

# **Financial Results for FY2020 ended March 2021**

**May 21, 2021**  
**THE CHIBA BANK, LTD.**  
(TSE 1st Section: 8331)

# Table of Contents

## Summary of Financial Results

Summary of Financial Results ①②	3-4
Net Interest Income	5
Deposits and Loans Portfolio	6
Securities Portfolio	7
Net Fees and Commissions Income	8
Expenses	9
Net Credit Costs	10
Earning Projections	11
Capital Policy	12

## Medium Term Management Plan

Overview of the Plan	14
Planned Figures	15

## COVID-19

Loans related to COVID-19	17
Impact of COVID-19 on Net Credit Costs	18
Real Estate Market in Chiba	19

## Business Strategies

Digital Strategy	21
Channel Strategy	22
Corporate Business ① ~ Corporate Portal ~	23
Corporate Business ② ~ Corporate Solutions ~	24
Corporate Business ③ ~ Domestic Loans ~	25
Corporate Business ④ ~ Examination System, Loans to the Real Estate Leasing Sector ~	26
Corporate Business ⑤ ~ Market and International Business ~	27
Individual Business ① ~ Chiba Bank App ~	28
Individual Business ② ~ Financial Products Sales, Trust Business and Inheritance-related Service ~	29
Individual Business ③ ~ Housing Loans ~	30
Individual Business ④ ~ Unsecured Customer Loans ~	31
Cashless Business ①②	32-33
New Business ~ Regional Trading Company, Remote Financial Consulting ~	34
Operational Efficiency	35

## Alliance Strategies

TSUBASA Alliance	37
Chiba-Musashino Alliance	38
Chiba-Yokohama Partnership	39

## Sustainability

SDGs・ESG ①②③④	41-44
Change of President	45

# Summary of Financial Results

# Summary of Financial Results ①

NEXT STEP 2023

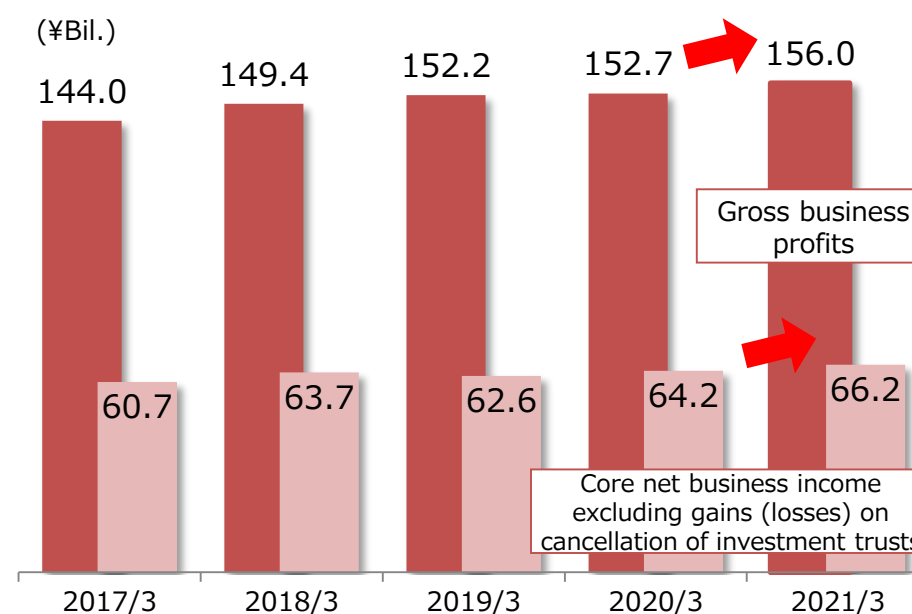
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Non-consolidated		2020/3	2021/3	Change	
	(¥Bil.)				
Gross business profits		152.7	156.0	3.3	
Net interest income		123.6	124.5	0.9	P.5
Net fees and commissions income		22.6	26.1	3.5	P.8
Trading income		1.8	1.7	(0.0)	
Profit from other business transactions		4.5	3.5	(1.0)	
Gains (losses) related to bonds (Government bonds, etc.)		3.2	(0.3)	(3.6)	
Expenses (-)		81.9	86.0	4.1	P.9
Real net business income		70.8	70.0	(0.7)	
Core net business income		67.5	70.3	2.8	
Excluding gains (losses) on cancellation of investment trusts		64.2	66.2	2.0	
Net transfer to general allowance for loan losses (-)		1.2	3.2	1.9	P.10
Net business income		69.5	66.7	(2.7)	
Non-recurrent income and losses		(1.6)	(2.5)	(0.8)	
Disposal of non-performing loans (-)		8.2	7.1	(1.0)	P.10
Gains (losses) related to stocks, etc.		2.6	5.8	3.1	
Ordinary profit		67.8	64.2	(3.6)	
Extraordinary income (loss)		(3.8)	(0.3)	3.5	
Profit		45.9	45.6	(0.2)	
Net credit costs (-)		9.5	10.4	0.9	P.10
Consolidated		2020/3	2021/3	Change	
	(¥Bil.)				
Ordinary profit		72.6	71.8	(0.7)	
Profit attributable to owners of parent		48.0	49.6	1.6	

## Key results for FY2020 ended March 2021

- ◆ Net interest income increased by ¥0.9 billion compared with the previous fiscal year and net fees and commissions income increased by ¥3.5 billion. As a result, Gross business profits increased by ¥3.3 billion compared with the previous fiscal year for fourth consecutive fiscal year.
- ◆ Expenses were kept under control compared to the plan while increased due to the completion of the new head office building. Core net business income excluding gains (losses) on cancellation of investment trusts increased by ¥2.0 billion compared with the previous fiscal year for the second consecutive year and profits in core business were remained strong.
- ◆ Net credit costs increased by ¥0.9 billion compared with the previous fiscal year due to precautionary allowance, etc.
- ◆ While Profit on a non-consolidated basis decreased by ¥0.2 billion, Profit on a consolidated basis increased by ¥1.6 billion due to stable financial results for group companies even in COVID-19.

## Gross business profits and core net business income excluding gains (losses) on cancellation of investment trusts



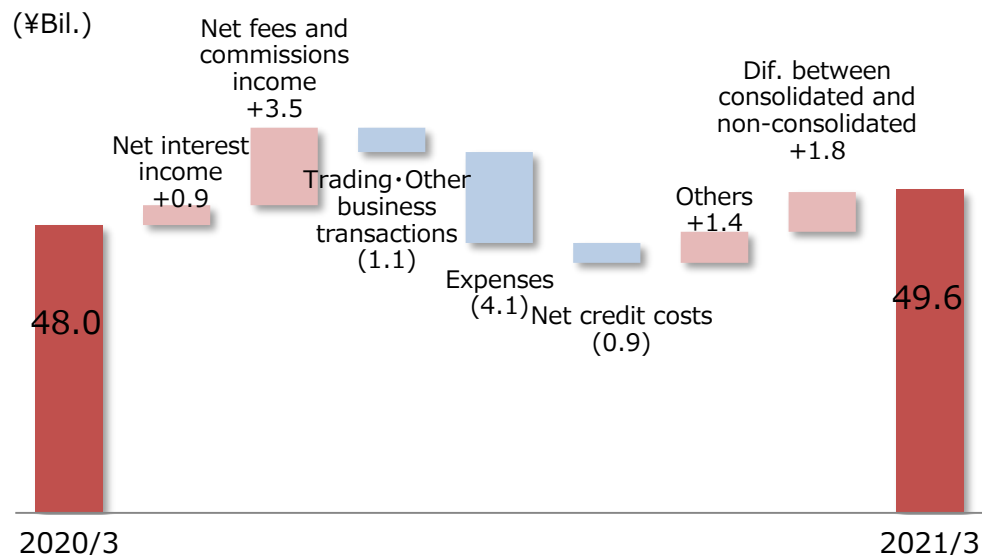
# Summary of Financial Results ②

**NEXT STEP 2023**

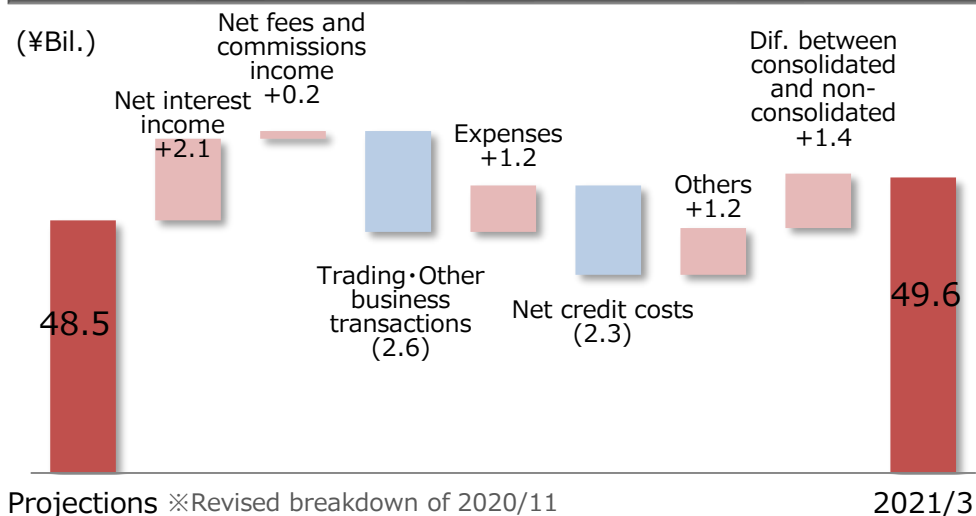
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## Breakdown of changes in profit attributable to owners of parent (Non-consolidated + Dif. between consolidated and non-consolidated)

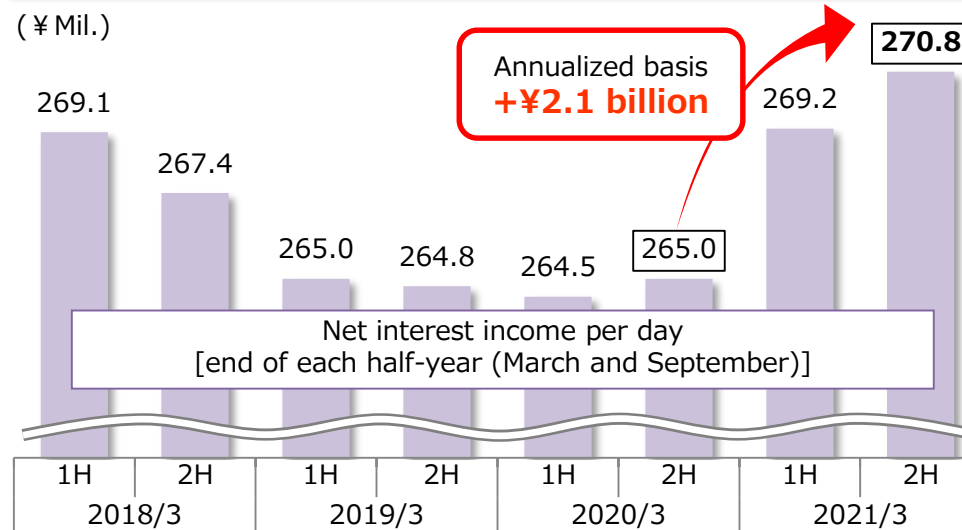
### Change from 2020/3



### Compared to projections \*

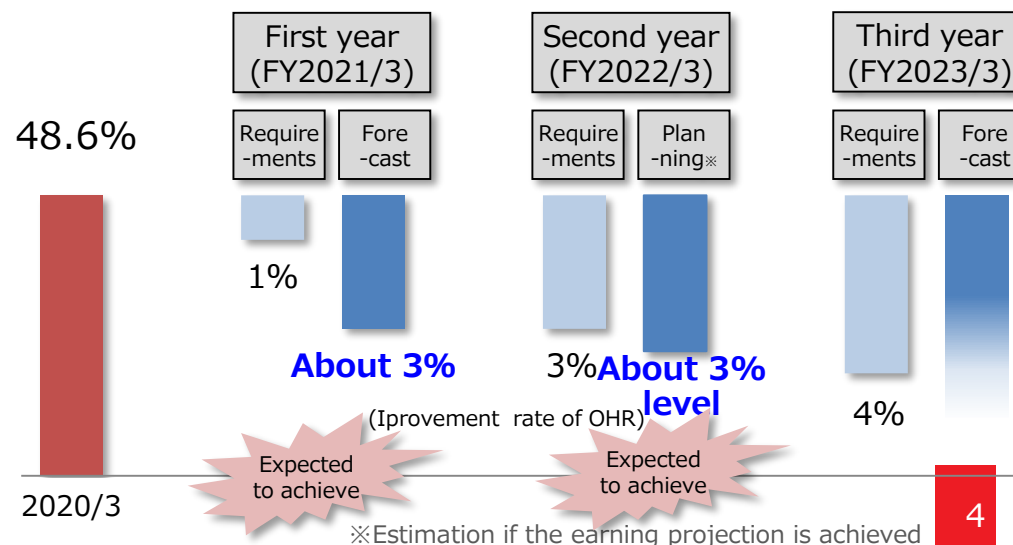


## Loans in yen currency net interest income per day



## Achievement of the BOJ's "Special Deposit Facility to Enhance the Resilience of the Regional Financial System"

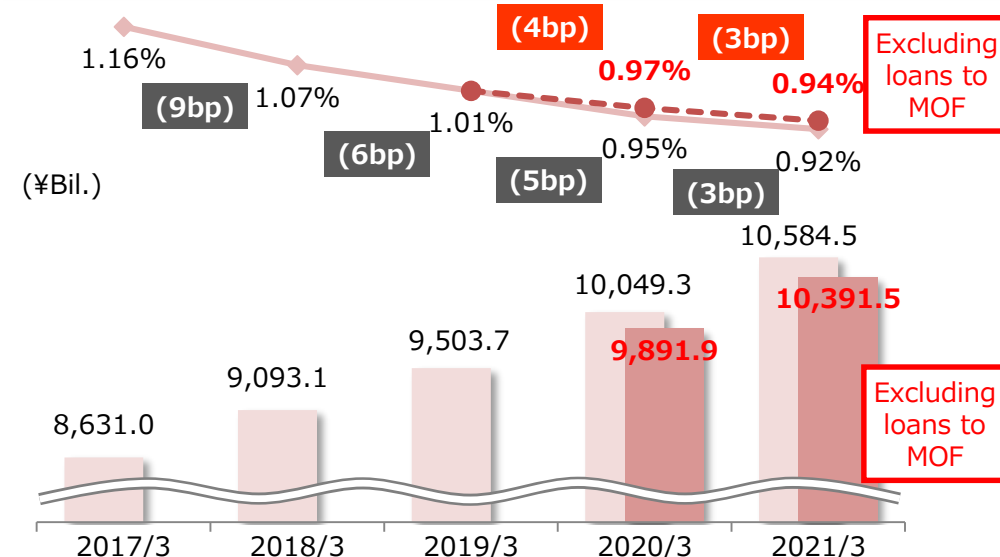
### OHR based on the facility's calculation criteria



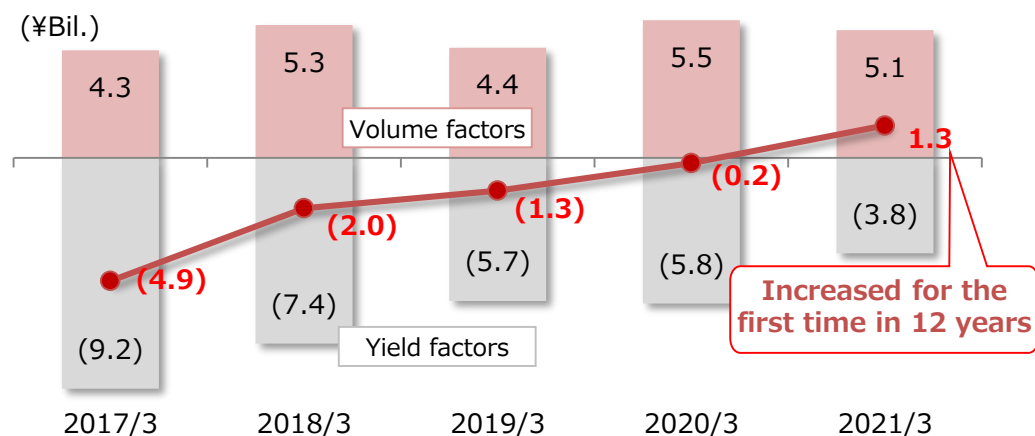
## Domestic loans interest increased for the first time in 12 years

(¥Bil.)	2020/3	2021/3	Change
Net interest income	123.6	124.5	0.9
Domestic	117.6	118.7	1.0
Interest on loans	95.7	97.1	1.4
Loans and bills discounted	96.4	97.8	1.3
Deposit (incl. NCD)	0.7	0.6	(0.0)
Interest and dividends on securities	21.3	20.6	(0.6)
Bonds	2.6	2.5	(0.0)
Stock dividends	8.9	8.5	(0.4)
Investment funds	1.9	(0.0)	(2.0)
Investment trusts	7.7	9.6	1.9
Gains (losses) on cancellation	3.1	4.4	1.2
Others (Market operation, etc.)	0.6	0.9	0.3
International	6.0	5.8	(0.1)
Loans and bills discounted	13.0	5.5	(7.5)
Foreign Securities	13.0	11.3	(1.7)
Foreign Securities	11.6	9.3	(2.2)
Foreign currency funds	1.0	1.9	0.8
Investment trusts	0.3	0.0	(0.3)
Gains (losses) on cancellation	0.1	(0.2)	(0.4)
Others (Funding and market operation, etc.)	(20.0)	(10.9)	9.0
Net interest income (Excluding gains (losses) on cancellation of investment trusts)	120.3	120.4	0.0
Gains (losses) on cancellation of investment trusts	3.3	4.1	0.8

## Average balance and yield of domestic loans



## Factors behind Changes in Domestic loan interest (YoY)



# Deposits and Loans Portfolio

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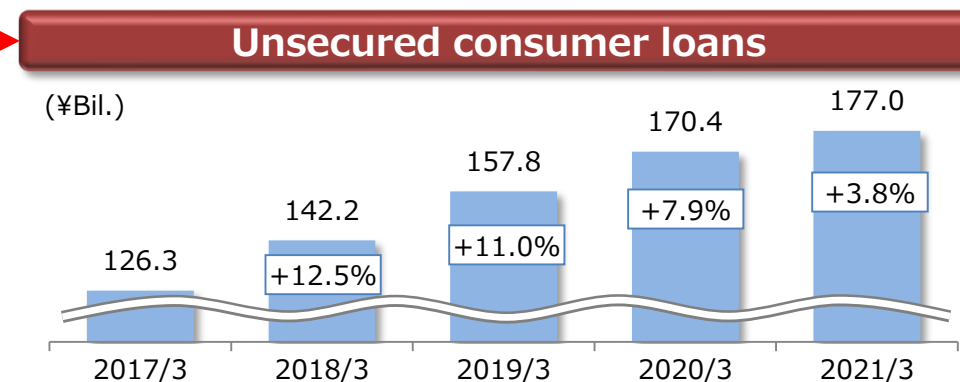
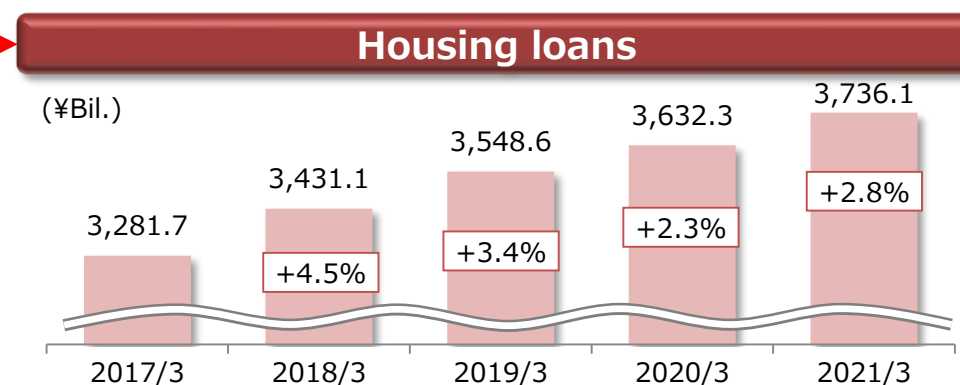
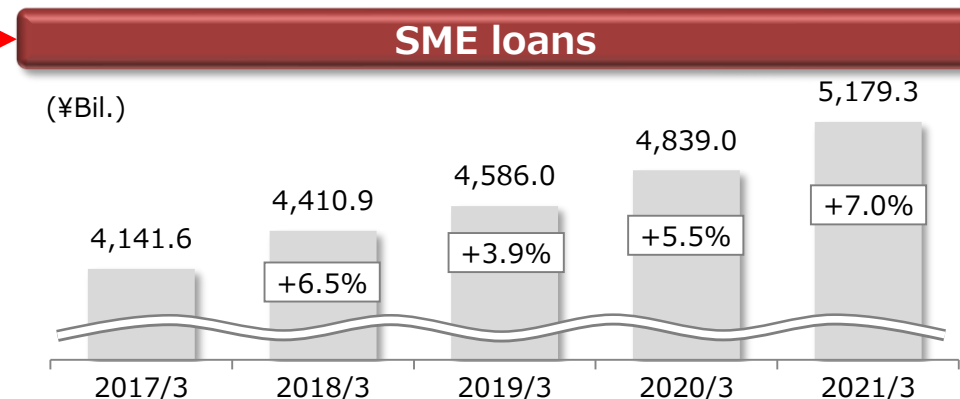
## Steady increase in SME loans, housing loans, and unsecured consumer loans

(¥Bil.)	2020/3	2021/3	YoY	%
<b>Deposits</b>	12,788.9	14,104.5	1,315.5	10.2%
Domestic deposits	12,499.5	13,822.4	1,322.8	10.5%
Personal deposits	9,305.2	10,043.7	738.4	7.9%

(¥Bil.)	2020/3	2021/3	YoY	%
<b>Loans</b>	10,616.5	11,206.4	589.9	5.5%
Domestic loans	10,376.2	10,962.6	586.4	5.6%
Excl. public sector	9,966.3	10,552.9	586.6	5.8%
Corporate loans	6,155.3	6,632.5	477.1	7.7%
Large corporations	1,316.3	1,453.1	136.8	10.3%
SMEs	4,839.0	5,179.3	340.3	7.0%
Consumer loans	3,810.9	3,920.4	109.4	2.8%
Housing loans	3,632.3	3,736.1	103.7	2.8%
Unsecured consumer loans	170.4	177.0	6.6	3.8%
Public sector	409.8	409.7	(0.1)	(0.0%)

Domestic loans	10,376.2	10,962.6	586.4	5.6%
Excl. public sector	9,966.3	10,552.9	586.6	5.8%
Branches in Chiba	6,969.6	7,258.4	288.8	4.1%
Branches outside Chiba	2,996.6	3,294.4	297.7	9.9%
Special branches*	1,408.8	1,583.3	174.5	12.3%
Retail branches	1,587.8	1,711.1	123.2	7.7%

