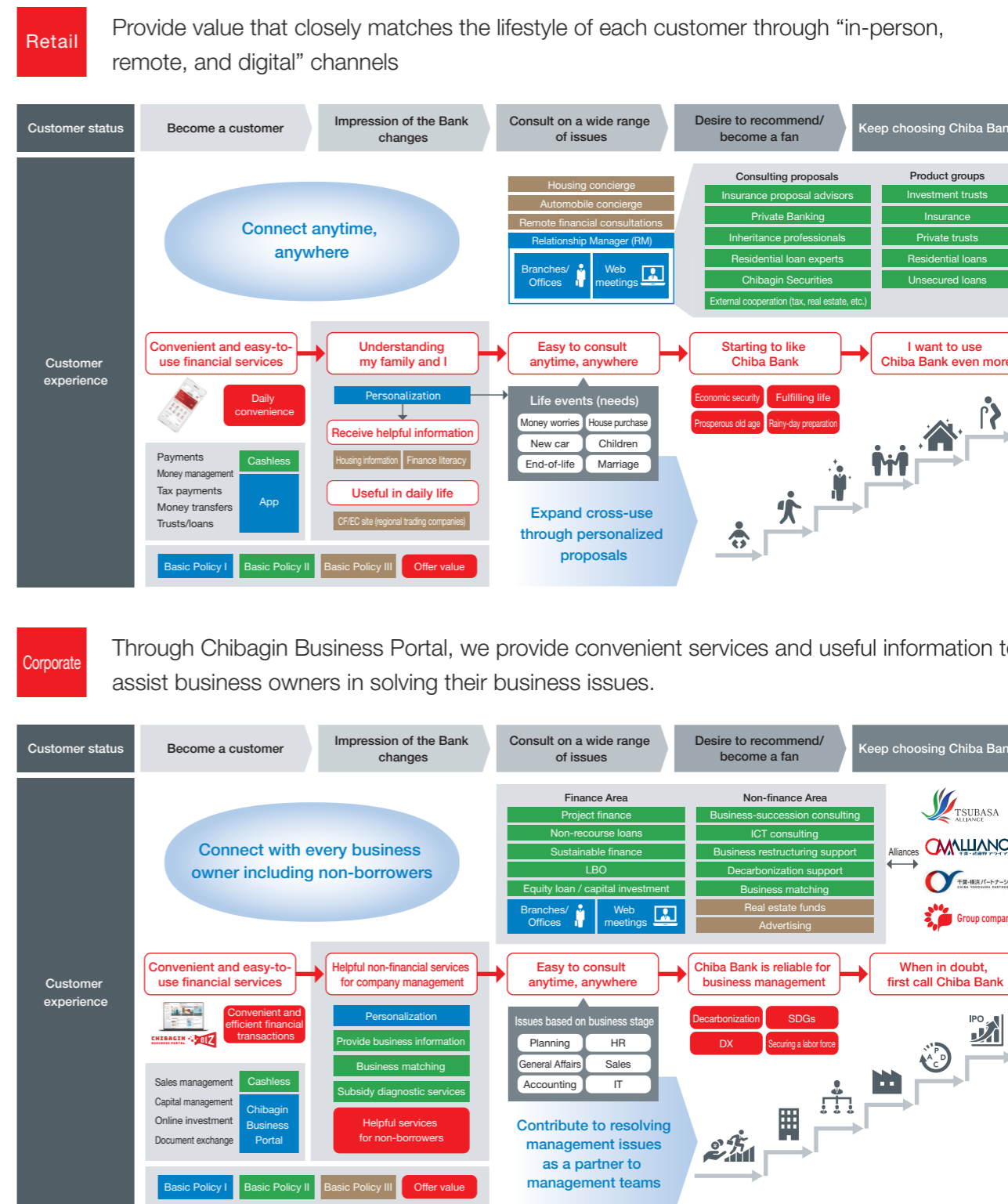
Operational Guideline

The Mid-term Plan has set “the evolution of the customer-focused business mode” as our operational guideline. Under the Plan, we will achieve further engagement with customers by changing our perspective in providing products and services and creating the optimal customer experience.



Customer Journey

By promoting initiatives in line with Basic Policies, we will realize the best customer journey for individuals and corporations and increase the number of fans of the Bank Group.



Initiatives for “Sustainable Management”

The Bank Group established “Chiba Bank Group Sustainability Policy” for “sustainable management,” aiming at balancing economic value and social value over the long term, and, as a unified group, promotes initiatives that contribute to solving social issues through its business activities, focusing on five “materiality” (key issues) identified in the “Chiba Bank Group Declaration on SDGs.”

Sustainability Policy and Sustainable Management

“Chiba Bank Group Sustainability Policy”

We aim to realize sustainable regional communities through our core businesses such as demonstrating the financial intermediation function. Additionally, we engage in honest and fair corporate activities, as well as activities to solve various issues facing the region, including climate change and other environmental problems, as part of sustainable management with the aim of balancing economic value and social value.

Each executive and employee of our group is actively working with awareness of their involvement in these activities. Through information disclosure, we will foster a better relationship of trust with our stakeholders and create a “new future for regional communities.”

What is sustainable management?

To aim at balancing economic value and social value by solving various issues facing the region as well as pursuing the company’s economic profit based on honest and fair corporate activities over the long term.

Sustainable Management = Long-term Aim + Economic Value + Social Value (Solving Social Issues)

Process for Identifying Materiality (Key Issues)

Understand SDGs, affirm the significance of sustainable management, and review the Bank’s CSR activities

Comprehensively enumerate social issues faced by the world and Japan’s Chiba Prefecture

Learn about social interests and intentions from various stakeholders

Regional communities : Regional revitalization and protection of natural environment

C u s t o m e r s : Demonstration of our financial intermediation function and advanced financial services

E m p l o y e e s : Rewarding workplace where employees can demonstrate their full potential

Shareholders : Improvement of corporate value in the medium to long term

In May 2019, identified five materiality themes:

regional economy and community, aging population, financial services, diversity, and environmental protection

Correlation of Various Policies on Sustainability with the Mid-term Plan and Materiality

Purpose	Vision
To create a local community better suited to bringing each person’s hope to life	An Engagement Bank Group that works closely with the community

Chiba Bank Group Sustainability Policy

The Chiba Bank Group’s Corporate Code of Conduct Basic policy for carrying out ethical and responsible corporate activities	Chiba Bank Group Human Resources Development Policy “Become someone who keeps fighting for the customer.” Think things through, Utilize your own strengths, and Gain more supporters
Chiba Bank Group Human Rights Policy	Chiba Bank Group Environmental Policy
Diversity Action Declaration	

Chiba Bank Group Declaration on SDGs	Five “Materiality” (key issues)				
	Regional economy and community	Aging Population	Financial Services	Diversity	Environmental Protection
The 15th Mid-term Plan	Contribute to the vitalization of regional economy and communities	Support safe and secure lives for the elderly	Provide financial services for a better life	Promote diversity and work style reforms	Contribute to the protection of a sustainable environment
Operational Guideline	Building a regional ecosystem	Providing highly convenient digital and in-person channels	Personalized proposals according to life stage/business stage	Providing/introducing diversity-related initiatives	Decarbonization consulting
Basic Policy I Creating the optimal customer experience (Personalization/provision of channels most-suited to the customer)					
Basic Policy II Enhancing the quality of existing business (Increase the quality of solutions)	Expanding the functionality of Chibagin Business Portal	Expanding trust business and Inheritance-related services	Expanding asset management proposals and housing loan business	Achieving a female leader ratio of 30% or more and a paid leave acquisition rate of 80% or more	Providing CO ₂ emission measurement tools
Basic Policy III Providing new value (New business)	Utilizing real estate funds and advertising business	Remote financial consulting services	BaaS business	Implementing diversity events through collaboration of the government, industries, and academic institutions	Starting energy generation business
Value Creation Bases					
DX	DX support for local governments and DX personnel development support	Implementing smartphone workshops	Expanding app/portal features	Promoting energy conservation and work style reforms by improving operational efficiency	Promoting paperless by DX
GX	Supporting leading decarbonization regions	Providing information on such matters as flooding risk due to climate change	Promoting sustainable finance		Promoting the introduction of energy-saving equipment and environmentally-friendly vehicles
Alliances	Collaboration with local governments and public institutions	Online seminars for CYP seniors	Collaborating with Sony Bank	TSUBASA cross-mentor system	Sustainable finance TSUBASA syndicated loan initiative
Human Capital	Developing specialists (Consulting proposals and providing solutions)			Career step support	Introducing certification systems related to decarbonization and sustainability
Group Governance	Supporting regional revitalization with Chibagin Market	Health and nursing care business (collaboration with Group companies)	Establishing a new integration of banking and securities	Promoting diversity by the entire Group	Introducing electric power derived from renewable energy to Group companies

Past Initiatives related to Materiality

Materiality	Main Initiatives (Reference Pages)
Regional Economy and Community	<ul style="list-style-type: none"> Support for regional revitalization (pages 45 and 46) Participation in “Chiba SDGs Promotion Network” (page 45) Advisory services for business operators (page 41) Utilizing real estate funds (page 42)
Aging Population	<ul style="list-style-type: none"> Inheritance-related services and trust business (page 40) Support for medical institutions (page 80) Smartphone workshop for the elderly (page 40) Initiatives to prevent financial crimes including wire transfer fraud (page 64)
Financial Services	<ul style="list-style-type: none"> Expanding features of the Chiba Bank app (page 48) Expanding features of Chibagin Business Portal (page 48) Improving the convenience of procedures at branches (page 39) Promoting sustainable finance (page 51)
Diversity	<ul style="list-style-type: none"> Human Rights Policy (page 81) Corporate Code of Conduct (page 81) TSUBASA cross-mentor system (page 82) Supporting balance between work and childcare (page 82)
Environmental Protection	<ul style="list-style-type: none"> Response to climate change (pages 71 to 78) Initiatives for carbon neutrality in FY2030 (page 76) Offering of environmentally-friendly private placement bonds (page 80) Forest management activities for the Chibagin Forest (page 79)

Retail Business



Individual values and lifestyles have diversified with the progress of information technology and other changes in social structures, and accordingly, the services that customers expect from financial institutions have changed. As we move steadily toward an aging society, it is indispensable to provide services designed specifically for the elderly and their families. The Bank Group has taken various initiatives to provide optimal services to individual customers.

Main Initiatives

Launch of “Sustainable Housing Support Discount” for environment-friendly houses

In January 2023, we launched a “Sustainable Housing Support Discount,” which offers a housing loan on preferential terms such as a preferential interest rate to buyers of environment-friendly houses.

This campaign is designed to financially support the promotion of environment-friendly housing such as ZEH* and disaster-resilient housing such as a house with a seismic isolation system with a view to achieving the government’s target of carbon neutrality by 2050.

Houses eligible for the preferential treatment include environment-friendly houses, houses with a seismic isolation system, and houses in areas that are designated by the Bank as “developing sustainable communities.” We will support homebuyers’ and homebuilders’ wide-ranging efforts to achieve the SDGs, thereby helping create sustainable communities.

*Abbreviation for Net Zero Energy House, a house that generates more energy than it consumes in daily life through solar power generation, installation of energy-saving equipment, and utilization of a highly insulated outer skin.

▲ Information flyer

Improving customer convenience in branch procedures

The Bank started operating the TSUBASA Smile tablet-based counter reception system at all branches from August 2020. TSUBASA Smile has significantly improved customer convenience by reducing the amount of time needed for procedures. It enables onsite staff to confirm details on the screen together with customers and automatically complete complex procedures such as applying for a new account, changing their address details or reporting a lost, etc.

In May 2023, we began paperless/seal-less procedures for the application of investment trusts. We will continue to work on improving the efficiency of clerical procedures and services for customers.



▲ Example of TSUBASA Smile input screen

Holding of “Chibagin Smartphone Workshop— Apps, My Number Card, and Crime Prevention”

In October 2022, with the support of Chiba Prefecture and Chiba City and the cooperation of the Chiba Prefectural Police, we held “Chibagin Smartphone Workshop— Apps, My Number Card, and Crime Prevention” for those who want to use their smartphones more safely and conveniently.

The workshop provided elderly customers with easy-to-understand explanations about how to use the internet and bank apps, the merits of My Number Card, and precautions against crimes via smartphones so that they can use their smartphones safely and conveniently and lead comfortable lives in the digital society.



▲ Scene of the workshop

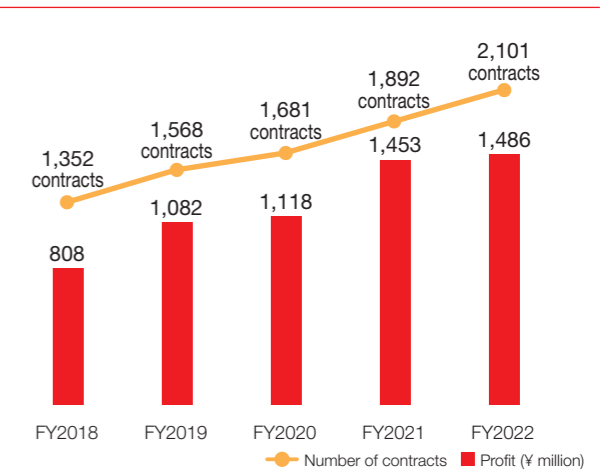
Inheritance-related services and trust business

In 2006, the Bank obtained licenses for inheritance-related services and trust businesses and became the first regional bank in Japan to provide inheritance-related services by itself.

With the advent of the 100-Year Life Society, we provide a wide range of services to help solve various issues of customers from “preparing for dementia” in deposit management and rental property management to “preparing for inheritance” to ensure smooth asset succession.

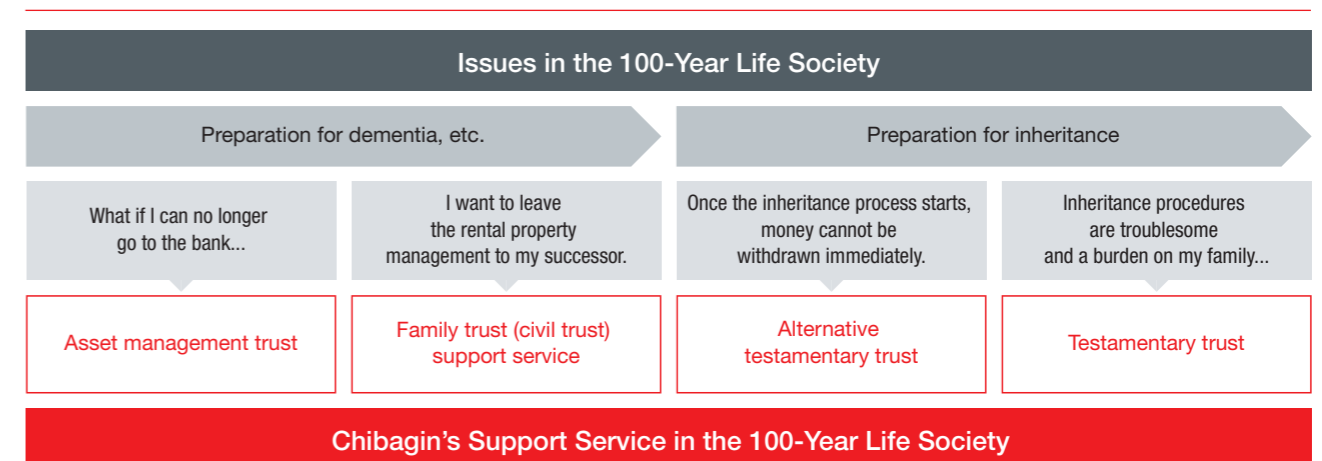
We see growing customer needs for asset management and asset succession, and the number of contracts for inheritance-related services is on the rise. Customers are highly satisfied with our services, and we will continue to provide consulting services that will be appreciated by them.

