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

**The 15th Mid-term Plan
Engagement Bank Group
— Phase 1 —**

**Plan Period
FY2023 ~ FY2025**



April 10, 2023

Overview of the 15th Mid-term Plan

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Value Creation Bases

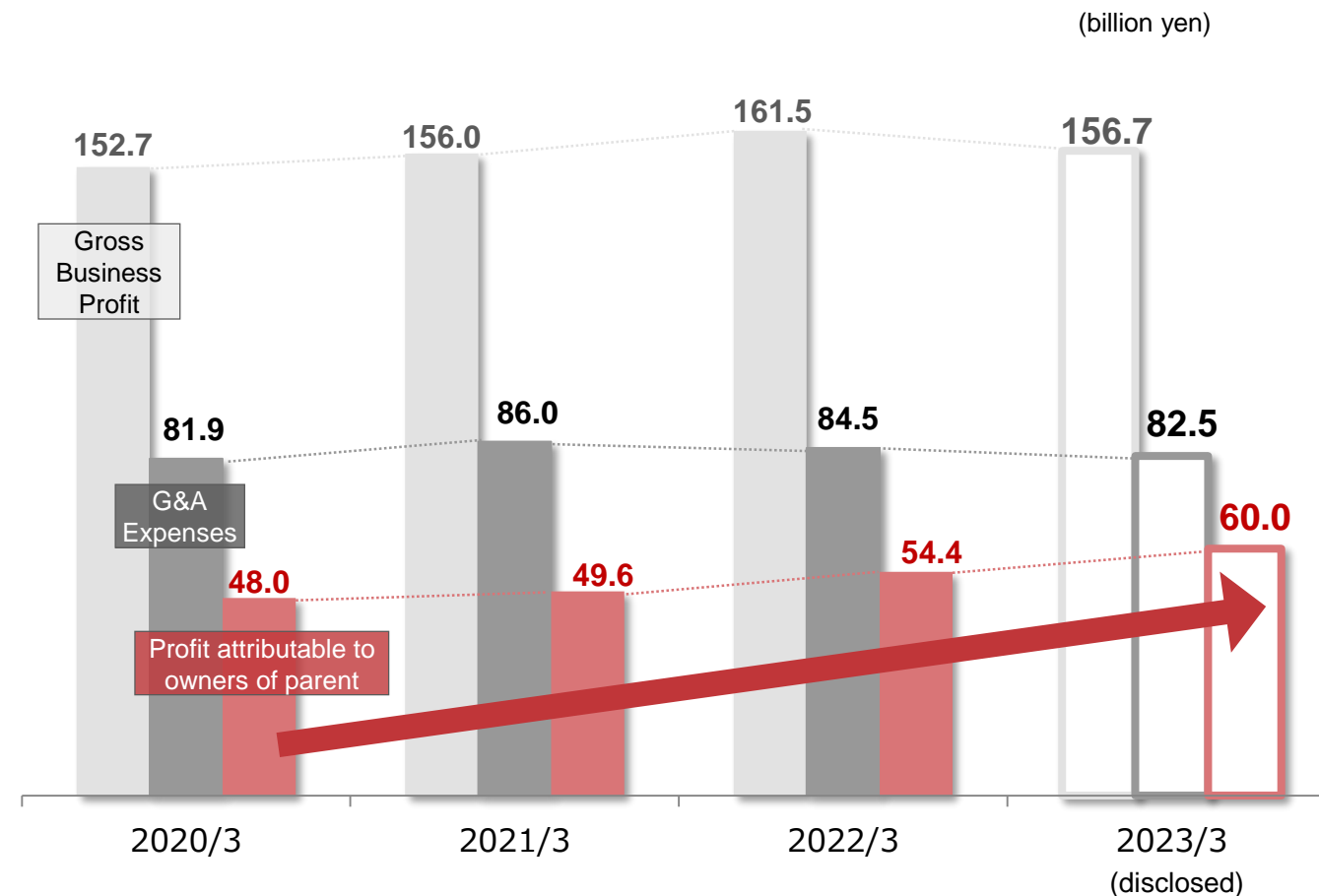
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Defining our Purpose and Vision







Major Achievements of Management Goals

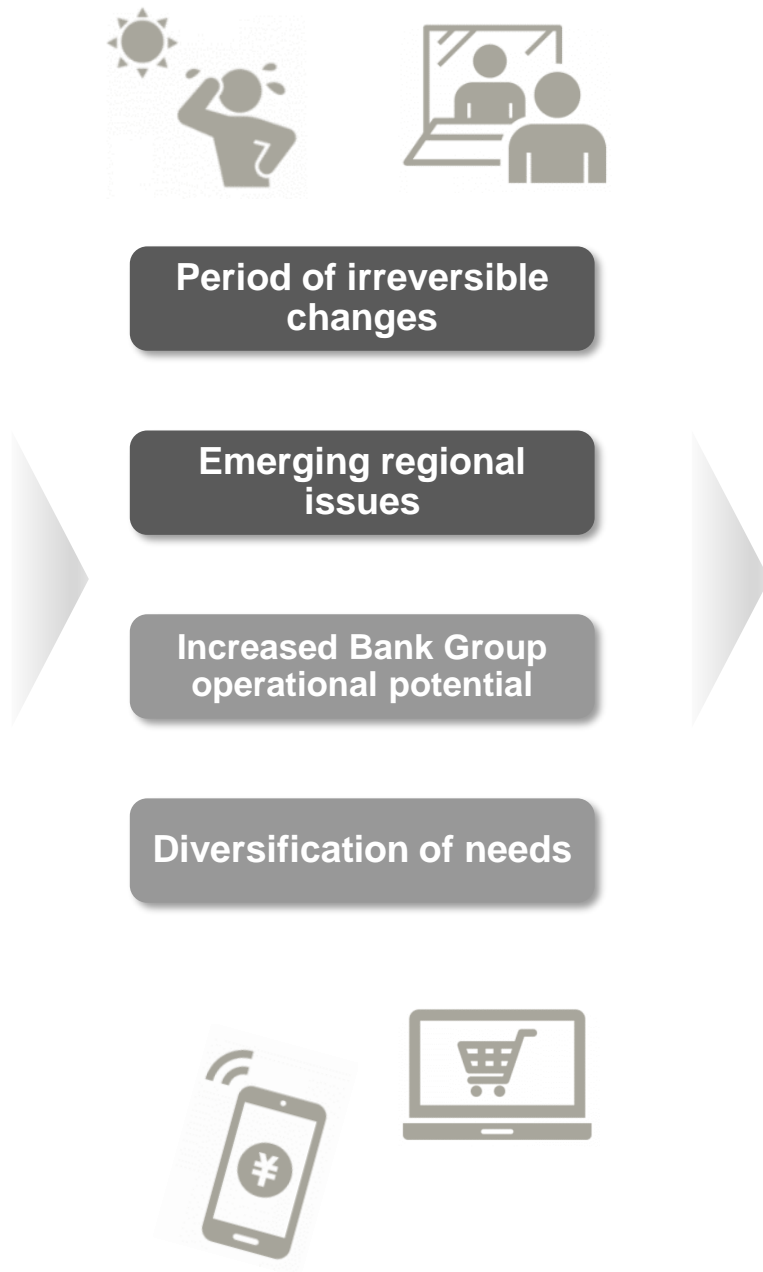
Basic Policy 1	Continue to evolve closely with our customers	
	Make proposals based on individual life plans	Virtual residential loan contract signing
Basic Policy 2	Continue to create new value for our customers' futures	
	Expand app/portal features	Expand cashless operations
Basic Policy 3	Strengthen our Alliance Strategy	
	TSUBASA Alliance Expand sharing of IT systems, including smartphone app	Chiba-Musashino Alliance Expand collaboration including cashless operations with franchise locations.
Basic Policy 4	Achieve sustainable management	
	Promotion of sustainable finance	Enhance carbon-neutral initiatives
	Expand climate-related disclosures	Development of DX personnel



KPIs for FY2022	Progress	Expected achievement
Profit attributable to owners of parent	60.0 billion yen	60.0 billion yen (disclosed 11/2022)
Consolidated ROE	Around 6.5%	6.35% (disclosed 11/2022)
Non-consolidated OHR	Lower 50% range	49.0% (disclosed 11/2022)

Net business income per employee: 19.0 million yen (disclosed 11/2022)

<p>Societal changes</p> 	<ul style="list-style-type: none"> ■ Acceleration of digitalization ■ Living with COVID-19 ■ Intensification of climate change ■ Emerging geo-political risk
<p>Individual (consumer) changes</p> 	<ul style="list-style-type: none"> ■ Changing values ■ Changing behavioral patterns
<p>Policy Trends</p> 	<ul style="list-style-type: none"> ■ A new capitalism ■ Impact of CBDC implementation ■ Softening of regulations
<p>Trends in Chiba Prefecture</p> 	<ul style="list-style-type: none"> ■ Completion of Ken-O expressway (2024) ■ Improve Narita Airport facilities (~2029) ■ Growing number of households ■ Population decline/aging population ■ Shortage of hospital beds in the pref.



Re-evaluation of the Bank's purpose and ideal position as a regional financial institution

<p>Purpose</p> <p>Why does the Bank Group exist in society?</p>	<p>Universal</p>
<p>Vision</p> <p>What position should we aim for?</p>	
<p>▼</p>	
<p>What initiatives should we pursue in the mid-term?</p> <p>Strategy for achieving our Purpose and Vision</p>	<p>Flexible</p>
<p>= New Mid-term Plan</p>	

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

The Bank Group exists to create “societal value” by contributing to the resolution of regional issues in addition to providing “functional value” to financial institutions.

In a constantly changing world, Chiba Bank aims to be “a place where our stakeholders’ hopes can come to life” within the region.

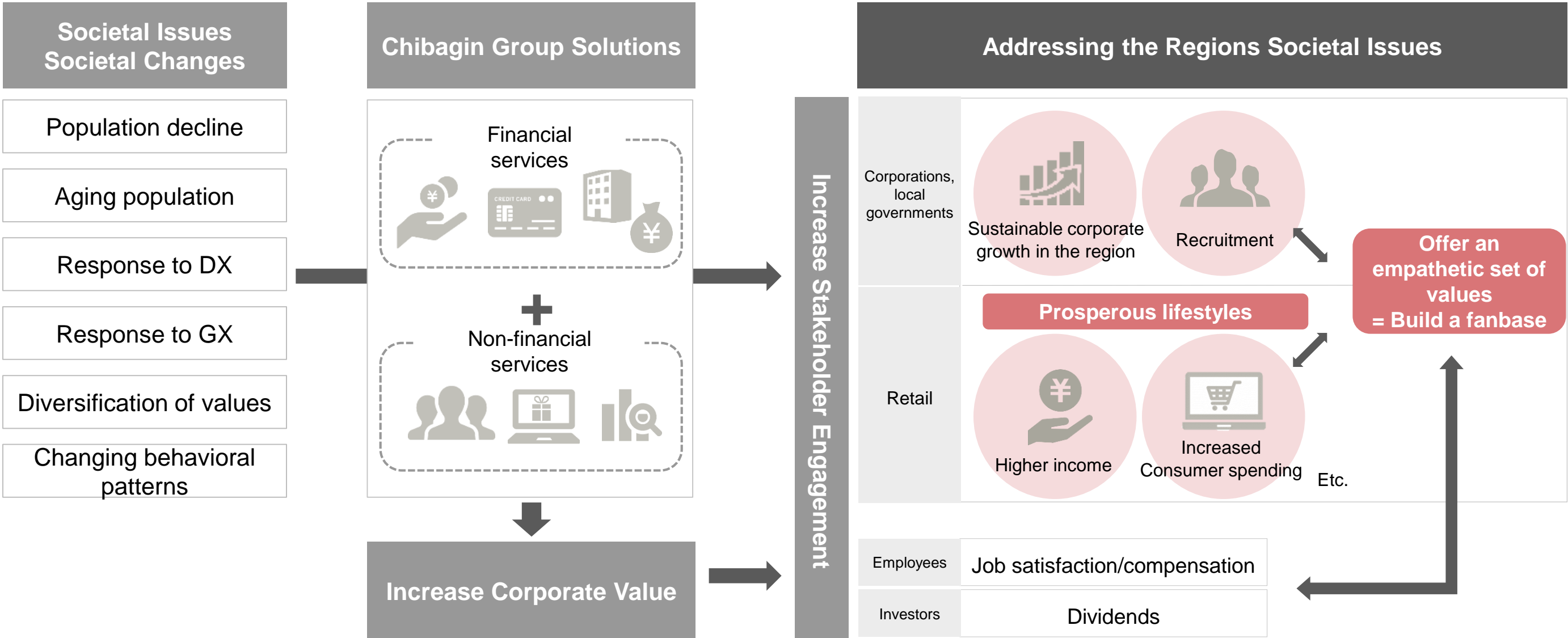


*Regional societal issues: a wide range of issues concerning the sustainability of the local community, such as COVID-19, digitalization, SDGs, regional revitalization

Vision An Engagement Bank Group that works closely with the community

“Engagement Bank Group”
A Bank Group that seeks to keep growing together along with the entire region by providing value through deep connections with all of its stakeholders including customers, shareholders, and employees

Building a bigger fanbase by increasing the corporate value of the Bank Group as a direct result of addressing societal issues within the region and bringing each of our stakeholders' hopes to life



The New Mid-term Plan



Title The 15th Mid-term Plan Engagement Bank Group – Phase 1 –
(Plan Period: April 2023 ~ March 2026)

Phase 2~

Operational Guideline: Evolution of the customer-focused business model

Basic Policies

■ Practice “Sustainable Management” by providing societal value to the community

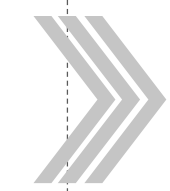
- I. Creating the optimal customer experience**
Deliver personalized proposals utilizing a wide range of data.
Provide in-person, remote, and digital channels most-suited to the customer.
- II. Enhancing the quality of existing business**
Further increase the quality of solutions designed to address customer issues.
- III. Providing new value**
Provide new-found value to customers by entering into new business areas.

