



December 17, 2025

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

## **Announcement regarding Tsukuba Bank's Adoption of the TSUBASA FinTech Common Platform and the Launch of System Development for the Renewal of Its Smartphone Application**

### **— “TSUBASA Alliance” Collaboration Measure —**

The Chiba Bank, Ltd. (President: Tsutomu Yonemoto) (“Chiba Bank”) hereby announces that Tsukuba Bank, Ltd. (President: Masahiko Ikuta) (“Tsukuba Bank”), a participant in the TSUBASA/JUDANKAI Joint Research Group, will commence system development aimed at adopting the TSUBASA FinTech Common Platform (the “Common Platform”) and renewing its retail smartphone banking application (the “Banking App”). Service launch is planned for around January 2027.

This will be the first case, since the establishment of the TSUBASA/JUDANKAI Joint Research Group, in which a JUDANKAI participant bank utilizes systems used by the TSUBASA Alliance.

#### 1. Background and objectives

All 15 participating banks of the TSUBASA Alliance\*1 and JUDANKAI\*2 launched the TSUBASA/JUDANKAI Joint Research Group in March 2024 and have since advanced joint research in the areas of systems, branch operations and operational efficiency, and cybersecurity. At this time, Tsukuba Bank, a JUDANKAI participant, will commence system development to adopt the Common Platform used by the TSUBASA Alliance participant banks and to introduce related app services, with the aim of enhancing the convenience of the banking app it provides.

#### 2. Utilization of the TSUBASA FinTech Common Platform and renewal of the Banking App

By leveraging the Common Platform and introducing the Banking App deployed by TSUBASA Alliance member banks, Tsukuba Bank will enhance design and usability and seek to expand usage among younger customers.

In addition, by utilizing TSUBASA's know-how, the bank will be able to add new features more rapidly, and it expects to gradually expand functions and services that can be completed entirely within the app.

Going forward, the TSUBASA Alliance and JUDANKAI will, through the Joint Research Group, continue to explore and advance joint research and initiatives aimed at enhancing customer-facing services and contributing to the sustainable growth of regional economies.

\*1Wide-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)

\*2 Framework for 7 regional banks to jointly use the core banking system developed by HACHIJUNI BANK. (Yamagata Bank, Tsukuba Bank, Musashino Bank, HACHIJUNI BANK, Awa Bank, Miyazaki Bank, Bank of the Ryukyus) (<https://sec.juudankai.jp>) (Japanese)  
Musashino Bank and Bank of the Ryukyus participate in both groups.

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