Number of contracts for inheritance-related services



*Including contracts outsourced from other banks in the alliance

Main lineup of our trust business and inheritance-related services



Corporate Business

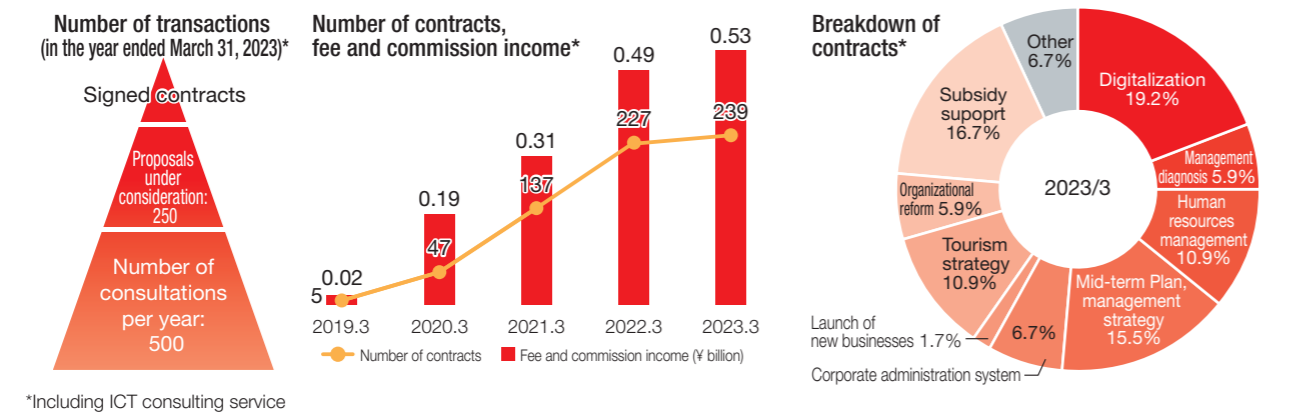


The business environment surrounding companies has been constantly changing as seen in the financial conditions, exchange rate fluctuations, soaring material prices, and labor shortages. The Bank Group conducts customer-oriented consulting by maintaining in-depth dialogues with many business operators, including individual business owners, small and medium enterprises, and major companies, and sharing management issues with them.

Main Initiatives

Advisory services for business operators

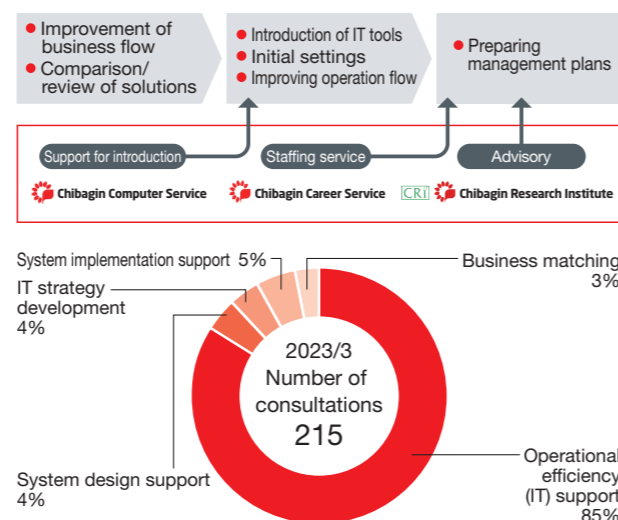
In advisory services for business operators, we provide various support, including support for forming management strategies and business plans in anticipation of business expansion, support for creating human resources management systems, and support for the use of business restructuring grants for customers who revamp their business models in response to changes in the business environment. The number of contracts in FY2022 exceeded 200 for the second consecutive year, contributing to the increase in the Bank's profit. Going forward, the specific number of consultations is expected to reach around 500 per year, and we will provide sophisticated consulting on our customers' management issues.



ICT consulting service

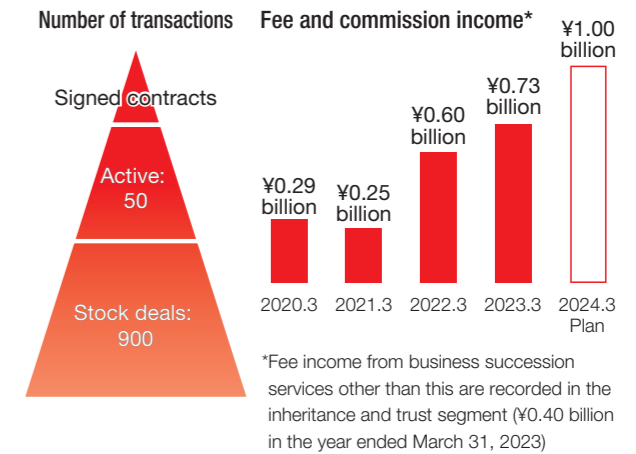
In our ICT consulting service launched in April 2021, we provide services that support digitalization to help improve customer productivity. We offer consulting on the introduction of the optimal system and IT tools independently from IT service providers to help solve customer issues. The number of consultations in FY2022 has exceeded 200, and in addition to attendance management and salary calculation systems, we have increased consulting on the response to the Electronic Books Preservation Act and the Invoice System. We will continue to strengthen our accompanying support services toward the digitalization of small and medium enterprises in the region.

Providing accompanying support to business operators through ICT adoption



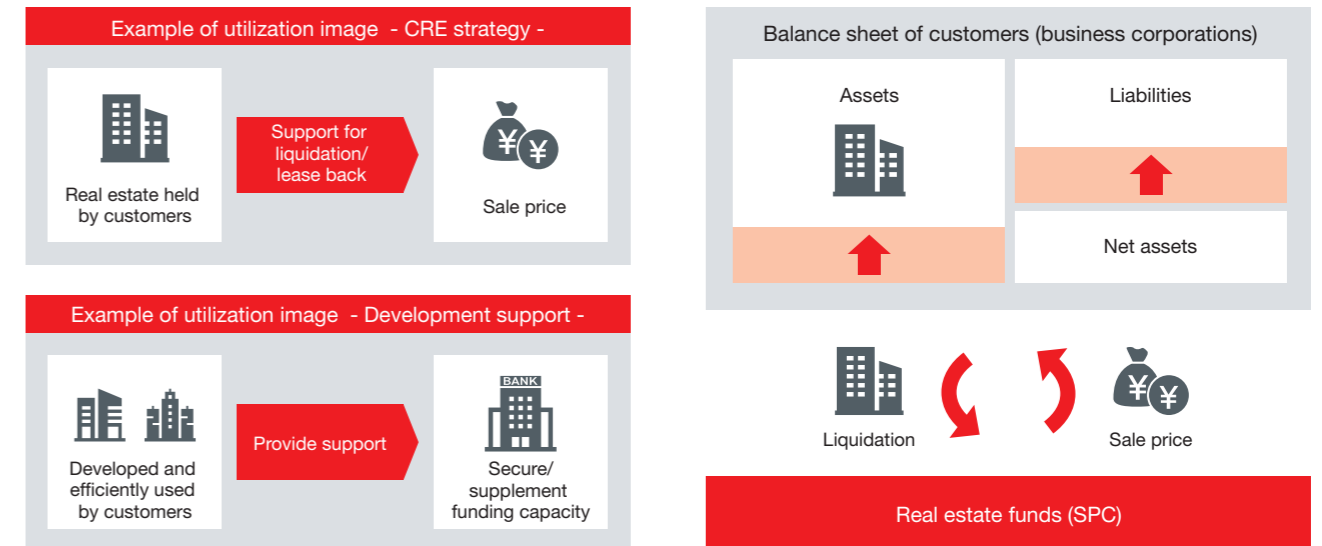
Business succession consulting services

Our business succession consulting services provides one-stop, speedy support for all issues related to business succession. The number of stock deals, for which we have already offered consultation and will consider M&A in the future, has steadily increased to approximately 900. We will continue to provide detailed support tailored to each customer for their business succession in a timely and appropriate manner.



High-level solutions via real estate funds

To meet the increasingly diversified and sophisticated customer needs related to real estate, such as improving the balance sheet, raising growth capital, and realizing large-scale investments, we work with external experts to support their real estate liquidation. We will continue to dig deeper into the management and financial issues of each customer from the perspective of real estate, thereby providing custom-made optimal solutions.



Conclusion of a partnership agreement with the National Institutes for Quantum Science and Technology

In October 2022, we concluded a partnership agreement with the National Institutes for Quantum Science and Technology (QST) headquartered in Chiba City. QST is a research institute that engages in government-funded advanced research and privately funded joint research mainly in the fields of radiation medicine, quantum beams, and nuclear fusion. In addition, when a company makes the most of such research results and starts a business for the purpose of social implementation, QST certifies the company as a QST-certified venture and supports its activities. With the conclusion of the partnership agreement, we will promoting open innovation that links our business partners and QST and provide accompanying support to the QST-certified venture companies, thereby contributing to economic revitalization.



Strengthen management support activities

The Bank actively supports customers in need of support for business improvement as well as for business expansion such as new business and capital investment.

The Business Support Division holds “Solution Review Meetings” regularly with participants from business-related divisions such as the Corporate Business Division and the Business Coordination Division to hold group-wide discussions and provide optimal support measures tailored to each customer. To date, we have reviewed approximately 2,000 customers at the meeting. By providing support to help resolve customers’ issues promptly, we have helped improve customers’ business performance and reduced credit costs for the Bank.

To further strengthen our support system, we established the Business Consulting Office within the Business Support Division in April 2023. We have expanded the scope of target customers, and enhanced cooperation with headquarters divisions, group companies, and external experts to provide more customer-oriented support.



Response to the Guidelines for Personal Guarantee Provided by Business Owners

The Bank promotes loans that do not rely on personal guarantees provided by business owners, fully taking into account the purpose and content of the Guidelines for Personal Guarantee Provided by Business Owners released in December 2013 by the study group on the Guidelines for Personal Guarantee Provided by Business Owners (with the Japanese Bankers Association and the Japan Chamber of Commerce and Industry serving as the secretariat).

When entering into a guarantee contract, we will provide a specific and detailed explanation of the reasons why such a guarantee is necessary so that the customer can be convinced. We will also explain what to improve in order to raise the possibility to change or terminate the guarantee contract and help them improve the situation.

We make every effort to respond sincerely to customers’ requests for renegotiation of a guarantee obligation and ensure that our employees are familiarized with the purpose and content of the Guidelines for Personal Guarantee Provided by Business Owners through periodic in-house training, etc.

Fostering industry and new technology

We, as a top bank in the region, strive to foster and support industries and new technologies that will sustain the future regional economy. The Bank and the public interest foundations funded by the Bank donate to the following grants, support, and award systems to assist industries and new technologies.

History of grants, support, and awards (total through March 31, 2023)

FinTech Business Contest	12 cases, ¥5 million
Himawari Venture Development Fund	Grants: 241 cases, ¥736 million Rent assistance: 129 cases, ¥69 million
Chibagin Research & Development Grant Program	63 cases, ¥60 million
Chibagin Student Business Idea Contest	46 cases
Sending personnel overseas by Chibagin Mirai Foundation	107

Receipt of the “Minister of the Environment Award for Best Practices” at the “Principles for Financial Action for the 21st Century”

In March 2023, the Bank’s “Efforts to evaluate business feasibility considering sustainable finance promotion and ESG factors” initiative received the “Minister of the Environment Award for Best Practices” at the “Principles for Financial Action for the 21st Century.”

The Principles for Financial Action for the 21st Century is the common name for the Principles for Financial Action toward a Sustainable Society, which were formulated in October 2011 under the leadership of the Ministry of the Environment as a set of action guidelines for financial institutions that wish to fulfill their responsibilities and roles in the formation of a sustainable society. As of March 31, 2023, 306 financial institutions have signed on in support of these principles.

In order to support the sustainable management and decarbonization efforts of our business partners, we promote sustainable finance based on the size and needs of each company and conduct business feasibility evaluations that utilize our independently-developed ESG evaluation sheet. These initiatives, based on in-depth dialogues with companies, were recognized as contributing to the formation of sustainable regional communities.

The ESG evaluation sheet was independently developed by the Bank in May 2022 to understand the status of our business partners’ efforts to achieve the SDGs from the perspectives of E (environment), S (society), and G (governance). By promoting dialogue with business partners through this tool and identifying future risks and opportunities for business partners, we identify medium- to long-term management issues and potential funding needs, etc., and cooperate with related divisions to proactively propose solutions for decarbonization, etc.



Regional Revitalization

Receipt of 2nd “Regional Revitalization SDGs Finance Award”

In February 2023, the Bank received the Japanese Cabinet Office’s 2nd “Regional Revitalization SDGs Finance Award” for its regional revitalization initiative that utilizes the Chiba SDGs Promotion Network. The Bank is involved with the network’s operation as a secretariat.

By building a framework designed to bring Chiba Prefecture’s business community together to support activities of companies and economic associations, such as raising awareness of the Chiba SDGs Partner Registration System, the Bank helped expand the base of companies working on achieving SDGs, which has been highly praised.



▲ Scene of awards ceremony

Chiba SDGs Partner Registration System	Chiba SDGs Promotion Network
<ul style="list-style-type: none"> Established in November 2021 as a way to build momentum for the promotion of SDGs among companies within the prefecture and support concrete initiatives. As of March 31, 2023, 1,754 organizations have been registered. 	<ul style="list-style-type: none"> Established in January 2022 to spread awareness of SDGs and support companies working on SDGs initiatives. Consists of a total of 12 economic associations and financial institutions that agree with the purpose of the Chiba SDGs Partner Registration System.