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

Bases

■ Expansion of “Value Creation Bases”

- Base I: DX
- Base II: GX
- Base III: Alliances
- Base IV: Human Capital
- Base V: Group Governance



Bank Group Development

Goals for FY2030

Consolidated ROE **8%**
Profit attributable to owners of parent **100 billion yen**

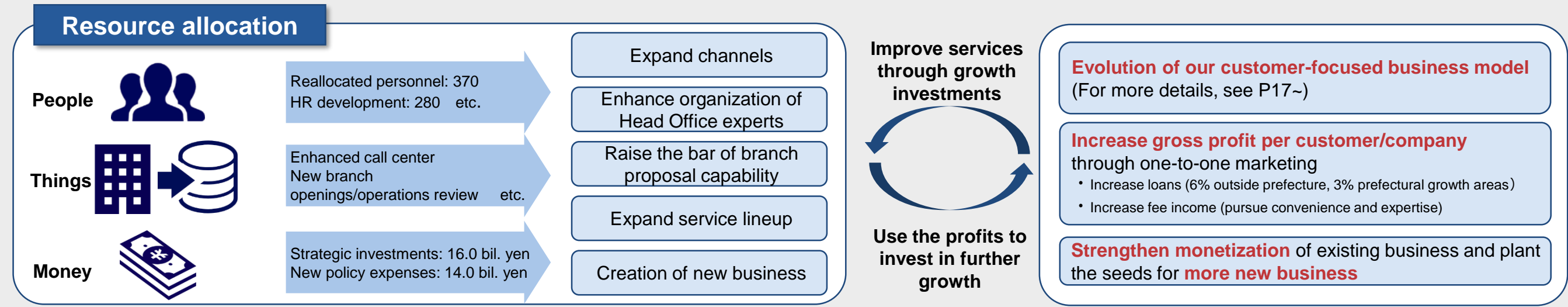
Management KPIs

Consolidated ROE	Profit attributable to owners of parent	Tier 1 common equity capital ratio*
Above 7%	75.0 billion yen	10.5% ~ 11.5%
	Consolidated net business income	Consolidated OHR
	120.0 billion yen	45%

*Basel III full implementation finalization basis (excluding valuation differences on securities)

Achieve targets through growth strategy and structural reform

Growth Strategy Fortify existing business by utilizing digital convenience/in-person expertise and make forays into new business areas, including non-financial services



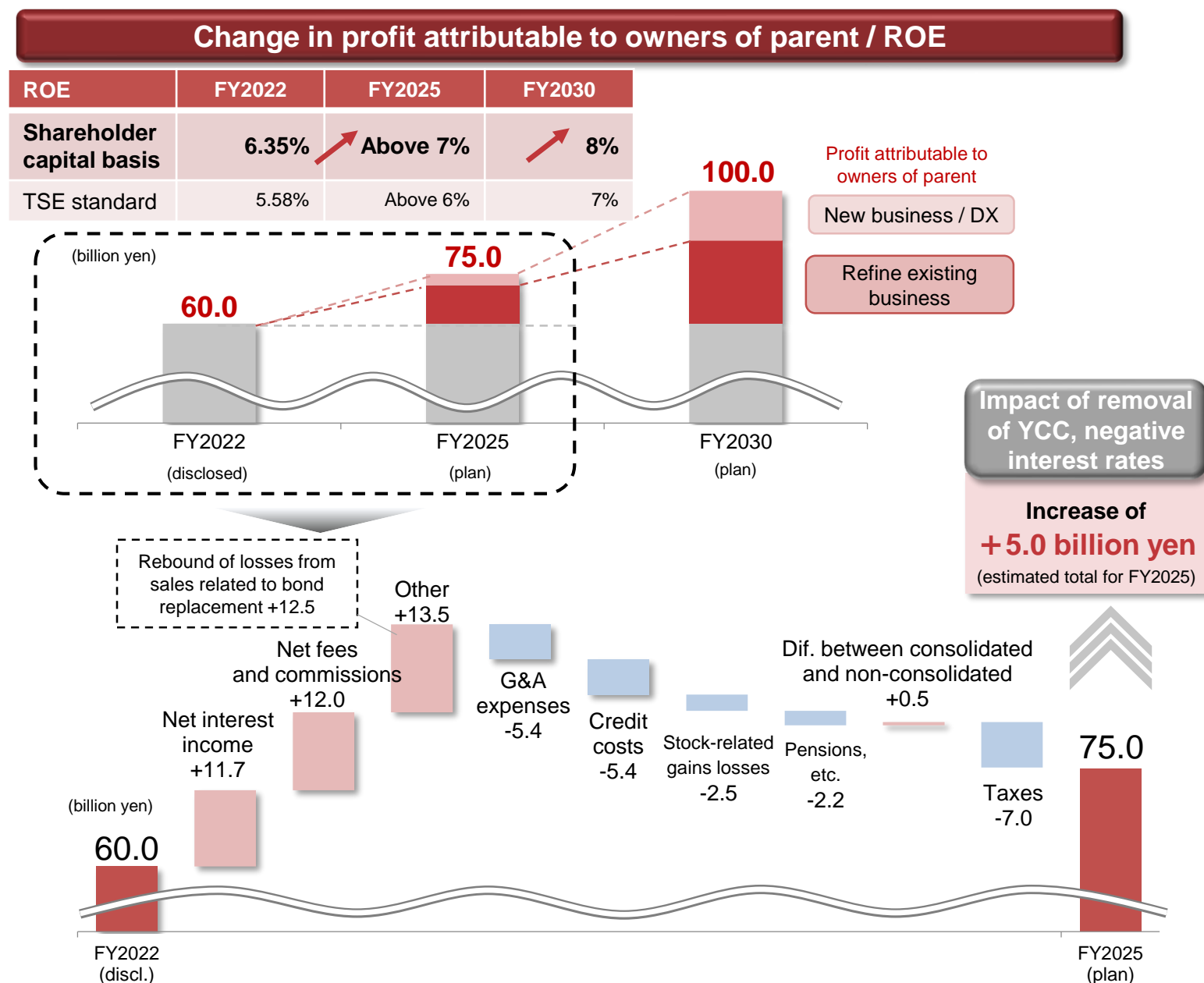
Structural Reform Governance reform to maximally develop the potential of each business area and improve the Group's organizational capabilities



Contributions to net income from new business and DX, in addition to existing business

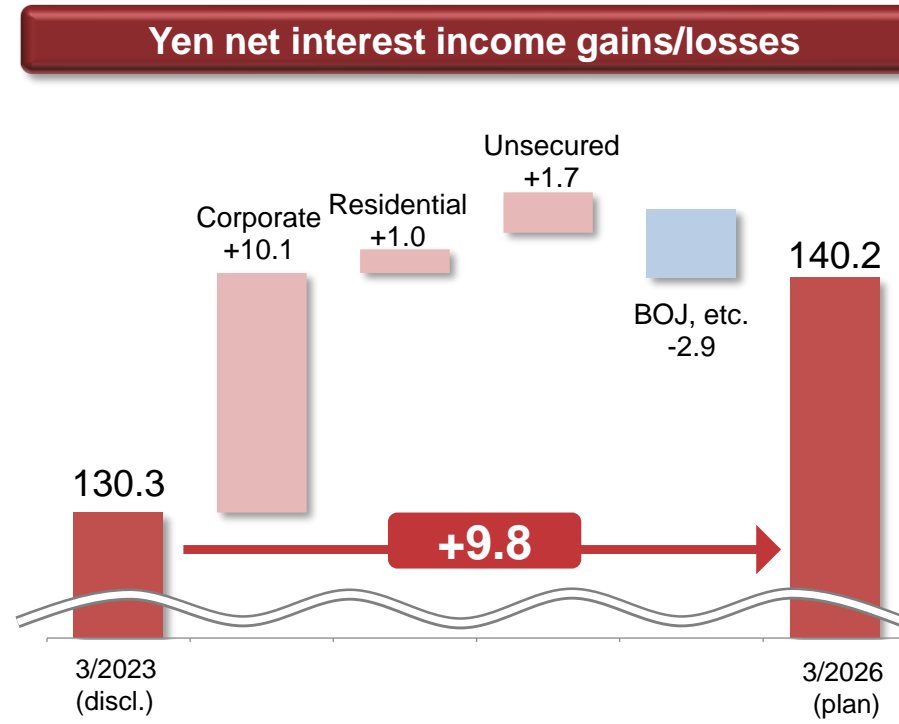
Non-consolidated	(Billion yen)	FY2022 (discl.)	FY2025 (plan)	Change
Gross business profit		156.7	194.0	37.3
Net interest income		135.9	147.6	11.7
Net fees and commissions		27.9	40.0	12.0
Other gross business profit		-7.1	6.3	13.5
Bond-related gains/losses		-13.2	2.1	15.3
G&A expenses (-)		82.5	88.0	5.4
Business profit		74.1	106.0	31.8
Core business income		87.3	103.9	16.5
Excl. gains/losses on the cancelation of trusts		81.9	100.4	18.5
Net business income		76.7	105.8	29.0
Extraordinary profit/loss		3.2	-4.2	-7.4
Stock-related gains/losses		7.5	5.0	-2.5
Ordinary profit		80.0	101.6	21.6
Net income		57.0	71.5	14.5
Credit-related expenses (-)		2.5	8.0	5.4

Consolidated		FY2022 (discl.)	FY2025 (plan)	Change
Consolidated net business income		83.7	120.0	36.2
Profit attributable to owners of parent		60.0	75.0	15.0



Planned increase in net interest income by expanding our ever-strong interest on loans despite declining BOJ special interest rates

(Billion yen)	FY2022 (discl.)	FY2025 (plan)	Change
Net interest income	135.9	147.6	11.7
Yen-denominated	130.3	140.2	9.8
Interest on loans	99.6	112.6	12.9
Loan and bills discounted	100.0	112.9	12.9
Corporate loans	52.9	63.0	10.1
Residential loans	36.6	37.6	1.0
Unsecured loans	9.5	11.2	1.7
Deposits (incl. NCDs) (-)	0.3	0.2	0.0
Interest and dividends on securities	26.4	25.7	-0.6
Bonds	2.8	3.8	1.0
Stock dividends	10.0	9.9	-0.1
Investment trusts	12.5	11.0	-1.4
Gains on cancellations	5.4	3.5	-1.8
Other (market operations, etc.)	4.2	1.8	-2.3
BOJ account	1.3	0.9	-0.4
BOJ special interest	2.0	0.0	-2.0
Foreign currency-denominated	5.5	7.4	1.8
Net interest income (excl. gains on the cancellation of trusts)	130.5	144.0	13.5
Gains on the cancellation of trusts	5.4	3.5	-1.8



Yen-denominated loans net interest income factors

	Change	Volume factors	Yield factors
Corporate	+10.1	+7.4	+2.7
Residential	+1.0	+3.5	-2.4
Unsecured	+1.7	+1.9	-0.2
Total	+12.9	+12.9	-0.0

Interest rate forecast (FY2025 average)