\*Tokyo Head Office, Shinjuku Branch and Osaka Branch

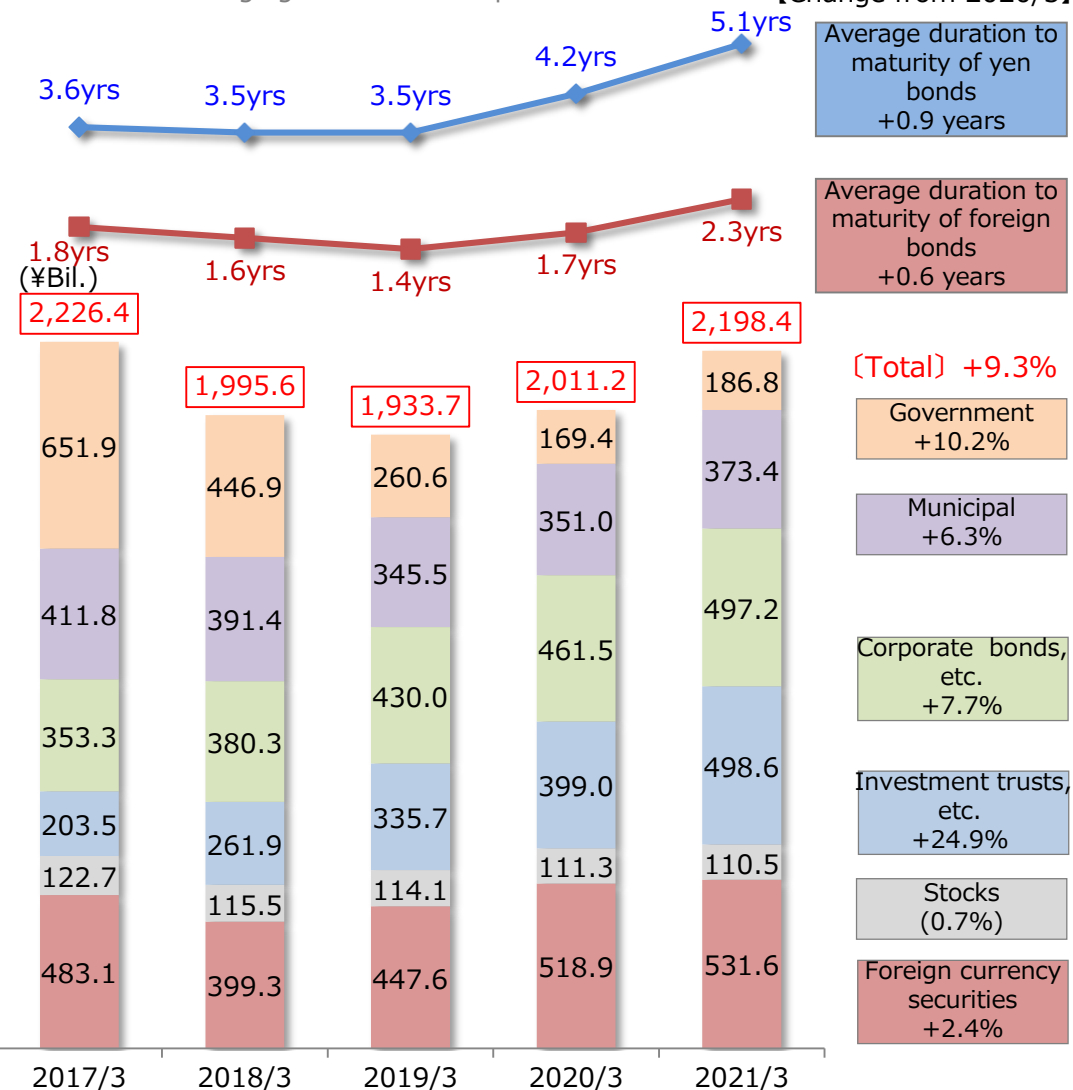


### Controlling interest rate risk while diversifying investment

#### Balance of securities\*1 · Duration of securities\*2

\*2 after hedging with asset swap

[Change from 2020/3]

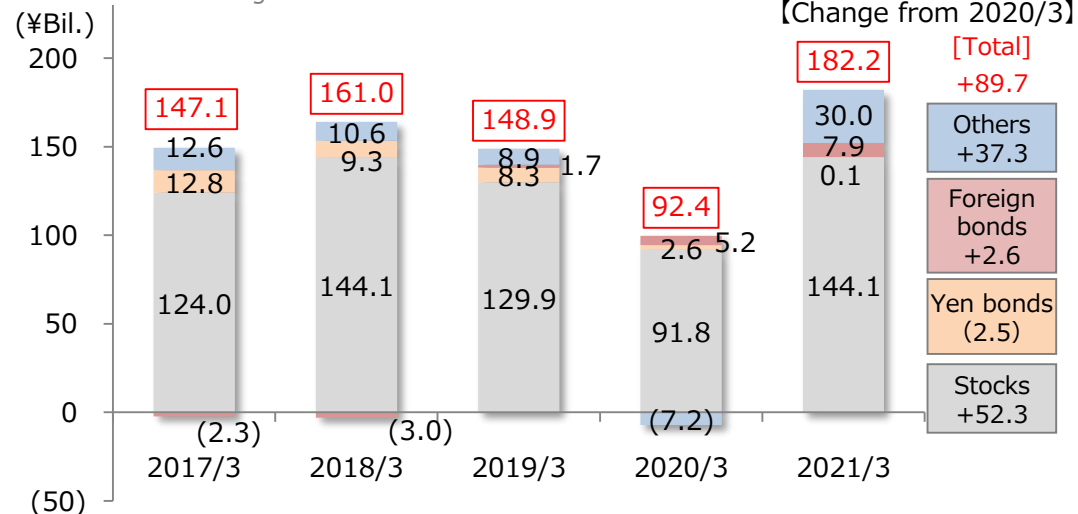


\*1 excluding unrealized gains (losses)

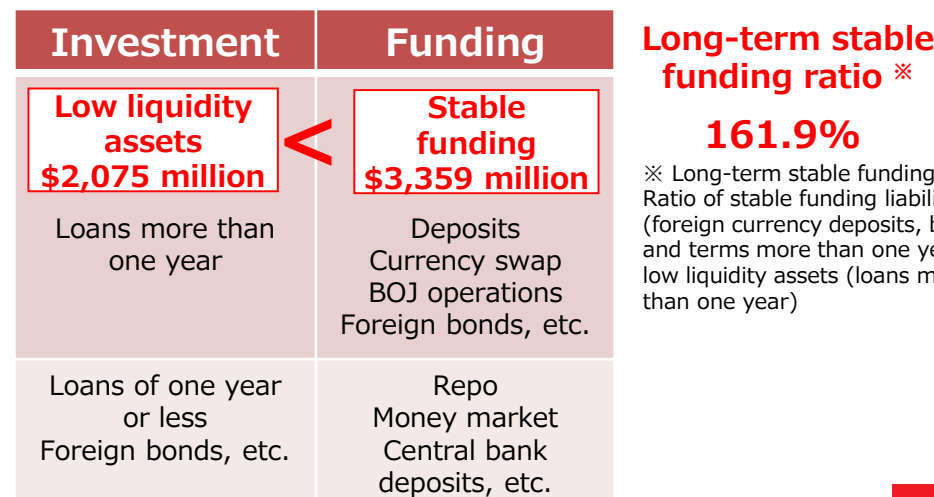
#### Unrealized gains (losses) on other securities

\*including overseas CD

[Change from 2020/3]



#### U.S. dollar funding (as of the end of 2021/3)





# Net Fees and Commissions Income

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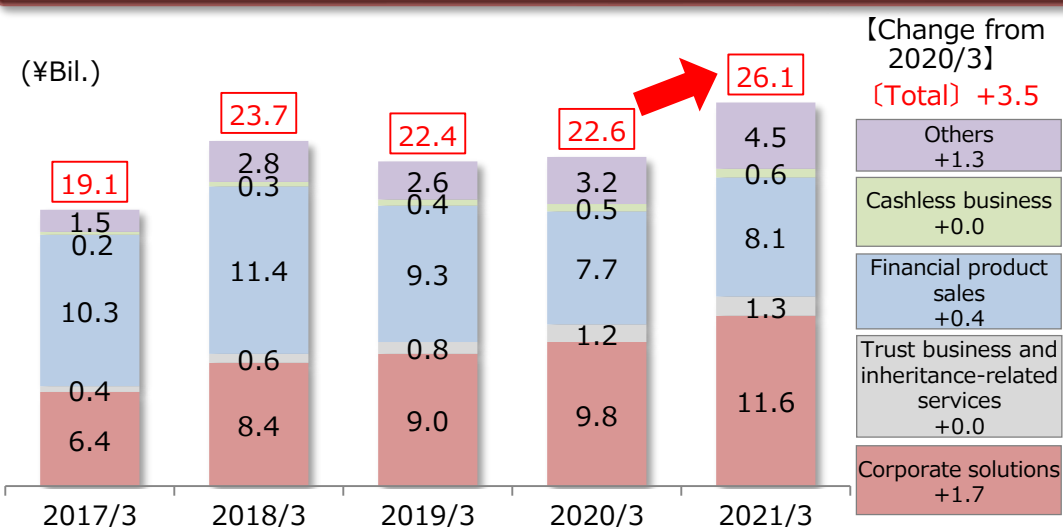
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## Net fees and commissions income hit record high, driven by corporate solutions

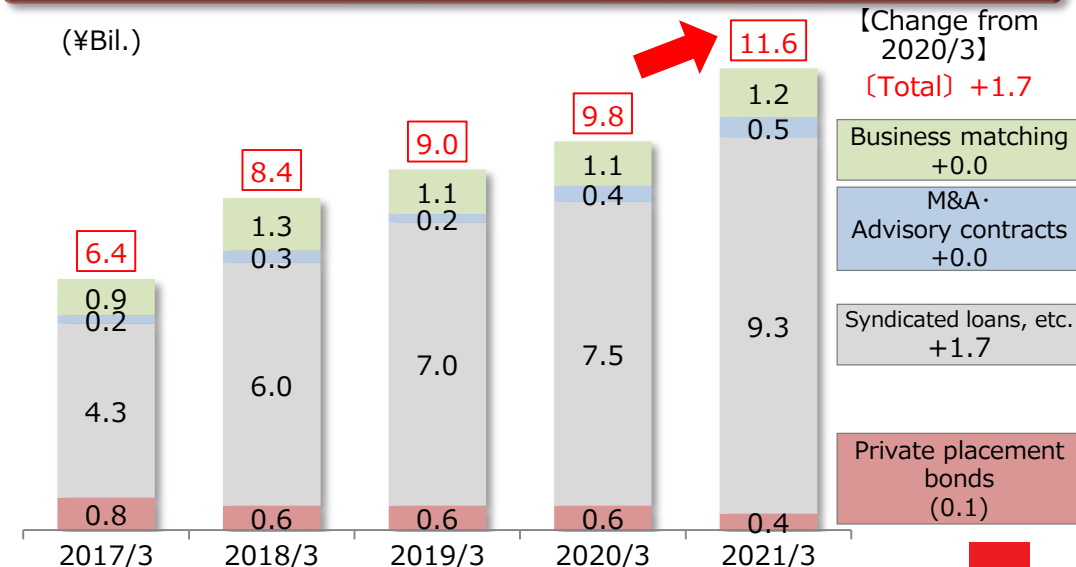
(¥Bil.)	2020/3	2021/3	Change
Net fees and commissions income	22.6	26.1	3.5
Net fees and commissions revenue	43.2	45.0	1.7
Net fees and commissions payments (-)	20.6	18.8	(1.7)
<Main breakdown>			
Investment trusts and personal annuities	7.7	8.1	0.4
Investment trusts	2.9	3.8	0.9
Annuities and whole life insurance	1.5	1.3	(0.1)
Level paying life insurance	2.6	2.0	(0.5)
Financial instrument intermediary	0.6	0.7	0.1
Corporate solutions	9.8	11.6	1.7
Private placement bonds	0.6	0.4	(0.1)
Syndicated loans	7.5	9.3	1.7
M&A and advisory contracts	0.4	0.5	0.0
Business matching	1.1	1.2	0.0
Trust business and inheritance-related services	1.2	1.3	0.0
Cashless payment and card business ※	0.5	0.6	0.0
Payment and settlement transactions	12.8	13.0	0.2
Guarantee charges and group insurance costs (-) ※	13.7	12.1	(1.6)

※Transferred the portion of guarantee fees paid related to the Existing Card Business by the Bank from "Guarantee charges and group insurance costs" to "Cashless payment and card business" (including the previous fiscal year).

### Net fees and commissions income



### Fees and commissions income of corporate solutions



# Expenses

## Maintain highest level expense ratio (OHR) and efficient operations

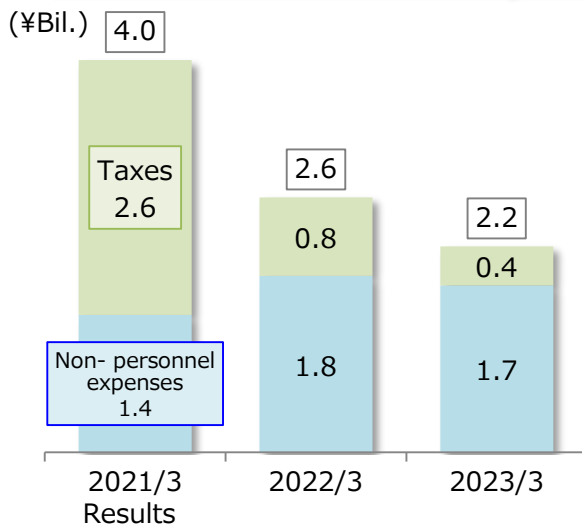
	2020/3			2021/3		2022/3	
	(¥Bil.)		YoY	(Projection)	YoY		
Expenses (-)	81.9	86.0	4.1	85.5	(0.4)		
Personnel expenses (-)	40.8	40.7	(0.1)	40.7	0.0		
Non-personnel expenses (-)	35.1	37.5	2.3	38.2	0.7		
Taxes (-)	5.8	7.7	1.9	6.5	(1.2)		
<b>OHR ※</b>	<b>54.6%</b>	<b>55.0%</b>	<b>0.3pt</b>	<b>54.0%</b>	<b>(0.9pt)</b>		

※ Expenses  
 Net business income – Gains (Losses) related to bonds, etc.  
 + Net transfer to general allowance for loan losses + Expense

### Main factors of change in expenses

	2021/3 (Actual)	2022/3 (Projection)
Personnel expenses (-)	(0.1) Subsidied for employment adjustment (0.2) Temporary employee allowance +0.1	+0.0 Peeling of subsidized for employment adjustment +0.2 Realization of efficiency and cost reduction (0.2)
Non-personnel expenses (-)	+2.3 Work efficiency and digitalization +1.8 New HQ building +1.4 Impact of COVID-19 (0.3) Realization of efficiency and cost reduction (0.7)	+0.7 Strategic investment +0.5 Recoil of COVID-19's impact +0.5 New HQ building +0.4 Realization of efficiency and cost reduction (0.6)
Taxes (-)	+1.9 New HQ building (consumption tax) +2.6	(1.2) New HQ building (consumption tax) (2.6) New HQ building (Property tax)+0.8

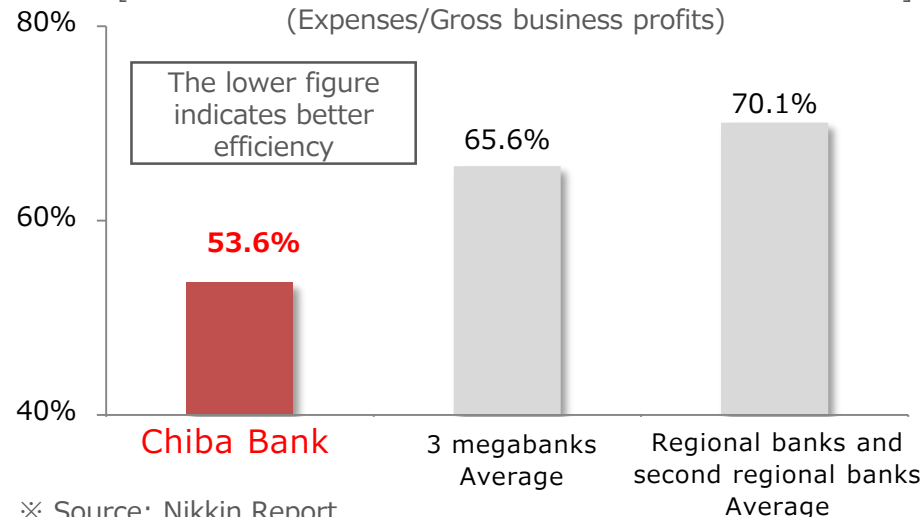
### Expenses expectation associated with the new headquarters office building



Completed in September 2020

### Expense ratio (OHR) compared with other banks

[Non-consolidated basis for the FY 2019 ended March 2020 ]  
 (Expenses/Gross business profits)



※ Source: Nikkin Report

# Net Credit Costs

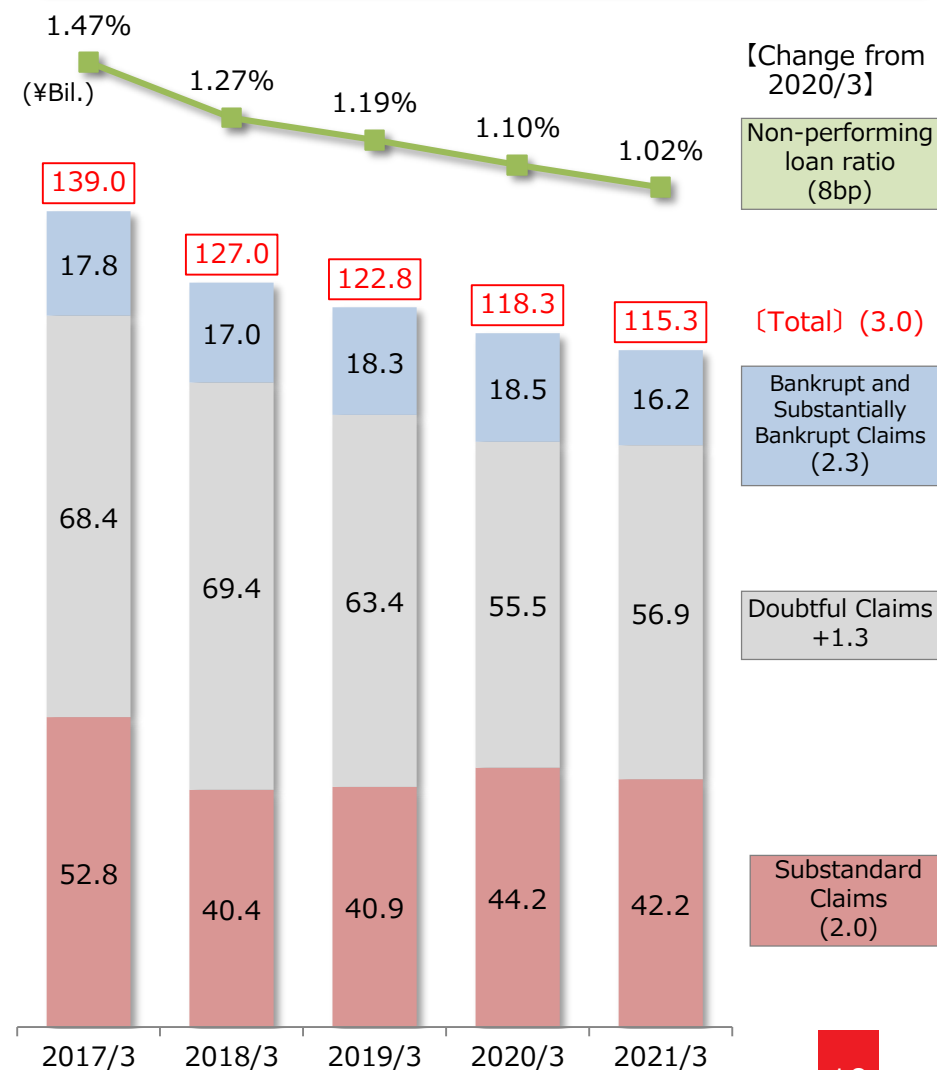
## NEXT STEP 2023

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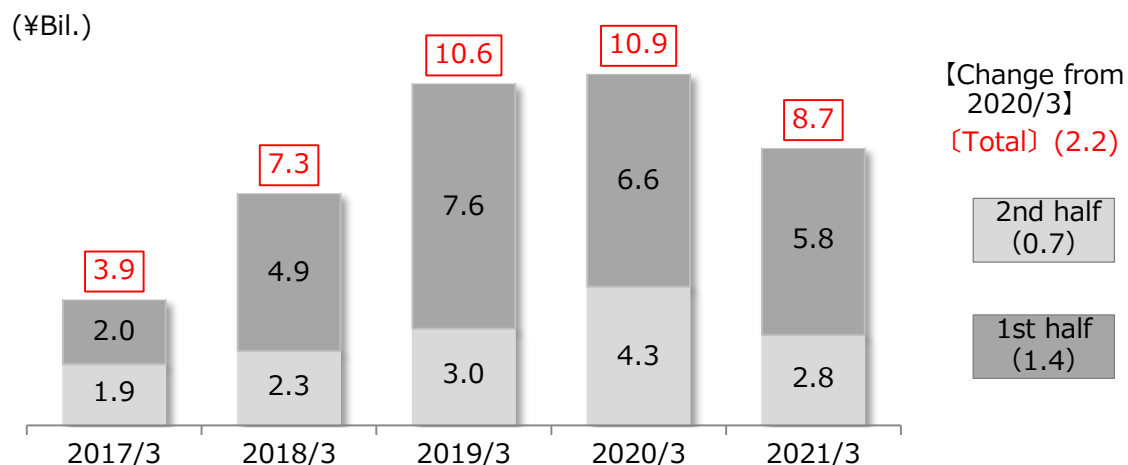
Restrain the increase in net credit costs to a certain extent, even in the implementation of front-loading and preventive allowances

	2020/3			2021/3			2022/3		
	(¥Bil.)		YoY	(Projection)		YoY	(Projection)		YoY
Net credit costs (-)	9.5	10.4	0.9	10.0	(0.4)				
Net transfer to general allowance for loan loss	1.2	3.2	1.9	1.0	(2.2)				
Disposal of non-performing loans (-)	8.2	7.1	(1.0)	9.0	1.8				
Write-offs/Net transfers to specific allowance etc. (-)	10.9	8.3	(2.5)	10.5	2.1				
New downgrades (-)	10.9	8.7	(2.2)	11.0	2.2				
Decreases in collateral value etc. (-)	1.1	0.4	(0.7)	0.5	0.0				
Collections etc.	1.2	0.7	(0.4)	1.0	0.2				
Recoveries of written-off claims	2.6	1.2	(1.4)	1.5	0.2				
Net credit cost ratio (-)	8bp	9bp	0bp	8bp	(0bp)				

### Disclosed claims under the Financial Reconstruction Law · Non-performing loan ratio



### New downgrades



# Earning Projections

NEXT STEP 2023

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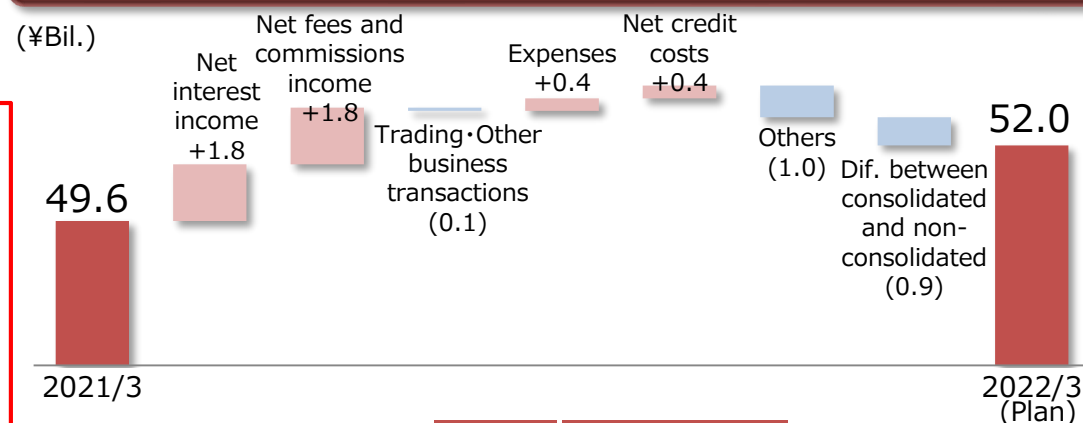
## Non-consolidated