C-VALUE special program featuring the area along the Chiba Urban Monorail

In February 2023, a special program featuring the area along the Chiba Urban Monorail was released on C-VALUE, a purchasing-type crowdfunding website operated by a regional trading company, Chibagin Market Co., Ltd. This is an initiative in collaboration with a regional railway operator, through which the Bank will support the discovery and creation of products and services that can trigger revitalization of the area along the Chiba Urban Monorail, thereby contributing to the area’s revitalization (discovery and development of new business operators).



Operating the agricultural corporation Fresh Farm Chiba Co., Ltd.

The Bank established the agricultural corporation Fresh Farm Chiba Co., Ltd. together with 15 local companies in March 2018. This company has gradually expanded the amount of cultivated area to 11 hectares, and in FY2022, we harvested 55 tons of Koshihikari rice. We sold Minayoshi rice and Komekoji Minayoshi Amazake on C-VALUE, a purchasing-type crowdfunding website operated by a regional trading company Chibagin Market Co., Ltd. We also opened a stall at markets to communicate information directly to consumers.

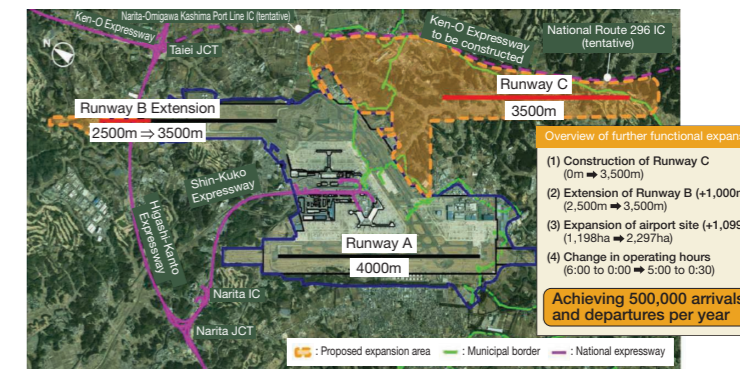


▲ Harvest at Fresh Farm Chiba

With regard to smart agriculture, we tested the labor-saving effect of weeding using a radio-controlled boat, etc. We will continue to take on the challenges of various initiatives together with the local community for the sustainable development of agriculture.

Initiatives in Narita area

In the area around Narita Airport, the construction of a new third runway and the consolidation of terminals and cargo areas at Narita International Airport, the full opening of the Ken-O Expressway, and the extension of the Kita Chiba Road, together with further functional enhancements to the airport, will significantly improve access to the transportation network in the Tokyo Metropolitan area. With various large-scale developments and community building underway, the area around Narita Airport has considerable potential for growth.



The Bank established the Narita Project Promotion Office in October 2018. For the development of the regional economy, we collaborate with nine cities and towns as well as business operators around Narita International Airport to support development projects and prospective developers.

Overseas business

Financial support utilizing the overseas network

The Bank has an overseas network of six locations (three branches and three representative offices).

We provide support for overseas business expansion through our six overseas locations and partner banks, including the latest information on the investment environment to businesses overseas and customers considering overseas expansion, market development, and financial support for local subsidiaries.



▲ Overseas network

DX (Base I)

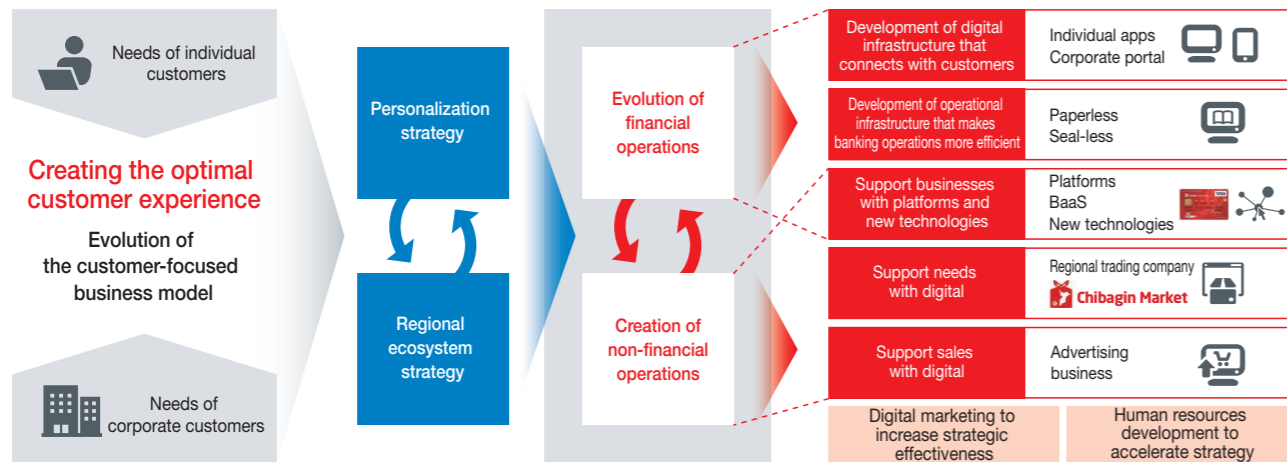
As digital technology advances, DX is an important management challenge for a company to maintain its competitiveness and grow. The Bank Group includes “DX (digital transformation)” as one of the value creation bases in its Mid-term Plan, and will strengthen its DX promotion system and promote sophistication of accompanying human resources, new technology utilization and cybersecurity risk management.

Main Initiatives

DX Strategy

In our DX strategy, one of our basic policies is “Creating the optimal customer experience” through the optimal utilization of our digital infrastructure such as the Chiba Bank app for individual customers and the Chibagin Business Portal for corporate customers, which we have developed to date, to provide customers with the best “Chibagin experience.”

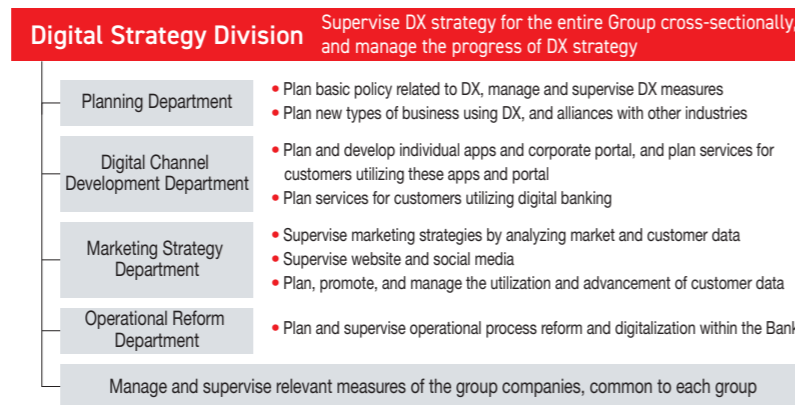
That policy is based on two pillars of “personalization strategy” that utilizes digital marketing to deliver optimal proposals to each and every customer, and “regional ecosystem strategy” that connects local customers with local businesses to develop an active economic cycle. To achieve these strategies, we will create non-financial services including advertising business and concierge services for home purchases while evolving our existing financial services such as app development.



Establishment of Digital Strategy Division

The Digital Strategy Division was set up through merger of parts of the existing Digital Innovation Division and Business Planning Division, to further accelerate DX promotion. We will pursue all processes in an integrated manner, from the pursuit of convenience through direct channel, to the planning and development of DX-related products and services, and their promotion to customers.

Going forward, in light of the increasing number of transactions through non-face-to-face digital infrastructure such as Chiba Bank app and Chibagin Business Portal, we will review our operations so that transactions can be conducted in the same manner whether face-to-face or non-face-to-face.



Apps/Portal

The Chiba Bank app and Chibagin Business Portal are digital infrastructures that connect with customers, and we are gradually adding new functions to them for creating the optimal customer experience.

For the Chiba Bank app, in addition to enhancing financial services, we will work to develop functions that connect with customers' daily lives and functions personalized to customers. For Chibagin Business Portal, we are enhancing basic functions as well as developing ancillary functions that are useful for customers' business activities.

Enhance functions
Making app for familiar financial services
Digitalize transactions at branches

- Barcode payment, Transfer, Balance and transaction statement, Deposits, cancellations, and account opening of time deposits, Procedures, eKYC, and continuous customer management, Web account opening and application for account transfer

Enhancement of financial services
Enhancement of convenient and secure financial services

- Loan repayment schedules, App loans, Inquiry of details of investment trusts, Investment trust account opening, Advance repayment of housing loans, Automatic remittance services, Fund wraps and securities account balances, Foreign currency deposits and insurance

Connecting with daily lives
Linkage to other services

- Google Pay, Apple Pay, Local tax uniform QR, API linkage, Local government, cross-industry, and My Number collaboration

Solve any problem through one channel

Increase contact points with customers
Personalization
Visualization of transactions and assets/individualized proposals
List of assets/contract information, Household account diagnosis and LP simulation, Recommending contents services, Advertisement distribution

Improve UI/UX
Pleasant experience on smartphones
Exciting design with simple and easy operation
Design changes, Intuitive design, Seamless authentication linkage to other channels

Communication
Easy consultation, anytime, anywhere
Easy communication
Reservations for branch visits, Consultation via chat, online, etc.

Number of app registrants and app penetration rate

Year	App penetration rate*	Number of app registrants (thousand)
2021/3	10.6%	305
2022/3	17.8%	514
2023/3	25.7%	738
2026/3(Plan)	50.0%	1,500

*Number of Chiba Bank app registrants ÷ Number of individual active customers

CHIBAGIN BUSINESS PORTAL

- Functional and easy-to-understand portal site for all customers
- Functions that lead to streamlining of accounting clerical work are implemented as an online branch (concierge for corporate transactions)

Aim to be a bank close to customers in both real and digital life

1 Use
Complete through a portal without coming to a branch counter

- Provide banking services: Concierge, Deposits (Complete transaction management on the Web: Account balance and transaction statement, Transition trends (graphical), Account information comparison, List of other banks' accounts), Loan (Inquiry of borrowings list, Repayment schedules, Acceptance of current account, Loans and repayments, Digitization of loan-related documents), Foreign exchange (Smooth linkage to Web-EB), Procedures (Change reported matters, Issue balance statement)

2 Know services
Obtain necessary information when necessary

- Provide banking services: Information provision (Chibagin's instruction manual: Information dissemination, Seminar information, Guide to the Bank Group's solutions, CO2 emissions measurement), New services (Strengthening collaboration with external services, Online loans)

3 Consult/apply for
Solve issues of own company appropriately

- Face-to-face transactions: Sophisticated sales (Strengthen relations with existing customers, Strengthen consulting functions)
- To face-to-face transactions
- Non-face-to-face transactions: Digital contact (Maintain/expand transactions with customers with no transactions other than deposits and customers with small transactions, Capture a new customer segment)

Personalization recommend

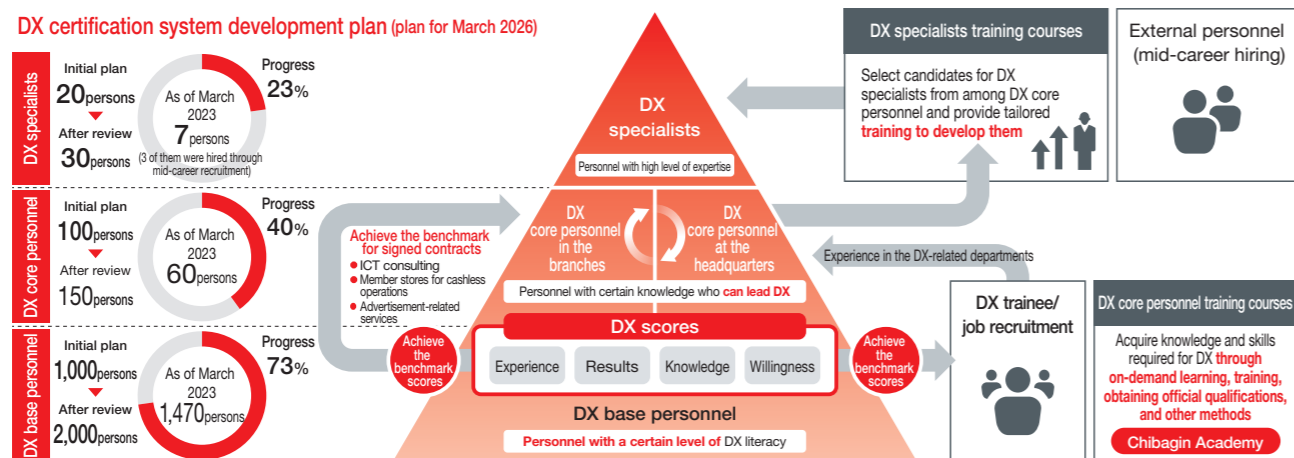
To all customers | **Utilize contact Marketing** | **Improve operational productivity** (Transaction channels that meet customers' needs)

DX (Base I)

DX personnel

The Bank introduced “DX certification system” in October 2021 to systematically develop personnel engaging in DX promotion including the development of apps. We divided the DX personnel into three levels: DX specialists, DX core personnel and DX base personnel. We set requirements to certify each level and work on recruitment and development.

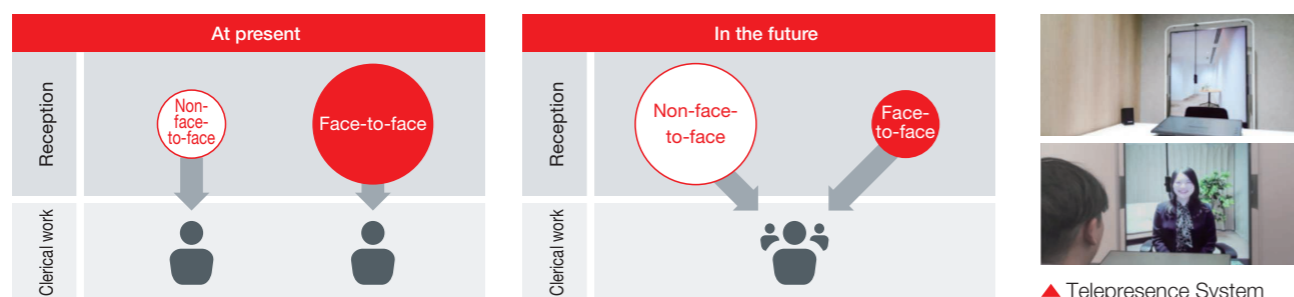
DX base personnel with a certain level of DX literacy is being developed at a rapid pace, as the initial target of 1,000 persons has been achieved in six months. We have revised upward the target number of DX base personnel to be developed in the Mid-term Plan, to further strengthen the promotion system in the future. In our ICT consulting services that support customers’ DX, surveys on the customers’ needs at branches are important. Therefore, regarding DX core personnel, which have been limited to those who engaged in DX operations at the headquarters, we have newly established DX core personnel in the branches to clarify that DX personnel are to be developed throughout the Bank.