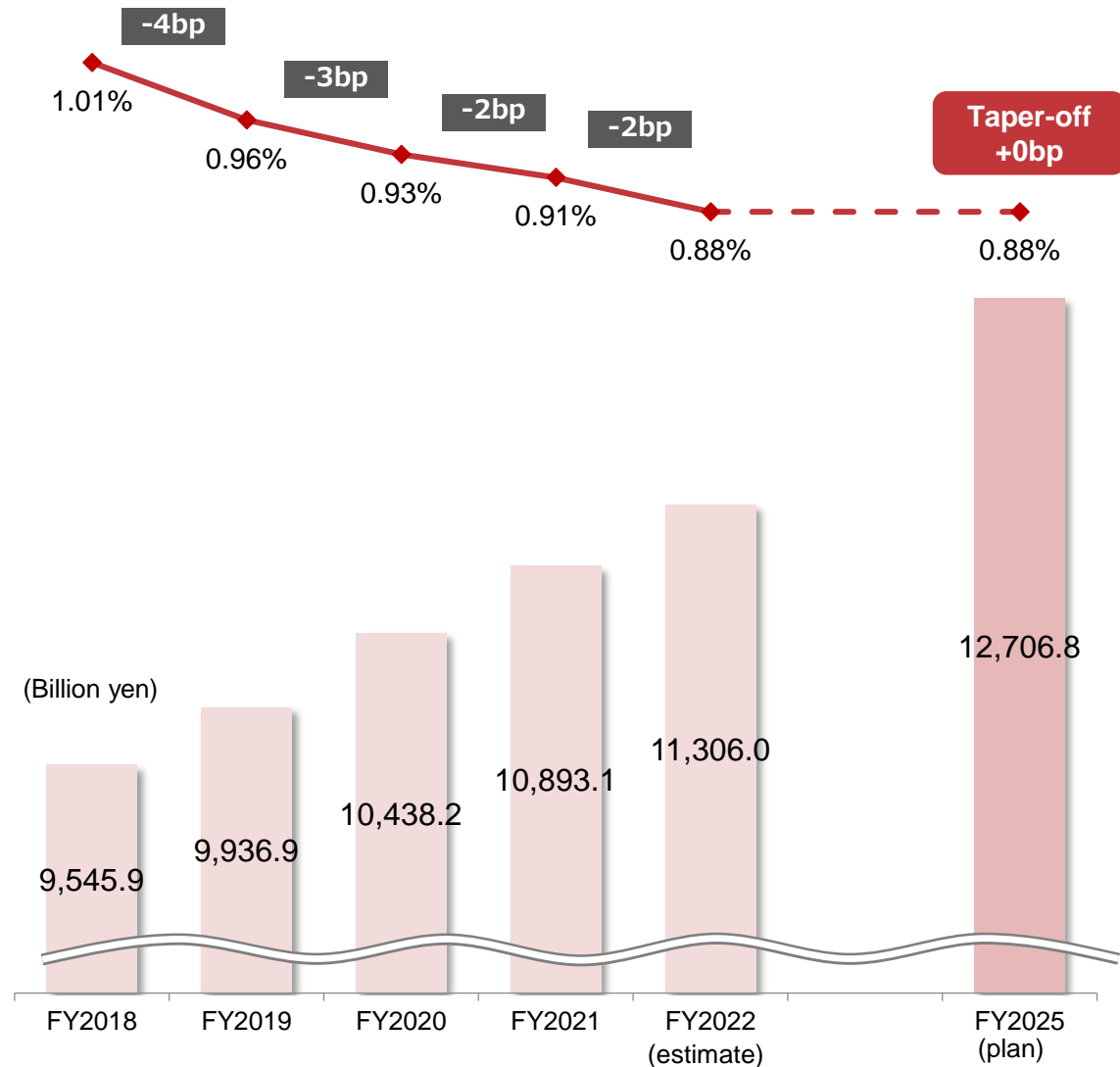
Yen		Foreign currency	
O/N	-0.05%	FF rate	3.12%
2-year government bond yield	0.05%	U.S. 2-year treasury yield	3.05%
10-year government bond yield	0.50%	U.S. 5-year treasury yield	3.22%
TIBOR 3M	0.07%	U.S. 10-year treasury yield	3.31%

Flat yen interest rates

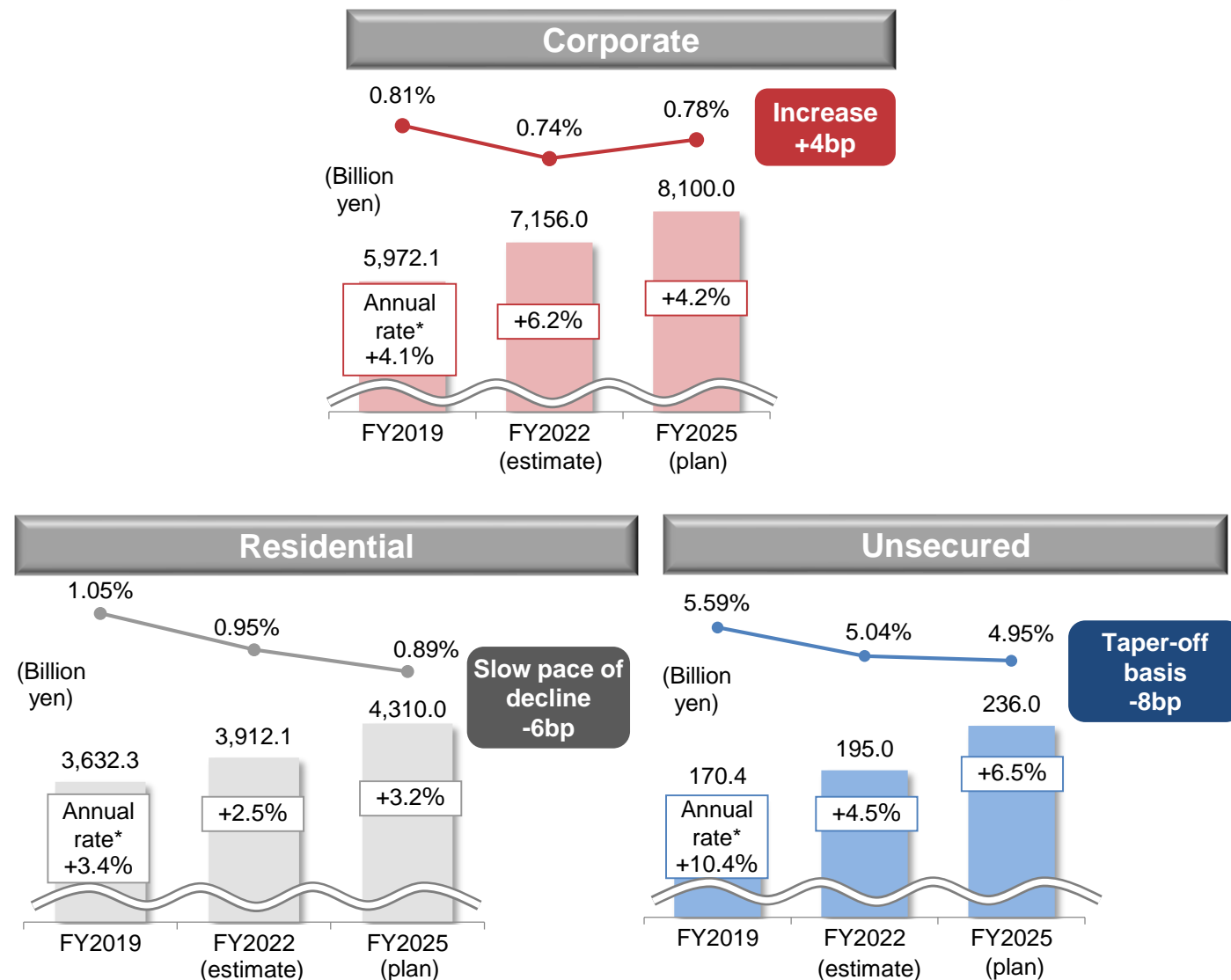
Estimating an upward trend of corporate loan yields and an overall tapering-off of yen-denominated loan yields

Yen-denominated loan average balance/yield

*Excluding treasury loans



Yen-denominated loan balance/yield

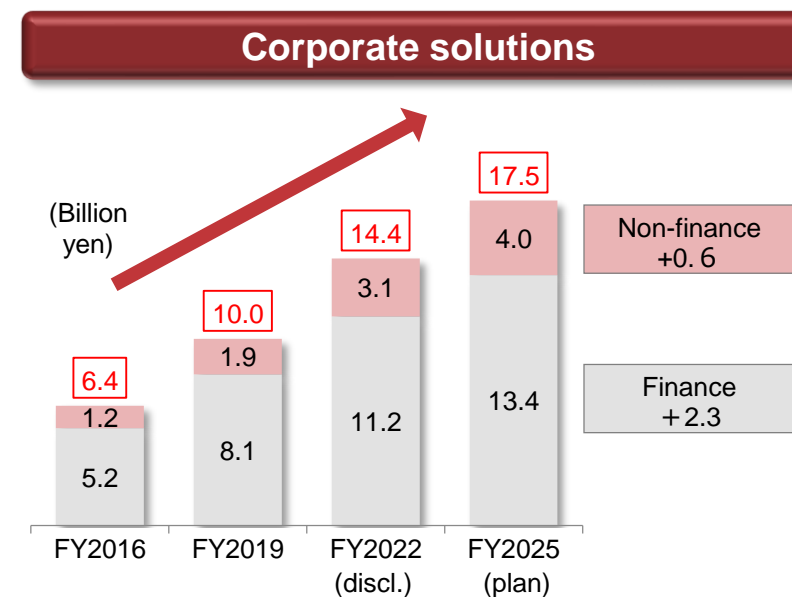
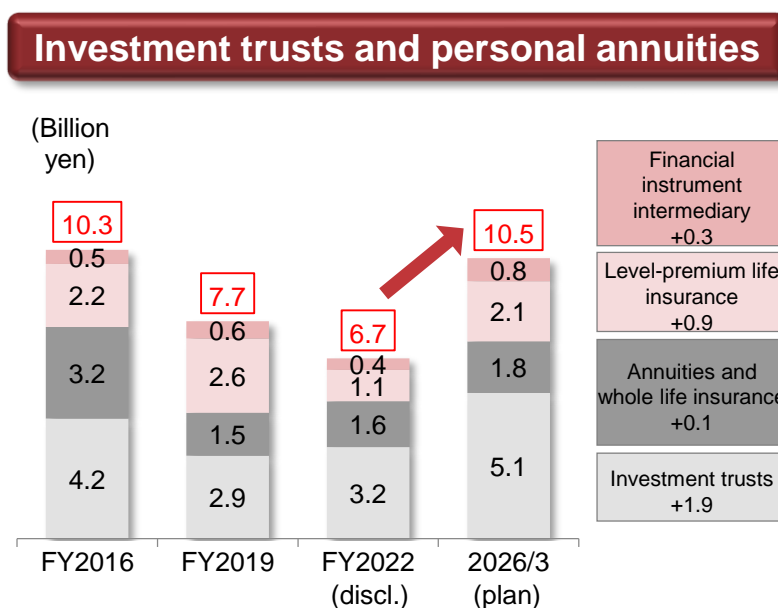
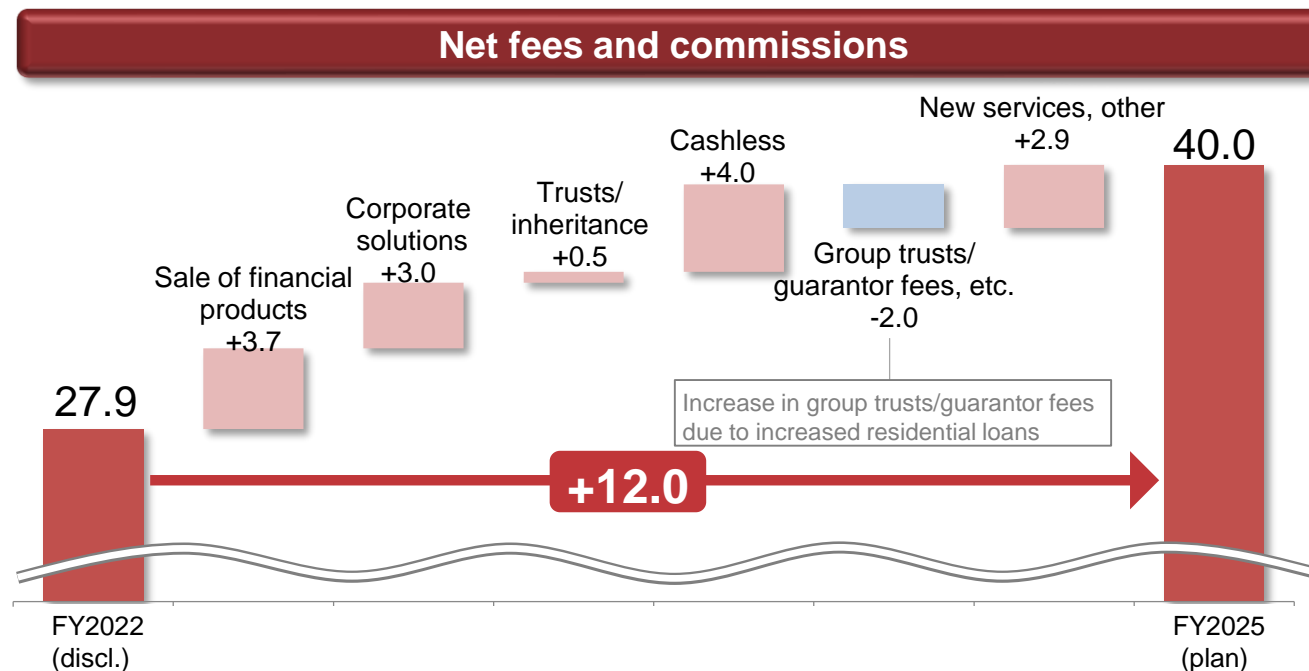


* Growth rate (annual rate) is the annualized average growth rate over three years

40.0 billion yen planned in net fees and commissions through expanded corporate solutions, recovery of investment trusts and personal annuities