(¥Bil.)	2021/3	2022/3 (Projections)	Change
Gross business profits	156.0	159.5	3.4
Net interest income	124.5	126.4	1.8
Net fees and commissions income	26.1	28.0	1.8
Trading income	1.7	2.5	0.7
Profit from other business transactions	3.5	2.6	(0.9)
Gains (losses) related to bonds (Government bonds, etc.)	(0.3)	1.0	1.4
Expenses (-)	86.0	85.5	(0.4)
Real net business income	70.0	73.9	3.9
Core net business income	70.3	72.9	2.5
Excluding gains (losses) on cancellation of investment trusts	66.2	68.9	2.6
Net transfer to general allowance for loan losses (-)	3.2	1.0	(2.2)
Net business income	66.7	72.9	6.1
Non-recurrent income and losses	(2.5)	(3.9)	(1.4)
Disposal of non-performing loans (-)	7.1	9.0	1.8
Gains (losses) related to stocks, etc.	5.8	3.5	(2.3)
Ordinary profit	64.2	69.0	4.7
Extraordinary income (loss)	(0.3)	(0.5)	(0.1)
Profit	45.6	49.0	3.3
Net credit costs (-)	10.4	10.0	(0.4)

## Consolidated

(¥Bil.)	2021/3	2022/3 (Projections)	Change
Ordinary profit	71.8	75.5	3.6
Profit attributable to owners of parent	49.6	52.0	2.3

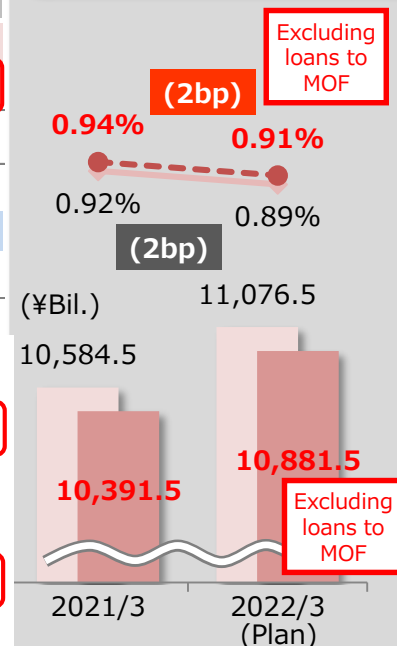
## Breakdown of changes in profit attributable to owners of parent (Non-consolidated + Dif. between consolidated and non-consolidated)



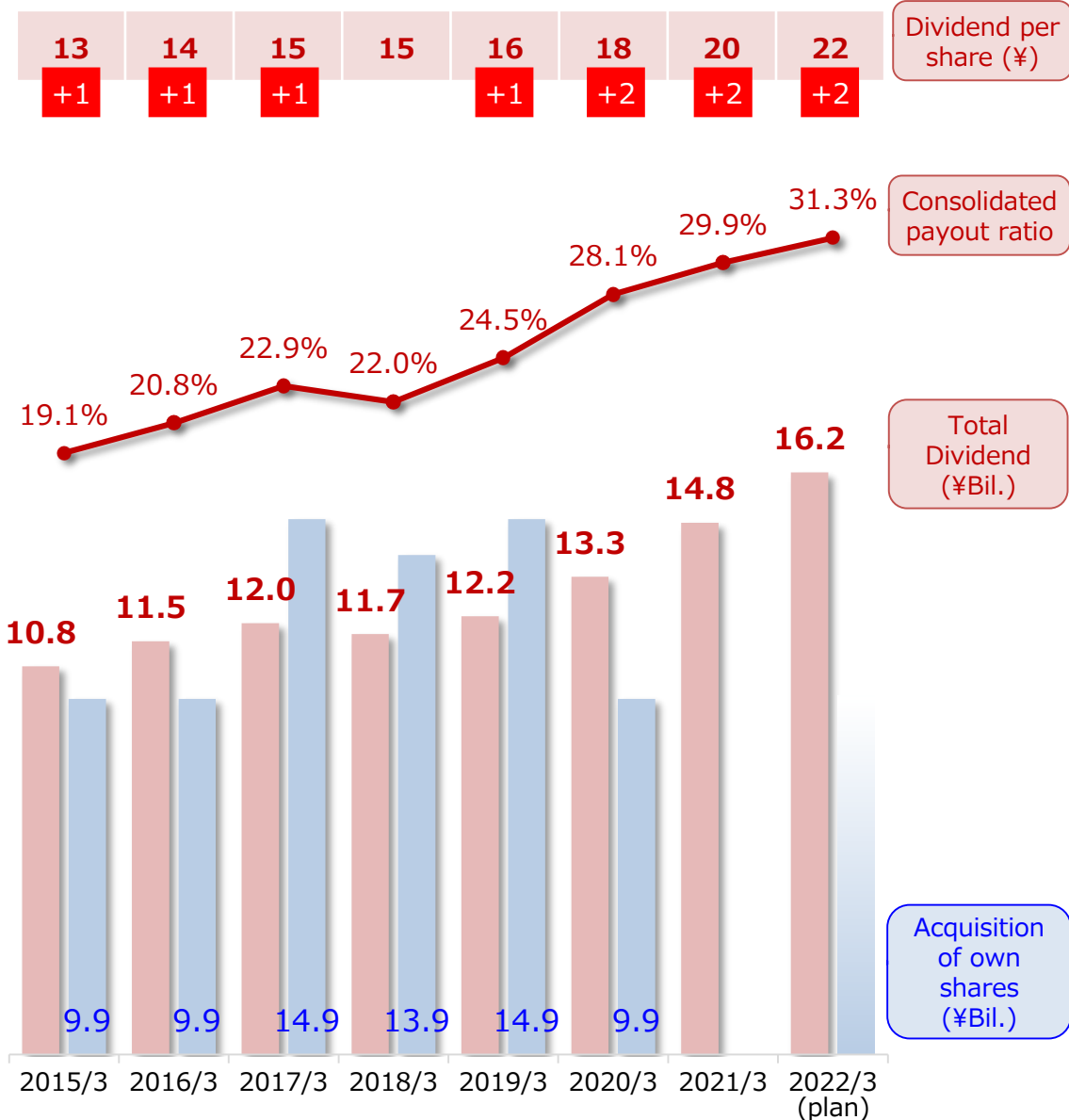
(¥Bil.)	2021/3	2022/3 (Projections)	Change
Net interest income	124.5	126.4	1.8
Domestic	118.7	117.9	(0.7)
Interest on loans	97.1	98.5	1.4
Interest and dividends on securities	20.6	18.3	(2.2)
Gains (losses) on cancellation of investment trusts	4.4	2.0	(2.4)
International	5.8	8.4	2.5
Gains (losses) on cancellation of investment trusts	(0.2)	2.0	2.2

(¥Bil.)	2021/3	2022/3 (Projections)	Change
Net fees and commissions income	26.1	28.0	1.8
Investment trusts and personal annuities	8.1	9.2	1.1
Corporate solutions	11.6	12.0	0.3
Trust business and inheritance-related services	1.3	1.8	0.5
Cashless payment and card business	0.6	1.5	0.9
Payment and settlement transactions	13.0	12.2	(0.8)
Guarantee charges and group insurance costs (-) ※	12.1	12.8	0.7

## Average balance and yield of domestic loans

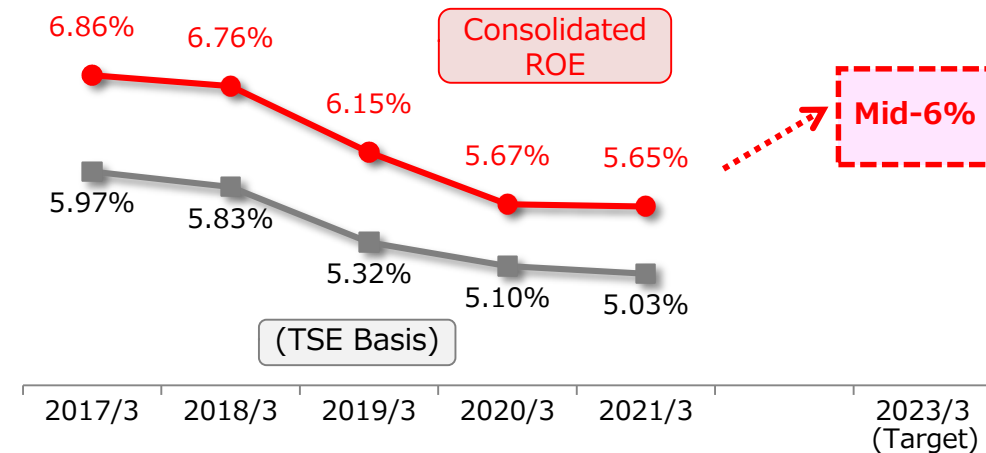


### Shareholder returns

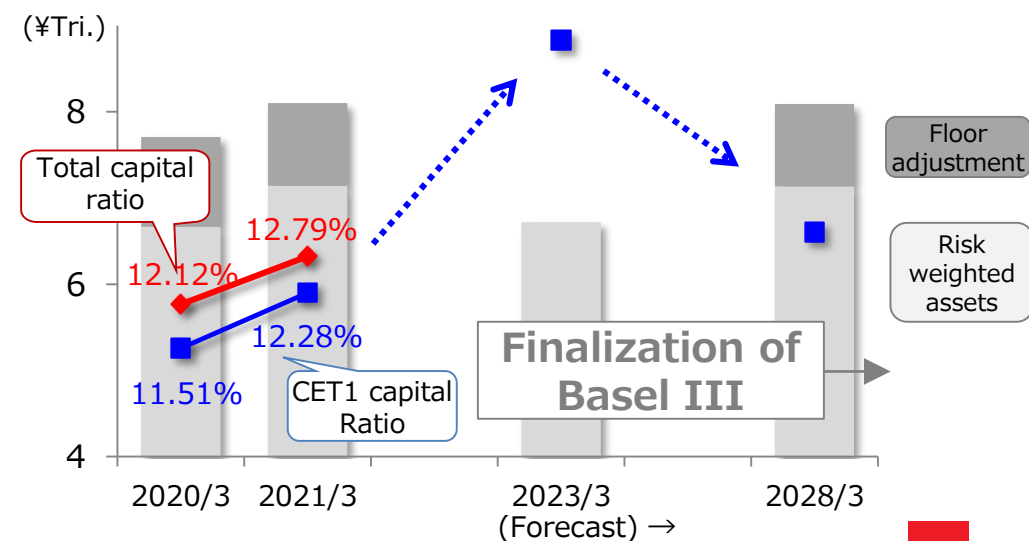


### Consolidated ROE

\*Based on total shareholders' equity on B/S, excl. changes in "unrealized gains or losses"



### Consolidated capital Ratio



# Medium Term Management Plan

# Overview of the Plan

## Our Group's Mission

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

### Title

The 14th Medium Term Management Plan NEXT STEP 2023  
~ connect and go beyond, for the future ~ (Plan period: April 1, 2020 to March 31, 2023)

### Vision

Enhance customer experience by deepening financial functions and creating new models for regional finance

### Basic Policies

#### Basic Policy I

"We will continue to evolve closely with our customers"

- We will be a consulting partner that is closely linked to the lives of individual customers
- We will be the best partner as solving the diverse management issues of corporate customers
- We will continue to build branches that are both convenient and able to consult

#### Basic Policy II

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

- We will provide new value to our customers by using digital technology and all kinds of information resources
- We will create new value by taking on challenges that go beyond the framework of banking

#### Basic Policy III

"We will advance alliance strategies"

- In order to provide new value and stand with our customers, we will further strengthen collaboration with other banks and companies in other industries

#### Basic Policy IV

"We will realize sustainable management"

- We will strive to build a rewarding company by enhancing human resource development and realizing diverse work styles
- We will further strengthen our internal control structures, including governance, compliance, and risk management

### Target

Profit attributable to owners of parent

¥60.0 Bil.

Consolidated ROE

Mid-6%

Non-consolidated OHR

In the lower 50% range

# Planned Figures

**NEXT STEP 2023**

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	2020/3 actual	2021/3 actual	2022/3 plan	2023/3 target	Change
					from2020/3
Gross business profit	152.7	156.0	159.5	164.0	+11.2
Expenses (-)	81.9	86.0	85.5	85.5	+3.5
Real net business income	70.8	70.0	73.9	78.5	+7.6
Net credit costs (-)	9.5	10.4	10.0	8.8	(0.7)
Ordinary income	67.8	64.2	69.0	78.9	+11.0
Profit	45.9	45.6	49.0	56.0	+10.0
Profit attributable to owners of parent	48.0	49.6	52.0	60.0	+11.9

(¥Bil)

## Key points (Change from 2020/3 to 2023/3)

### ■ Net interest income

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

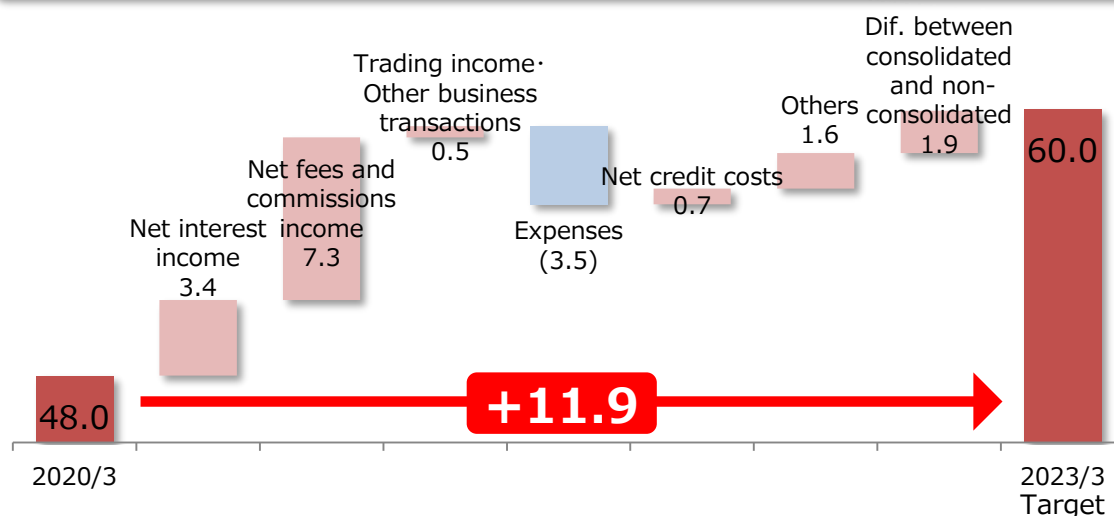
### ■ Net fees and commissions income

- Cashless business +3.1
- Corporate solutions +1.9
- Trust business and inheritance-related services +1.0
- Financial product sales, others +1.4

### ■ Expenses

- New headquarters building related +2.3
- Efficiency improvement, new businesses, etc. +4.4
- Reducing existing expenses (3.3)

## Breakdown of changes in profit attributable to owners of parent



## Investment plan (total in 3 years)

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



# COVID-19

# Loans related to COVID-19

Careful activities to fulfill the role, mission, and raison d'etre of regional financial institutions

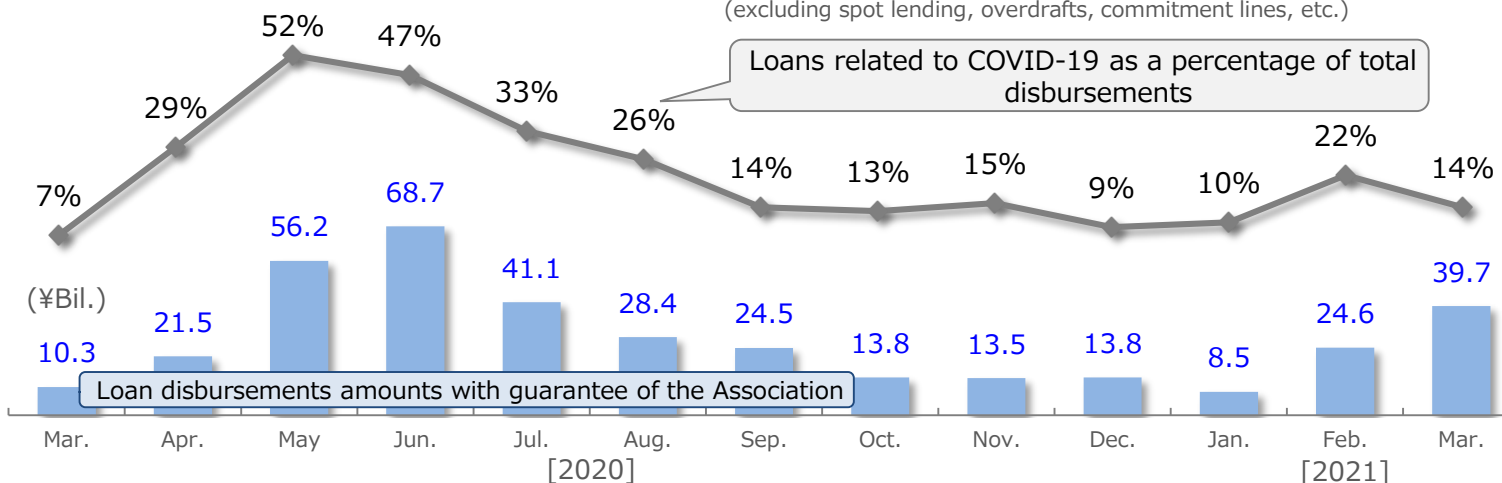
## Status of loans related to COVID-19

[As of March 2021]

(cases/amounts)	Execution	
New loans	15,997	¥696.4 billion
Without guarantee of the Association	797	¥330.8 billion
With guarantee of the Association	15,200	¥365.6 billion
Restructuring loans	1,122	-
Corporate loans	391	-
Consumer loans	731	-

## Transition of loans executions related to COVID 19 with guarantee of the Association / Loans related to COVID-19 as a percentage of total disbursements

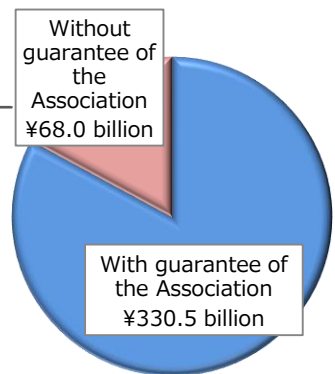
※Loans related to COVID-19 include loans without guarantee of the Association (excluding spot lending, overdrafts, commitment lines, etc.)



## COVID-19-related loans balance

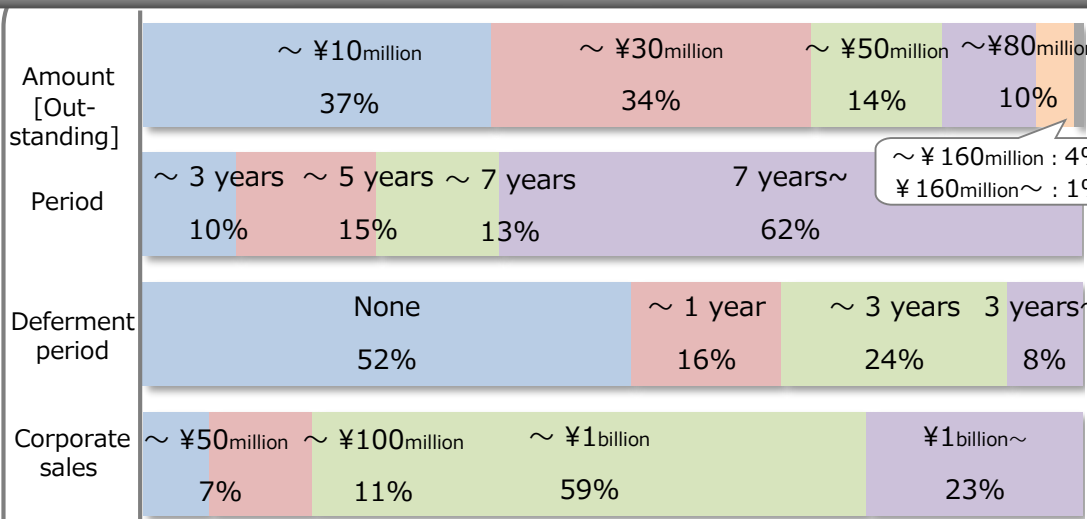
[As of March 2021]

※ Excluding spot lending, overdrafts, commitment lines, etc.



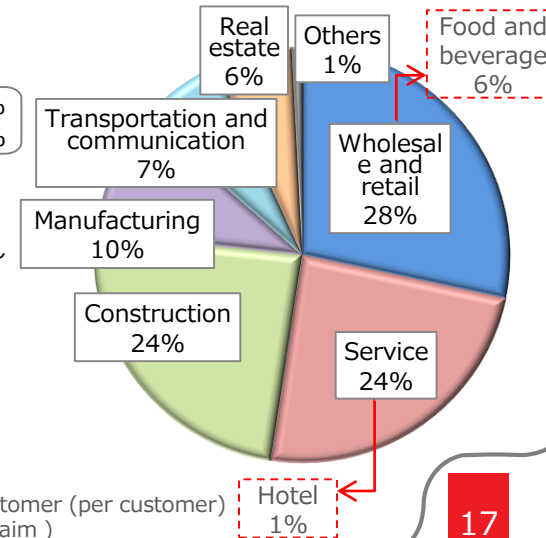
85% of loans without guarantee of the Association are for corporations with sales of greater than or equal to ¥1 billion

## Details of COVID-19-related loans with guarantee of the Association



Average interest rate (weighted average): 1.31% ※Amount :Percentage based on number of customer (per customer) Others :Percentage based on amount (per claim)

## By industry



# Impact of COVID-19 on Net Credit Costs

Estimated net credit costs taking impact of COVID-19 into account from both macro and micro perspectives

## Calculation from a macro perspective

Calculation method similar to the estimated net credit costs listed in the presentations of 2020/11 and 2021/2 (Impact of COVID-19 changed to match the current situation)

Target borrowers : **All borrowers** (excluding borrowers subject to credit cost calculation in "Micro Perspective" below and consumer loans)

Identify the target by comprehensively considering each element for each company

### Cash flow position

With or without support in the COVID-19

Industries

Internal rating

Cash flow before COVID-19 (Current account deficit)

New or restructuring loans under COVID-19

Industries affected by COVID-19

Taking into account the current internal rating

Impact of COVID-19 by industry		Impact		
		2022/3 1H	2022/3 2H	2023/3 for year
Med-ium	Large	High	High	Certain effects
	Commercial real estate leasing	None	High	Certain effects
	Others	High	Certain effects	None
	Small	Certain effects	None	None

## Simulation of net credit costs (new downgrades)

Using BOJ Tankan data in 2021/4, Refinement of impact by industry

※Sales forecasts for FY2020 by industry (YoY)

Impact of COVID-19 by industry	
Large	Hotels, Food and beverage
Medium	Industries for which sales forecasts is lower than the all industries average
Small	Industries for which sales forecasts is higher than the all industries

	2021/3 Actual	2022/3	2023/3
Macro	8.7	7.2	4.5
Micro		3.2	2.2
<b>Total</b>	<b>8.7</b>	<b>10.5</b>	<b>6.8</b>

(¥Bil.)

[Assumptions] Economic conditions from the second half of the fiscal year onward are expected to recover gradually, but it will take time for recovery depending on the conditions of the industry and individual companies.

## Calculation from a micro perspective

Target borrowers :

- ① Borrowers whose loans restructured, etc., **with a credit amount of ¥100 million or more** (excluding residential real estate leasing, finance, public works, etc.)
- ② **Lower than or equal to Potentially Bankrupt Assets**

Estimated net credit costs taking into the actual conditions of each company based on the following surveys, etc.