Improve operational efficiency

By reviewing workflow and automating operations with RPA, we have reduced workload by 430,000 hours per year for the period from April 2020 to March 2023. Improvement is underway including the introduction of the TSUBASA general-purpose paperless system in June 2022, and we have largely achieved the goal of eliminating the use of paper and seals within the Bank.

In FY2023, we will start providing remote consulting services through Telepresence System “MADO.” Furthermore, we have established an inspection center to centralize the checking functions of branches at the headquarters, which are currently being piloted. Once this center is operational, it will allow us to reduce the number of personnel involved in branch operations, and we will be able to formulate more flexible branch strategies.



Metaverse demonstration experiment

The Bank is considering the use of Metaverse space as one of the channels to provide new customer experiences and approach to new customer segments.

In FY2022, we held Metaverse events for various segments including ones for prospective employees, employees of local governments, and child-rearing generation. We also conducted a survey of users’ receptivity to Metaverse space.

Going forward, we will provide contents and establish a system that will transform customer experiences and strengthen engagement by leveraging characteristics of metaverse such as the ability to communicate through avatars, thereby aiming for speedy business development when the metaverse is widely spread.



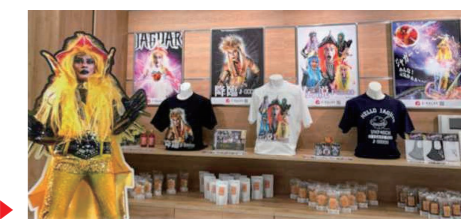
Utilization of the INNOVATION LOUNGE

The Chibagin INNOVATION LOUNGE has been created on the first floor of the Chiba Ekimae Branch as a place to launch new efforts by the Group.

At the Chibagin INNOVATION LOUNGE, professional staff explain how to register and use the Chiba Bank app and let customers try the apps on a demonstration device. There are also exhibits of some regional products offered on C-VALUE, the purchasing-type crowdfunding site operated by Chibagin Market Co., Ltd., a regional trading company, and markets being held.



Front view of the Chibagin INNOVATION LOUNGE ▲



Exhibits in the LOUNGE ▶

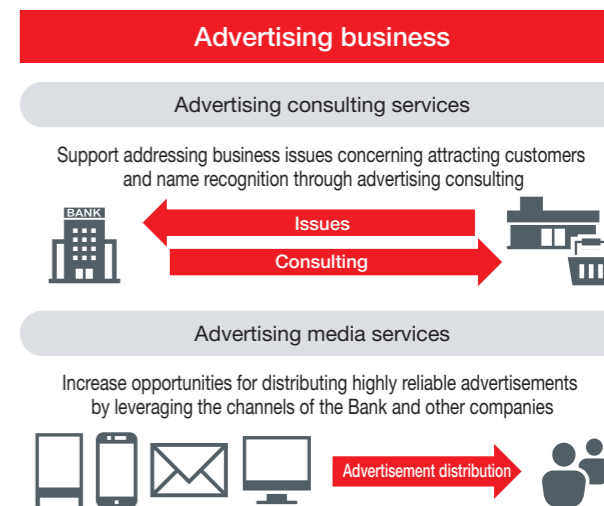
Entering New Business Areas

Entry into advertising business

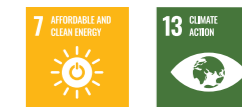
We will launch a new advertising service with the aim of supporting regional corporate customers in non-financial areas as well.

We will provide two types of services: “advertising media services” in which we place advertisements of customers in the region on advertising media including our various digital signage, Chiba Bank app, emails and ATMs, and “advertising consulting services” in which we propose effective advertising strategies to address business issues concerning attracting customers and name recognition. For customers who are considering advertisement on the internet, we will provide services such as creating websites and posting advertisement on the internet.

We will continue to contribute to the development of the regional communities by providing customers with unprecedented values through entry into new business areas.



GX (Base II)

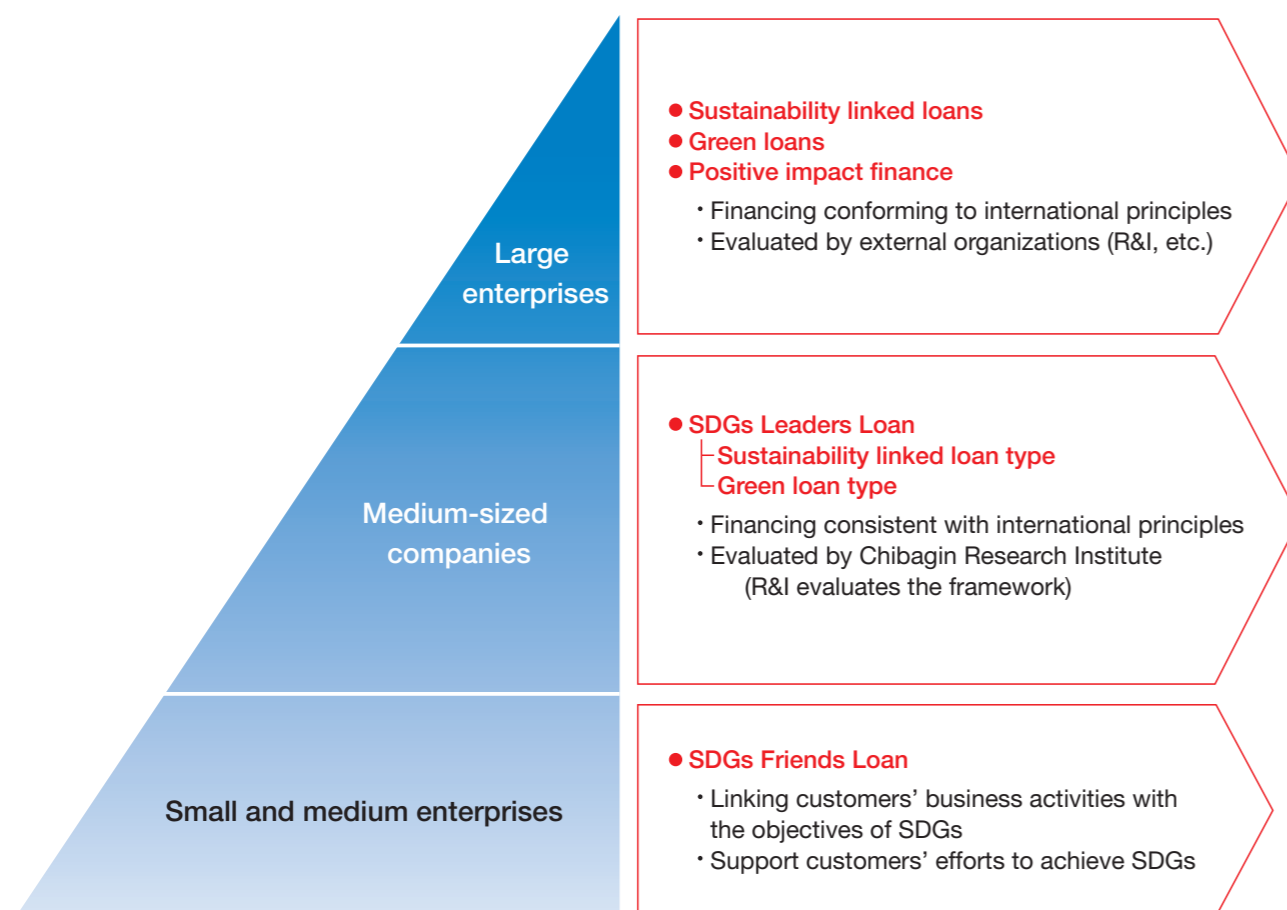


In a sustainable society, GX has become an important social challenge both domestically and internationally to protect the global environment, the most important foundation. The Bank Group will participate in various initiatives to promote its own carbon neutrality, as well as contribute to the realization of a decarbonization in the region through initiatives for sustainable finance for customers and promoting the local production and consumption of renewable energy.

Expansion of Sustainable Finance Products

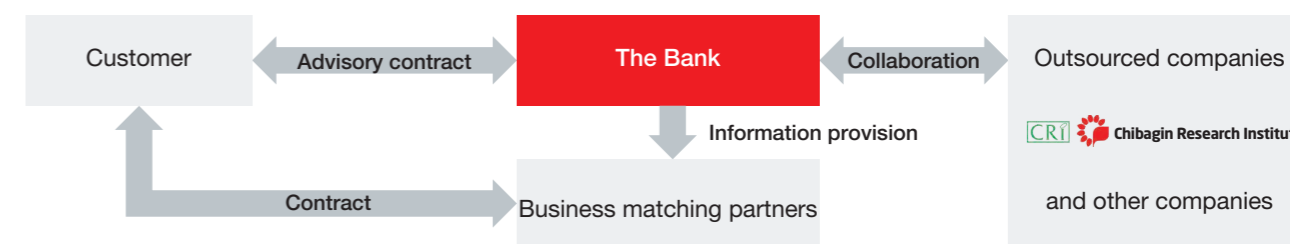
The Bank provides various loan products to promote customers' GX in terms of finance. We offer a product lineup such as the Chiba Bank Sustainability Linked Loan, Chiba Bank Green Loan, and Chibagin Positive Impact Finance primarily for large companies, as loans conforming to the Sustainability Linked Loan Principles and other international principles. In January 2022, the Bank began offering the Chiba Bank SDGs Leaders Loan primarily for medium-sized companies. This is a loan program evaluated and implemented by the Chibagin Research Institute, in which specialized departments of the Bank provide support to businesses that are working on sustainability management for setting effective targets and so forth according to business size and management conditions. We have received a third-party opinion from Rating and Investment Information, Inc. (R&I) regarding the conformity of this product's framework to international principles.

In addition, the Chiba Bank SDGs Friends Loan, which was first offered in 2020, has been used by many customers, primarily small and medium enterprises.



Decarbonization Consulting

The Bank conducts various initiatives to support customers' decarbonization initiatives. We have a wide variety of solution menus and provide consulting services based on the needs of customers, including support for the visualization of greenhouse gas emissions and formulation of greenhouse gas emission reduction plans, and support for the introduction of solar power generation facilities and energy saving facilities in collaboration with business matching partners. We are also developing our own tools to measure greenhouse gas emissions, strengthening a system to comprehensively support customers' decarbonization initiatives.



Participation in GX Implementation Council

The Bank has been involved in the formulation of the basic policy for GX (green transformation) of the Japanese Government, with Mutsumi Awaji, Director and Senior Executive Officer of the Bank, having participated in the GX Implementation Council, which is chaired by Prime Minister Kishida and has held six meetings from July 2022 to June 2023.

"Basic Policy for the Realization of GX - Roadmap for the Next 10 Years -," compiled by the GX Implementation Council, was approved at a Cabinet meeting in February 2023 as the basic policy that leads to the strengthening of industrial competitiveness and economic growth of the Japanese economy, through stable energy supply and the creation of a new demand market in the decarbonization area.

GX League

The GX League was established as a forum for cooperation between a group of companies, the government, universities, and academic and financial institutions to discuss and implement initiatives for the reform of the entire economic and social system for GX, with an eye to achieving 2050 carbon neutrality, under the leadership of the Ministry of Economy, Trade and Industry.

The Bank announced its endorsement of the "GX League Basic Concept" in March 2022, and has participated in the GX League, which began its full-scale operations in FY2023. We will strengthen various initiatives for achieving carbon neutrality, together with participating companies in the GX League.

Established Himawari Green Energy

The Bank established Himawari Green Energy Co., Ltd., a subsidiary with a 100% equity investment, designed to function as a company involved in energy generation in April 2023. GX is one of the "value creation bases" in the Mid-term Plan, and we will contribute to the achievement of a decarbonization within the region through further acceleration of the spread of renewable energy as well as the local production and consumption of energy by independently conducting energy generation operations that utilize renewable energy.

Alliances (Base III)



The Bank provides quality products and services through frameworks of various alliances. The advanced alliance strategy which was established prior to other banks differentiates us from others at a maximum level and has increased our presence. We will strive to enhance corporate value of ourselves and our partner banks by deepening the framework of collaboration of regional banks without resorting to business mergers and utilizing the strength of the alliances.

Since its launch in 2015, we have taken on initiatives to increase profit and reduce costs using the advantage of scale such as use of joint clerical work and systems, inheritance-related services, international business, and utilization of group companies.

Furthermore, we are also working together on sustainable finance that contributes to solving social and environmental issues, thereby contributing to the realization of a sustainable local community.

Deepening Alliance Strategy

From FY2022 onward, in addition to our existing alliance partnership, we have started to form a business partnership with Sony Bank to further improve our financial services through DX. We will continue to enhance corporate value by deepening our alliance strategy to provide unprecedented services to customers of ourselves and our partner banks, thereby contributing to the development of the local community.

● Chosen as main bank by more customers than megabanks	0.14 million companies
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● Asset size second to that of megabanks	¥94 trillion (as of March 2023)
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TSUBASA Alliance

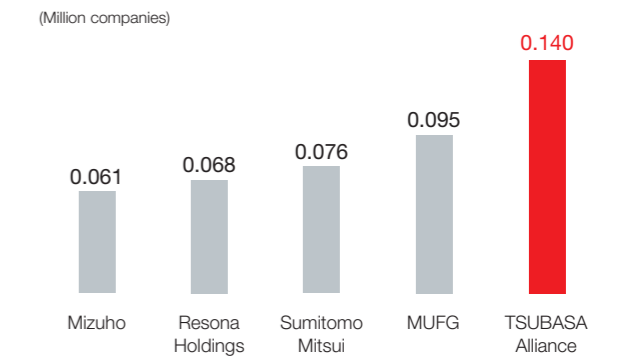
TSUBASA Alliance is expanding in size year by year while firmly maintaining independence of each bank. At present, it is the largest framework of regional alliances in Japan, consisting of 10 top regional banks with solid business foundations. The alliance will further deepen collaboration and joint usage while consolidating the knowledge of 10 banks, and further advance initiatives to increase the top line and reduce costs using the advantage of scale.

T&I Innovation Center Co., Ltd.

In July 2016, we established the T&I Innovation Center Co., Ltd., with the aim of conducting FinTech surveys and research, and planning and development of financial services using FinTech.

The T&I Innovation Center is commissioned by TSUBASA Alliance participating banks to plan and develop financial services using FinTech, and to develop and operate “TSUBASA FinTech common platform,” a platform for open API.

Number of main bank customers



Source: Teikoku Databank, “National Survey of Main Banks, 2022”

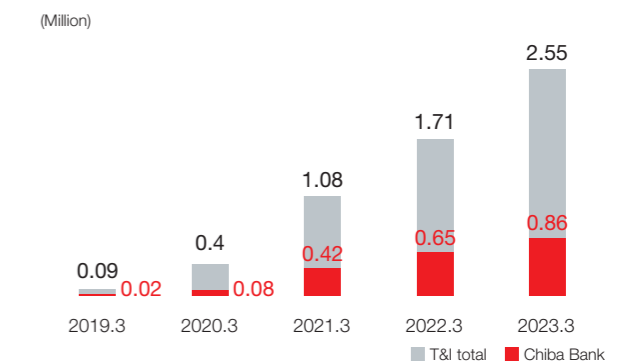
TSUBASA Alliance Co., Ltd.