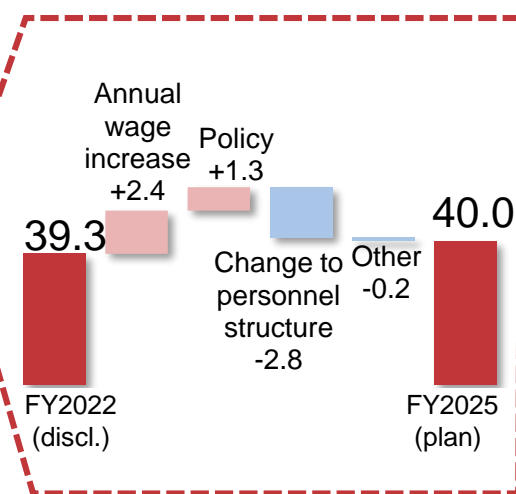
(Billion yen)	FY2022 (discl.)	FY2025 (plan)	Change
Net fees and commissions	27.9	40.0	12.0
<Main breakdown>			
Investment trusts and personal annuities	6.7	10.5	3.7
Investment trusts	3.2	5.1	1.9
Annuities and whole life insurance	1.6	1.8	0.1
Level-premium life insurance	1.1	2.1	0.9
Financial instrument intermediary	0.4	0.8	0.3
Corporate solutions	14.4	17.5	3.0
Finance	11.2	13.4	2.1
Non-finance	3.1	4.0	0.8
Trust business and inheritance-related services	1.6	2.2	0.5
Cashless operations* ¹	1.8	5.8	4.0
Bank franchise operations	0.2	1.1	0.8
Visa debit card	0.7	1.3	0.6
JCB operations-related* ² (not including increases)	0.0	1.9	1.9
New business	0.0	0.5	0.5
New and updated fees	0.0	1.4	1.4
Exchange-related	12.4	12.9	0.4
Loan-related fees	-12.1	-14.1	-2.0

*1 Corporate solutions now includes business succession (updated retroactively)
 *2 Operations transferred from JCB Card to the Bank through an absorption-type split agreement



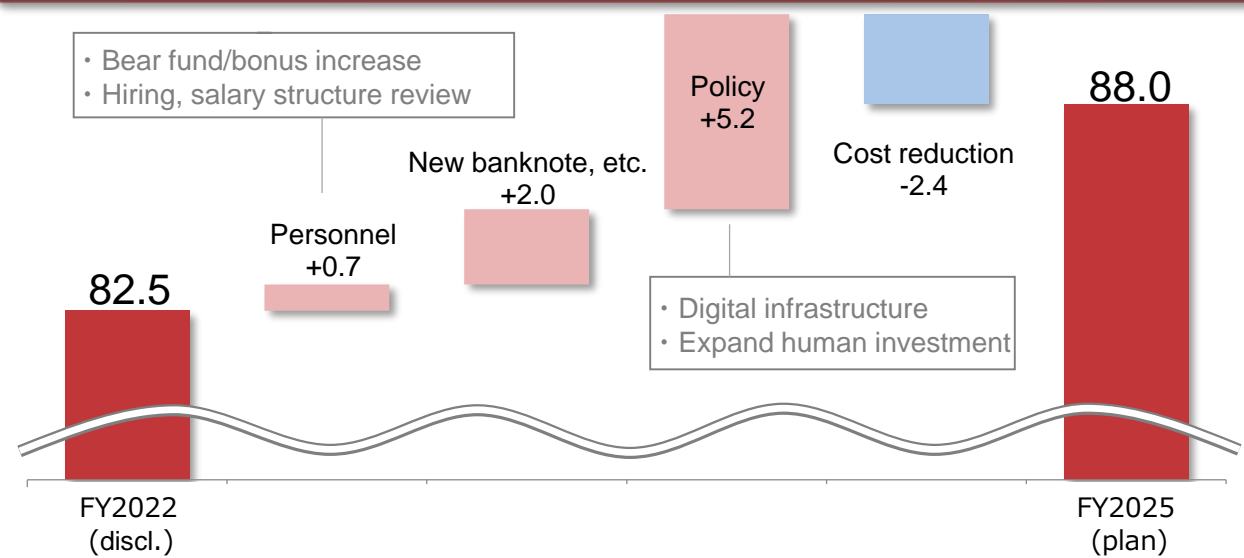
Further decrease OHR through top-line expansion despite increased expenses due to strategic investments

(Billion yen)	FY2022 (discl.)	FY2025 (plan)	Change
G&A (-)	82.5	88.0	5.5
Personnel (-)	39.3	40.0	0.7
Non-personnel (-)	37.1	41.3	4.2
Taxes (-)	6.1	6.7	0.6
[Ref.] Cons. G&A	89.3	94.4	5.1
OHR (cons.)*	48.4%	45%	-



* OHR: Expenses / (net business income – bond-related gains/losses, etc. + net provisions to general allowance for loan losses + expenses)

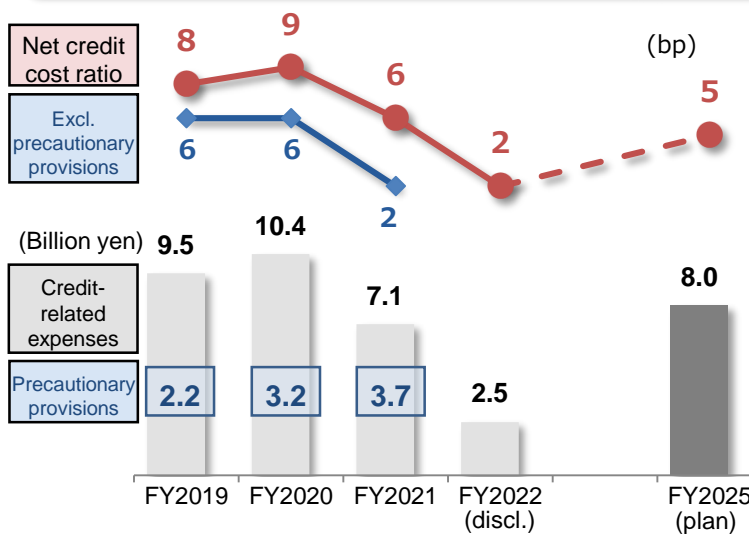
Major factors behind increased expenses



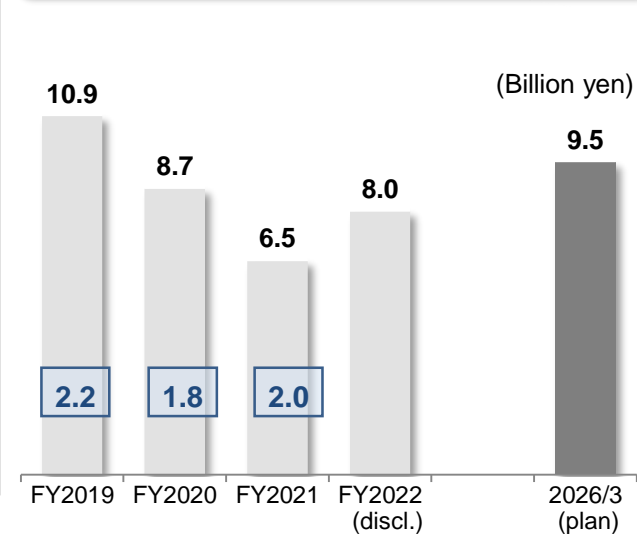
Credit-related expenses expected to remain at prior levels, excluding "precautionary provisions"

(Billion yen)	FY2022 (discl.)	FY2025 (plan)	Change
Credit-related expenses (-)	2.5	8.0	5.5
Net provisions to general allowance for loan losses (-)	-2.6	0.2	2.8
Disposal of non-performing loans (-)	5.1	7.8	2.7
Write-offs / Net provisions to specific allowance, etc. (-)	8.3	9.6	1.3
New downgrades (-)	8.0	9.5	1.5
Existing non-performing loans (-)	0.8	0.7	-0.1
Collections, etc.	0.4	1.2	0.8
Recoveries of written-off claims	3.2	1.8	-1.4
Net credit cost ratio (-)	2bp	5bp	-

Change / ratio

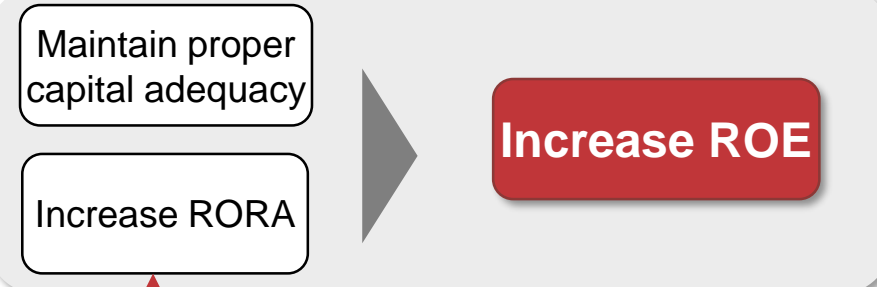
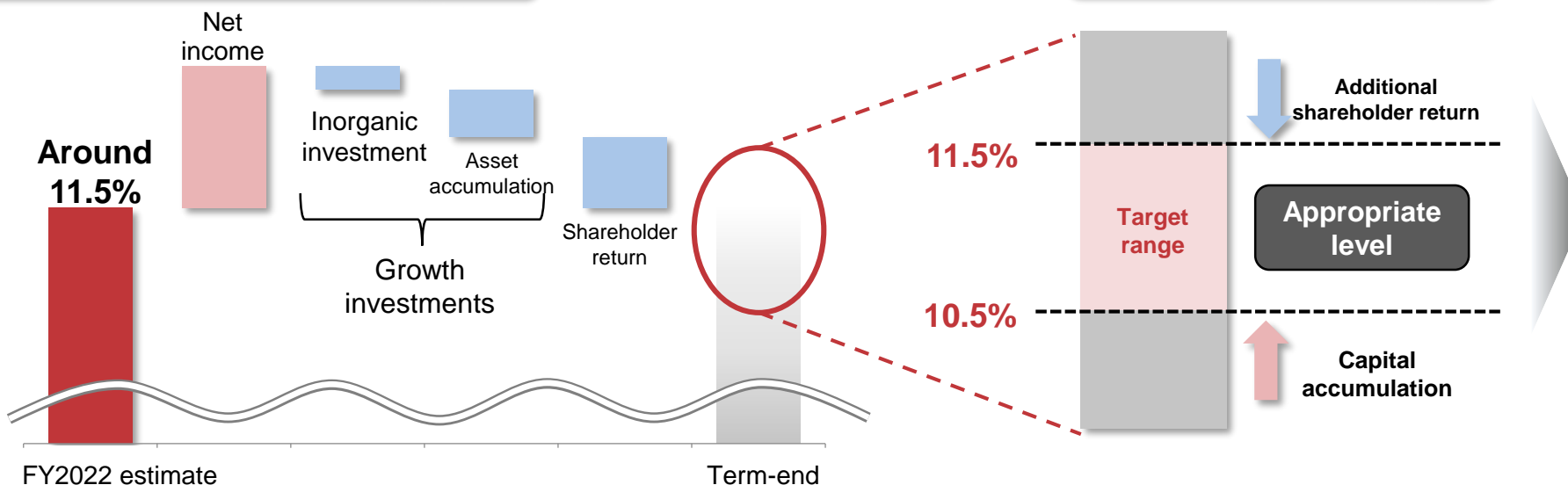


New non-performing loans



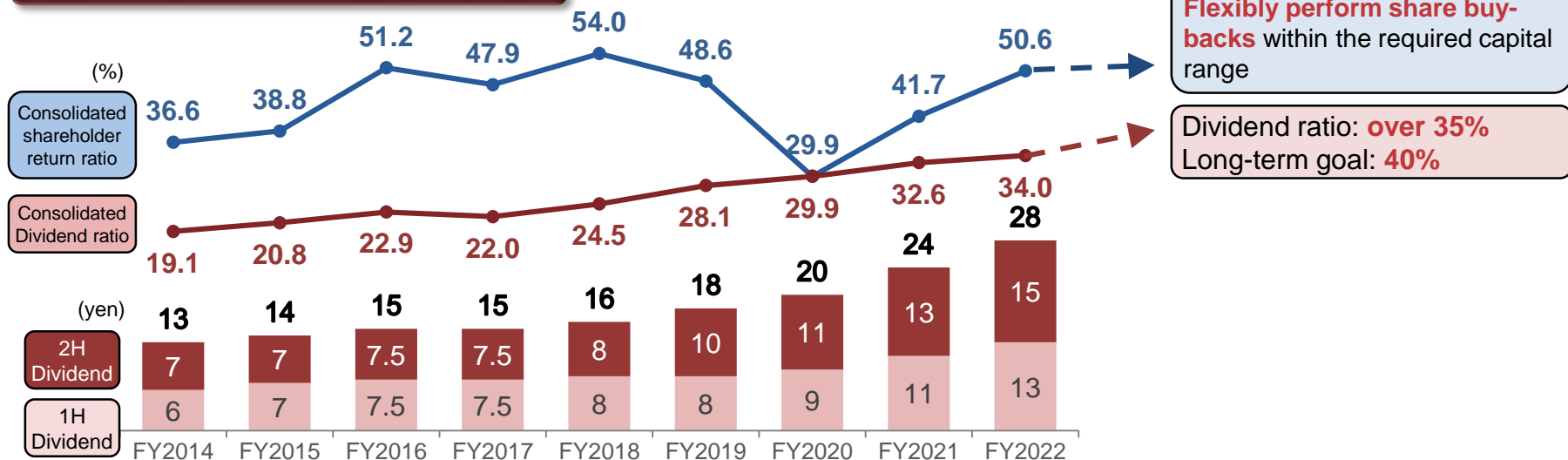
Maintain CET1 ratio* at 10.5%~11.5% and aim to increase dividend ratio