- Recovery from the impact
- Current level of sales
- Need for support

Target borrowers :

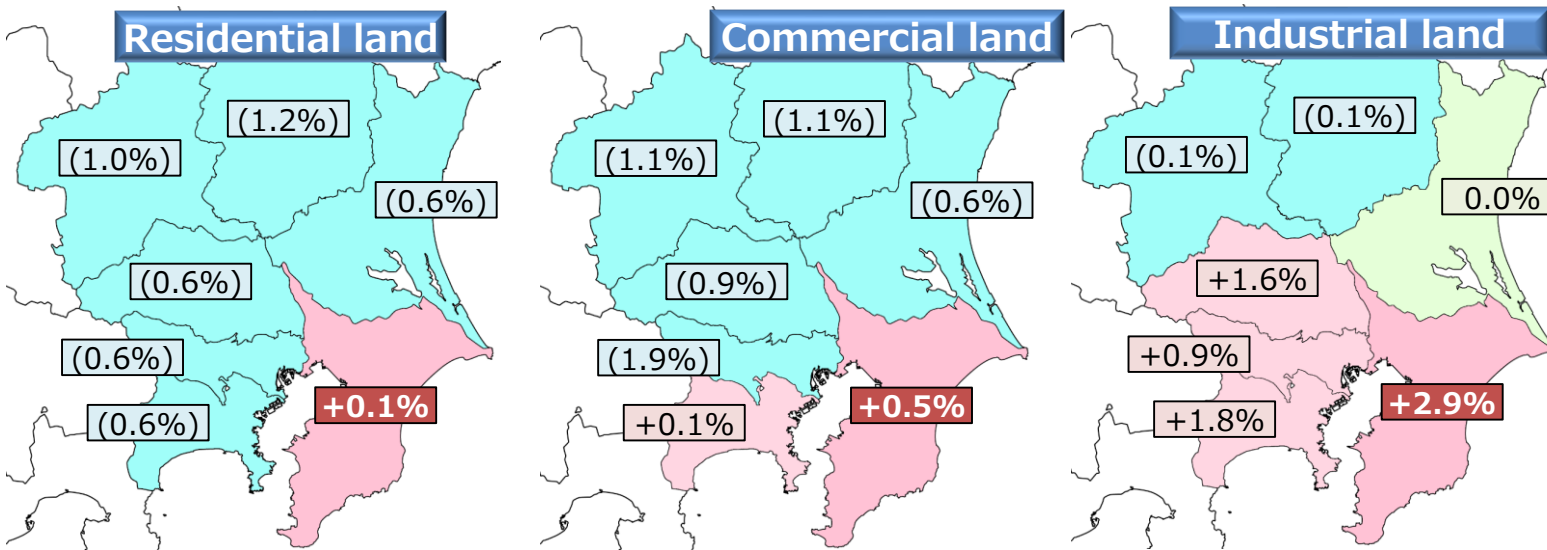
- ③ To whom credit examination section individually ascertains the actual situation

Estimated credit costs based on actual conditions for each company

### Interest in Chiba as a residence, etc. is increasing due to COVID-19

#### Posted land price (January 2021)

[YoY]



Takarajimasha "Country Lifestyle Book" (February issue)  
"Best Ranking of Living Country 2021 Edition"

[By 12 areas nationwide, Tokyo metropolitan area]

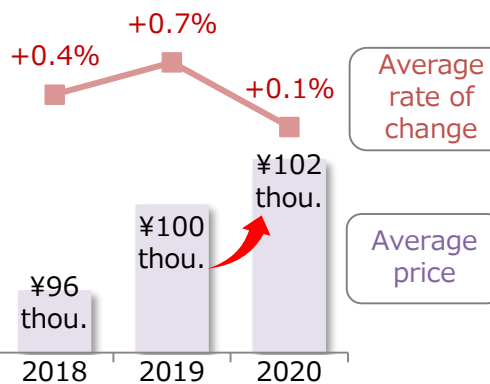
Ranking	Municipalities	Isumi City: No. 1 for the fifth consecutive year
No. 1	Isumi City	
No. 3	Tateyama City	
No. 6	Tako Town	
No. 7	Kamogawa City	

※Only municipalities in Chiba Prefecture are extracted

Source: Takarajimasha



#### Benchmark land price in Chiba (July 2020)



[Average for all applications]

#### Top 10 locations for rate of increase in the Tokyo area

[All Applications]

**8 out of 10 locations are in Chiba**

- Ichikawa City 2 locations
- Funabashi City 2 locations
- Urayasu City 2 locations
- Matsudo City
- Chiba City

#### Number of transfers exceeded by Prefecture

(Thousand people)

Ranking	Prefectures	FY2019	FY2020	Increase/Decrease
No. 1	Kanagawa	30	29	(1)
No. 2	Saitama	26	25	(1)
No. 3	Chiba	9	13	+3
No. 4	Osaka	10	10	+0
No. 5	Tokyo	83	7	(75)
No. 6	Fukuoka	4	6	+1
No. 7	Okinawa	1	1	(0)
No. 8	Gunma	(2)	0	+3

Source: Ministry of Internal Affairs and Communications

※Fiscal year: from April to March

#### Top 20 municipalities with a large number excess transfers

Prefectures	Number
Chiba	5
Kanagawa	5
Saitama	2
Osaka	2
Other 6	1 each

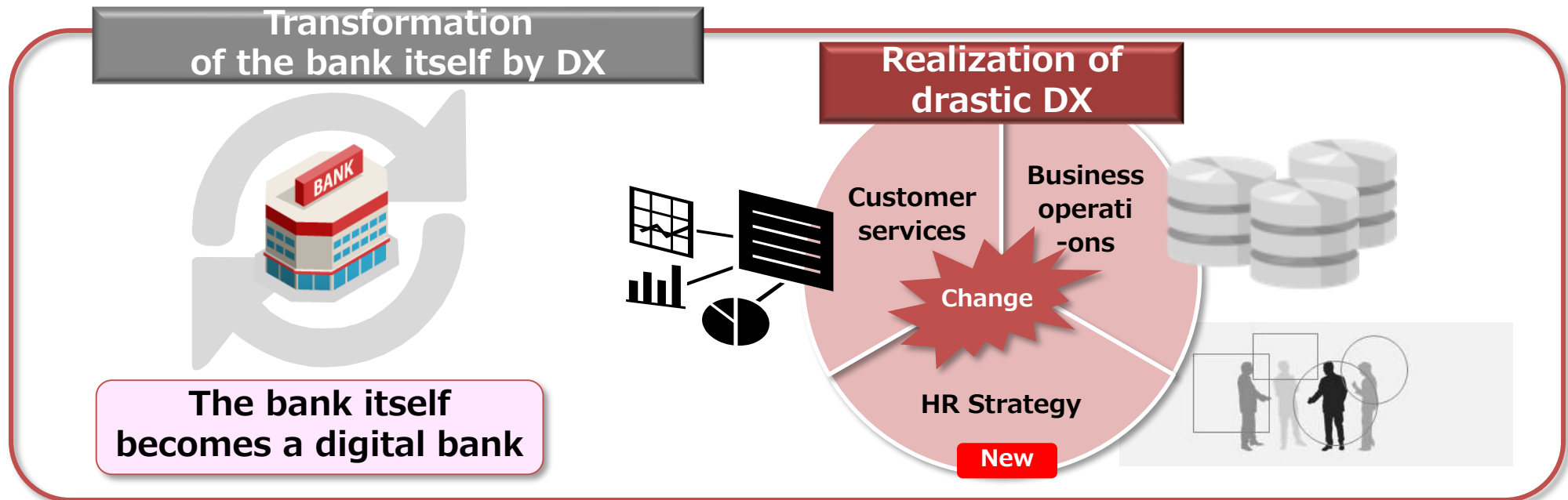
Source: Ministry of Internal Affairs and Communications  
※January-December, 2020

Chiba City, Nagareyama City, Kashiwa City, Funabashi City, Yachiyo City

# Business Strategies

# Digital Strategy

Added "Change of Human Resources Strategy" to the axis of DX promotion in order to transform the bank itself



## Seven key issues New

- Digitize customer services**
  - App
  - Corporate portal
  - ICT consulting
  - Online lending
- Utilization of data**
  - Utilization of big data
  - Date search system
- Improvement of operating efficiency**
  - Eliminate the use of paper and stamps completely
- New businesses launch**
  - Regional trading company
  - Remote financial consulting
  - Response to deregulation
- Digitize business operations including headquarter operations**
  - Drastic review of operations using digital
- Enhancement of risk management**
  - Thorough risk management in response to digitalize
- Securing DX human resources**
  - Planned development and recruitment of DX personnel

Underlined in red: Moonshot goals

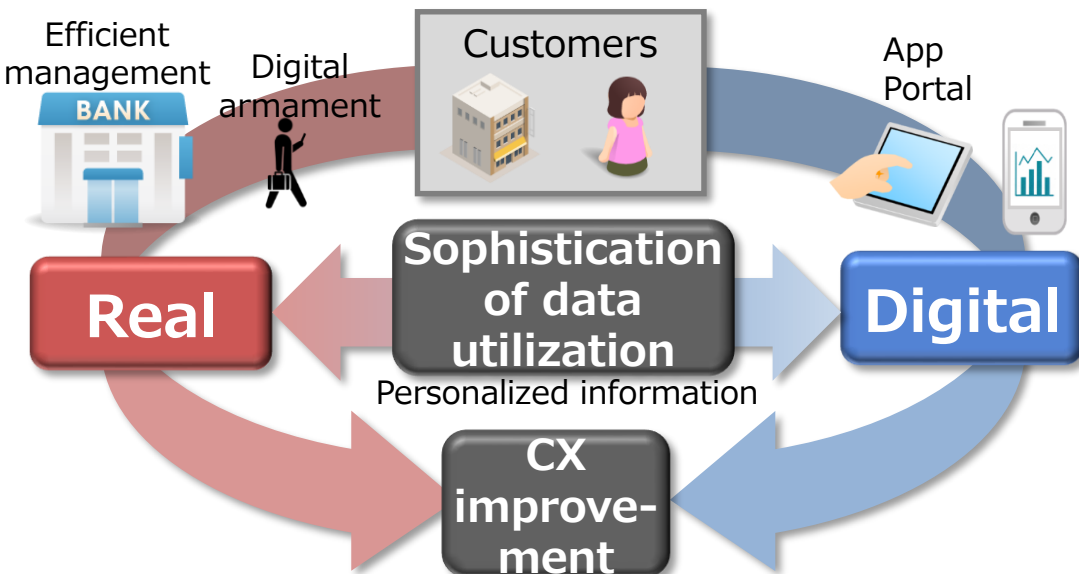
## What we want to achieve through DX



# Channel Strategy

Increase touch points with customers through digital, and move face-to-face to differentiate channels

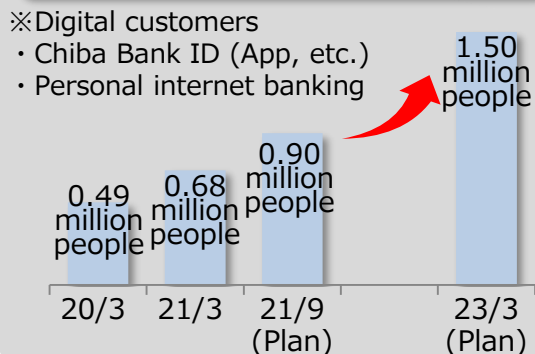
## Significance of face-to-face and digital channels



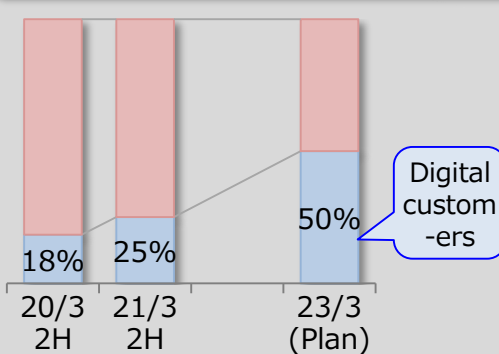
➤ Differentiation channels such as consulting

➤ Basis of contact with customers  
➤ Increase touch points

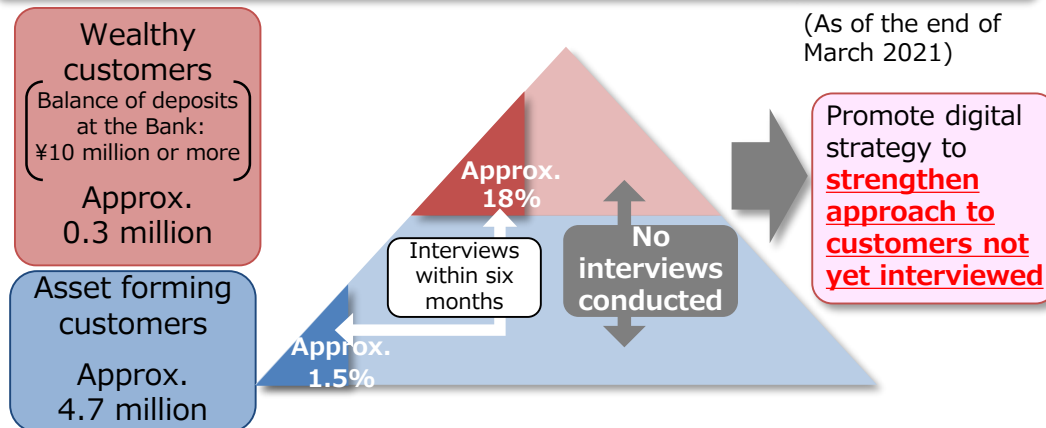
## Number of digital customers (Individuals)



## Gross business profits composition (Individuals)

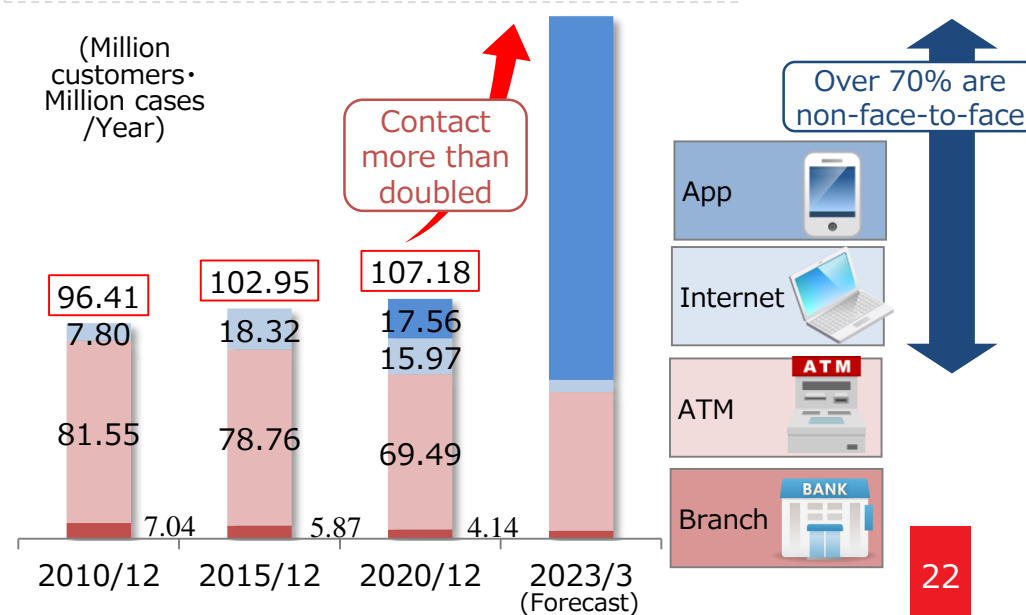


## Number of individual customers and interview rate

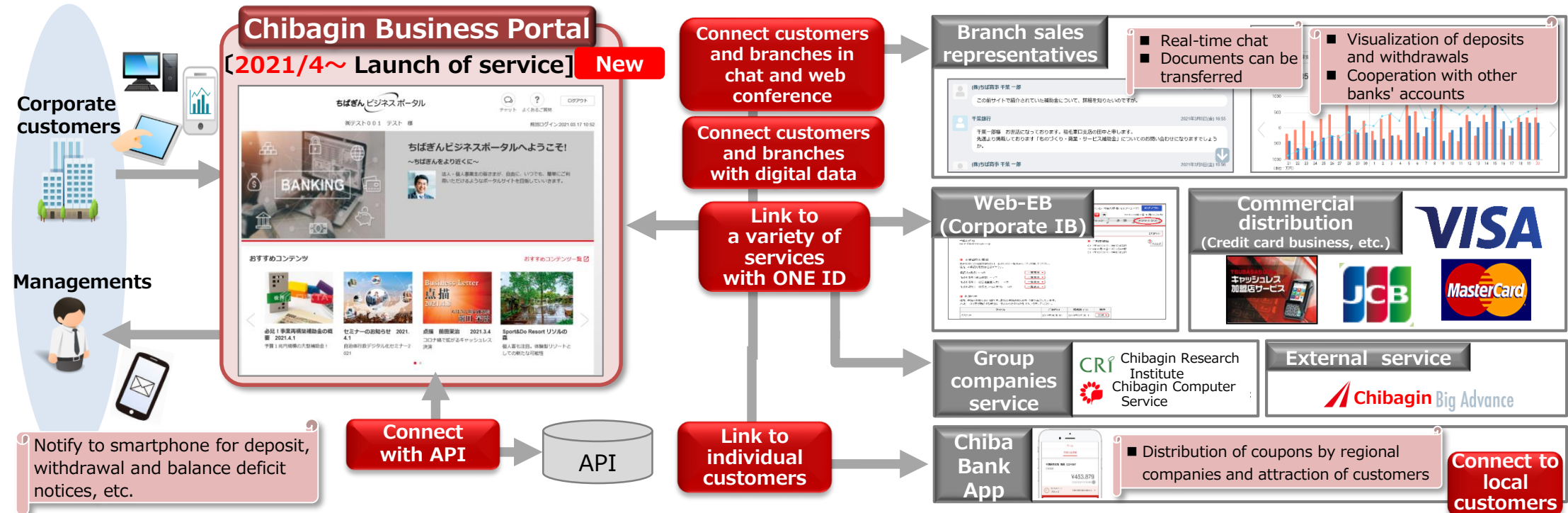


## Number of visits and accesses by channel

※ Branch and ATM is number of visits including corporations  
Internet and App is number of accesses



### A corporate portal to serve as a hub for all services essential to business activities



Development Schedule	Phase 1 Implemented in 2020/4	Phase 2 2021/9 ~ 2022/5 (plan)	Phase 3~
Connect with digital	<ul style="list-style-type: none"> <li>Chat</li> <li>Offering information useful for management</li> </ul>	<ul style="list-style-type: none"> <li>Web conferencing</li> <li>Alert notification function</li> </ul>	<ul style="list-style-type: none"> <li>Sales utilizing browsing history</li> </ul>
Digitize financial services	<ul style="list-style-type: none"> <li>Balance and transaction statements (within Chiba Bank)</li> <li>Link to Web-EB</li> </ul>	<ul style="list-style-type: none"> <li>Cooperation with other banks' accounts</li> <li>Comparison function of account information</li> <li>Digital delivery of repayment schedule</li> </ul>	<ul style="list-style-type: none"> <li>Cash flow visualization</li> <li>Electronic contract</li> <li>Link to cashless business</li> </ul>
Resolving management issues	<ul style="list-style-type: none"> <li>Cooperation with BigAdvance</li> </ul>	<ul style="list-style-type: none"> <li>Cooperation with ICT Consulting</li> <li>To portals of group companies</li> </ul>	<ul style="list-style-type: none"> <li>Link to business functions such as sales management and personnel and labor management</li> </ul>





## Strengthen ability to resolve management issues as a partner

### Advisory activities

As developing evaluation of business, creating customers' corporate value by providing optimal solutions

As a partner (advisor) continuous dialogue to identify potential challenges

Sharing of issues, initiatives aimed at solutions

Evaluation of business (analysis and evaluation)

### Provide total solutions

- Group companies
- External partner
- Overseas network

Creation of corporate value

### ICT consulting

Supporting companies' adoption of ICT

(2021/4~)

New

- Improvement of business flow
- Comparison / review

- Introduction of IT tools
- Initial Settings
- Improving operation flow
- Support for introduction

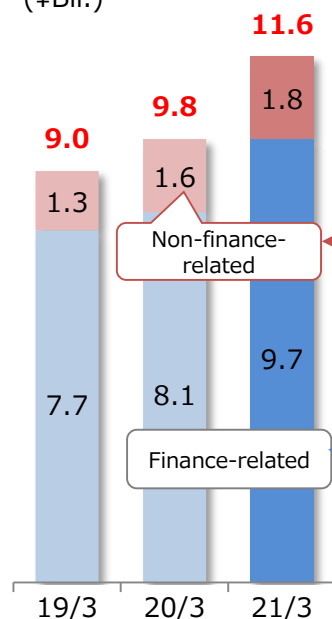
Preparing management plan

Recruitment  
Chibagin Career Service

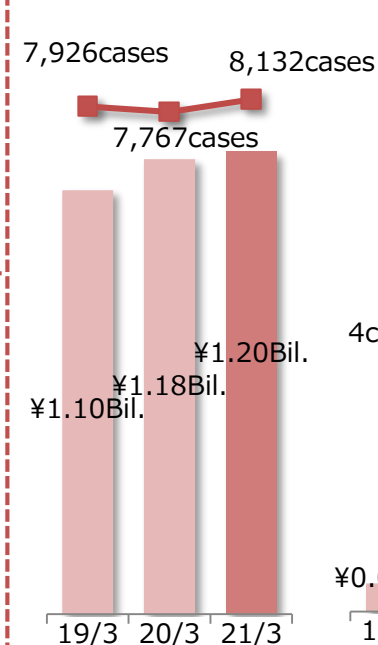
Advisory  
CRI Chibagin Research Institute

### Fees and commissions income of corporate solutions

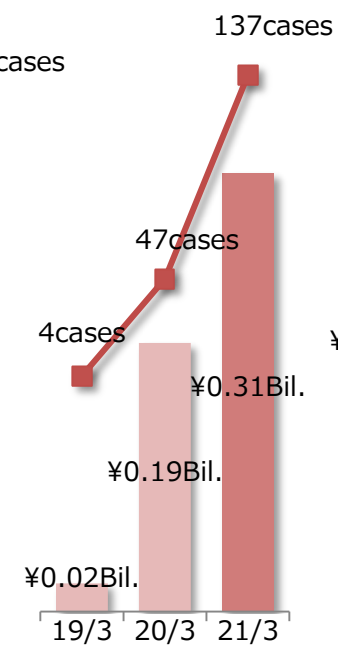
(¥Bil.)