In July 2020, we established TSUBASA Alliance Co., Ltd., the company jointly funded by TSUBASA Alliance participating banks, to further advance our joint-initiatives with other banks.

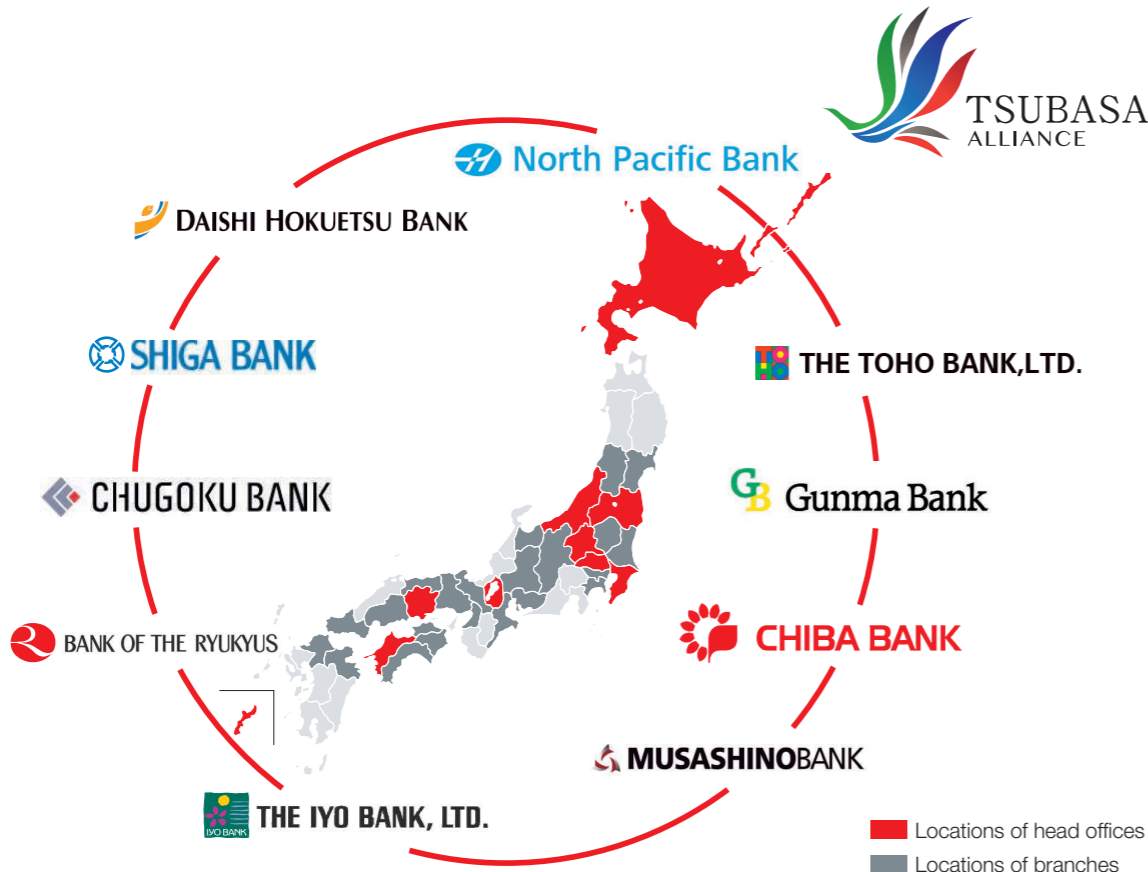
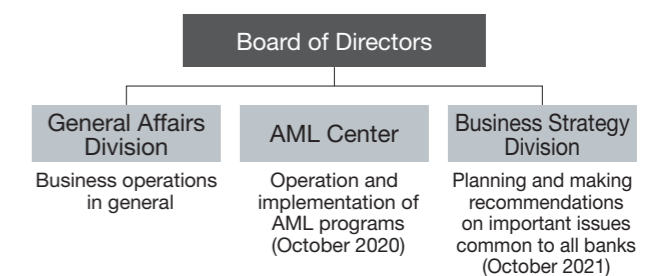
In October 2020, we established the “AML Center” that will work collaboratively on initiatives to prevent money laundering and financing terrorism, which must be addressed under international standards.

In October 2021, the Business Strategy Division was established at the Chiba Bank Head Office, in which staff members dispatched from the participating banks work closely with the planning departments of each bank to plan and make recommendations on how to collaborate, consolidate, and create platforms for important issues that are common to all banks.

T&I number of individual user IDs on the API platform



TSUBASA Alliance Co., Ltd. organization chart



Messages | Chiba Bank's Value Creation | Growth Strategy for Sustainable Management | Strategies for the Local Community and Diversity | Corporate Governance | Financial and Corporate Data

Alliances (Base III)

Chiba-Musashino Alliance

Chiba-Musashino Alliance has implemented joint measures in a wide variety of fields as a comprehensive alliance aiming at collaboration in various fields since its launch in March 2016.



In June 2022, we began using a joint system to issue bills and checks, thereby reducing operational costs for both banks. In addition, Hamamatsucho Corporate Banking Office, established in June 2018 as a joint branch, is scheduled to be renewed as “Hamamatsucho Branch” in December 2023 by succeeding and expanding its operations, as the number of its business partners has increased steadily.

We will continue striving to collaborate in various areas through concentration of both banks’ knowhow.

New 5-year plan for the Chiba-Musashino Alliance from 2021 to 2025

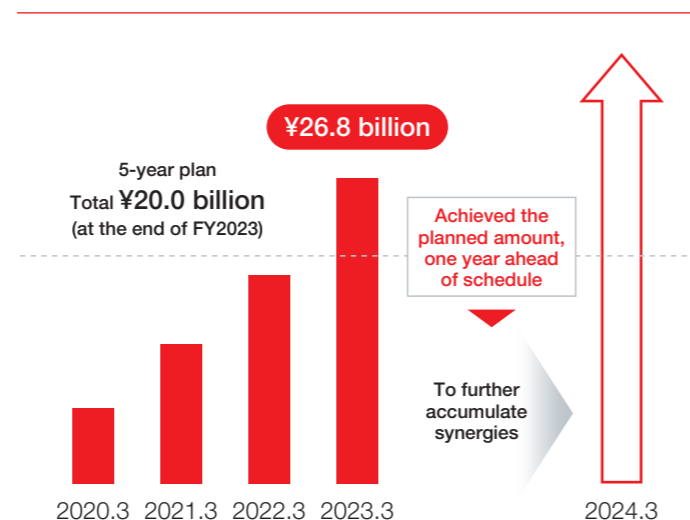
Mission	Provide added value and highly convenient services to our customers and the community by combining ideas of both banks.		
Vision	Realize an image of evolved regional banks as front-runners in regional bank collaboration.		
Measures	Concept	Front-runners in regional bank collaboration	Evolved regional banks
	Create Collaborate in new areas	Respond to digitalization (such as apps)	Create new business
	Match Accelerate standardization and joint usage	Expand the use of joint clerical work and standardization areas	Cooperation in cashless operations
Advance Continue and deepen past initiatives	Strengthen existing measures such as assets and joint business Promote co-syndicated loans and co-financing, sharing of knowhow, and personnel interactions		

Chiba-Yokohama Partnership

Through joint efforts such as co-syndication of loans, co-development of SDGs Friends Loan, and co-introduction of asset management products, the Chiba-Yokohama Partnership achieved collaboration synergies of ¥10.2 billion in FY2022. The two banks achieved collaboration synergies of ¥26.8 billion total over four years since the start of the partnership, attaining its goal of achieving collaboration synergies of ¥20.0 billion total through FY2023 one year ahead of schedule.



Collaboration synergies (total of both banks)



In response to growing needs of sustainable financing mainly from large enterprises, we executed three co-financed sustainability linked loans and green loans, totaling ¥29.0 billion in FY2022. We will continue to promote joint proposals which are in line with the needs of our customers while sharing expertise of both banks.

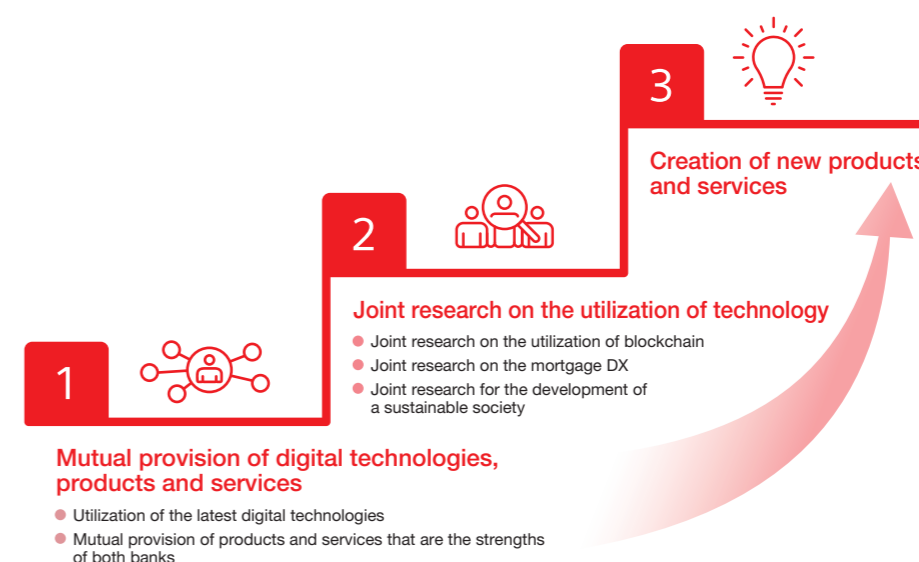
Business Partnership with Sony Bank

In October 2022, we concluded a basic agreement on the business partnership with Sony Bank.

This partnership is a business partnership between the two banks focusing on our joint-initiatives in the digital field, with the aim of concretizing measures while deepening the relationship between the two banks to create new products and services.

In May 2023, we began collaboration with “Sony Bank GATE,” an investment-type crowdfunding platform operated by Sony Bank.

We will complement each other’s strategies to generate significant synergies through cooperation of both banks with different business models (regional bank and online bank), aiming to achieve the sustainable growth of both banks and to enhance corporate value.



Cross-industry Collaboration

Investment in Onionnews Inc.

In May 2023, in order to further strengthen relationship with Onionnews Inc., our partner company, we acquired 20% of its shares, making it an affiliate of the Bank.

Onionnews Inc. is engaged in advertising and marketing-related business, headquartered in Chiba City, and has expertise in digital marketing, D2C (Direct to Consumer) business, and planning and operation of various events and projects for regional revitalization.

The Bank Group has cooperated with Onionnews in planning, operation, and other services of digital marketing, C-VALUE, a crowdfunding website operated by Chibagin Market Co., Ltd., and regional events sponsored by the Bank. We are further deepening our cooperative relationship, as we provide web advertising services in collaboration with the company in the advertising business, which the Bank is newly entering for the “evolution of the customer-focused business model,” which is included in our Mid-term Plan.

Going forward, the Bank will continue to contribute to the development of the local community by deepening cross-industry collaboration to provide our customers with unprecedented values including non-financial services that will contribute to the regional revitalization.

Human Capital (Base IV)



The growth and utilization of human resources capable of responding appropriately to the changing business environment is essential to enhancing a company's competitiveness. The Bank Group recognizes that human resources are one of the most important management capital, and is actively investing in human resources development and promoting initiatives that enable individuals to maximize their capabilities.

Human Resources Development Policy and Human Resources Strategy

Chiba Bank Group Human Resources Development Policy **“Become someone who keeps fighting for the customer”**

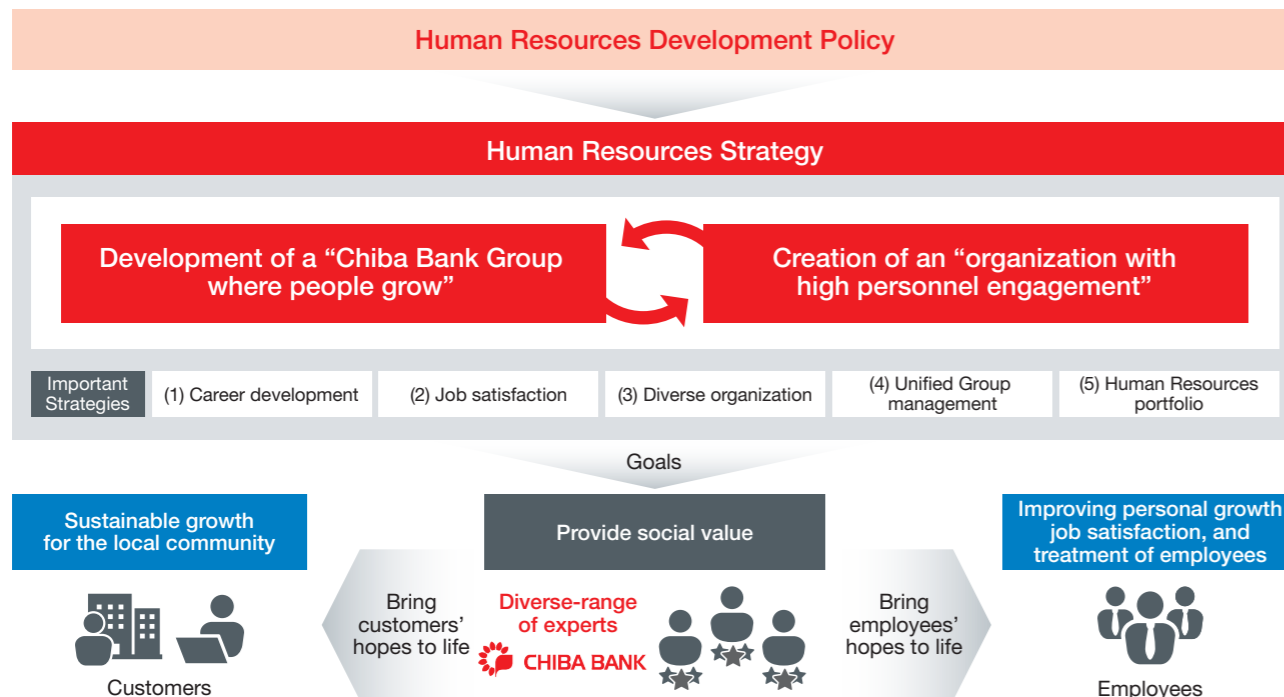
Three core elements	Think things through	Think through everything on your own, and take action and take on the challenge
	Utilize your own strengths	Have your own strengths and expertise
	Gain more supporters	Accomplish while connecting with others

With the aim of the Bank Group becoming an organization that creates new value by bringing together diverse specialists, we have established the Human Resources Development Policy “Become someone who keeps fighting for the customer” with the idea that each and every employee should “be a partner who continues to keep fighting with customers, the community and colleagues.”