Capital management viewpoint



- Increase net fees and commissions
- Invest in high RORA assets, restrict low RORA assets

Shareholder return policy



Strategic investments / IT investment promotion

(Unit: billion yen)	Previous	Current	New	Change
Total (non-consl.)	38.9 (50.0)	30.1 (40.3)	34.0 (34.0)	+3.9 (-6.3)
Strategic investments	7.8 (15.0)	7.5 (13.0)	16.0 (16.0)	+8.5 (+3.0)
IT	7.1 (11.5)	6.2 (10.0)	11.4 (11.4)	+5.2 (+1.4)
Building/office equipment	0.7 (3.5)	1.2 (3.0)	4.6 (4.6)	+3.4 (+1.6)
Maintenance/legal compliance	10.4 (15.0)	8.5 (12.0)	18.0 (18.0)	+9.5 (+6.0)
New Head Office	20.7 (20.0)	14.2 (15.3)	— (—)	-14.2 (-15.3)

() indicates planned value

Basic Policy Overview



Issues in our existing business model and changing customer needs

① Product-focused proposals

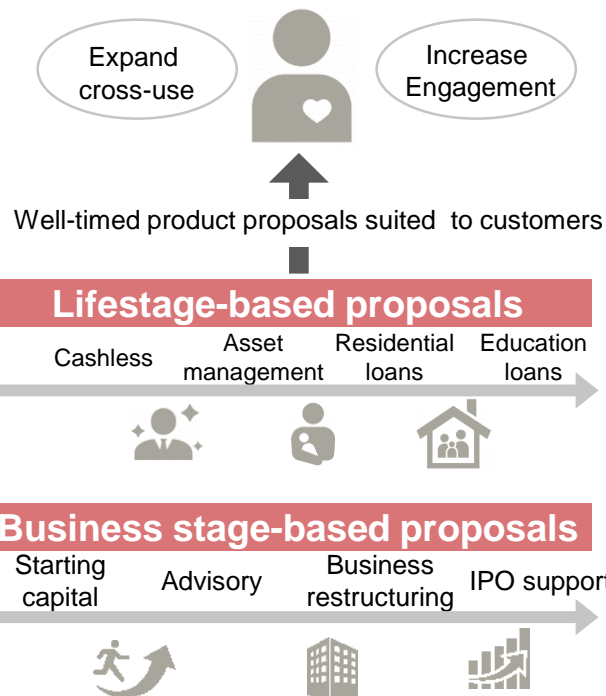
② Proposals to address emerging needs

③ Commodification of financial services

④ Changing values and behavioral patterns

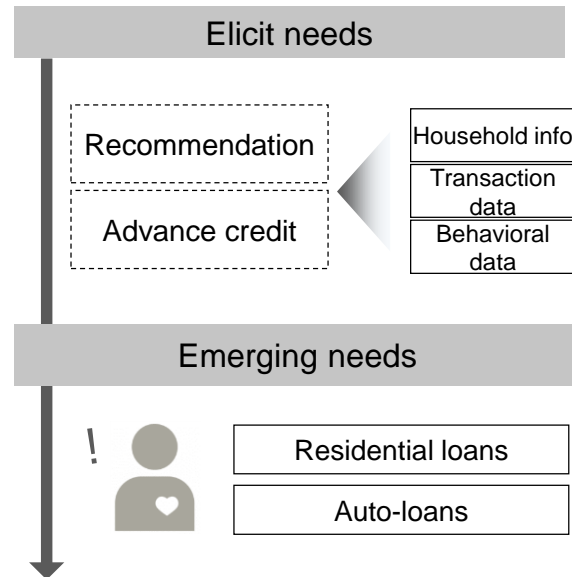
Evolution of our customer-focused business model = "Changing our perspective" on delivering products and services

Expand cross-use through optimal **personalized proposals**

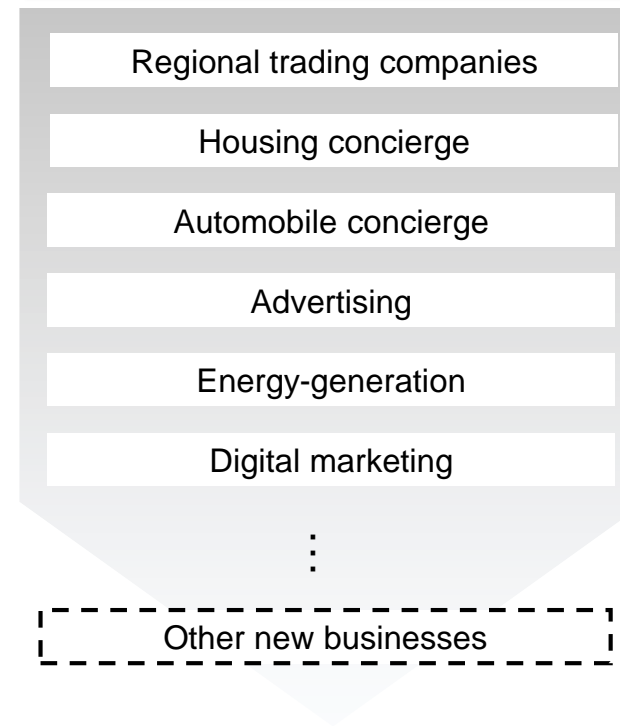


Proposals that anticipate customer needs and stand **upstream of commercial distribution**

One-to-One Marketing



Expand **non-financial services** based on customer needs



Establish optimal **contact points** for customer convenience

In-person

Aim for the expertise of a consulting firm
 [Retail] Comprehensive financial planning
 [Corporate] Assisting managers

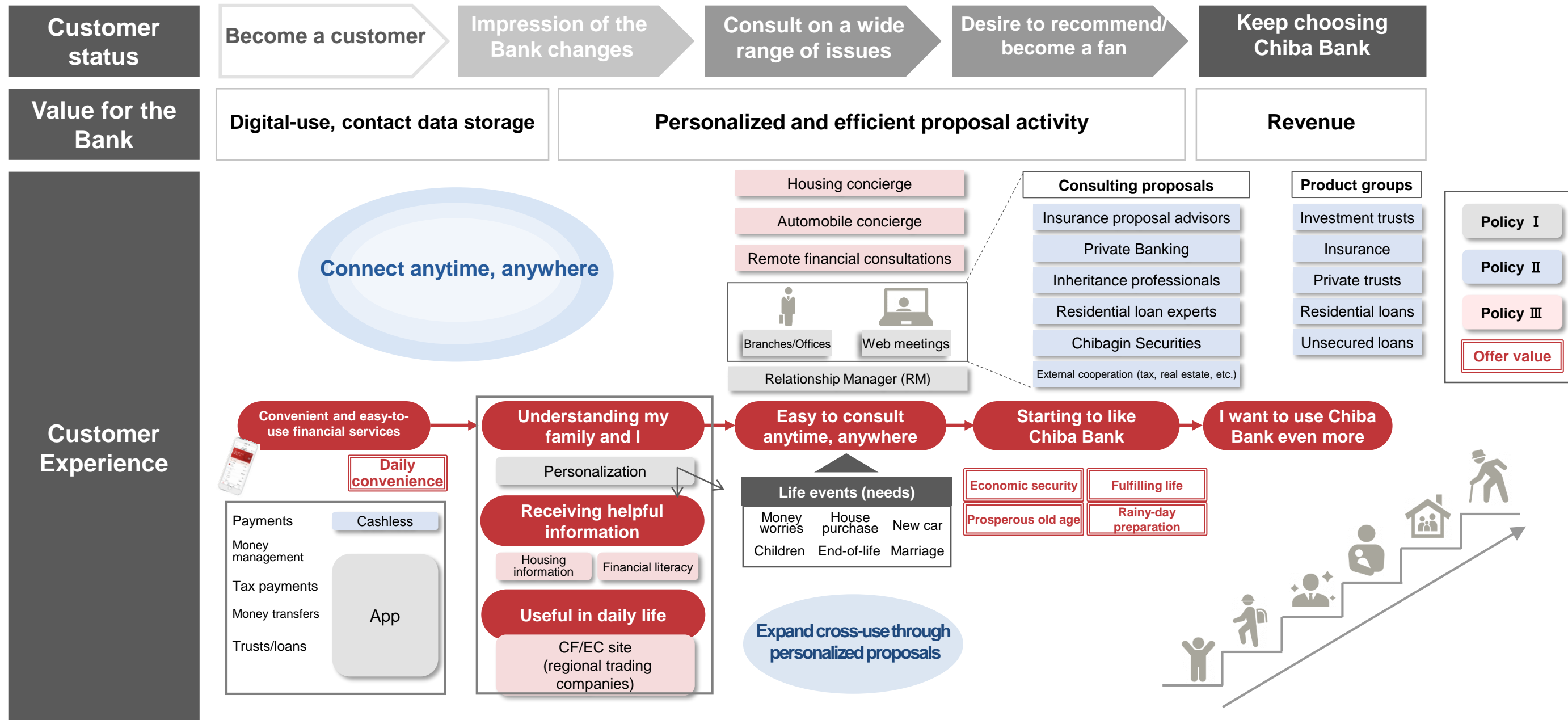
Remote

Hybrid channel that combines the convenience of digital and added-value of in-person

Digital

Aim for the convenience of a digital bank
 Increase connectivity
 Become a well-liked and easy-to-recommend bank

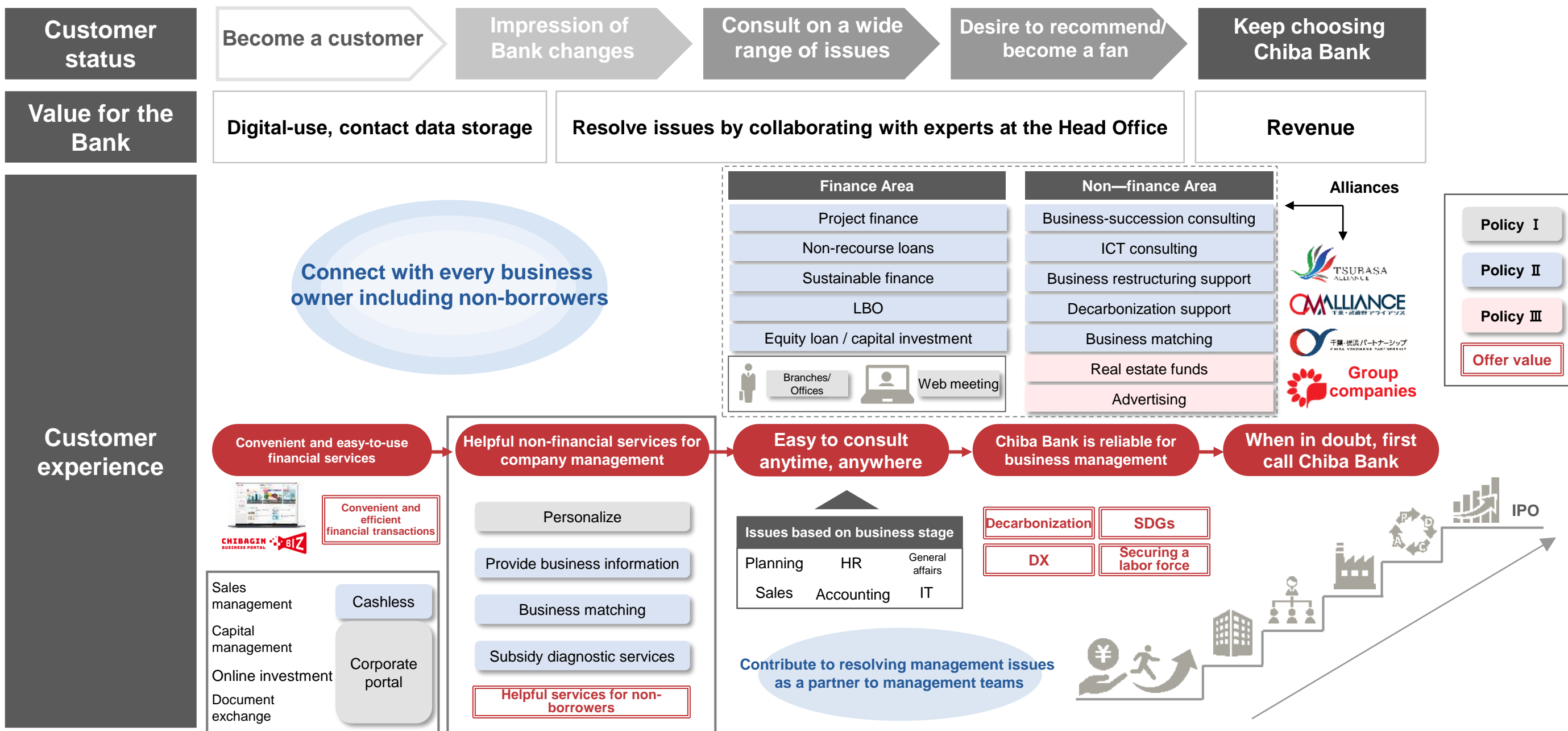
Provide value that closely matches the lifestyle of each customer through “in-person, remote, and digital” channels