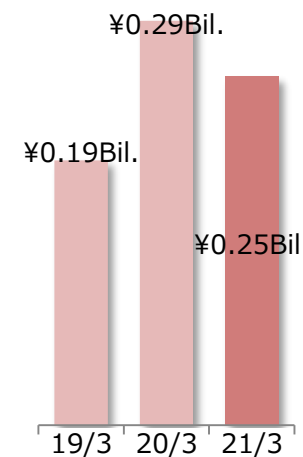
### Number of business matching transactions and fees



### Number of advisory contracts and fees



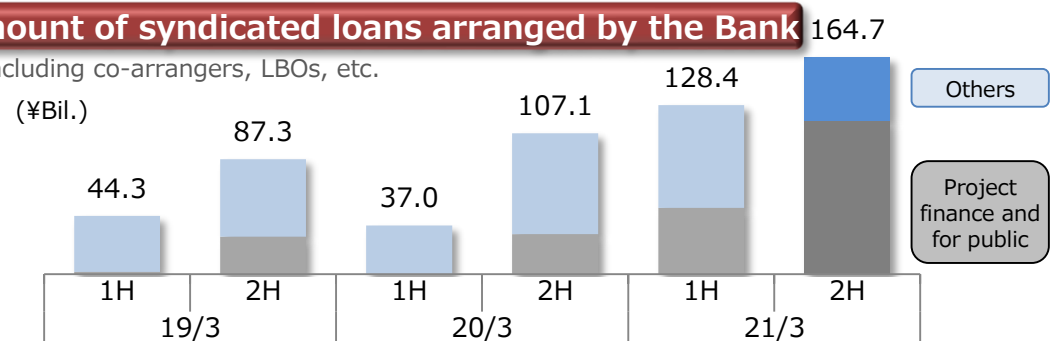
### M&A fees



### Amount of syndicated loans arranged by the Bank

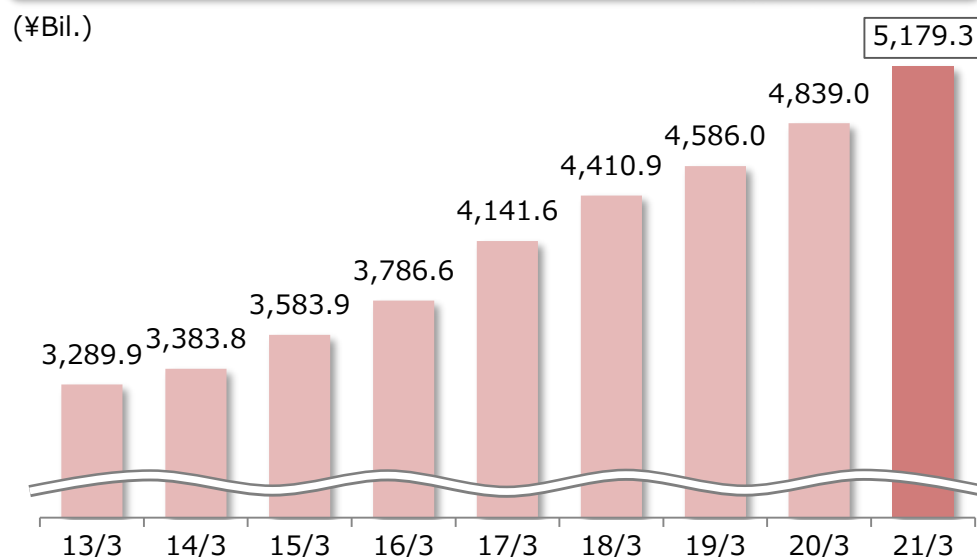
※ Including co-arrangers, LBOs, etc.

(¥Bil.)

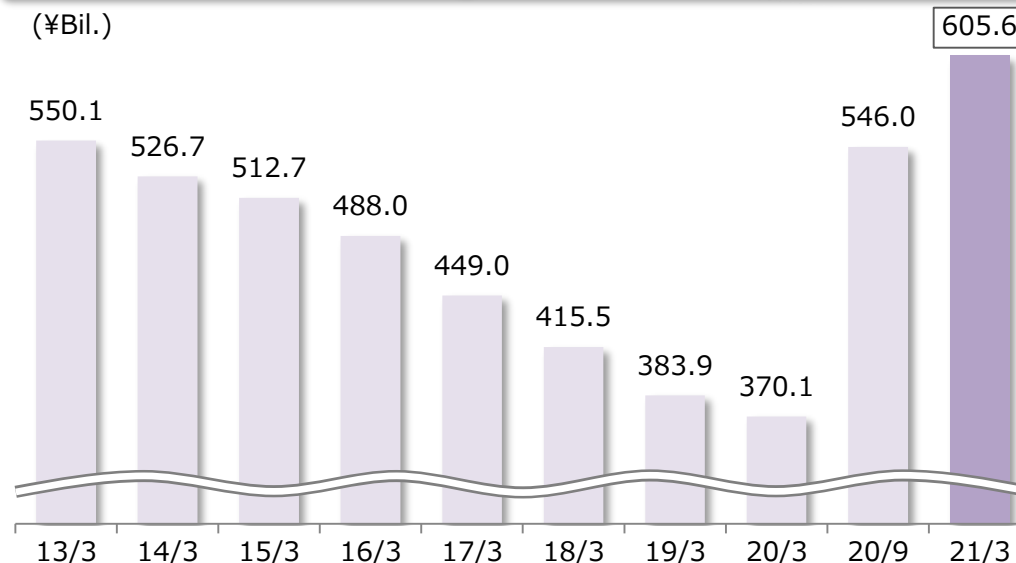


## Aggressive responding to SME borrowing needs by COVID-19 disaster

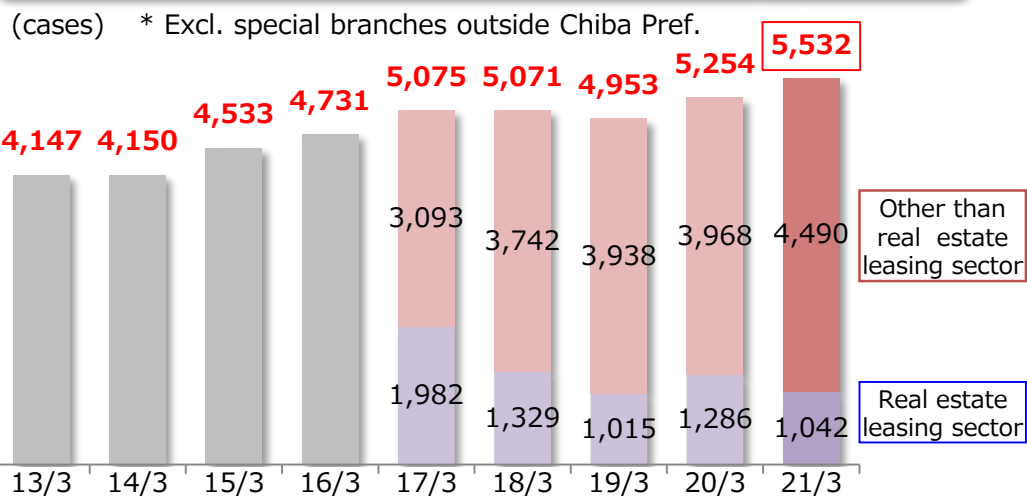
### Balance of loans to SMEs



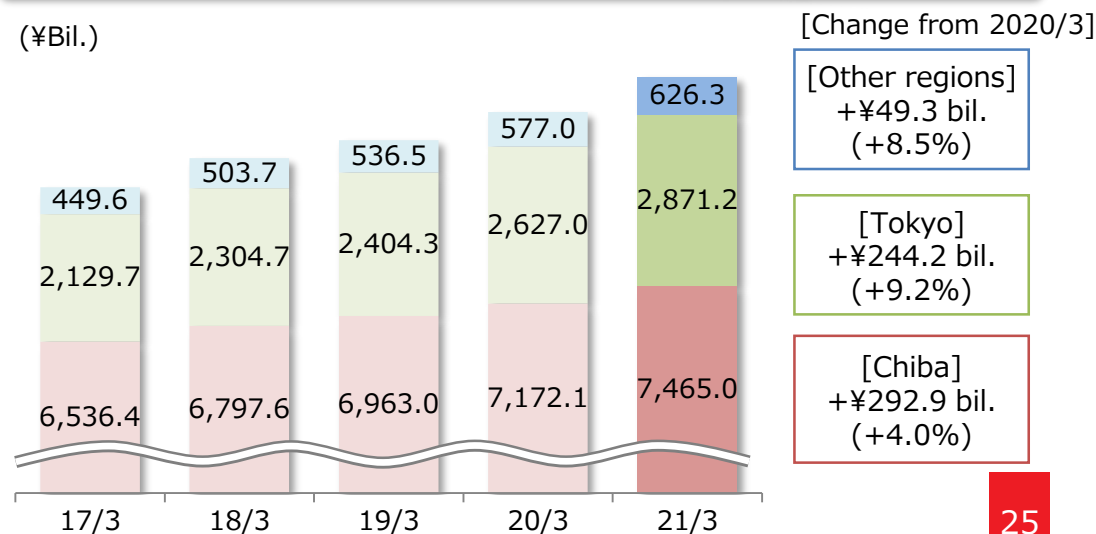
### Balance of loans with guarantee of the Association



### Number of new loan customers



### Balance of domestic loans by region

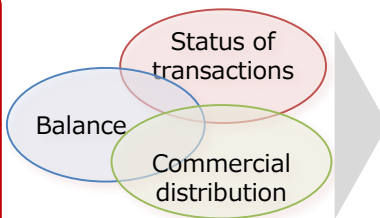


Leveraging DX to upgrade examination system, fears of lending to the real estate leasing industry are low

#### AI examination using account deposit and withdrawal data

**New** (2021/5~ Trial start)

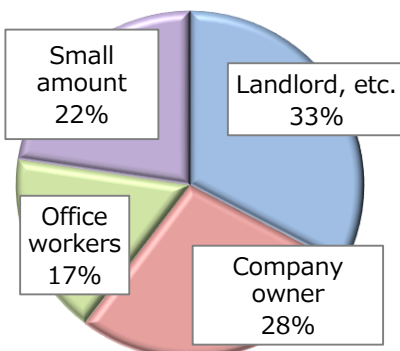
- **Timely** understanding of changes in business conditions
- Internal data use ⇒ **No window dressing**
- Utilized for sales promotion



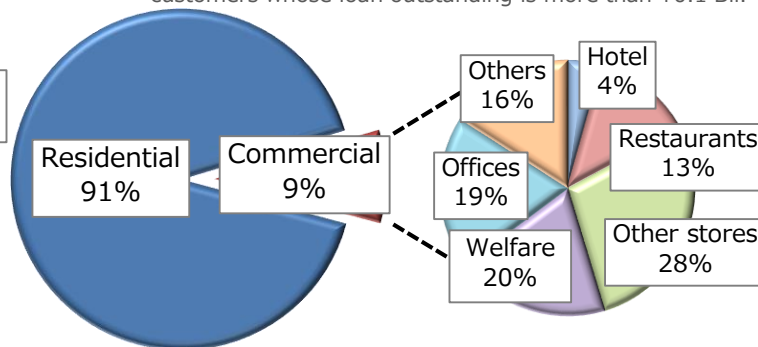
- **Examination**
- **Alarm**
- Loan proposal
- Business matching

#### Loans to the real estate leasing

##### Ratio by borrower character



##### Ratio by tenant



[Based on number of customers as of March 2020] ※ Ratio of "commercial" is the data which aggregate the customers whose loan outstanding is more than ¥0.1 Bil.

**Occupancy rate**

Average of the customers' properties : 95.4% (national average : 83.3%)

**DSCR**

Average of the customers' properties : 142%

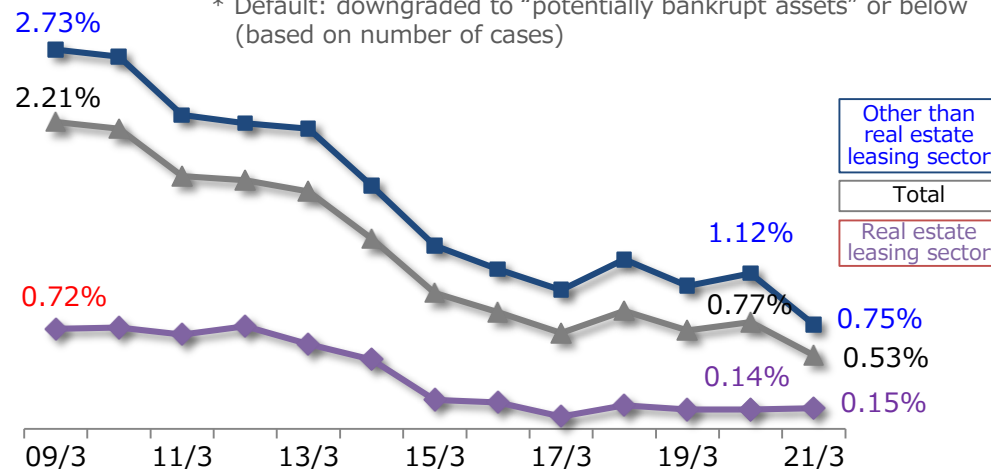
**DSCR: Debt service coverage ratio**

(Cash flows before principal and interest payments for the property / Principal and interest payments)

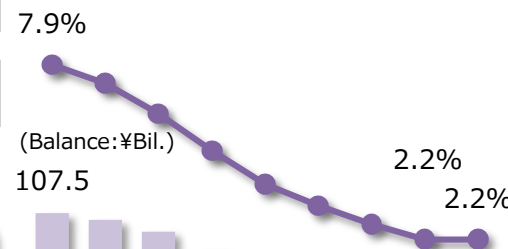
( If the ratio is less than 100%, the repayment and expenses cannot be covered by the property rent income. )

#### Default-rate ※

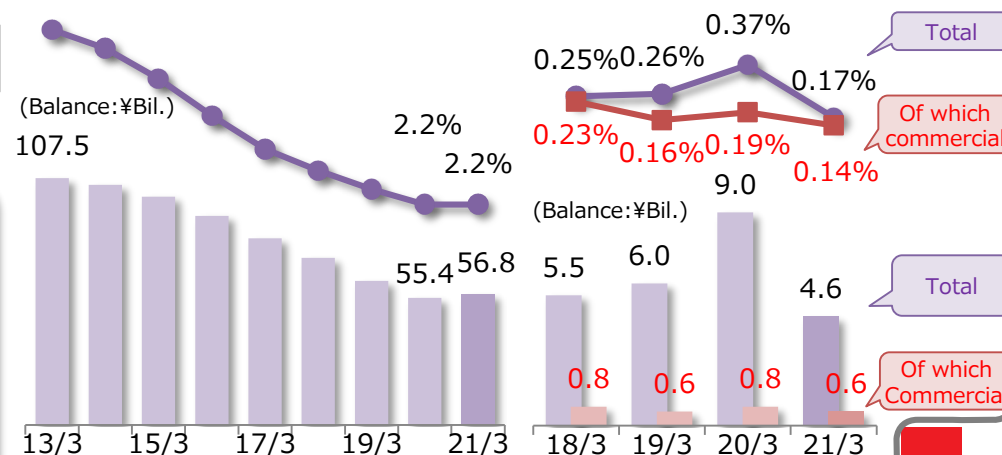
\* Default: downgraded to "potentially bankrupt assets" or below (based on number of cases)



#### "Balance" and "percentage" of restructuring loans for real estate leasing sector



#### "Balance" and "percentage" of delinquent loans for real estate leasing sector



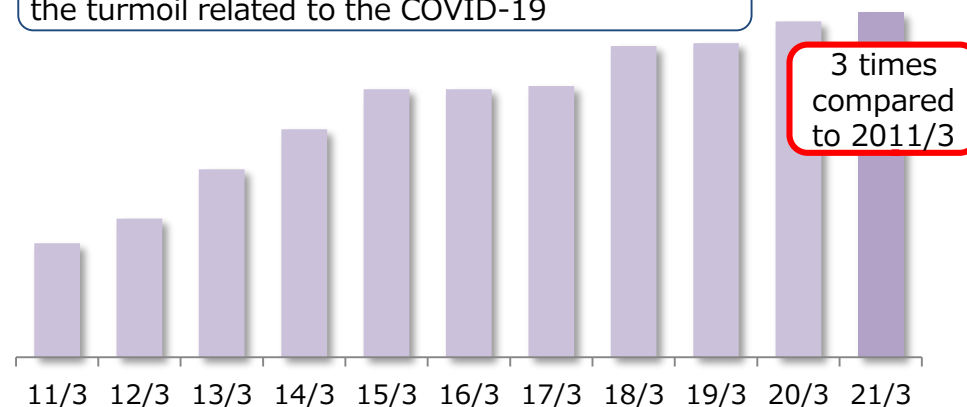
### Take advantage of the largest overseas network among regional banks

#### Overseas Network of the Bank



#### Loan customers number of Japanese-affiliated company at overseas branches

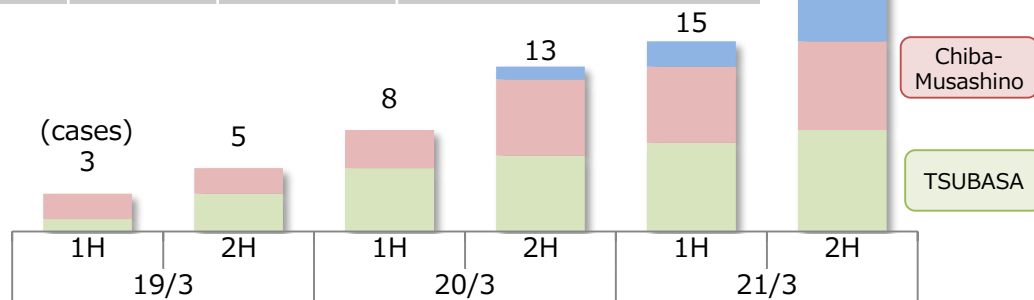
Continuing support for Japanese customers through telecommuting and split work despite the turmoil related to the COVID-19



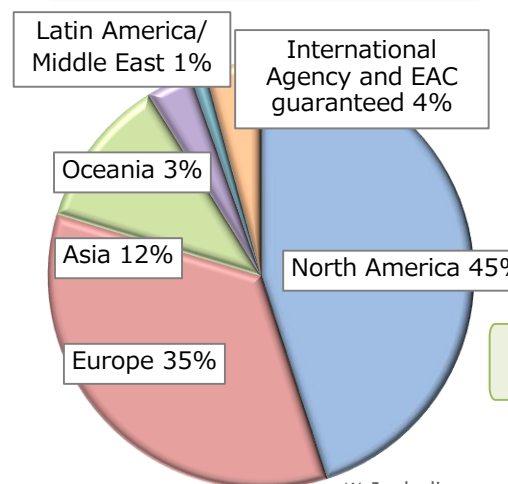
#### Cumulative Number of co-financing with alliance banks (International business)

##### Major initiatives in the 2H of FY2020

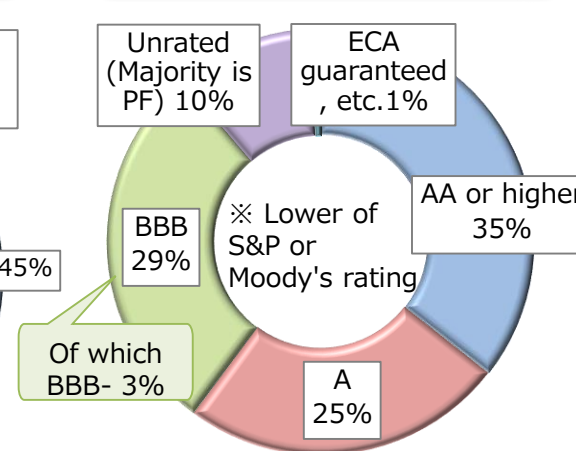
Timing	Alliance	Country	Affiliated overseas bases
2020/10	Musashino	Mexico	Chiba B/K New York Branch
2021/3	Yokohama	Singapore	Chiba B/K Hong Kong Branch
2021/3	Yokohama	United States	Chiba B/K New York Branch



#### Balance of non-Japanese loans (by region)

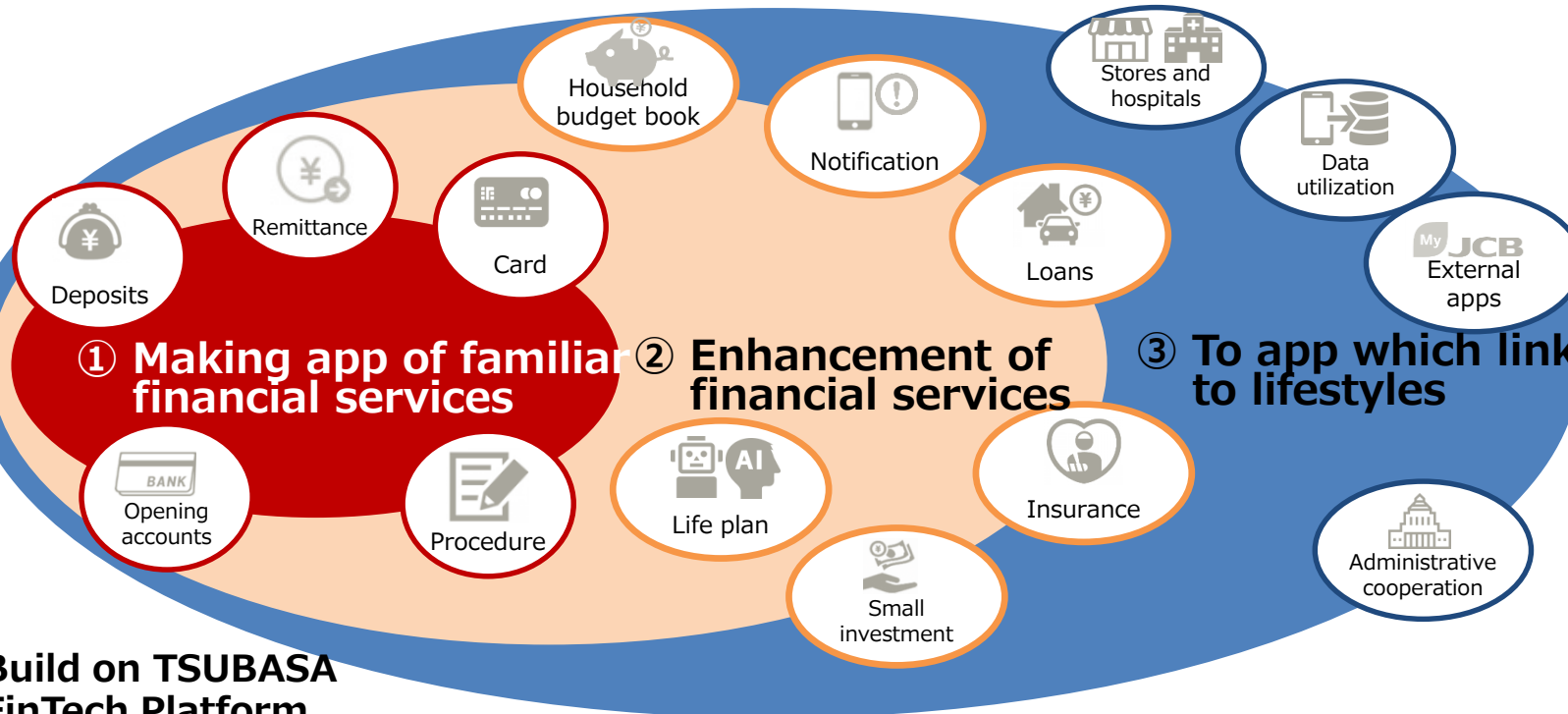


#### Balance of non-Japanese loans (by external credit rating)



※ Including credit to non-Japanese companies in domestic branches and market divisions

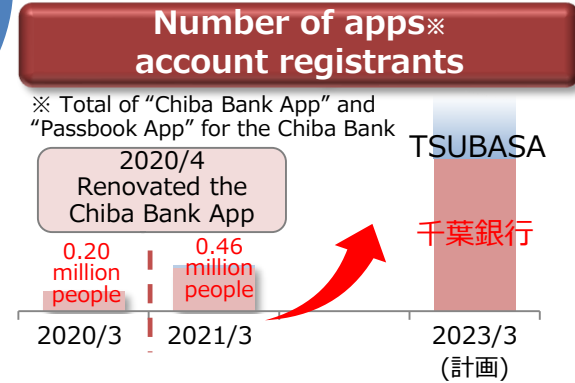
### Towards "the app linked to lifestyles"



#### Expansion to TSUBASA alliance

- Musashino Bank (from 2021/1)
- Gunma Bank **New** (scheduled for spring 2022)