The three core elements of the Human Resources Development Policy are “think things through,” “utilize your own strengths,” and “gain more supporters.” We strive to develop and retain human resources by providing a variety opportunities for “training, challenges, and practice” so that employees can refine their own skills and maximize their capabilities.

Regarding our Human Resources Strategy based on the Human Resources Development Policy, we set two major pillars of the “development of a Chiba Bank Group where people grow” and the “creation of an organization with high personnel engagement.” We are thus promoting the establishment of an organization that creates new social value.

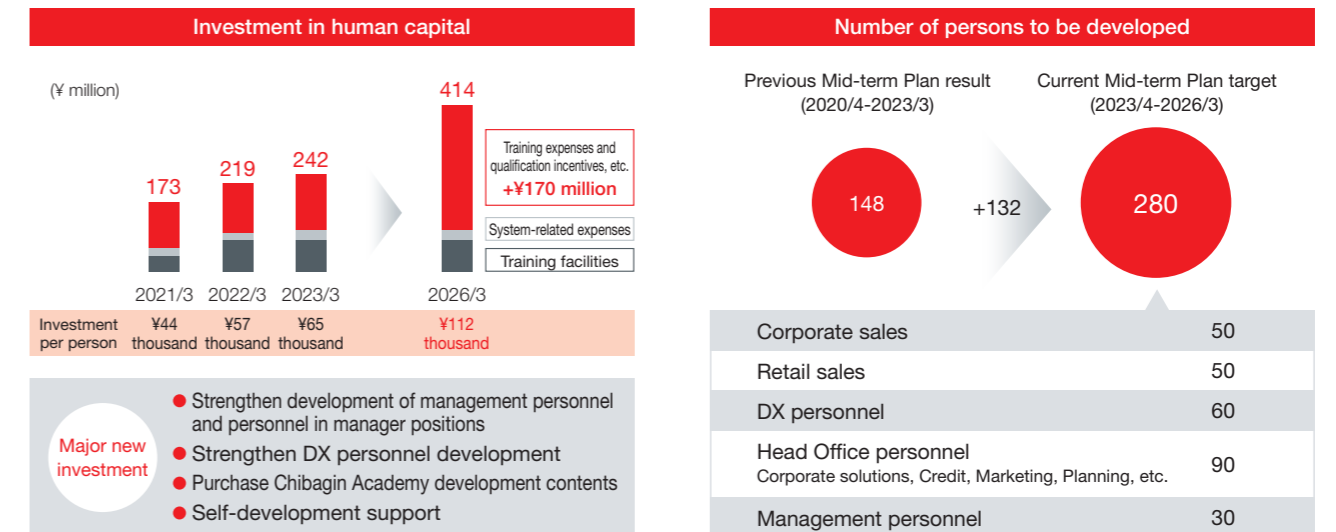
By promoting Human Resources Strategy, we will make the Bank Group an organization with diverse experts that provides new social value, and we will realize our customers' hopes and the sustainable growth of the local community.



Investment in Human Capital

We believe that in order for the Bank Group to provide social value and achieve sustainable development together with the local community, developing human resources responsible for service provision is an urgent issue. Therefore, we will significantly expand our investment in human capital.

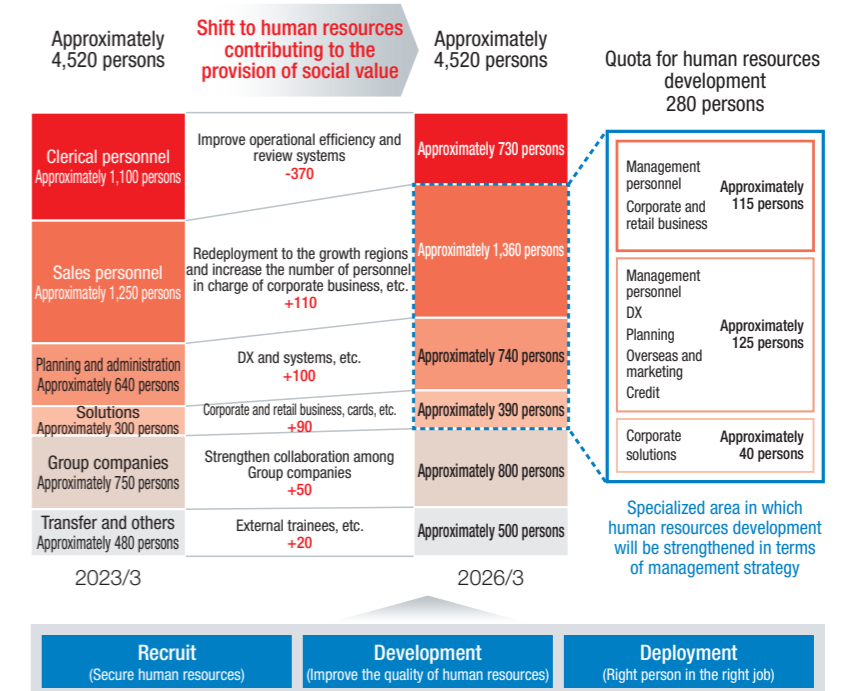
We will secure the budget for human capital investment in training and other human resources development, which is nearly double the previous budget, and expand external training and on-demand learning for specialists. In addition, we will establish a human resources development quota of 280 persons for the period of three years, and actively have them participate in programs to strengthen consulting proposal capabilities for both corporate and retail business, and dispatch them to different industries such as DX and ICT consulting. In this way, we will focus on continuously developing highly specialized personnel.



Human Resources Portfolio based on Management Strategy

We will develop an optimal human resources portfolio for the entire Group to achieve our management strategy. We will shift our human resources to those contributing to the provision of social value in the fields including digital and corporate solutions, by improving operational efficiency and reviewing operational systems, while maintaining the total number of personnel.

We will recruit personnel with high capabilities and potential, develop human resources to hone their expertise, and place the right person in the right job based on each person's strengths and career aspirations. In this way, we will fill the gap in both the quality and number of human resources to create an organization that can achieve the management strategy.



Career Step Support for Each Employee

The Bank believes that employees realizing careers which they themselves hope to pursue will lead not only to value provision to our customers but also to job satisfaction and improved engagement for employees themselves. We are enhancing our career step support initiatives to strongly support each employee to realize his/her career goals.

Employees visualize their own image of what they would like to be at the end of March 2026 when our Mid-term Plan ends, and we are providing opportunities for learning, challenges, and practice to each employee in accordance with his/her own career design.

As an initiative to acquire basic business knowledge and skills required to realize their career goals, we have introduced the learning management system of Cornerstone, the first of its kind among regional banks in Japan, and has established the Chibagin Academy. We have provided an environment where employees can learn anytime, anywhere, with over 4,000 video contents. At the same time, we have also provided functions to recommend leaning contents in accordance with each employee's responsibilities and level.

Development of Specialists

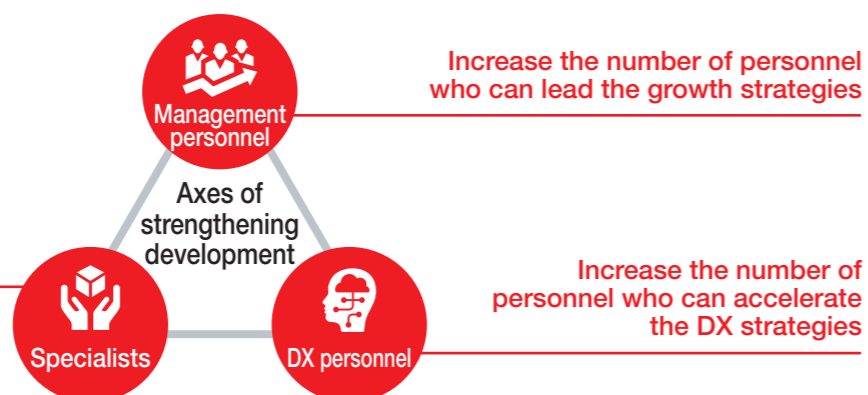
In our Mid-term Plan, we strengthen three axes of "specialists, DX personnel, and management personnel" (See page 49 for more on DX personnel).

We aim to increase the number of specialists who can provide value to customers face-to-face, as we are developing a professional certification system to certify specialists by level based on their operating results and experience.

Regarding the management personnel, from the perspective of increasing the number of personnel who can lead the growth strategies, we have developed and initiated a program system for management personnel development including six-month coaching programs for managers, in addition to dispatching candidates for senior management to external training and cross-industry interaction programs.

Strengthen development of specialists, DX personnel, and management personnel

Increase the number of practical personnel who can provide value to customers



Specialists	DX personnel	Management personnel
<p>Branches Develop specialists in consulting proposals</p> <p>(1) Professional certification system Development support aiming at obtaining professional certification ● Chibagin Academy ● Practical training</p> <p>(2) Corporate and retail business trainee system Practice at Head Office and Group companies ● Dispatch employees to external training programs to develop sales capability</p> <p>Head Office Develop specialists in solutions provision ● Dispatch employees as trainees to other companies or the Head Office for 1 to 2 years (in specialized areas)</p>	<p>DX specialists</p> <p>Specialists training courses</p> <p>DX core personnel</p> <p>DX core personnel training courses DX trainee</p> <p>DX base personnel</p>	<p>Candidates for senior management</p> <p>● Dispatch candidates to training for senior management (external training, cross-industry interactions, etc.)</p> <p>Managers</p> <p>● Six-month coaching programs ● Assessment training for department managers, etc.</p>

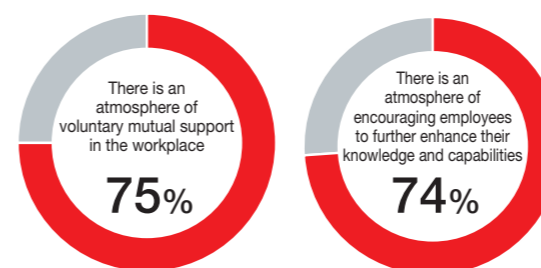
Improve Employee Engagement

The Bank believes that bringing employees' hopes to life will increase employee engagement, and has organized what employees expect from the Bank into five categories of "human resources development," "diversity," "development of workplace environment," "health management," and "financial wealth," and is working on various measures.

We have conducted employee awareness surveys (moral surveys) since 1991, as an initiative to measure employee awareness and organizational issues. From FY2023 onward, we will conduct an "engagement survey," with questions independently designed based on advice from an external consultant, to more accurately understand the status of employee engagement and to improve our Human Resources Strategy and measures.

In addition, as part of the engagement improvement measures, we have created a relay movie "Relay of Thanks," based on the actual voices of gratitude we received from customers, under the theme of "gratitude from customers and neighbors." Through this initiative, we are providing employees with opportunities for reaffirming the significance and motivation of their own work.

Results of employee awareness survey *Ratio of affirmative answers



Relay of Thanks



Health Management and Financial Wellness

The Bank has formulated the "Health Management Declaration" based on the belief that promoting the creation of a rewarding company where employees can work in good physical and mental health will lead to the provision of high-quality services to customers, and promotes measures to maintain and promote employee health.

We also believe that supporting financial wealth of employees (financial wellness) is important, and are promoting new initiatives. In addition to the establishment of a corporate defined contribution pension plan and employees' share ownership plan to encourage employees participation, we have concluded a corporate service agreement with On Ad Co. Ltd. to provide employees with seminars and information materials as well as fee-based asset management consultation services offered by On Ad as part of employee benefit, thereby strengthening our initiatives for financial wellness.

Metrics and KPIs regarding human capital

Metrics	KPI (FY2025)	Results for FY2022	Metrics	KPI (FY2025)	Results for FY2022
Investment in human capital	Over ¥0.4 billion	¥0.24 billion	Scores of employee survey (overall attractiveness of the company)	3.7 (5-point scale, all-time high)	3.52
Training hours per person	40 hours	16 hours	Percentage of women in leader positions or higher	30% or higher (by July 2026)	27.2%
Number of specialists to be developed	280 (Cumulative total from FY2023 to FY2025)	148 (Cumulative total from FY2020 to FY2022)	Percentage of men taking childcare leave	Maintain 100% or higher	112.3%
			Percentage of paid leave taken	80%	77.1%

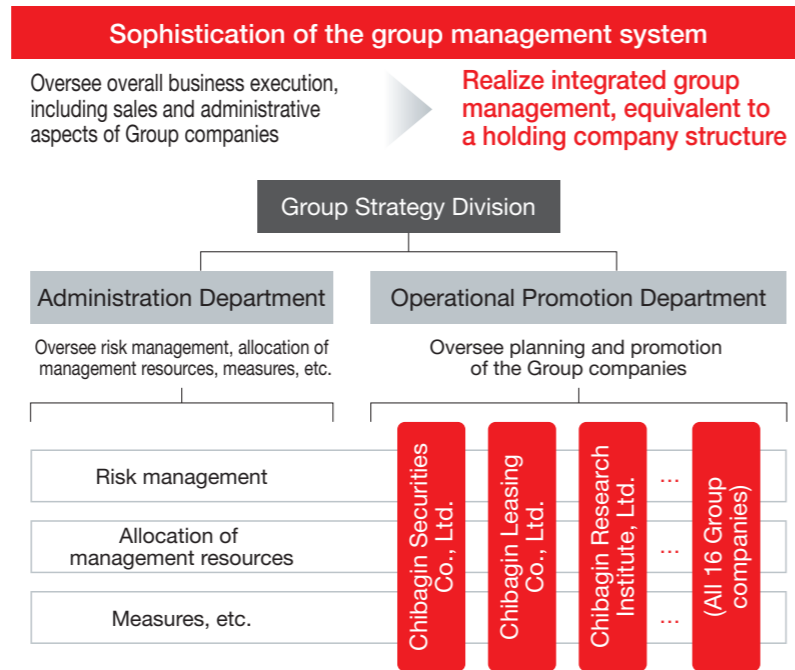
Group Governance (Base V)



The Bank Group's business areas are expanding to provide customers with a wide range of solutions. Group governance is becoming increasingly important to maximize expertise, information, and customer base possessed by Group companies. The Bank newly established the Group Strategy Division in April 2023, and will promote strengthening integrated group management.