Basic Policy Overview ②: Corporate Customer Journey

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

Provide convenient services and useful information through the corporate portal, contribute to resolving management issues of business operators as a partner to management teams



Utilize data to make proposals that address each customer's issues in order to build a fanbase

Proposals that stand upstream of commercial distribution

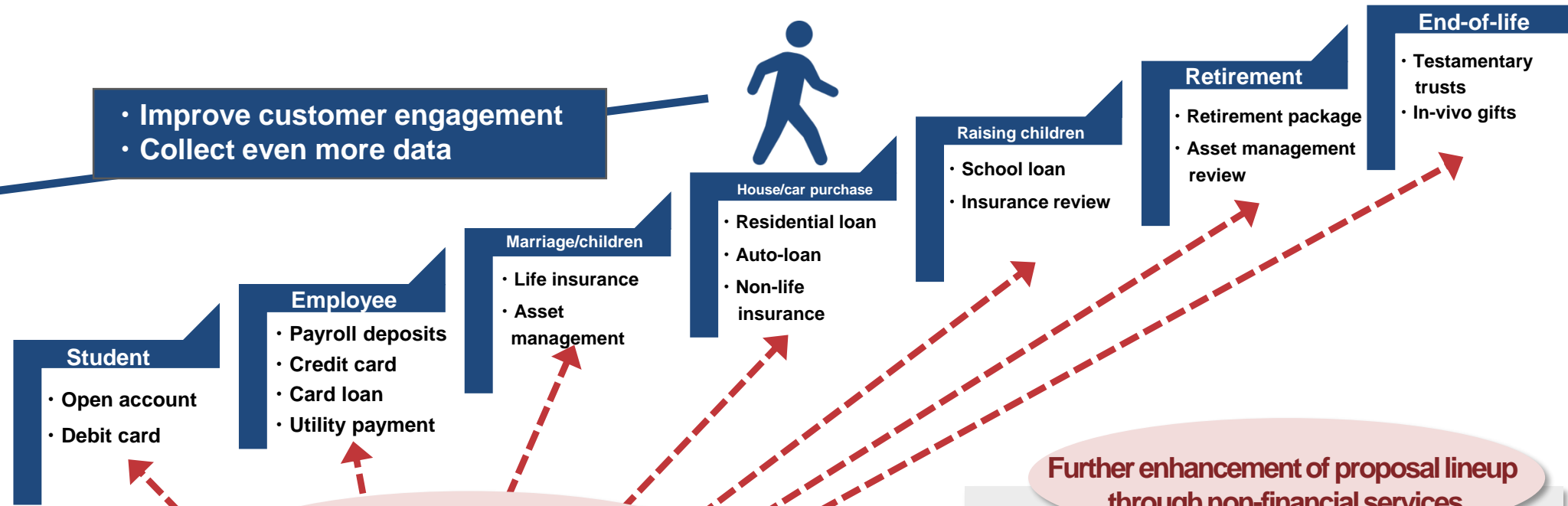
Collect data from a wide range of sources



Anticipate customer needs and life plans through data analysis



• Improve customer engagement
• Collect even more data



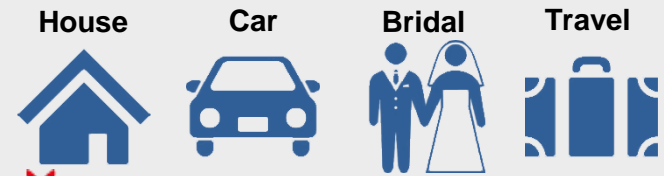
Deliver life plan proposals to each customer through their optimal channels



Elicit customer needs

- Desirable products and services
- Examine household budget and life plan
- Financial literacy / asset management information

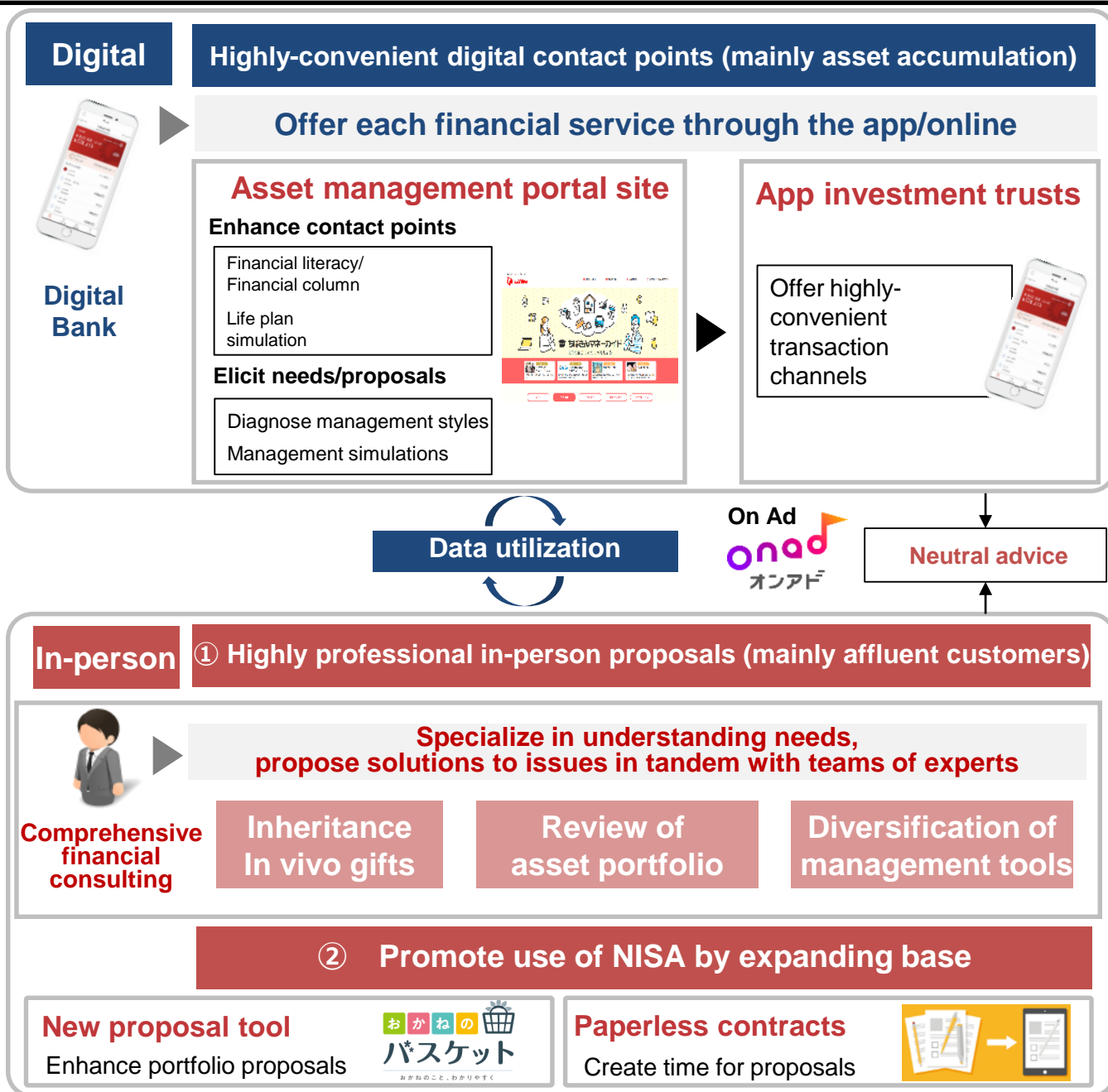
Further enhancement of proposal lineup through non-financial services