**Expanding to other banks (under exchanging personnel)**



### Build on TSUBASA FinTech Platform

#### 2020/4 Renovation



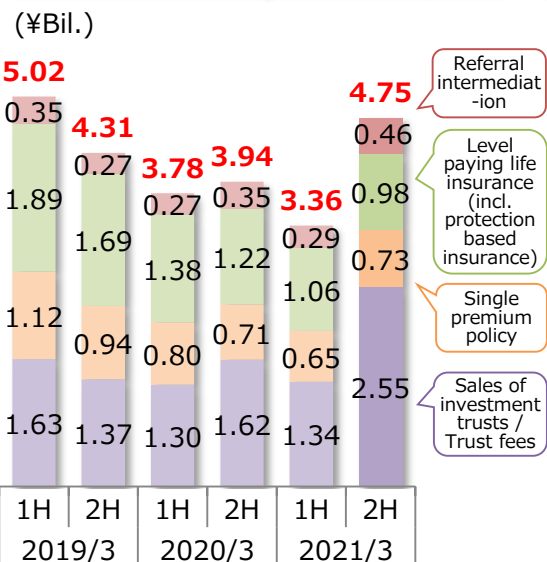
Phase 1	Phase 2	Phase 3	Phases 4 and 5
Implemented in 2020/4	Implemented in 2020/11	Scheduled to implement in Jun 2021	
<ul style="list-style-type: none"> <li>Inquiry of balance and transaction statements</li> <li>Transfer between self-accounts</li> <li>Link with Passbook App</li> </ul>	<ul style="list-style-type: none"> <li>Time deposit transactions</li> <li>Transfer (within Chiba Bank)</li> <li>Linking to debit cards</li> <li>Applications for housing and unsecured consumer loans</li> <li>Link to external apps (Linked to various external services through Chibagin ID)</li> </ul>	<ul style="list-style-type: none"> <li>Transfer (to other banks)</li> <li>Card loans</li> <li>Reservation</li> </ul>	<ul style="list-style-type: none"> <li>Evolve into <b>our core channel</b> with development flexibility and extensibility</li> <li>In the future, functions will be added in the small unit development cycle</li> </ul>
			<ul style="list-style-type: none"> <li>Barcode receiving agent (Scheduled for 2021/11) ⇒ Payment of taxes, public utilities, etc.</li> </ul>
			<ul style="list-style-type: none"> <li>Procedures (address change, etc.)</li> <li>eKYC (electronic identity verification)</li> <li>Life plan simulation</li> <li>Account alerts</li> <li>Insurance and investment trusts</li> <li>App loan</li> <li>Small-amount investments, etc.</li> </ul>



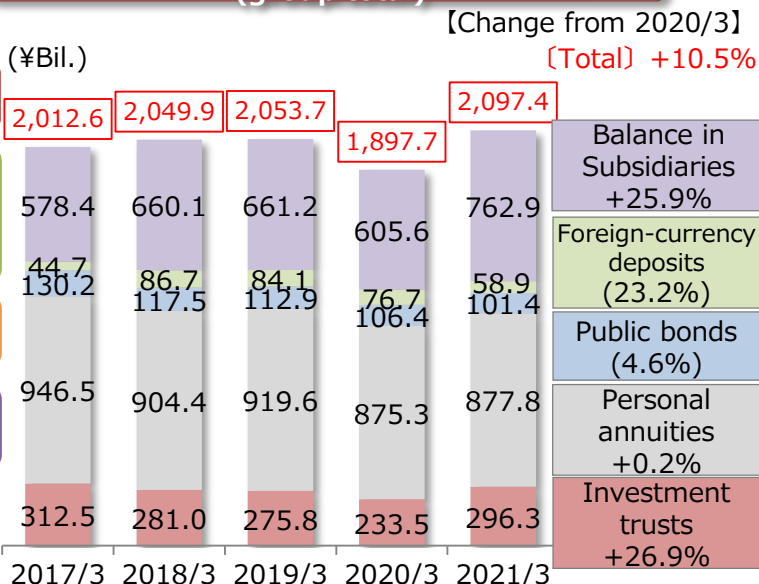
## Strengthen consulting functions that are closely linked to the lives of individuals

### Financial product sale

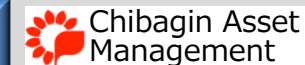
#### Fees and commissions income of financial products



#### Balance of financial products (group total)



### Chibagin Asset Management won an award



REFINITIV LIPPER FUND AWARDS 2021 **New**  
Best Company in the investment trust equity category



- No. 1 out of evaluation target 42 companies
- For the first time among asset management companies affiliated with regional banks**

"The Refinitiv Lipper Fund Award compares the risk-adjusted returns of many funds each year, and it will commend funds and management companies that have consistently superior performance during the evaluation period. At the time of selection, using the "returns consistency" within the "Lipper Leader Rating System" to measure risk-adjusted performance over three, five, and ten years evaluation period. Refinitiv Lipper Fund Award is presented to the funds with the highest contingent return for each category being evaluated. For more information, please see <https://www.lipperfundawards.com/>. Refinitiv Lipper makes reasonable efforts to ensure the accuracy and reliability of the data included in this document, but makes no guarantees as to their accuracy.

<Regarding Refinitiv Lipper Fund Award>  
Refinitiv Lipper Fund Awards, which have been recognized for more than 30 years in more than 20 countries around the world, use the "returns consistency" within "Lipper Leader Rating System", an independent investment trust rating system, and selects and honors outstanding funds and their management companies. For details of the evaluation method, please visit <https://www.lipperfundawards.com/>.

### TSUBASA fund wrap

(2021/4~) **New**

- Allocate assets to suit each customer
- Discretionary investment management

#### Promoting

- Deposit balance ¥10 million or more
- No financial products such as investment trusts, etc.

Customers approx. 210 thousands  
Balance ¥4 trillion

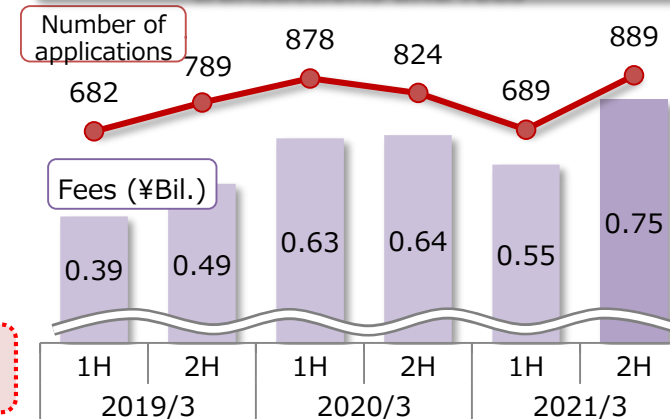
### Trust and inheritance

Inheritance-related	Trust
Testamentary trust	Land trust
Testamentary trust support services	Public interest trust
Inheritance sorting service	Specified gift trust
Management succession support service	Guardianship support trust
Family trust support service	Alternative testamentary trust

Asset management trust **New** (2020/12~)

Measures against dementia

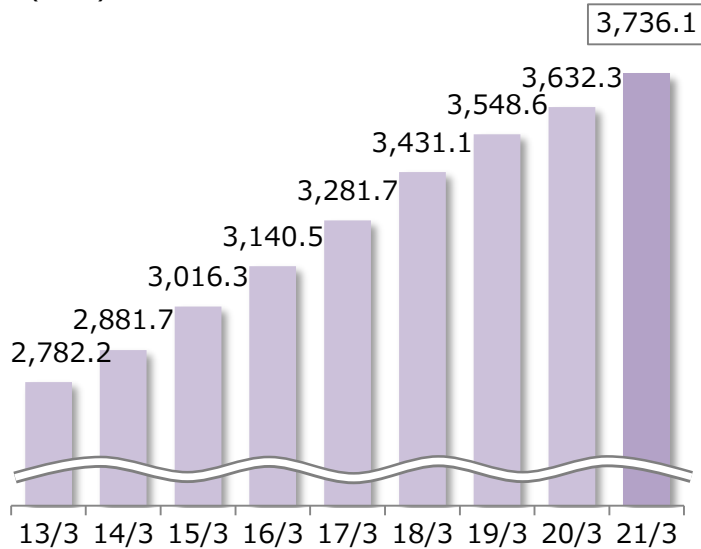
### Trust and inheritance-related transactions and fees



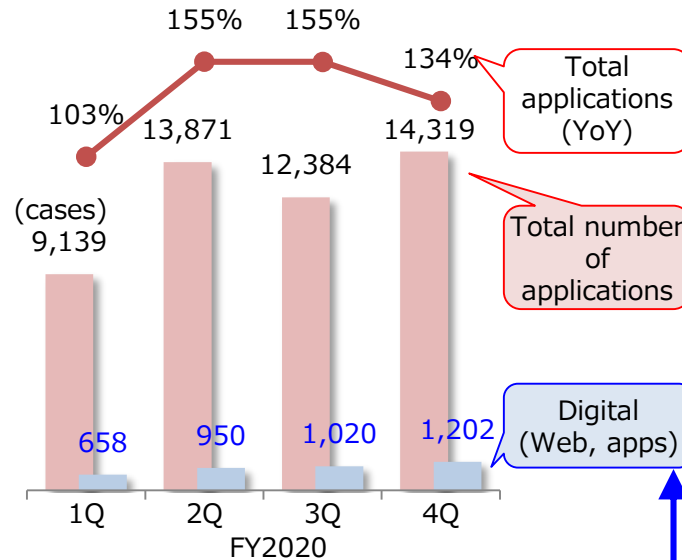
### Steady progress in both applications and execution in response to growing demand for relocation

#### Balance of housing loans

(¥Bil.)

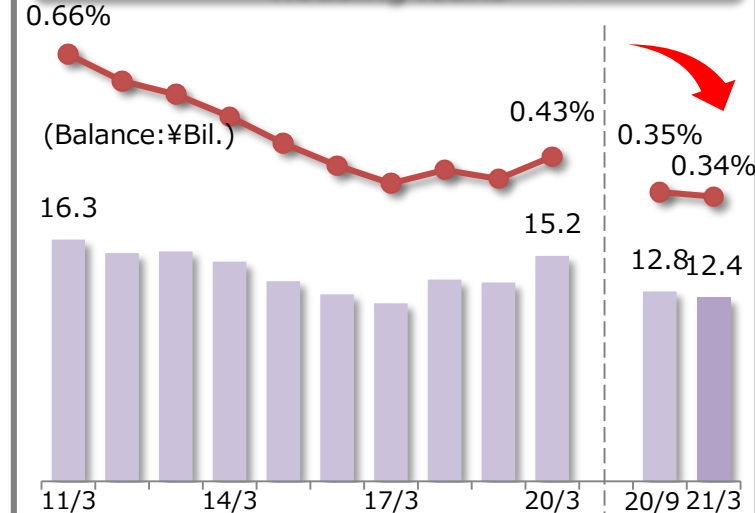


#### Number of applications for preliminary examination



#### Housing loan status of delinquency and requesting subrogation payment

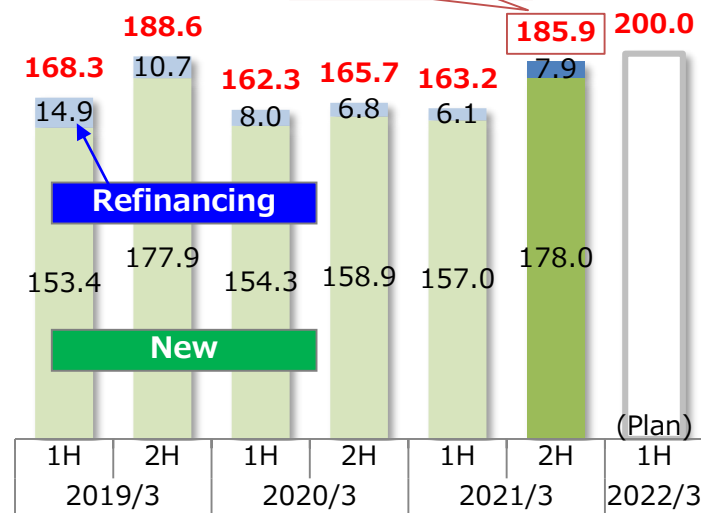
##### Balance and ratio of delinquency housing loans



#### Executed amount of housing loans

(¥Bil.)

YoY +12.1%



#### Measures to Expand Housing Loans

##### Housing loans Web Completion scheme

[2H of FY2021] Scheduled to be introduced at all branches

**New**

Capturing digital customers

~~Paper Stamp Visiting branches~~

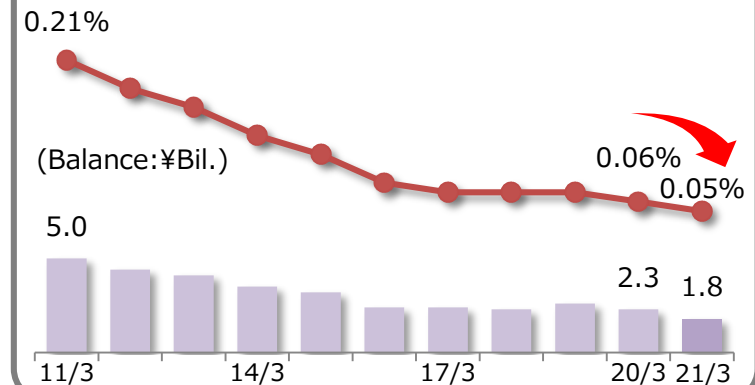
##### Dedicated housing loans officer\*

Period	People
18/4	77
19/4	77
20/4	87
21/4~	132
	96

Reallocate personnel devised by improving work efficiency, etc.

\*Personnel of consumer loan center, plaza and promotion office

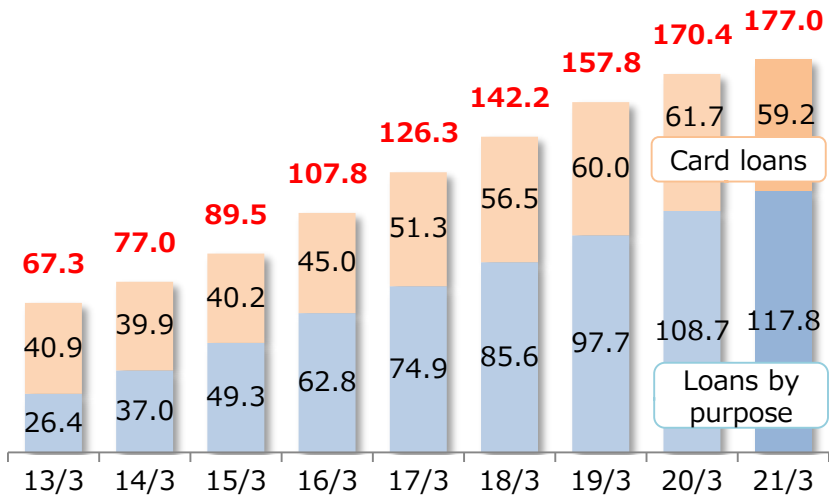
##### Balance and ratio of requesting subrogation payment of housing loans



### Maintain the soundness of assets while increasing the balance

#### Balance of unsecured consumer loans

(¥Bil.)

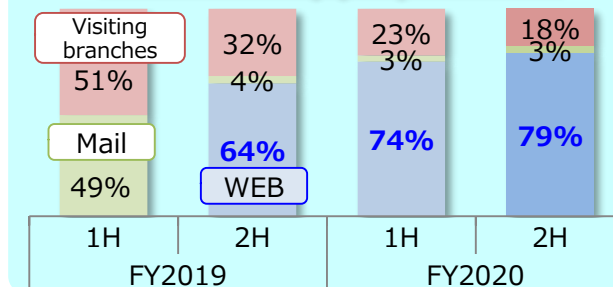


#### Measures to expand unsecured consumer loans

- Web completion scheme for loan by purpose (from Oct. 2019)
- DM with borrowable amount expected by AI
  - Started for "educational loan" from Nov. 2019
  - Started for "Car loan" from Feb. 2021

**New**

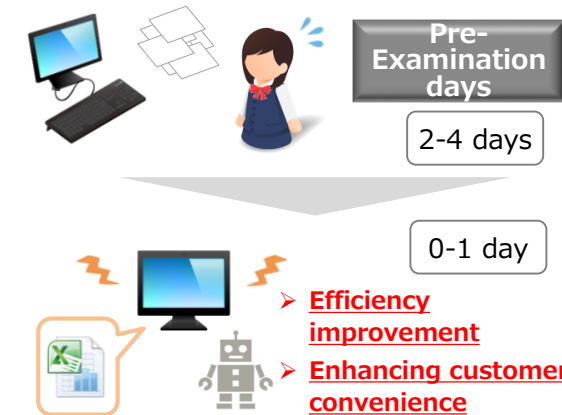
#### Application method for loans by purpose



#### Improving operational efficiency of unsecured consumer loans

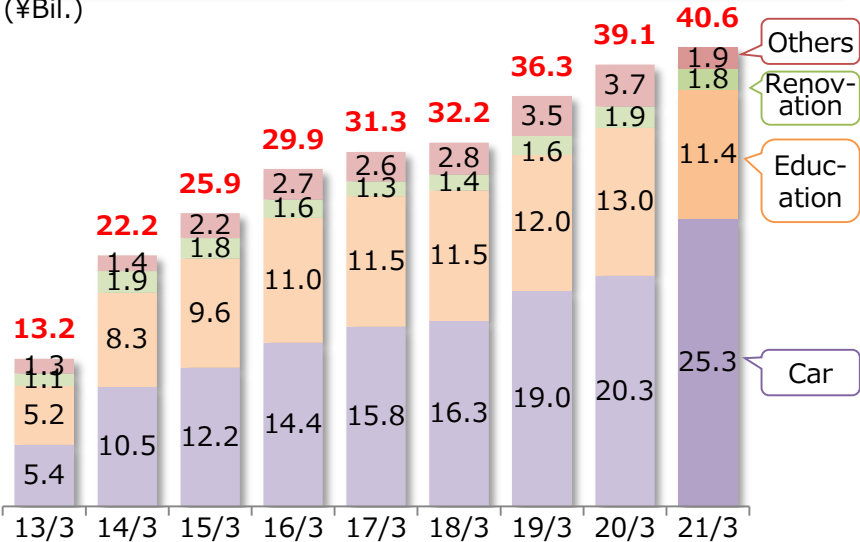
- Introduction of RPA for acceptance and preliminary examination of loans by purpose (from Sep. 2020)

**New**

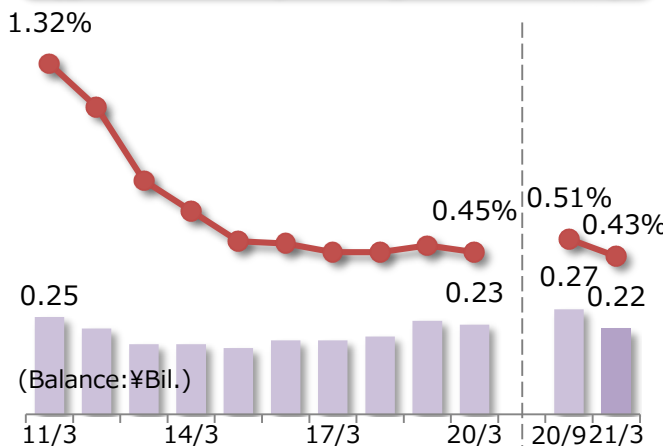


#### Executed amount of loans by purpose

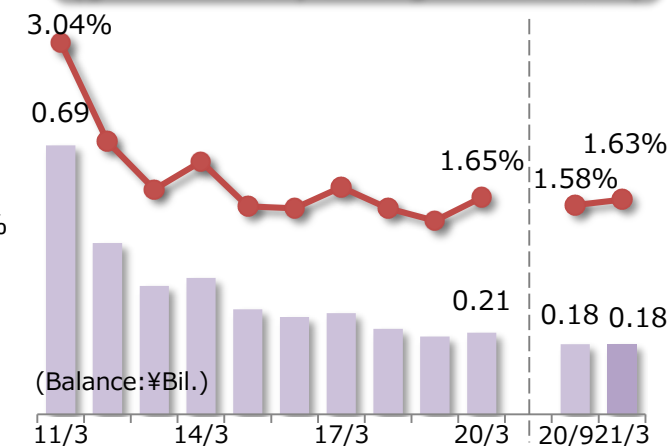
(¥Bil.)



#### Balance and ratio of delinquency loans by purpose (guaranteed by Chibagin Guarantee)



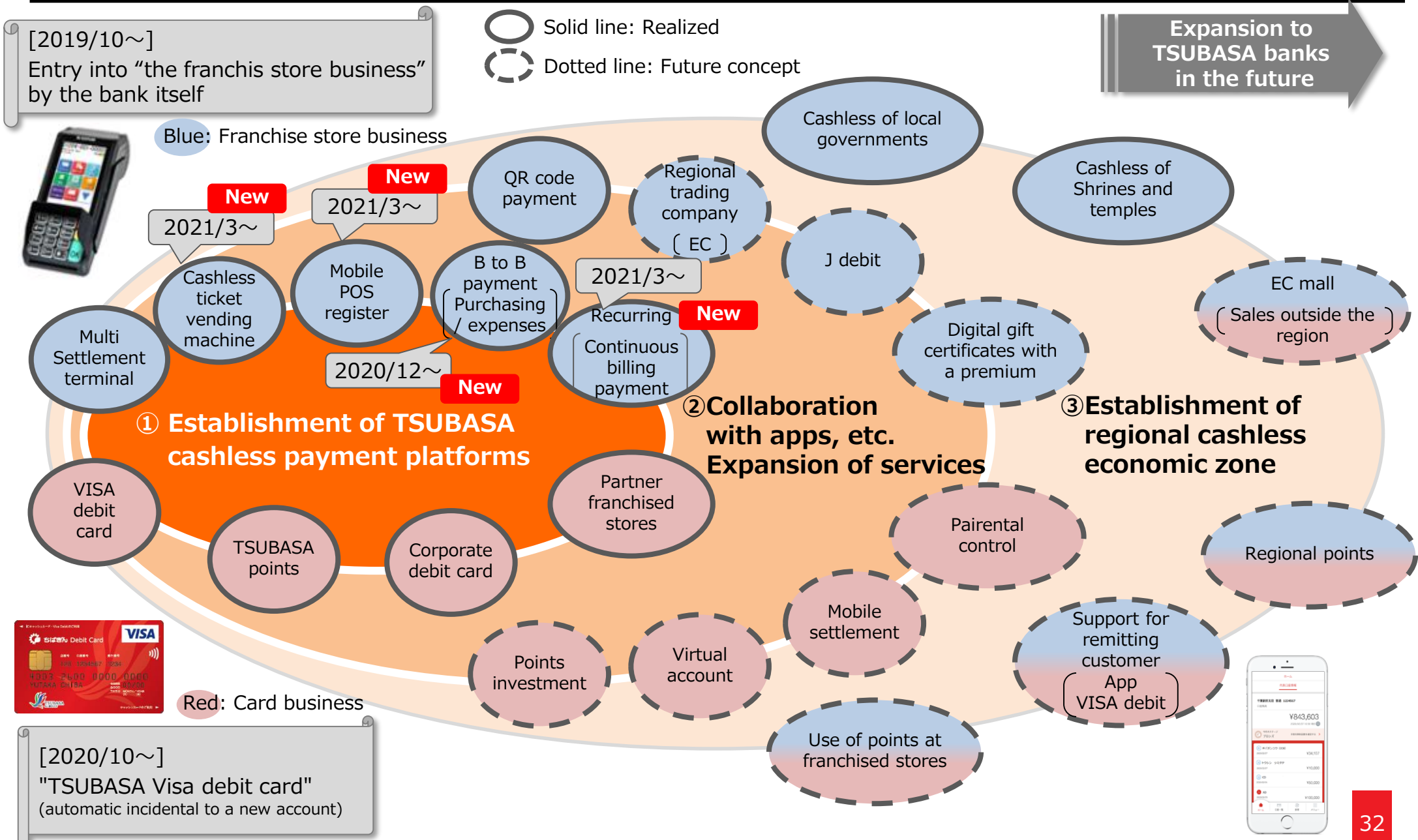
#### Balance and ratio of delinquency card loans (guaranteed by Chibagin Guarantee)





# Cashless Business ①

## Establish a regional cashless economic zone



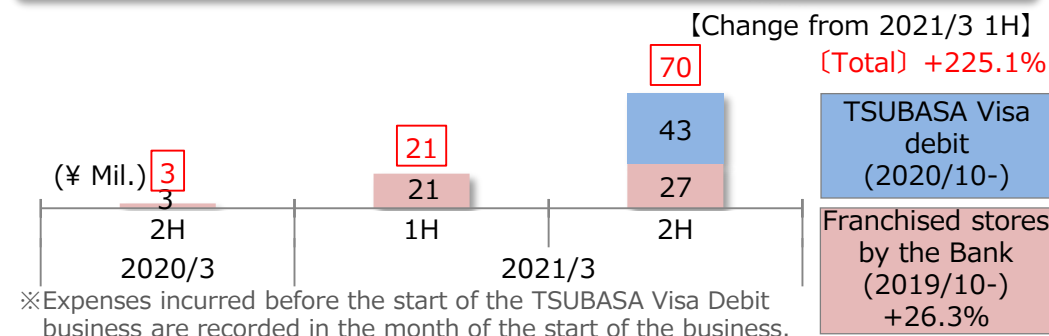
Steady increase in the number of new businesses that will lead to higher revenue in the future

### Cashless business income and expenditure

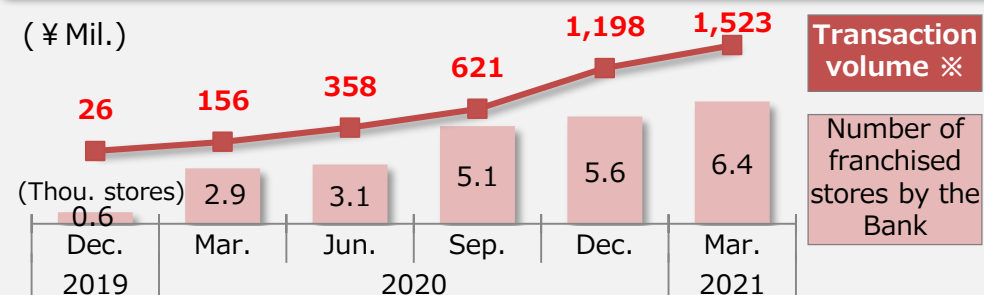
		(¥Mil.)	2020/3	2021/3	Change
Total of new and existing business by the Bank	Profit		591	648	56
	Revenue		2,087	2,360	273
	Expenses(-)		1,495	1,711	216
Total of new business by the Bank	Profit		3	92	89
	Revenue		9	307	297
	Expenses(-)		6	215	208
Franchised stores by the Bank	Profit		3	49	46
	Revenue		9	253	243
	Expenses(-)		6	203	197
TSUBASA Visa debit	Profit		-	43	43
	Revenue		-	54	54
	Expenses(-)		-	11	11
Existing business by the Bank	Profit		588	556	(32)
	Revenue		2,077	2,052	(24)
	Expenses(-)		1,488	1,496	7
Subsidiaries (Chibagin JCB Card) (Chibagin DC Card)	Profit		1,028	1,172	144
	Revenue		5,096	4,757	(339)
	Expenses(-)		4,068	3,585	(483)

※Expenses of subsidiaries include personnel expenses and other operating expenses.