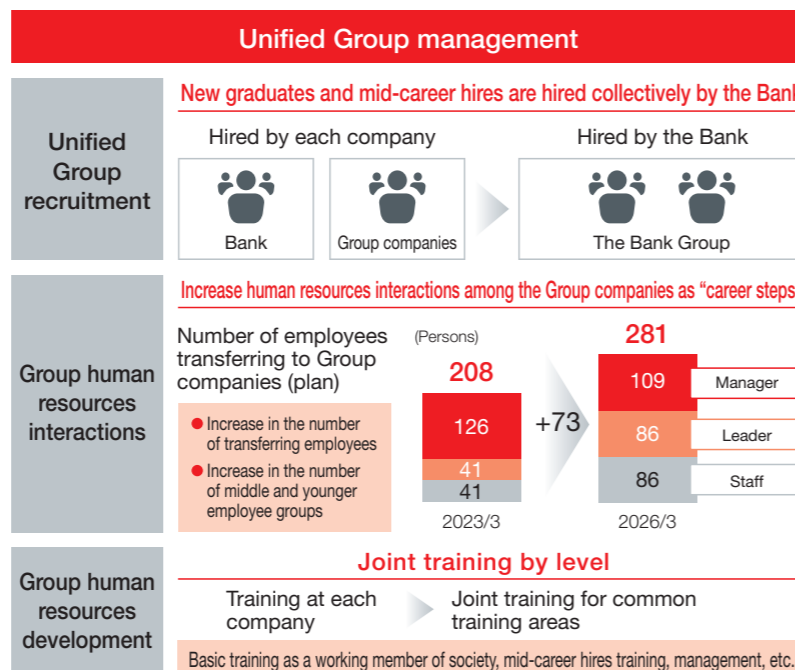
New Establishment of the Group Strategy Division

In April 2023, the Bank newly established the Group Strategy Division to oversee overall business execution, including sales and administrative aspects of Group companies, to realize integrated Group management, equivalent to a holding company structure, and sophisticated Group governance. We will further strengthen collaboration among the Group companies to demonstrate group synergies, including business sophistication and business area expansion, unified group management of the entire Group companies, and realization of optimal allocation of management resources across the entire Group.



Unified Group management of Personnel

In our Mid-term Plan, we will accelerate unified group personnel management and begin unified group recruitment, as well as actively conduct human resources interactions with the Group companies. In particular, by promoting interactions from the Bank to the Group companies and from the Group companies to the Bank when employees are at a younger stage of their careers, we will increase the number of career steps that expand their fields of advancement.



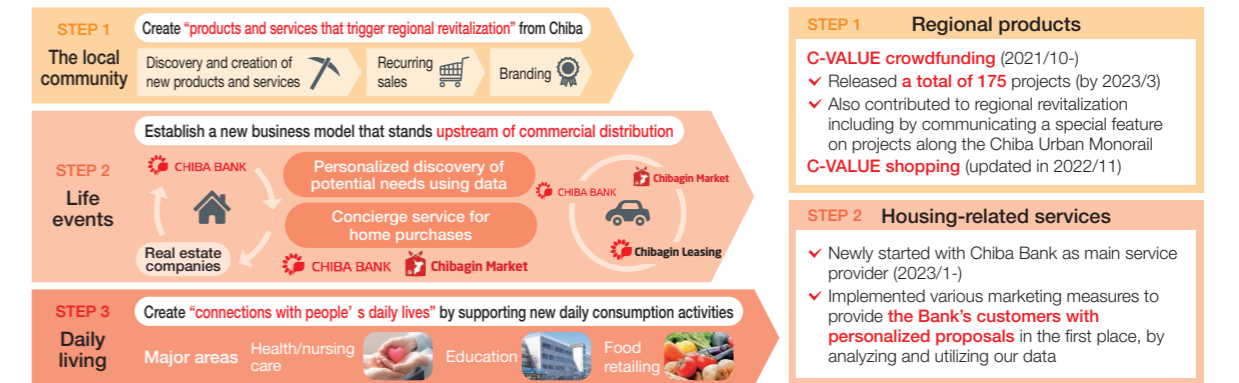
Chiba Bank Group Companies



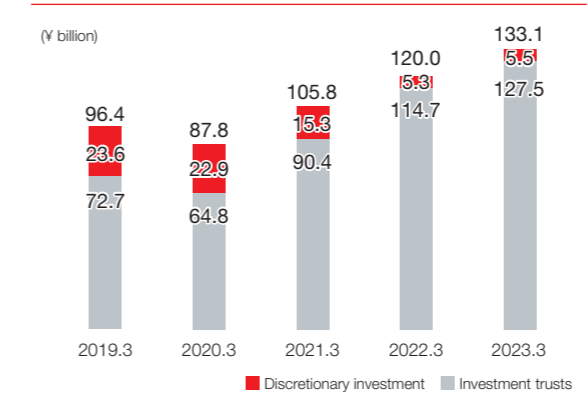
Chibagin Market Co., Ltd.

Chibagin Market Co., Ltd., a company for advanced other banking industry and established in May 2021, has worked on supporting the core business of our business partners and regional revitalization from non-financial area through crowdfunding and operation of an e-commerce website, which is STEP 1 of the business. It is expanding its area of activities including planning and development of new products, communication of the charms of the region and planning of events that contribute to tourism by utilizing the Bank Group's network and strengthening collaboration with local governments, in addition to providing opportunities for digital transactions.

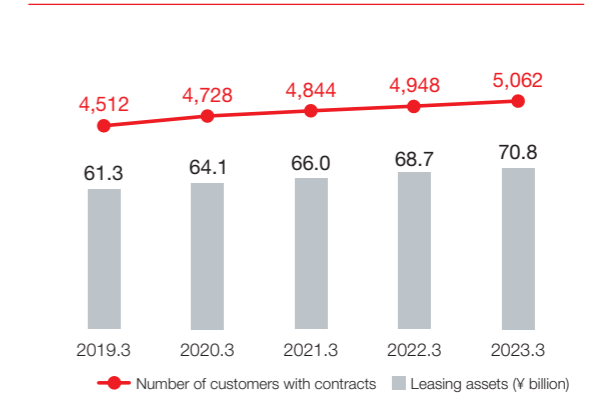
In STEP 2 of the business, it plans to formulate new commercial distribution related to "life events," and newly started housing concierge services in January 2023.



Assets under management of Chibagin Asset Management



Number of customers with contracts and leasing assets of Chibagin Leasing



The Bank Group is a corporate group that fulfills its social responsibility and public mission as a part of society. To instill awareness of compliance more firmly, the Group established the Chiba Bank Group's Corporate Code of Conduct in April 2021. To remain a bank that is trusted by customers, we are committed to thorough compliance and undertake business activities in an ethical and responsible way.

Compliance Structure

The Bank positions compliance at the foundation of all its business operations, and believes it important to conduct all of our business activities fairly and in good faith, by complying with all laws and regulations relating to banking transactions, by observing all internal rules and regulatory requirements pertaining to our role in society, and by avoiding actions that would fall short of normal social expectations. The Bank thus works to instill compliance across the bank.

As for specific measures, the Bank regularly convenes the Compliance Committee, which is chaired by the President and consists of directors, executive officers, and general managers as members, to review concrete practical plans and measures, etc. to instill compliance. The Compliance and Risk Management Division oversees the Bank's overall compliance-related tasks such as through the administration of compliance regulations and manuals, the preparation and monitoring of training programs, and periodic checks on the compliance and risk management situations. In addition, each division of the headquarters monitors branch-level compliance and provides advice.

Accepting the issuance of Business Improvement Order by the Kanto Local Finance Bureau to the Bank and Chibagin Securities with the utmost gravity, we intend to formulate and implement recurrence prevention measures, including the strengthening of our compliance structure.

Consistent Implementation of Basic Policies and Formulation of Compliance Program

We established The Chiba Bank Group's Corporate Code of Conduct to clarify the code of conduct for employees. We also established our Compliance Manual, which contains specific guidelines, to instill these rules.

Every fiscal year, the Board of Directors establishes a compliance program to provide a specific action plan for achieving further improvements in compliance activities.

The execution of this program is checked on a regular basis by the Board of Directors and the Compliance Committee.

The Chiba Bank Group's Corporate Code of Conduct

1. Establishing Unwavering Trust
2. Providing High-Quality Financial Services
3. Contribution to Regional Economy and Community
4. Thorough Compliance with Laws, Rules and Other Fundamental Principles
5. Transparent Management
6. Respecting Human Rights
7. Responsibility to Help Realize a Sustainable Society
8. Opposition to Antisocial Forces and Prevention of Money Laundering, Etc.

Protecting Customers and Personal Information

To protect customers and offer them greater convenience, all employees of the Bank receive guidance and training designed to ensure that everyone conducts business with sincerity and fairness. We pay particular attention to complex financial products with risks that include the possible loss of principal and to derivative transactions. In these cases, we comply with the Financial Instruments and Exchange Act and always perform proper solicitation and sales activities in line with the Chiba Bank Solicitation Policy. Furthermore, we plan to upgrade follow-up activities for customers who use these types of financial products.

We sincerely listen to requests and complaints from customers and properly deal with disputes, if any, in accordance with the purport of the financial ADR system*1.

We regard personal information*2 as a valuable asset entrusted to us by our customers and strictly manage customer information in accordance with the Pronouncement of Policies Concerning Appropriate Protection and Utilization of Personal Information (Pronouncement Concerning Protection of Personal Information).

*1 The financial ADR system is an out-of-court dispute settlement procedure in the financial sector, designed to solve disputes in a simplified and prompt manner without going to court through the involvement of a fair and neutral third-party organization. The Bank has signed a basic agreement to implement the procedure with the Japanese Bankers Association and the Trust Companies Association of Japan, which are designated dispute resolution organizations under laws and regulations.

*2 Personal information includes personal identification numbers and specific personal information that includes a personal identification number.

Initiatives to Prevent Money Laundering and Financial Crimes

Responding to changes in the internal and external environments, the Bank appropriately evaluates risks of money laundering and financing terrorism involved in transactions it carries out, and takes measures responding to the risks involved, based on the "Management Policy to Prevent Money Laundering and Terrorism Financing Activities." In addition, we are reinforcing measures to protect customers' assets from a variety of financial crimes such as wire transfer fraud.

Moreover, to respond appropriately to the expected increase in complexity and sophistication of money laundering and financial crime techniques, we are working out measures to address them with the banks participating in the TSUBASA Alliance, aiming to enhance the measures and improve efficiency.

Initiatives to Strengthen Compliance and Risk Management of the Group Companies

The Compliance and Risk Management Division is enhancing capabilities to oversee and manage Group companies by determining the status of compliance and the risk management of each Group company in a timely and appropriate manner and providing necessary support and guidance, etc. through mutual and detailed exchanges of opinions between the Division and the Group companies.

Opposition to Antisocial Forces

The Bank maintains links with police authorities, lawyers, and other external organizations as a structure to provide appropriate countermeasures against unreasonable demands, interference, or other inappropriate approaches from antisocial forces. Moreover, the Bank has put organized crime disclaimers in various contract documents and deposit account regulations, and is actively taking measures to eliminate relationship with antisocial forces. Furthermore, the group companies are also taking measures similar to those of the Bank to counteract antisocial forces, and the status of implementation of such measures is controlled and managed by the Bank.

Customer-oriented Business Operations

To improve our service and the marketability of the Group's financial products and various services, we compile feedback, including requests and complaints from customers and the opinions of branches, and step up our responses in our efforts to increase customer satisfaction. As a regional financial institution that works closely with its customers, we will continue to pursue customer-oriented business operations.

Policy on Customer-oriented Business Operations (Fiduciary Duties)

The Chiba Bank Group will strive to create a deeper connection with its customers and build a long-standing relationship with even more customers by providing truly useful, customer-oriented services of high quality.

In asset management-related services, based on our Policy on Customer-oriented Business Operations (Fiduciary Duties), we will strengthen customer-oriented initiatives while regularly disclosing the status of these initiatives and reviewing the policy appropriately in an effort to further improve business operations.

Accepting the issuance of Business Improvement Order by the Kanto Local Finance Bureau to the Bank and Chibagin Securities with the utmost gravity, we are currently reviewing this policy from a customer-oriented perspective to make it more specific and easier to understand and to ensure that such conduct is not repeated.

Policy on Customer-oriented Business Operations (Fiduciary Duties)

Policy items	
1. Pursuing the Best Interests of Customers	4. Provision of Important Information in an Easy-to-understand Manner
2. Appropriate Management of Conflicts of Interest	5. Provision of Services Suitable for Customers
3. Clarification of Fees, etc.	6. Frameworks, etc. for Appropriately Motivating Employees

The Policy on Customer-oriented Business Operations (Fiduciary Duties) and the Status of Initiatives in FY2022 under the Policy on Customer-oriented Business Operations (Fiduciary Duties) are available on our website (Japanese only).
Policy (URL) <https://www.chibabank.co.jp/company/info/fd/>
Status of Initiatives (URL) <https://www.chibabank.co.jp/company/info/fd/pdf/fd.pdf>

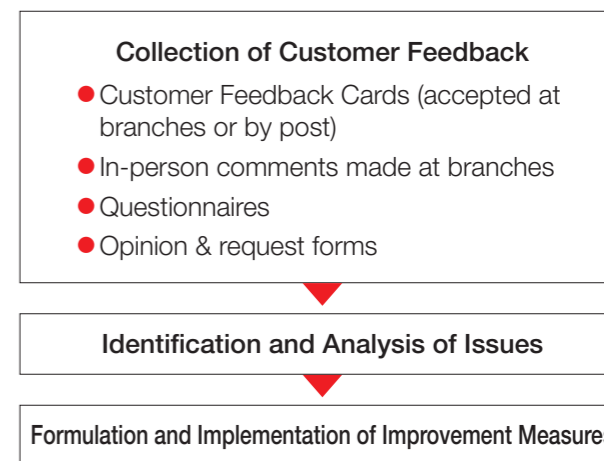
Pursuing the Best Interests of Customers

We provide optimal products and services through consulting and follow-up services by identifying customers' needs accurately and placing the highest priority on the interests of our customers.

To propose optimal products and services that meet customers' needs and answer their expectations, we will use employee training and workshops and encourage employees to obtain official qualifications in our efforts to develop human resources who possess advanced expertise. To earn unwavering trust, we will strive to broaden our customer base and fulfill our duty to realize sustainable business as a partner for our customers.

Efforts to Improve Service Quality by Listening to Customer Feedback

We will step up guidance and oversight for the headquarters and branches with an aim to improve the quality of the Group's products and services by compiling a wide variety of feedbacks including requests and complaints from customers and opinions of branches. Specifically, we will gather information on customer requests and complaints through questionnaires and other means, and after analyzing the trends and causes we will create or revamp products and services from the customer's perspective. We will also test the effectiveness of these efforts and make further improvements to raise quality.