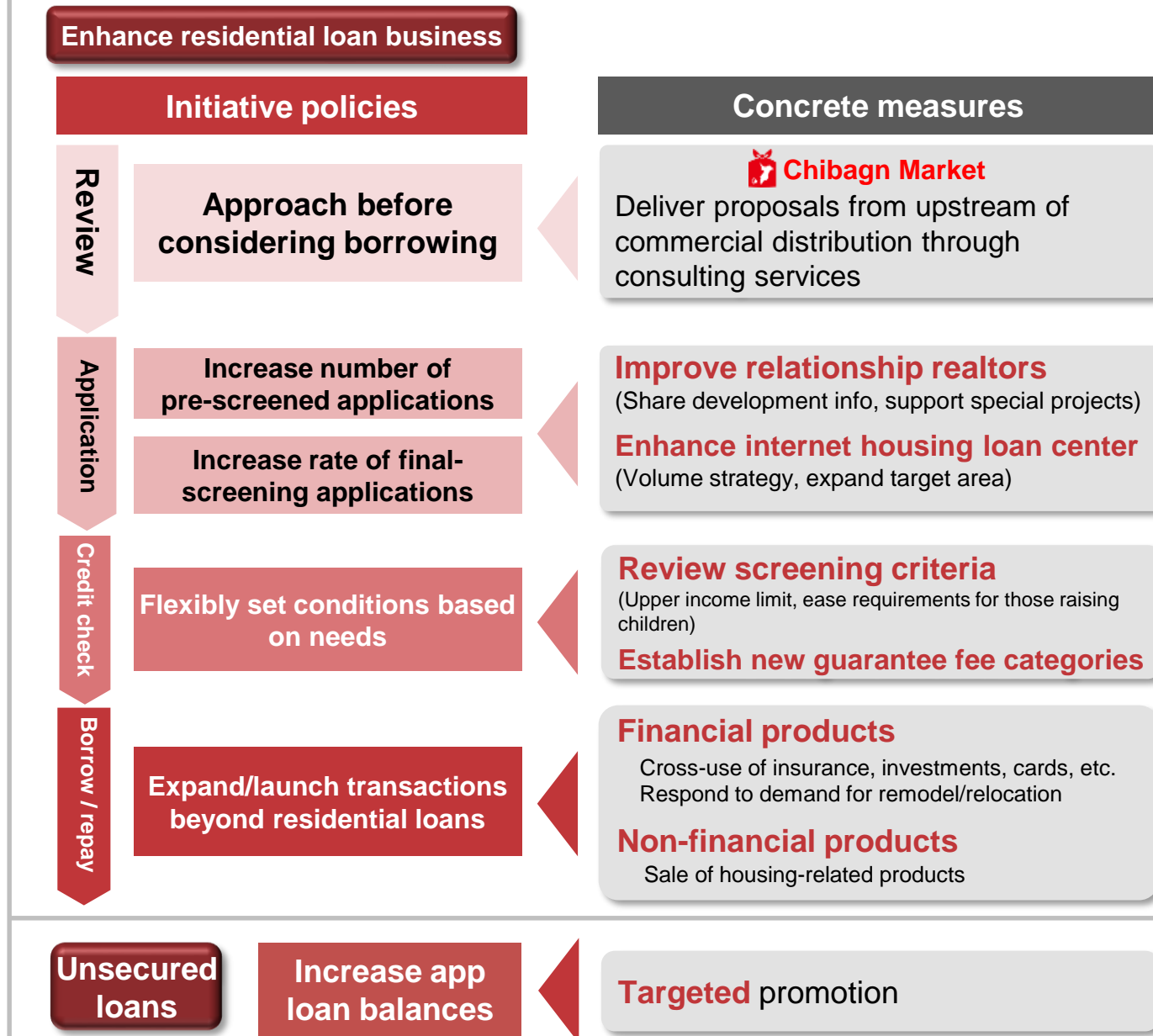
Chibagn Market



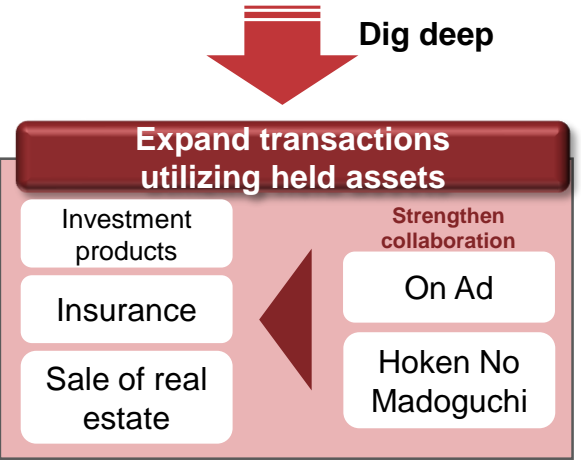
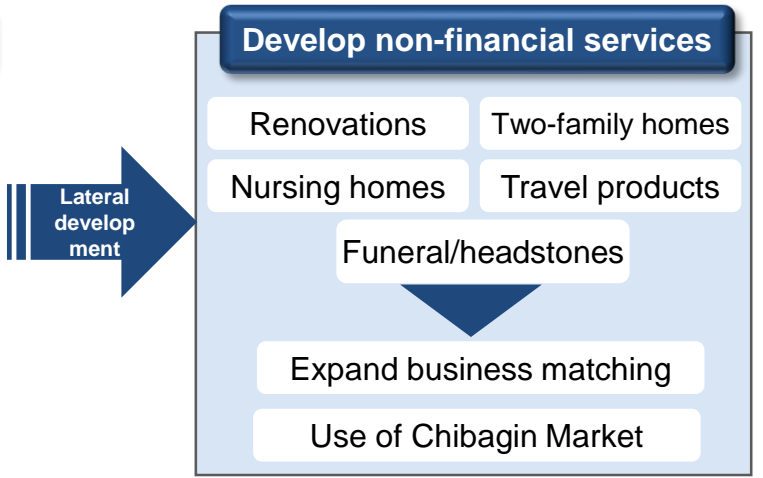
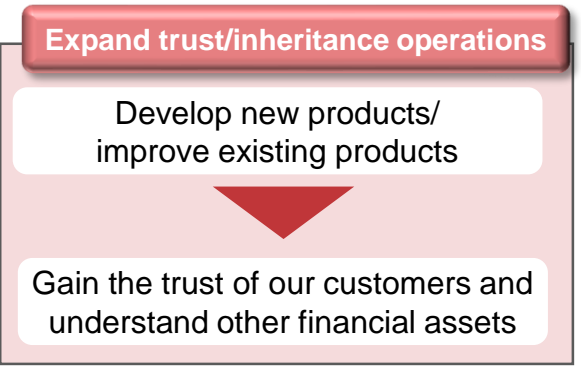
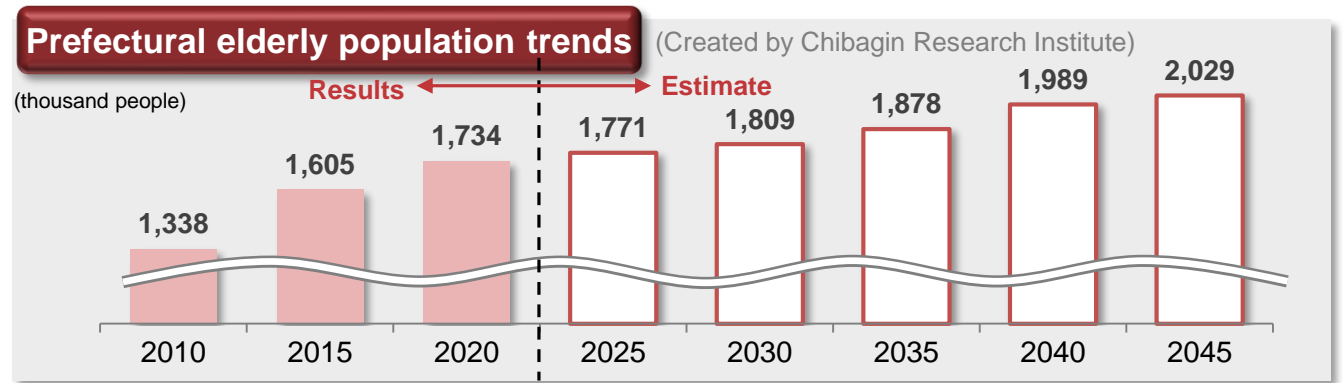
Optimal asset management proposals that combine in-person and digital channels



Optimize proposals at each stage: Review → Loan execution → Repayment



Further expansion of trust/inheritance business opportunities in view of an aging Prefecture



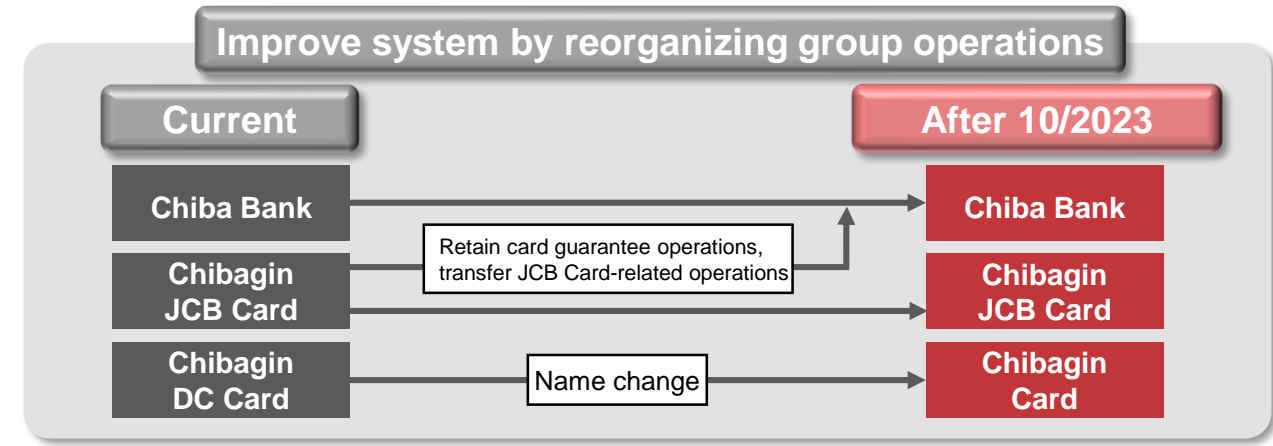
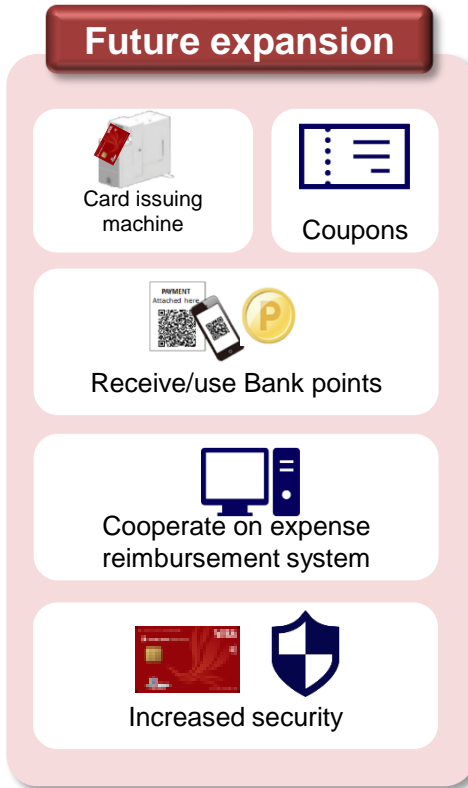
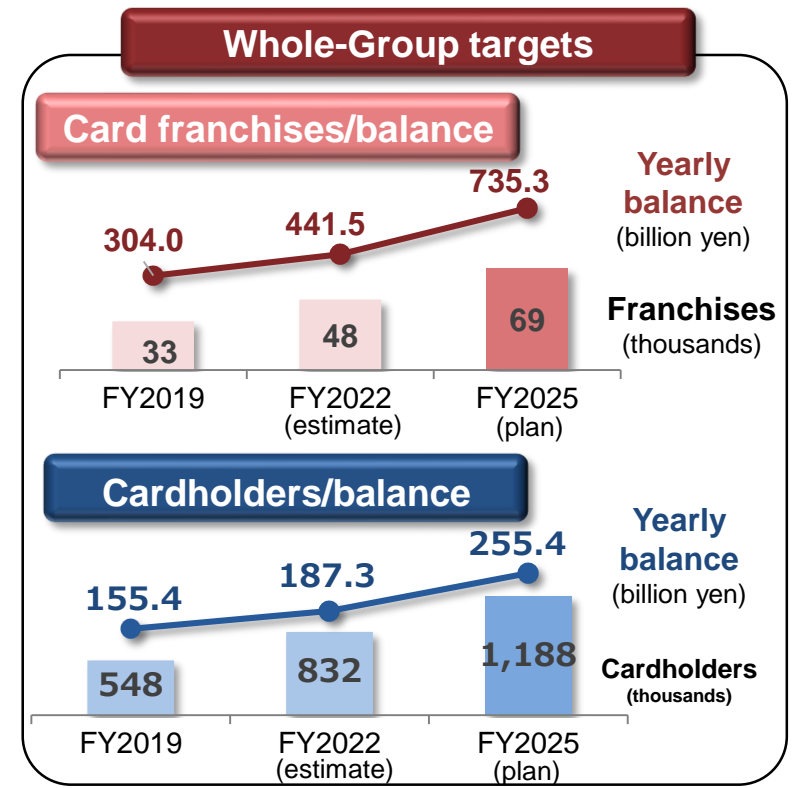
Inheritance trust trends (FY2021 data)

	Elderly population (65 and over)	Number of notarized wills
Japan	36.72 million	106,000
Chiba	1.77 million (4.77%)	(estimate) 5,057

Calculated by multiplying the national figure by the population ratio of Chiba Prefecture (4.77%).

793 carried out by the Bank in FY2021 ≒ 15.7% of wills in the prefecture

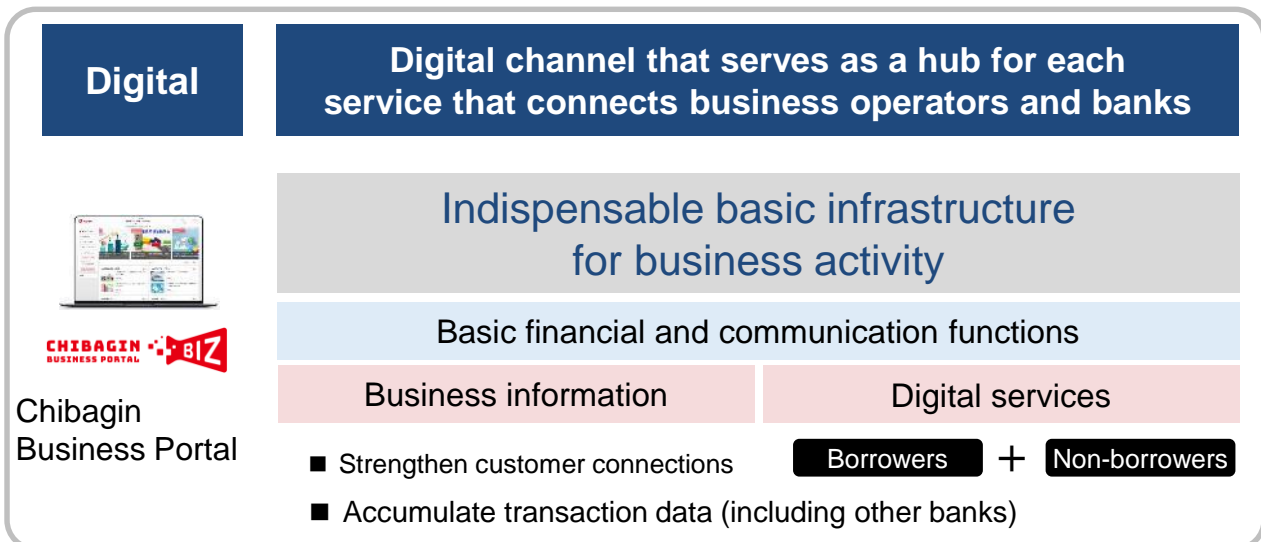
Further enhance cashless base as a means toward building a regional ecosystem



Provide convenient services and useful information through the corporate portal, contribute to solving corporate management issues as a partner to management

Form strong customer connections through digital and in-person channels

Highly-convenient digital contact points



Connect to the portal anytime
In-person, specialized proposals

In-person

Provide the expertise of a consulting firm



Provide solutions to a wide range of management issues

B/S management support

Assets

- Reduction of fixed assets
- Expand/rebuild production bases
- Use of idle assets

Asset liquidation with R/E funds

Liabilities/net worth

- Rationalize payment operations
- Stable capital funding
- Diversification of funding methods
- Stock succession

P/L management support

Higher sales

- Expand sales routes (via Chibagin Market EC site)
- Support for efficient collection of proceeds
- Support for new product development

Cost optimization

- Optimize production costs
- Advertising, PR support
- Personnel introduction service
- Optimize expense payments

Support sales via advertising

Support for formulating various business plans
(Capital investment, SDGs strategy, DX, HR development, etc.)

Building an advanced proposal system

Sales divisions

- Improve inter-division collaboration
- Business Coordination Division (new)
- Strengthen Group-wide proposals
- Group Strategy Division (new)
- Enhance overseas network

Credit screening unit

- Understanding business partners' conditions in response to a changing environment
- Consider solutions in tandem with sales divisions

Allies

- Collaboration with Alliance banks
- Expand business alliances that contribute to customer support

Grow towards the next stage for the new businesses developed in the previous Mid-term Plan

Chibagin Market

STEP 1
Local Production

“Trigger regional revitalization” within Chiba

Creation/cultivation of new products/services



Ongoing purchase

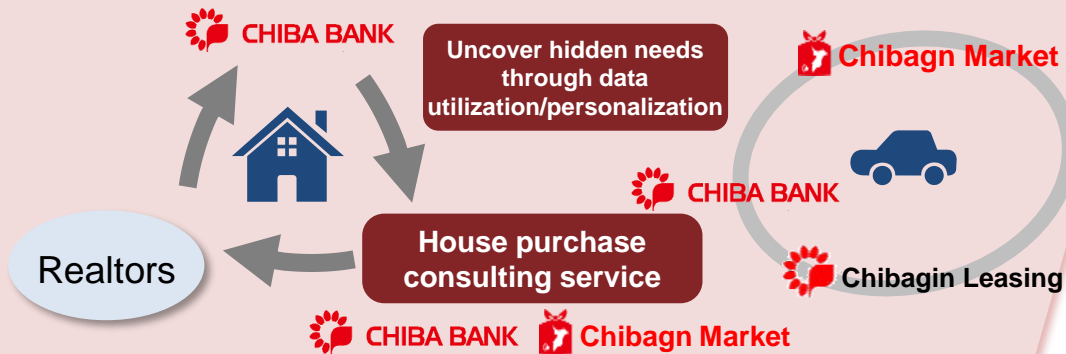


Branding



Establishment of new business model that stands upstream of commercial distribution

STEP 2
Life Events



Support consumption activity of new lifestyles and “Connect to life”

STEP 3
Living

(Major areas)



Health/nursing



Education



Food retailers

On Ad



Neutrality



Contribute to asset formation through On Ad

Completed online



Specialized advice



What is “financial wellness”?