### New business profit transition semiannually



### "Franchised stores by the Bank business" Number of franchised stores and transaction volume



### "TSUBASA Visa debit" Number of cardholders and transaction volume



※Transaction volume : settlement amount for one month in the relevant month

Regional trading company becomes hub to build an economic circulation system within the region

### Regional trading company



Product development support

Promotional support

Market development assistance

Strategy ① E C



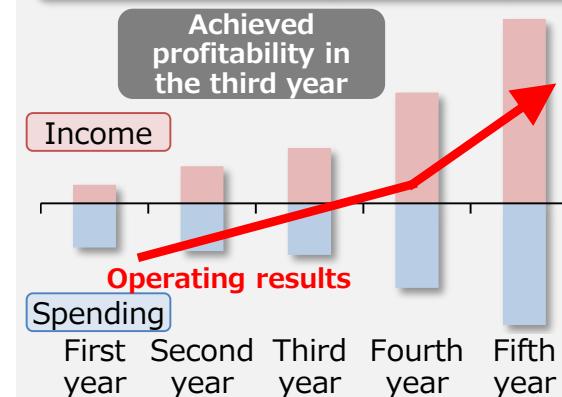
Strategy ② Purchase-type crowdfunding

Strategy ③ New product development study group

Strategy ④ Planning of marche and other events



### Revenue image of Step1



### Step 1. "Regional Products"

Supporting the expansion of markets for excellent regional products and services by stimulating consumption needs of individuals

#### [Major areas]



- Acquisition of marketing know-how
- Collection of non-financial data
- Expansion of the functions of Chiba bank app menu
- Synergy with the card business

### Step 2. "Life Events"

Forming a business distribution for life events and providing one-stop financial and non-financial services

#### [Major areas]



### Step 3. "Living"

Supporting consumer activities on a new daily to realize **"Links to Lifestyles"**

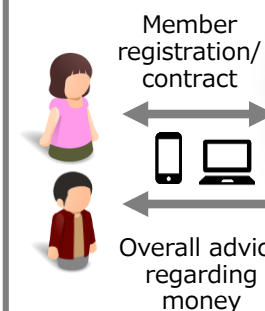
#### [Major areas]



### Remote financial consulting services

## NOMURA

**New**



**Financial Institutions**

Bank  
 Securities companies  
 Insurance companies  
 , etc.

Do not intermedate financial products or services

**Characteristics: neutrality, remote completion, and specializing in advice**

### Transition of low-counter operations to full paperless operations

#### "Zero use of paper and stamps"

#### Actual

#### Going forward

<b>Branch In-store</b>	<ul style="list-style-type: none"> <li>"TSUBASA Smile" makes reception operations paperless and stamp-less</li> </ul>	<ul style="list-style-type: none"> <li>Shift to a system of <b>centralizing and collaborating clerical work</b> by back-office operations paperless</li> </ul>
<b>Branch Sales</b>	<ul style="list-style-type: none"> <li>Web completion for unsecured loans</li> <li>Housing loans electronic contract</li> </ul>	<ul style="list-style-type: none"> <li>Web completion for housing loans</li> <li>Digitalization of corporate contract</li> </ul>
<b>Head Office Planning management</b>	<ul style="list-style-type: none"> <li>Completely paperless and stamp-less in headquarter approval documents</li> <li>Headquarter⇒Customer digitalization of information documents</li> </ul>	<ul style="list-style-type: none"> <li>Branch ⇒ Headquarter paperless of applications, etc.</li> <li>Addition of subject documents in the same left</li> </ul>

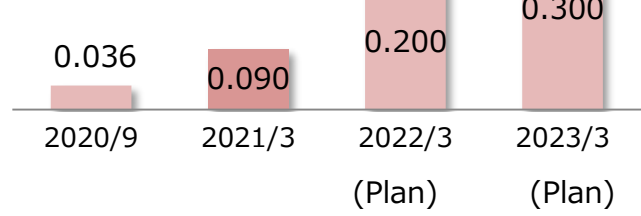
Operational efficiency

**Head office centralized departments**

Promote automation of HQ centralized divisions by utilizing RPA, etc.

#### Amount of reduction in operations

(Cumulative total/ million hours)



Moonshot goal

Low-counter business

	Capacity	Implementation period	Joint operation	Business covered	Reception	Back
<b>Over-the-counter tablets 「TSUBASA Smile」</b> 	75%	[2019/4~] Introduction in some branches [2020/8~] Development in all branches		Frequent and complex operations <ul style="list-style-type: none"> <li>New accounts opened</li> <li>Procedure</li> <li>Time deposits</li> <li>Various card applications</li> <li>My Number notification, etc.</li> </ul>	Paperless Stampless	<b>Electronics workflow</b> New Paper Stamp ⇒ Paperless Stampless
<b>TSUBASA general purpose paperless system</b> New	21%	[2022/6~]		Simple operations that are used infrequently <ul style="list-style-type: none"> <li>Safe deposit application, check book issuance, etc.</li> </ul>	Paper Stamp ⇒ Paperless Stampless	Paper Stamp ⇒ Paperless Stampless
<b>Remote</b>	4%	[2019/10~]	Chiba Bank only	Professional transactions that take more than an hour <ul style="list-style-type: none"> <li>Inheritance, adult guardians, etc.</li> </ul>	Centralized to HQ	Centralized to HQ

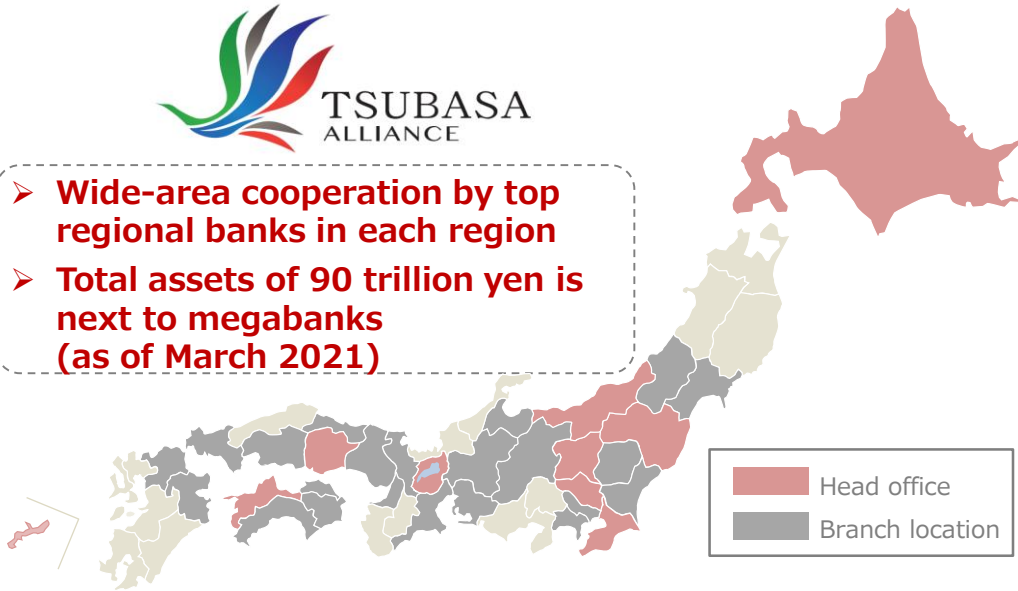
※Excluding "investment trusts" related business using dedicated terminals

# Alliance Strategies

Japan's largest banking collaboration in terms of number of customers who chose the banks as a main bank exceeding megabanks



- Wide-area cooperation by top regional banks in each region
- Total assets of 90 trillion yen is next to megabanks (as of March 2021)



## Improve productivity by consolidating common functions and divisions



Jointly invested

## TSUBASA Alliance Co. Ltd.

(Established in 7/2020)

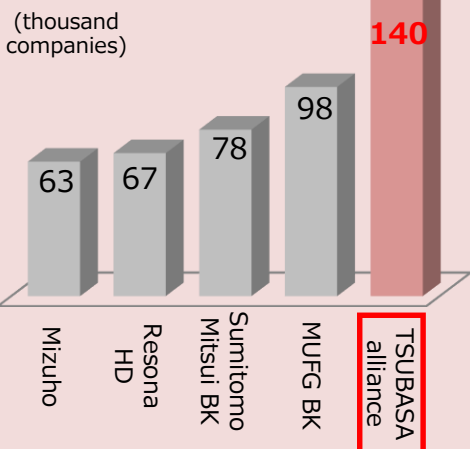
### Platform to consolidate and share common functions and indirect departments

#### Established AML Center (10/2020)

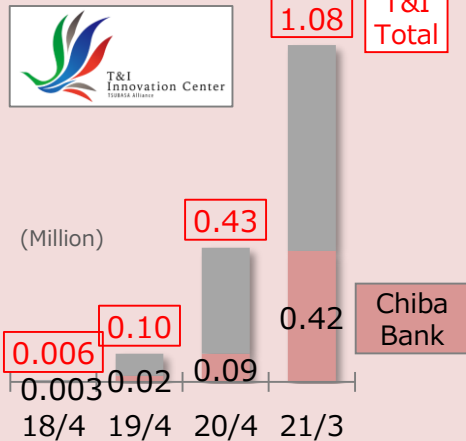
Consolidation of each bank's operations related to money laundering and the prevention of terrorist financing

### Number of customers who chose the banks as main bank

Source: TEIKOKU DATABANK, Ltd. "National Survey of Main Banks, 2020"

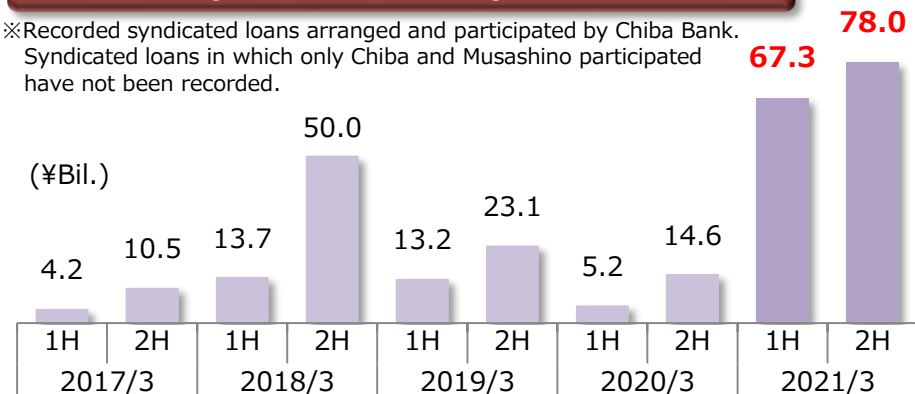


### "T&I" Number of individual user IDs on the API platform



### Results of syndicated loan by TSUBASA banks

※Recorded syndicated loans arranged and participated by Chiba Bank. Syndicated loans in which only Chiba and Musashino participated have not been recorded.



# Chiba-Musashino Alliance

**NEXT STEP 2023**

~ connect and go beyond, for the future ~

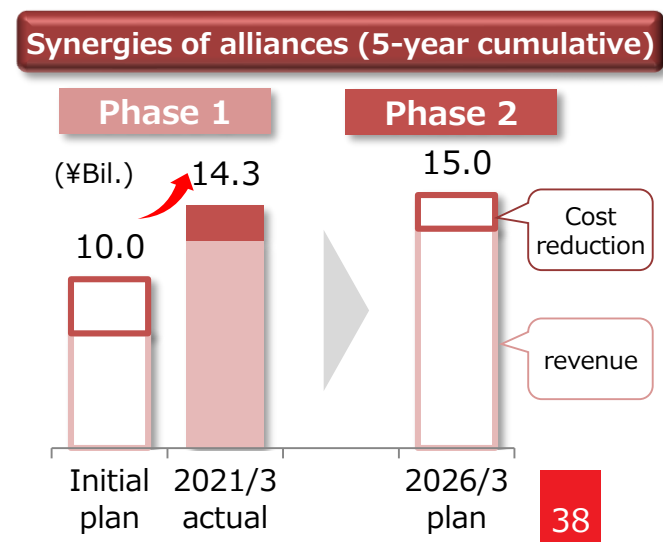
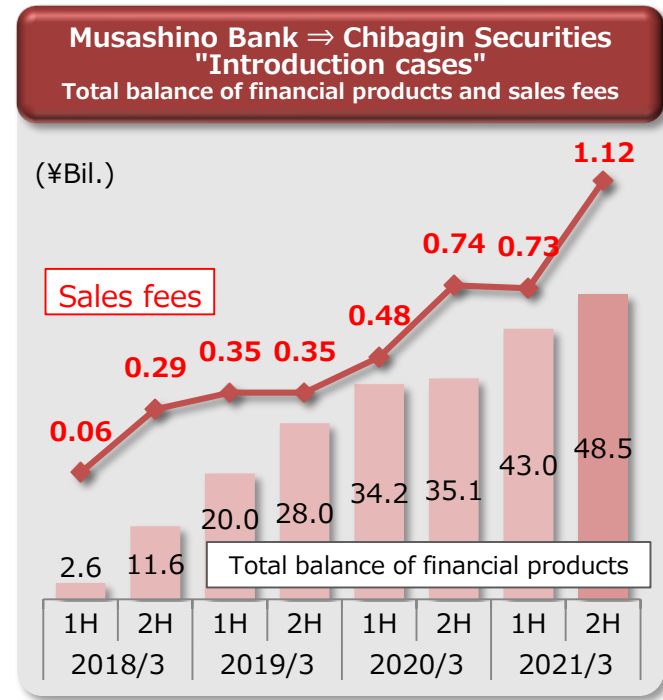
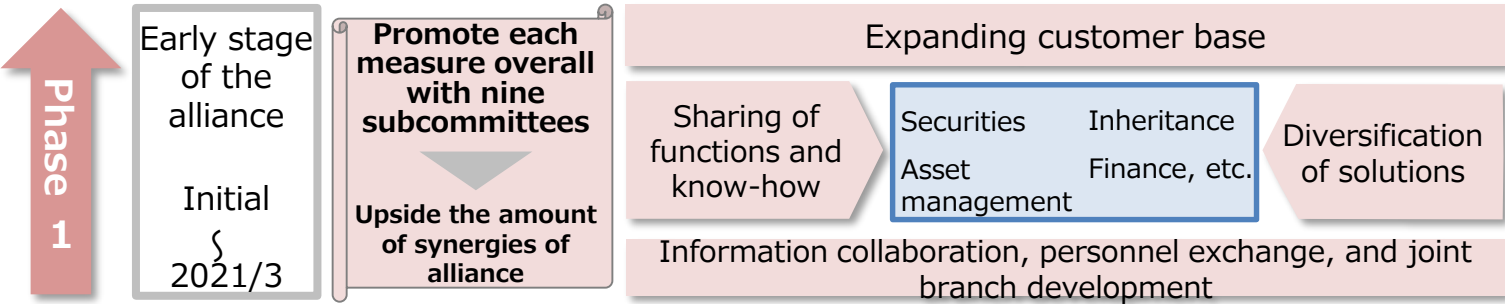
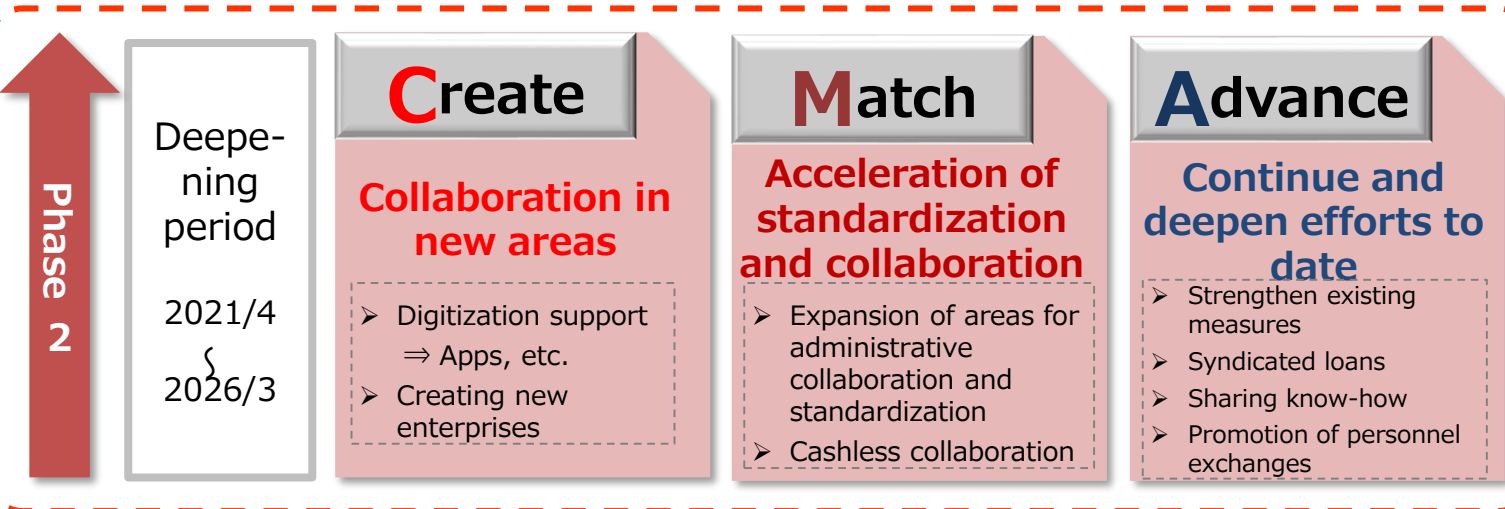
**New**

Five years have passed since the comprehensive alliance started, and the second phase has started.



Realize a deepened regional banks as a frontrunner in regional bank collaboration

Leap period: Standardization and collaboration (administrative and headquarters operations)



# Chiba-Yokohama Partnership

The cumulative synergies of cooperation to 2021/3 was ¥8.4 billion, which is steady toward the cumulative synergies of ¥20.0 billion over the five-year period.

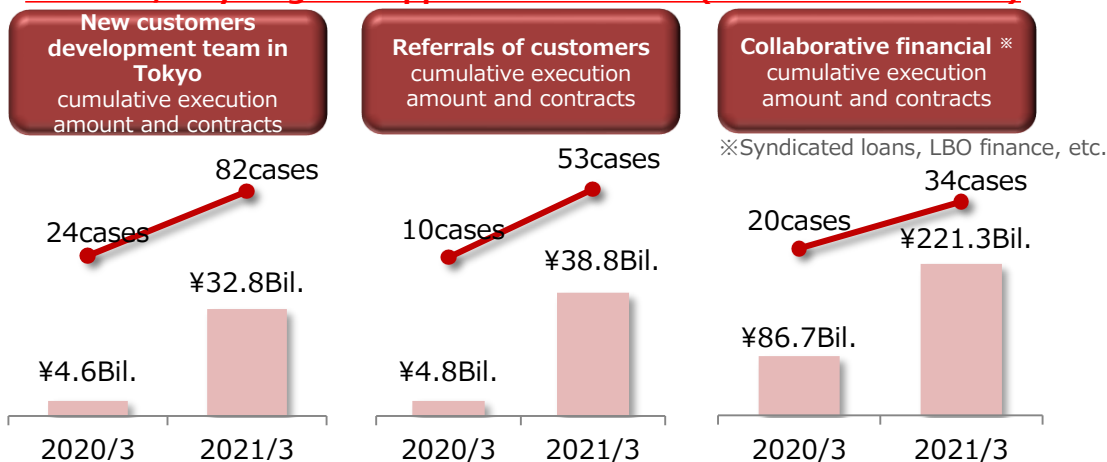
## Progress of various collaboration measures



### Corporate sector

- Collaborative financing in syndicated loans, etc. continues to drive results.