Quantitative Indicators (KPIs)

Quantitative indicators (KPIs) have been established to check how well the Fiduciary Duties have been instilled. We will conduct improvement activities as necessary based on regular monitoring in an effort to further improve our business operations.

Major KPIs		As of March 31, 2023 (FY2022)
Balance of assets under management of the Group	Actual Results (Combined) of the Bank + Chibagin Securities	¥2,161.4 billion
Number of holders of investment products	Actual Results (Combined) of the Bank + Chibagin Securities	275,894
Average holding period of investment trusts	Actual Results of the Bank	11.0 years
Ratio of sales of diversified funds in investment trusts	Actual Results of the Bank	12.8%
Ratio of sales of Group company products in investment trusts	Actual Results (Combined) of the Bank + Chibagin Securities	9.4%
Ratio of customers by investment profit/loss (ratio of plus customers)	Actual Results of the Bank	65.1%
Ratio of customers by investment profit/loss, including realized profit/loss (ratio of plus customers)	Actual Results of the Bank	70.3%
5-year return of top 20 issues by balance	Actual Results of the Bank	4.64%
5-year cost of top 20 issues by balance	Actual Results of the Bank	1.77%
5-year risk of top 20 issues by balance	Actual Results of the Bank	11.49%
Ratio of customers by investment profit/loss of foreign currency-denominated insurance (ratio of plus customers)	Actual Results of the Bank	52.9%
5-year return of top 20 issues by foreign currency-denominated insurance sales amount	Actual Results of the Bank	0.85%
5-year cost of top 20 issues by foreign currency-denominated insurance sales amount	Actual Results of the Bank	0.89%
Ratio of customers by investment profit/loss of fund wraps (ratio of plus customers)	Actual Results of the Bank	14.9%

Risk Management

As part of our efforts to maintain sound management, the Bank Group has developed a Basic Policy on Risk Management, which focuses on accurate understanding and analysis of risks, promotion of risk quantification and management through figures, and timely and appropriate reporting. We are working in line with this basic policy to build a robust risk management system to manage a variety of risks, including credit risk, market risk, liquidity risk, and operational risk.

Integrated Risk Management System

The principal forms of risk to which banking operations are subject include credit risk, market risk, and operational risk.

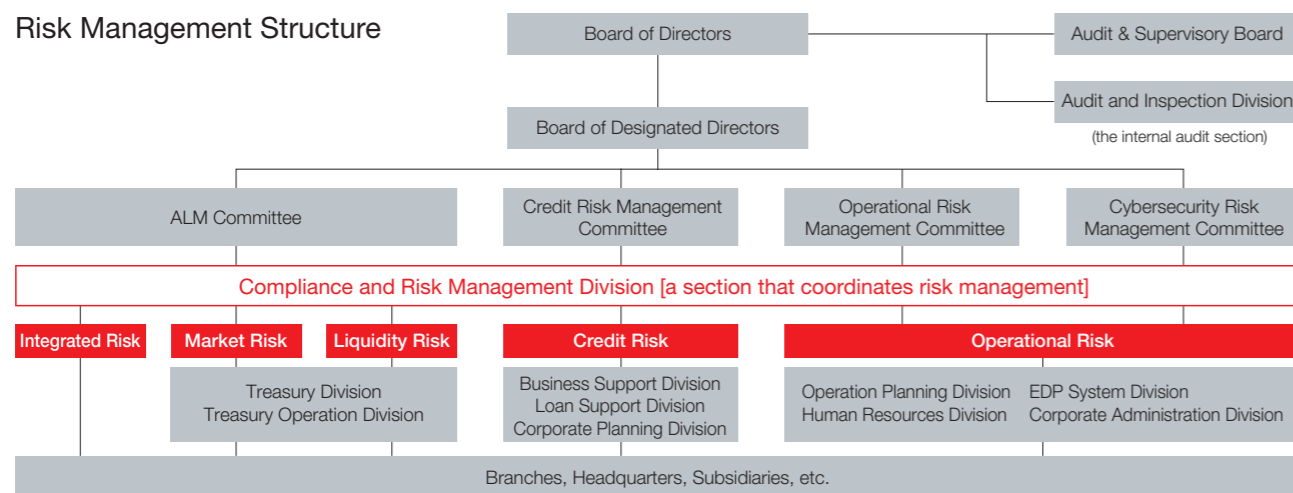
In order to improve profitability and ensure sound management, the Bank considers it necessary to not only manage each of these forms of risk individually, but also to monitor those risks centrally to control them within acceptable overall limits.

Accordingly, the Bank assigns divisions to manage risks for each form of risk, and the Compliance and Risk Management Division centrally monitors these risks and discusses risk countermeasures at meetings of the relevant committees. The Group Chief Risk Officer (CRO) reports the status of risks to the Board of Directors.

To ensure an effective risk management system, the Audit and Inspection Division conducts audits for each risk category to determine whether risk is appropriately managed and reports the audit results to the Board of Directors.

The Bank has introduced top risk management and risk appetite framework (RAF) to strengthen our comprehensive and accurate risk management system.

Risk Management Structure



Three lines of defense: The Bank's risk management system has been built in accordance with the three lines of defense model that the Basel Committee on Banking Supervision recommends in its Corporate Governance Principles for Banks.

First line: Operations divisions, which autonomously manage risks while conducting business operations in compliance with regulations, procedures, and other rules.

Second line: Corporate divisions that have jurisdiction over individual operational risks and the section that comprehensively oversees and manages the broader risks of the Group.

Third line: The internal audit section that evaluates and verifies the appropriateness and effectiveness of the Group's internal management systems from an independent standpoint.

Top Risk Management

The Chiba Bank Group selects those risks surrounding our business that are highly significant in terms of impact and probability as "top risks" in the Board of Directors. In the selection and management of

top risks, a risk map covering a wide range of risks is produced and discussed, including by the outside directors and Group companies, after which a report is presented to the ALM Committee and the Board of Directors. Through top risk-based operations, we are striving to ensure deeper risk communications and sharing of risk awareness within the Group, leading to forward-looking risk management.

Top Risks in FY2023

- Delays in digital transformation
- Decline in profitability due to deterioration in operating base
- Penalties due to inadequate measures against money laundering
- Increase in credit costs
- Decline in value of owned assets
- Suspension of business due to large-scale natural disaster/pandemic
- Major system failure
- Climate change/carbon neutrality responses
- Cyberattack
- Incidents of misconduct

Integrated Risk Management

The term "integrated risk" refers to the sum of the measurements of credit risk, market risk, and operational risk, which are forms of risk that can be managed by means of risk quantification. The Risk Management Department in the Compliance and Risk Management Division conducts a comparison of quantified integrated risk and capital, verifies the adequacy of capital with respect to risk, and reports the results regularly to the Board of Directors. The department also conducts stress tests, a means of verification of capital adequacy that involves the assumption of certain stress scenarios, such as deterioration of the corporate environment in a period of recession, or a decrease in land prices, and forecasting the increase in the amount of risk based on the scenarios. The results of stress tests are also reflected in capital policies such as dividends and acquisitions of treasury shares.

Furthermore, as a framework for integrated risk management, the Bank has introduced and utilizes a risk capital allocation system to set and manage the maximum amount of risk capital used to control the occurrence of losses.

Credit Risk	Market Risk	Liquidity Risk		Operational Risk
		Funding Risk	Market Liquidity Risk	
The risk of incurring a loss because of a decline in, or total loss of, the value of owned assets as a result of deterioration in the financial soundness of debtors	The risk of incurring a loss due to a change in the value of owned assets as a result of fluctuations in interest rates, prices of securities or other financial instruments, or exchange rates	The risk of incurring a loss due to failure to maintain funding as a result of the inability to secure necessary funds or the necessity of procuring funds at significantly higher interest rates than usual due to the worsening of the financial institution's financial position or other circumstances	The risk of incurring a loss due to the inability to trade on markets or the necessity of trading at prices significantly less favorable than usual due to market turmoil or other circumstances	The risk of incurring losses due to the inappropriateness of business processes, activities of directors and employees, or systems or external events

Credit Risk Management

The Bank has developed a rigorous credit risk management system centered on an internal credit rating system and engages in individual credit management and credit portfolio management. In the self-assessment of assets, the Bank implements appropriate write-offs and provisions.

The Credit Risk Management Committee meets regularly, in order primarily to consider credit risk management policy and to monitor the operation of the internal credit rating system and the credit portfolio.

Market Risk Management

As part of the risk capital allocation system, the Bank sets and manages risk limits, within the scope of the risk capital allocated to the business sectors, for the amount of market risk determined by VaR for each product, such as securities investments and other market transactions or loans and deposits, in an effort to ensure management soundness. In regard to market transactions, moreover, the Bank sets upper limits for market investments according to the balance and alarm point of valuation differences, and implements risk control by reviewing investment policy each quarter.

The market section is divided into the transaction execution unit (front office: the Treasury Division and overseas branches) and the business administration unit (back office: the Treasury Operation Division), and the risk management unit (middle office: the Market Risk Management Department in the Compliance and Risk Management Division) has been established, creating a reciprocal and mutually reinforcing management structure.

Risk Management

Liquidity Risk Management

At the Bank, the Treasury Division is the section that manages funding. The division ascertains the market environment and analyzes the state of investment and procurement of funds. At the same time, it manages funding risk by investing funds within a set limit so as not to procure excessive amounts of funds on the market and by maintaining a certain minimum level of assets that can be converted to cash in a short time. In addition, the Bank manages market liquidity risk by setting limits on daily positions taken in market trading.

As the section that manages risk, the Market Risk Management Department in the Compliance and Risk Management Division strives to avoid increases in liquidity risk by identifying and assessing various factors that affect liquidity risk and monitoring the observance of limits.

For the control of foreign currency liquidity risk, in particular, the Bank holds current assets in an amount that matches cash outflow in stress scenarios, such as the financial crisis, and works to reduce a mismatch in procurement and investment of funds.

The Bank has established a business continuity plan that provides for a rapid response across the Bank in the event of unforeseen circumstances that could affect the Bank's funding.

Operational Risk Management

The Bank categorizes the various forms of operational risk into clerical risk, system risk and cybersecurity risk, human risk, tangible asset risk, and reputational risk, and the corporate divisions that have jurisdiction over operational risks collaborate in performing risk management under the overall management of the Risk Management Department in the Compliance and Risk Management Division.

The Bank has established an Operational Risk Management Committee and developed a management structure for monitoring the state of operational risk losses and improving and correcting problem areas. In addition, to ensure the effectiveness of management, the Bank has introduced Control Self Assessment (CSA).

Clerical Risk	System Risk	Cybersecurity Risk	Human Risk	Tangible Asset Risk	Reputational Risk
The risk of incurring a loss due to the failure to perform accurate clerical work, clerical accidents or fraud, or the failure to perform official obligations or provide explanations to customers	The risk of incurring a loss resulting from a leak or falsification of information owned by the Bank or the unauthorized use, failure, or incorrect operation of computer systems	The risk of incurring a loss from the occurrence of a risk event that falls under system risk due to cyber-attacks from outside parties	The risk of incurring a loss due to workplace safety, discrimination, or the like	The risk of incurring a loss from damage to buildings or facilities, or the like	The risk of incurring a loss due to loss of public confidence resulting from deterioration of the Bank's reputation or the like
Operation Planning Division	EDP System Division		Human Resources Division	Corporate Administration Division	Risk Management Department in the Compliance and Risk Management Division

* The Compliance Management Department in the Compliance and Risk Management Division and the corporate divisions that have jurisdiction over operational risks jointly manage legal risk and compliance-related risk included in the various risk categories.

<Clerical Risk Management>

At the Bank, the Operation Planning Division prepares clerical standards that indicate detailed clerical procedures for each operation and promptly and thoroughly informs each branch regarding matters such as the introduction of new products and the establishment or revision of clerical procedures due to the amendment of laws. In addition, through monitoring, we verify and collect information regarding loss events and identify, evaluate, understand, and manage information regarding clerical risk as well as formulate measures to reduce risk and give guidance for improvement.

<System Risk and Cybersecurity Risk Management>

At the Bank, the EDP System Division and the Risk Management Department in the Compliance and Risk Management Division work together to implement various measures in response to system risks and cybersecurity risks, which have become increasingly important and noteworthy in recent years.

As specific measures against system risk, the Bank duplicates hardware and circuits for backbone systems to ensure continuation of business even in the event of a failure. In addition, the Bank has

implemented the preparation of a contingency plan to provide for unforeseen circumstances such as large-scale disasters and conducts training in preparation for ATM failure on bank holidays.

As measures against cybersecurity risk, we have implemented measures to prevent the intrusion of unauthorized programs including computer viruses and have developed steps to ensure the data protection of important computer systems. We also carry out regular training to ensure the effectiveness of the management and readiness systems that we have developed for the event of a cyber-attack.

Regarding the internet based services that we provide to customers, we take measures to prevent denial-of-service attacks and computer system access by unauthorized persons as well as strictly confirm that each transaction is made by the actual customer. We regularly make efforts to raise the awareness of our employees to the increasing sophistication of impersonation e-mails, as well as the handling of suspicious or unfamiliar e-mails.

As a result of the various measures, we have not experienced a cyber risk event such as a data breach (including information leakage). However, as cyber-attacks are becoming more sophisticated each year, we will continue to collect information and implement measures at appropriate times.

In addition, we endeavor to ensure the security of the laptops, video conferencing software, and other tools that the employees use when working from home or remotely. With these and many other measures, we seek to enhance customer safety and security.

Risk Appetite Framework (RAF)

The Bank utilizes a risk appetite framework (RAF), which is a system to verify the appropriateness of the risk-return balance and the estimated impact of loss in a stress scenario against its risk appetite (types and total amount of risk that needs to be assumed to achieve business plans).

Under the RAF, the Bank operates the risk capital allocation system, verifies the degree of capital adequacy by conducting stress tests, and verifies risk appetite based on highly probable scenario analysis that takes into account changes in the internal and external environment.

The Bank monitors return after capital cost (RACC) to manage risk capital used to earn returns. Using RACC, we verify whether or not we are earning profits that are commensurate with the risk capital used by each division or we can withstand losses caused by economic fluctuations.

Business Continuity System

In addition to the risk management system described above, at the Bank, the Risk Management Department in the Compliance and Risk Management Division and other sections maintain a business continuity system to allow essential operations to continue for the preservation of the financial system during an unexpected disaster such as an earthquake or pandemic disease as well as the rapid restoration of operations that the Bank would be forced to suspend during an emergency.

Currently, while keeping in mind that human life is our first priority, in order to continue providing stable services to customers, the Bank is upgrading its management systems, including its countermeasures against a large-scale earthquake such as an earthquake directly under the Tokyo Metropolitan area, and a variety of risks including storm and flood damage, which has become increasingly severe in recent years, and epidemics.



▲ Mobile branch vehicle



▲ Disaster response headquarters operation drill