



November 7, 2025

Company name: The Chiba Bank, Ltd.
Name of representative: Tsutomu Yonemoto, President
(Securities code: 8331;
Tokyo Stock Exchange, Prime Market)

Announcement regarding the Commencement of Consideration for the “TSUBASA Joint Administrative Center Concept” - “TSUBASA Alliance” Collaboration Measures -

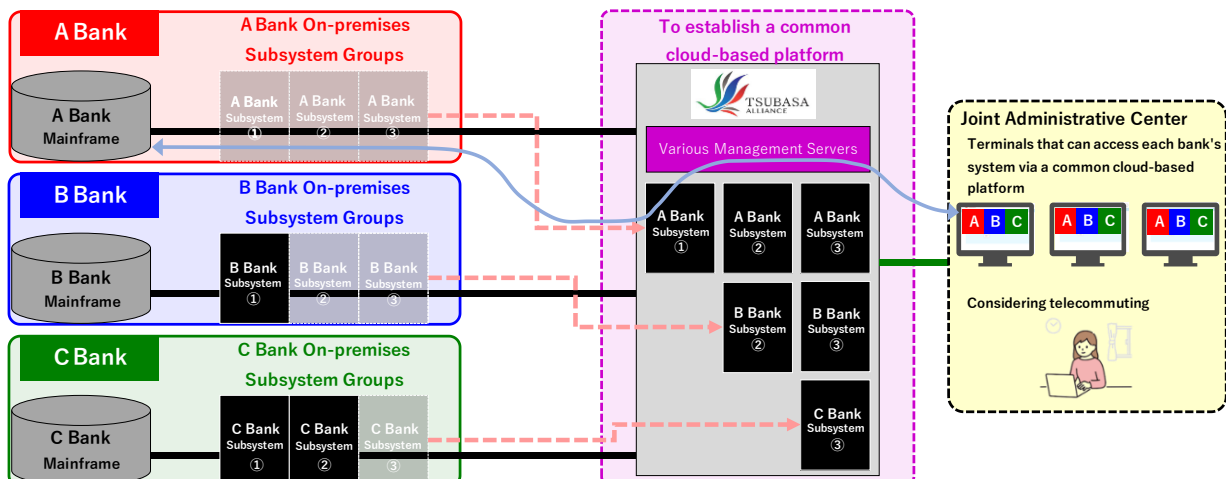
The Chiba Bank, Ltd. (President: Tsutomu Yonemoto) (“Chiba Bank” or “the Bank”) announced the commencement of consideration for the "TSUBASA Joint Administrative Center Concept," a new initiative aimed at collaboration on back-office operations with banks participating in the TSUBASA Alliance*.

The TSUBASA Alliance, established with the aim of collaboration in systems, has been progressively integrating not only core systems but also subsystems used in various operations.

Regarding administrative procedures, since 2019, the Bank has been collaborating with Daishi Hokuetsu Bank on back-office operations related to account transfers and remittances. This initiative expands this collaboration to other banks participating in the TSUBASA Alliance, thereby commencing discussions on collaboration in back-office operations among multiple banks.

Specifically, the "TSUBASA Joint Administrative Center" will establish a common cloud-based platform. Each bank will then deploy its subsystems on this platform to jointly handle back-office operations such as account transfers, remittances, and inheritance-related procedures across multiple banks. This initiative aims to reduce operational costs for each bank and address future personnel shortages. We are also considering establishing a new company as a means to realize this concept.

【Image of Joint Administrative Center】



The TSUBASA Alliance continuously seeks solutions to challenges faced by each member bank through enhanced collaboration. Within this context, the "TSUBASA Joint Administrative Center Concept" is a crucial undertaking that could provide a solution to the increasingly severe problem of personnel shortages. Furthermore, recognizing that many regional financial institutions nationwide face similar challenges, we envision this initiative potentially evolving beyond the TSUBASA Alliance framework in the future.

Chiba Bank and the participating banks of the TSUBASA Alliance will continue to explore a wide range of collaborative measures and implement them swiftly to enhance customer convenience and further develop regional communities.

*Wide-area regional bank partnership framework consisting of 10 banks: Chiba Bank, Daishi Hokuetsu Bank, Chugoku Bank, Iyo Bank, Toho Bank, North Pacific Bank, Musashino Bank, SHIGA BANK, Bank of the Ryukyus, and Gunma Bank. (URL: <https://tsubasa-al.co.jp>) (Japanese)

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