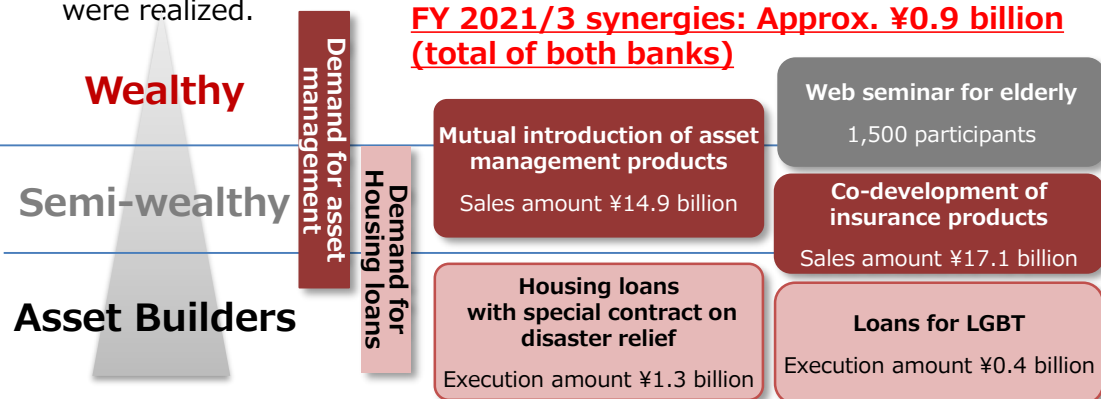
**FY 2021/3 synergies : Approx. ¥6.0 billion (total of both banks)**



### Personal sector

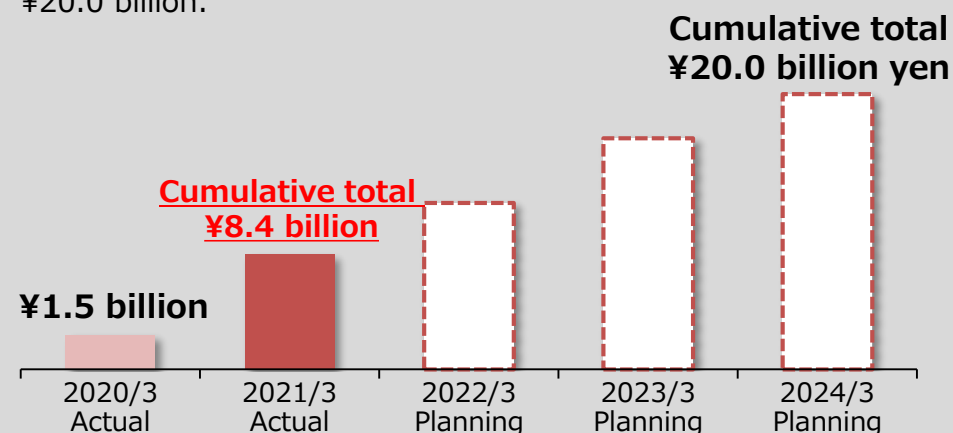
- Synergies of collaboration measures for new products planned and developed were realized.

**FY 2021/3 synergies: Approx. ¥0.9 billion (total of both banks)**



## Collaboration synergies (cumulative, total of both banks)

- Synergies significantly exceeded the plan in FY 2021/3.
- Steady progress toward a 5 year cumulative effect of ¥20.0 billion.



## New collaboration measures

- Contribute to solving problems for regional customers through fund management.



Capitalize

**Chiba-Yokohama Partnership No. 1 Fund (total: ¥3.0 billion)**

Fund management and administration: **Yokohama Capital** and **Chibagin Capital**

Capitalize + Hands-on support

Regional companies with needs for business succession and growth support



# Sustainability

# Achieve both social value and economic value through our long-term aims

## Chiba Bank group declaration on SDGs

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

### Environment

Forest maintenance activities (Chibagin Forest)	2003~
Commitment to TCFD* recommendations *Task Force on Climate-related Financial Disclosures	2019/12
Loan policy revision (Tightening the loan to coal-fired power plants, cluster munitions, palm oil, and deforestation businesses)	2019/12
Establishment of "Chiba Bank Group Environmental Policy"	2020/11

**New**

### Social

Talent bank for regional banks	2015~
Handling of donation-type private placement bonds	2016~
Sales of green bonds and SDGs bonds	2017~
Selected as a "Nadeshiko Brand" by the METI and Tokyo Stock Exchange (first time in regional banks)	2018~
Origination and sales of ESG index investment trusts <b>P42</b>	2019/9~
Chiba Bank SDGs friends loan <b>P42</b>	2020/10~
Establishment of the "Chiba Bank Group Human Rights Policy"	2020/11
Introduced Table for Tow (TFT)* in the employee restaurant at the head office	2021/1~
*Donation program for developing countries using healthy menus	

**New**

**New**

## Strengthening ESG initiatives to realize sustainability management

ESG Promotion Committee established	2017/10
Publication of integrated report	2019/7~

### Governance

Established the Corporate Advisory Committee (currently the Appointment, Remuneration, Management Advisory Board)	2015
Increase the ratio of outside directors to 1/3 or more	2018
Introduced group chief officer (CxO) system	2018
Formulated "Policy on Corporate Governance"	2019/7
Introduction of restricted stock remuneration plans	2021/6

**New**

# Initiatives to counteract global warming, provision of ESG-related financial products

## Environmental finance

- Financial support for customers working on the use of renewable energy

As of the end of 2021/3	Loans balance
Solar power generation	¥130.1 billion
Biomass generation	¥13.2 billion
Wind power generation	¥11.3 billion
Water power generation	¥0.3 billion
Total	¥154.9 billion

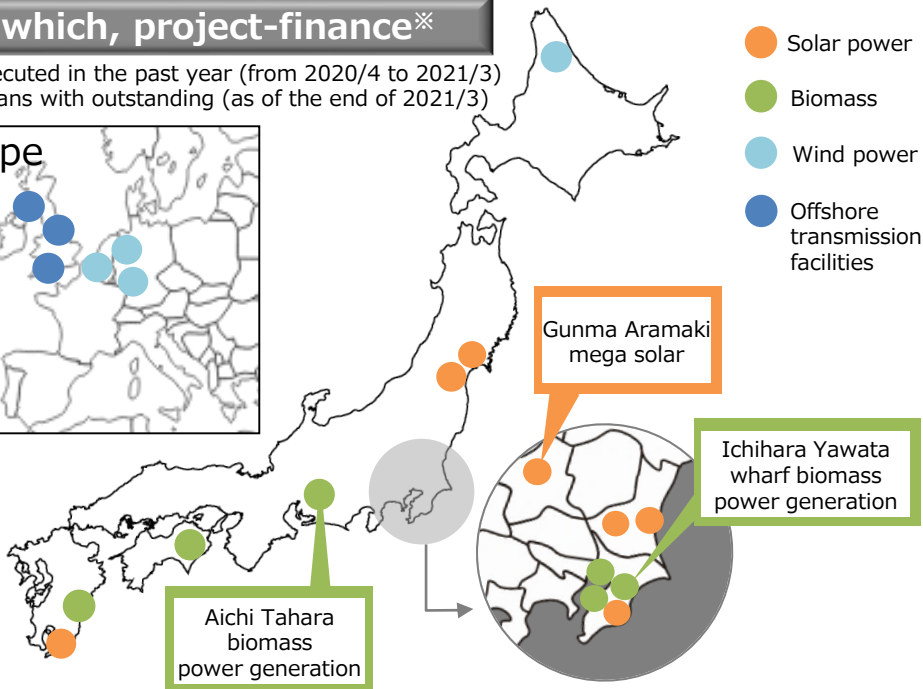
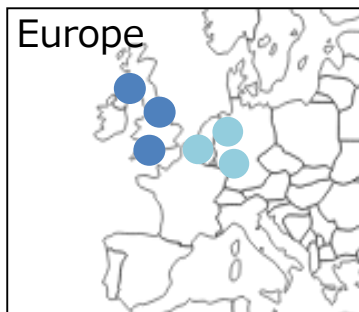
Amount of renewable energy generated from loans provided by the Bank (cumulative) ※

※Include projects under construction

- Annual power generation : Approx. 5.5 millionMWh
- Converted to households : Approx. 1.5 million households
- CO2 savings : Approx. 2.5 million tonnes

### Of which, project-finance※

※Japan: Executed in the past year (from 2020/4 to 2021/3)  
Europe: Loans with outstanding (as of the end of 2021/3)



## Chiba Bank SDGs friends loan

- By linking customers' business activities with SDGs
- Supporting customers starting new efforts to achieve SDGs' "goals"

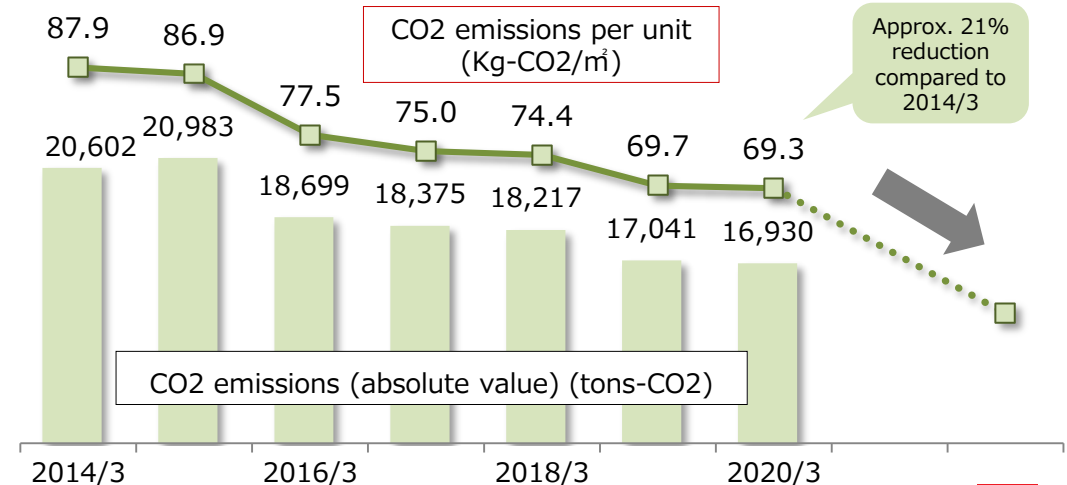
Number of transactions: 1,158 cases  
Loan execution amount: ¥54.1 billion (from 2020/10)

## Origination and sales of ESG index investment trusts

- Establishment of a domestic stock index fund using ESG-based stock index as benchmarks by Chibagin Asset Management

Private placement (from 2019/9): Total sales ¥7.4 billion  
[for qualified institutional investors]  
Public offering (from 2020/3): Total sales ¥13.3 billion  
※Joint sales by Chiba Bank, Chibagin Securities, Bank of Yokohama, and Musashino Bank

## Changes in CO2 emissions



## Utilizing diverse human resources, contributing to regional revitalization and support for customers in COVID-19

### Initiatives for diversity and health management

Status of promotion of women in the workplace	FY 2007	As of 2021/4	Target for 2021/7
Percentage of management positions held by women (No. of persons)	2.0% (17)	17.7% (170)	20%
Percentage of leadership positions held by women (No. of persons)*	9.4% (98)	31.6% (283)	30%

\* Staff members who are in a position with subordinates such as deputy branch managers, etc. and staff in an equivalent position who are officers responsible for organizational management as the responsible person in charge of operations.

### External Evaluation



The "New Diversity Enterprise 100" selected by METI

First as financial institution



"Nadeshiko Brand" selected by METI and Tokyo Stock Exchange

Forth consecutive year

Nikkei WOMAN June 2021 "Best 100 companies in which women are active"

6th overall



METI, Nippon Kenko Kaigi "The Certified Health and Productivity Management Organization Recognition 2021(Large Enterprise Category (White 500))" selected

Third time



Awarded the advance division grand prize of "2021 J-Win Diversity Award"

New

Nikkei DUAL "Ranking for the companies in which Dual-income or childcare is easy"

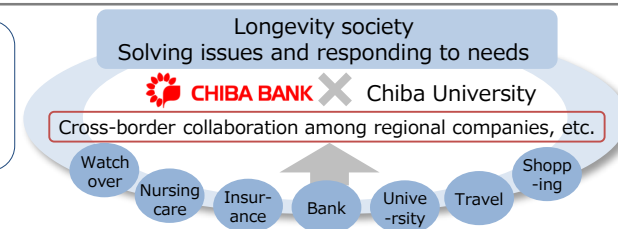
No. 1

### Contributing to regional revitalization

New

Establishment of the "Issue Resolution Consortium in 100-Year Life" ~ Collaboration between companies in other industries and universities to resolve issues in longevity society ~

Establishment of a platform aimed at addressing the needs and resolving issues of a longevity society



#### Medical support private placement bonds

Donates a portion of underwriting commissions received from privately placed bond issuers to medical corporations, etc.

Issuance results  
¥7,960 million/63 cases  
(2020/6 to the end of 2021/3)

#### Donation (fund to introduce ECMO cars)

New

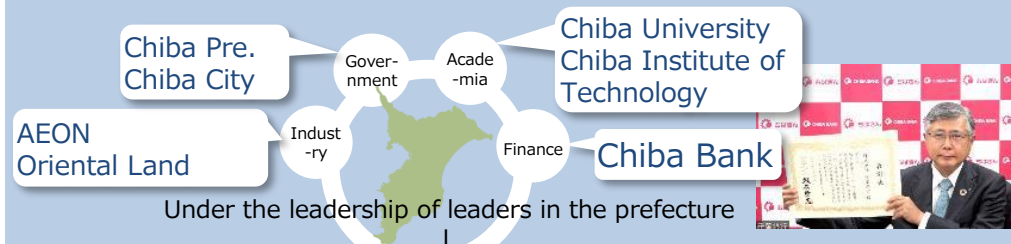
Donated ¥10 million to Chiba University Hospital as part of the fund for introducing an ambulance vehicle DMAT-ECMO car for the transportation of severe patients and for the activities of a disaster dispatched medical team.



### Selection of "Distinctive Initiatives" by financial institutions which contribute to regional revitalization in FY 2020

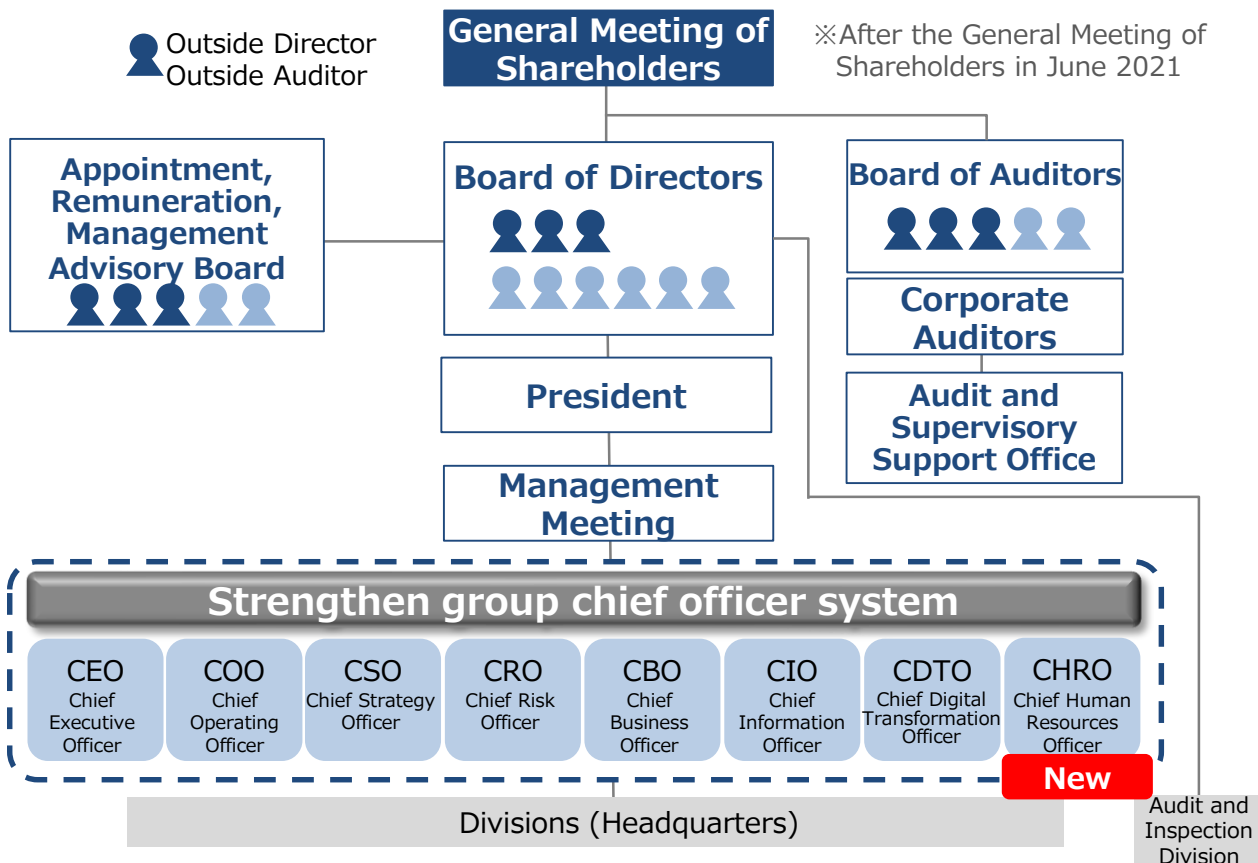
Fourth consecutive year

Participation in the "Chiba Leaders' Meeting to Accelerate the Active Participation of Brilliant Women" which is a project to promote women's participation and advancement in the community

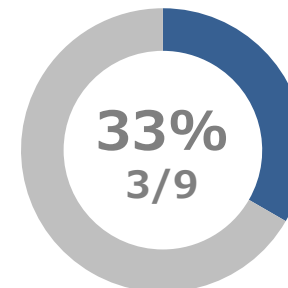


※Name of supporting companies and organizations are members of the founding.

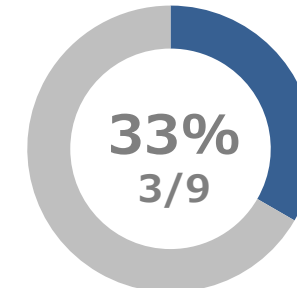
## Sophistication of Group Governance



<Ratio of Independent Outside Directors>



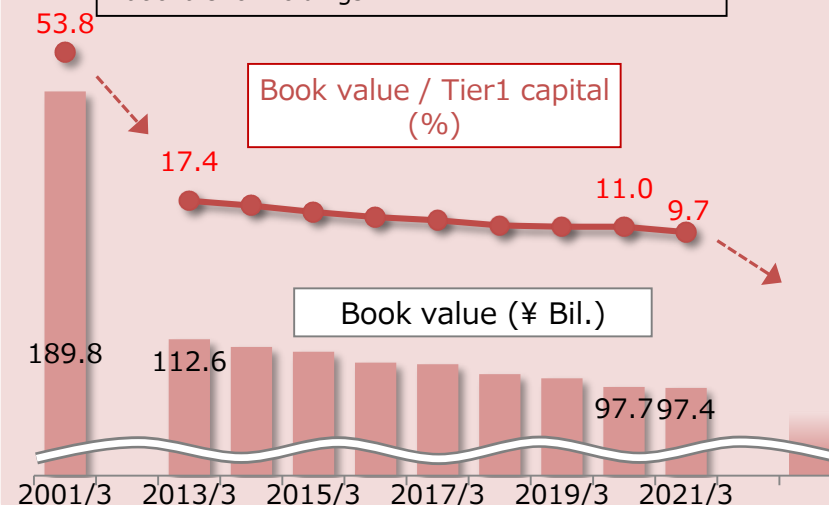
<Ratio of Female Directors>



Book value\* of stocks and ratio to Tier1 capital (consolidated)

\*acquisition cost of other securities with market value

[Policy regarding cross-shareholdings]  
Based on economic rationales and forward-looking stock values, taking into account risk and return, appropriately verify the validity of the rationale for holdings



**New** Revision of headquarters organization

- Digital Innovation Division** ▶ Establishment of a department to implement various DX-related measures with a sense of speed across the organization
- Business Promotion Management Division** ▶ In order to further strengthen the integrated management of branches and headquarters, a new department under the direct control of assisting the operations of the Group CBO was established
- Asset Management and Consultation Division** ▶ Established a dedicated department to consolidate planning and promotion functions and conduct integrated operations in order to further enhance asset management operations

# Change of President

After deliberation by the Nomination, Compensation, and Management Advisory Committee, change of president is scheduled in June

\*Subject to approval at the General Meeting of Shareholders



**Hidetoshi Sakuma**  
(age 68)

In 1976 graduated from Waseda University, School of Political Science and Economics



**Tsutomu**

**Yonemoto**  
(age 56)

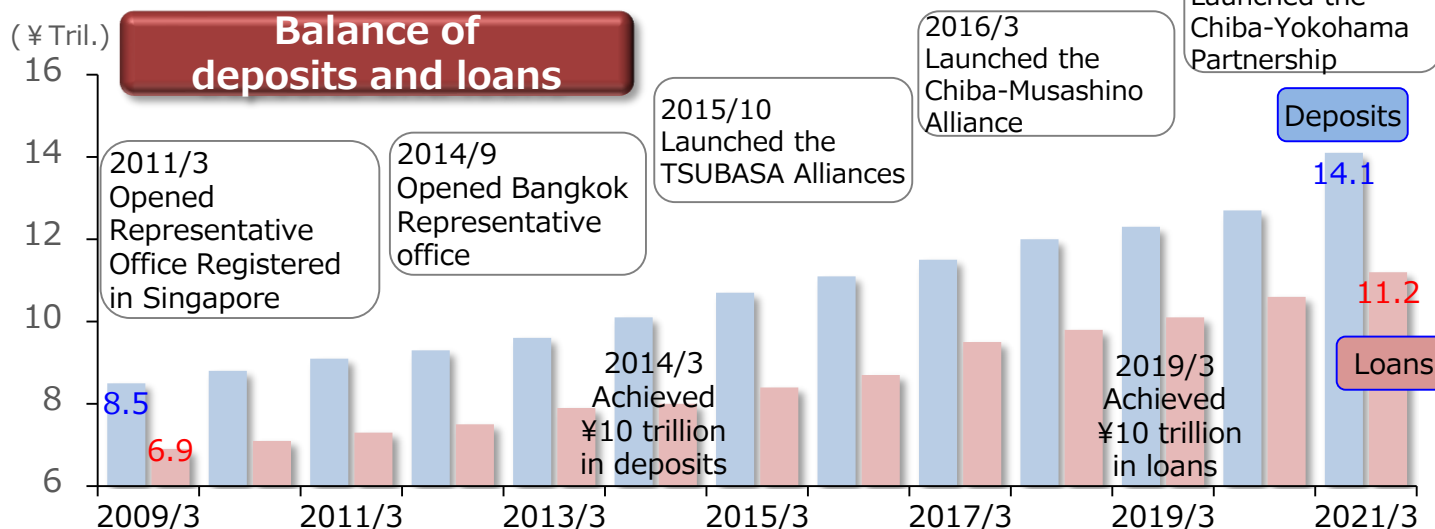
In 1987 graduated from Waseda University, School of Commerce



Joined Chiba Bank in April 1976  
Mar. 2009 President  
Jun. 2018 President (Group CEO\*)  
**Scheduled to be appointed Chairman in June 2021 (Group CEO)**

Joined Chiba Bank in April 1987  
Jun. 2006 General Manager of Mimomi Branch  
Oct. 2008 General Manager of Tsuga Branch  
Jun. 2010 General Manager of Hong Kong Branch  
Jun. 2012 General Manager of Akihabara Branch  
Jun. 2014 General Manager of Corporate Planning Division  
Jun. 2016 Executive Officer, General Manager of Business Promotion Division  
Jun. 2017 Managing Executive Officer  
Jun. 2018 Managing Executive Officer (Group CBO\*)  
Jun. 2019 Senior Executive Officer (Group CSO\*)  
Apr. 2020 Senior Executive Officer (Group CSO and CDTO\*)  
**Scheduled to be appointed President in June 2021 (Group COO\*)**

\* Group CEO: Group Chief Executive Officer



\* Group COO: Group Chief Operating Officer  
Group CSO: Group Chief Strategy Officer  
Group CBO: Group Chief Business Officer  
Group CDTO: Group Chief Digital Transformation Officer

Inquiries related to this presentation should be addressed to:

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