Financial wellness refers not only to physical and mental health, but is a state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow them to enjoy life.

High-level solutions via real estate funds

Overview ① ~CRE strategy~



Overview ② ~Development support~

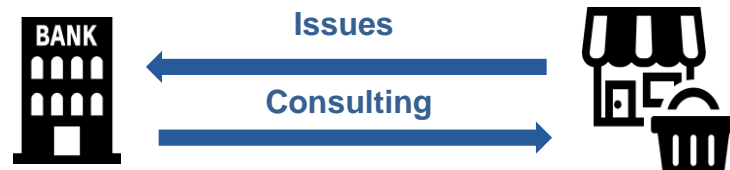


Continue to enter new business areas in addition to advertising and energy production and expand non-financial services/diversify revenue

Advertising

Advertising agencies

Advertising consulting support for business issues related to customer attraction and name recognition



Advertising medium

Use bank and other company channels to increase opportunities to broadcast highly-reliable ads



Metaverse



Accumulate know-how through management of events for job candidates and local governments

Begin considering commercialization with business partners

BaaS



Provide financial and other functions

App

Advertising

Cashless

Point base

Business operators

Cashless Platform

Provide payment services to reduce cash-handling operations and streamline administrative operations

Loans

Provide auto- and card loans

Business operator customers



Energy production

Power generation management

Operation/management of power plants

Sale of energy

Sell and generate energy in-house

Other

Consulting service
Environmental value referral

Chibagin Group

Energy retailers

Regional customers

Anti-money laundering

Sophisticated and efficient ALM operations

Sharing/development of know-how based on regulatory standards

Communalization

Consider future business consolidation (outsourcing) using joint systems

Value Creation Bases



Evolution of our customer-focused business model



Contribute to the sustainable development of the entire Chiba prefecture through regional decarbonization

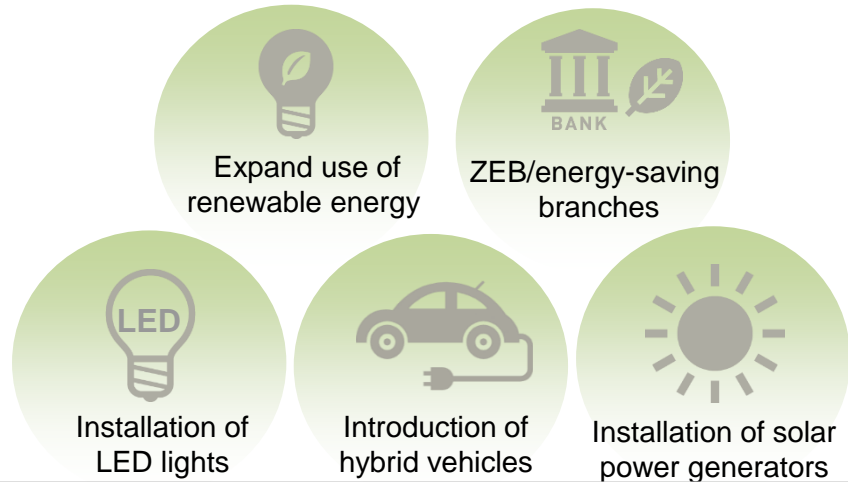
Chibagin Group Carbon Neutrality

Become carbon neutral by March, 2031

*Scope 1 & 2 emissions of the Bank

Establishment of Himawari Green Energy Co., Ltd.

Develop model for local generation and consumption of renewable energy



Collaboration with local governments

- Comprehensive SDGs partnership agreements
- Increase number of companies registered as Chiba SDGs Partners
- Support for areas advancing decarbonization
- Promotion of Chiba SDGs Utilization of network

Contribute to the sustainable development of Chiba prefecture through ongoing decarbonization initiatives throughout the region

March, 2031 Chibagin Group becomes carbon neutral

Support for customers' decarbonization

Support for SDGs Management

- Incorporate ESG issues into business evaluations
- Business succession consulting

Carbon-neutrality consulting

- Greenhouse gas emission measurement support
- Solar power generator installation support

- Sustainable housing support discount
- Discount SDGs loans



Corporate Customers

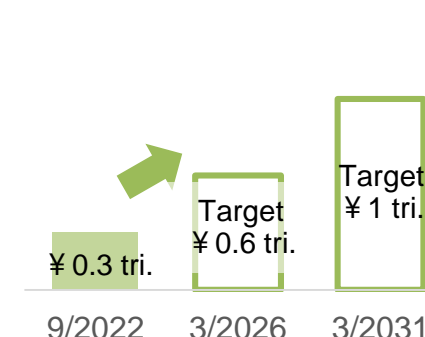
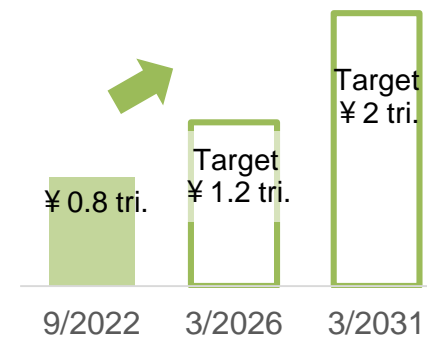


Retail Customers

Sustainable financing targets (amount achieved since April, 2019)

Sustainable finance

Environmental finance



2050 Sustainable development of Chiba prefecture

Entire prefecture becomes carbon neutral



Evolution of our Alliance Strategy

TSUBASA Alliance



Alliance that spans across Japan

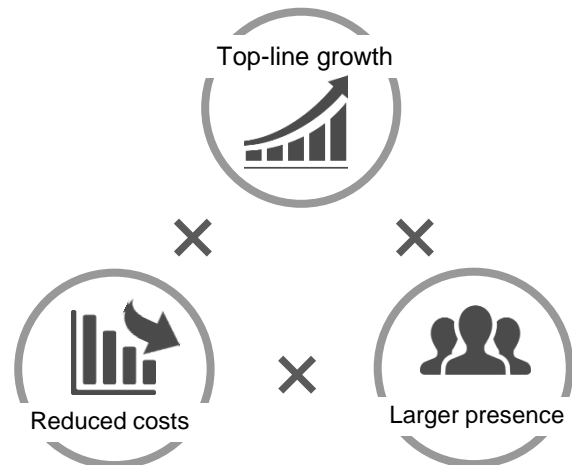
- Large-scale collaboration between the top regional banks in each area
- 96 trillion yen in total assets (3/2022)
- 27 million retail customers/ 2.2 million corporate customers, rivaling the megabanks

A platform for each measure

Platform for each alliance measure to further deepen collaboration

Strengthen collaboration with other banks/industries

Expand alliance and strengthen collaboration with other banks/industries



Chiba-Musashino Alliance



A new model for regional bank alliances

A new form of regional banking

- Accelerate communalization of each area
- Expand presence in the Tokyo Metropolitan area

Total
¥ 14.3 bil.
Phase 1 results
(Launch~3/2021)

Total
¥ 15.0 bil.
Phase 2 plan
(4/2021~3/2026)

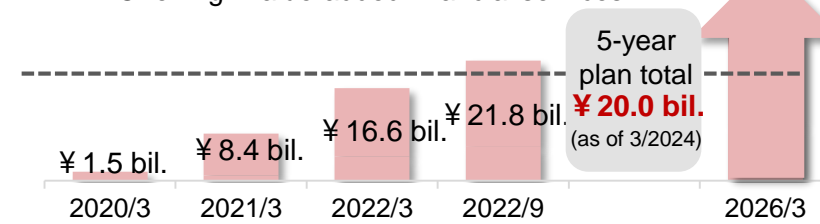
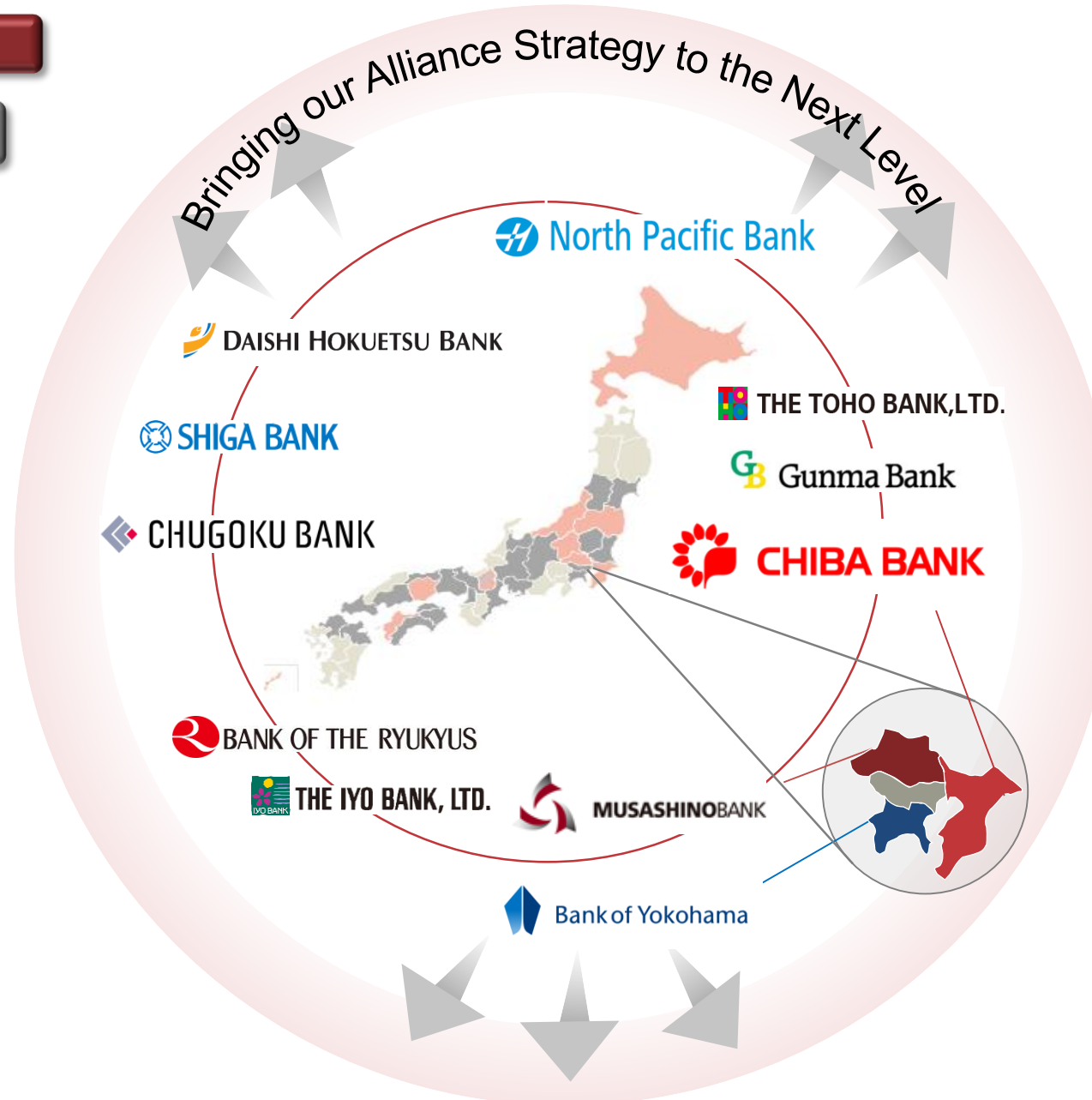
Chiba-Yokohama Partnership



Collaboration between top regional banks with Tokyo as the base of operations

Development of know-how between top regional banks

- Expand Tokyo market-share through a partnership that capitalizes on economies of scale
- Offer high value-added financial services



Improve ability to provide value as an organization through collaborations with a wide-range of other industries

Sony Bank

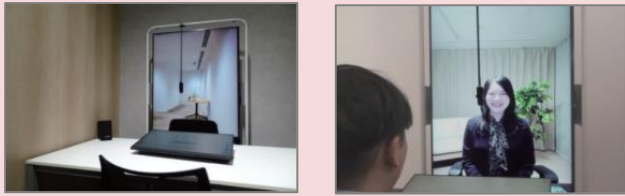
Deep, develop expansion



Mutual provision of digital technology, products, and services

Utilize new digital technologies

Aim to **improve convenience of digital channels** by officially implementing "Mado", a digital presentation system



Mutual provision of products and services that make up each bank's strengths

Foreign currency services

Asset management, trusts, inheritance

Cashless operations

Joint-research on the use of technology

Joint-research regarding use of the blockchain

Security-tokenization and cross-selling of Bank bonds

Joint-research on the DX of housing loans

Improve AI credit check models

Joint-research on the development of a sustainable society

Mutual introduction of crowd-funding for socially significant initiatives

Strive to provide new value by collaborating with a wide-range of corporations, organizations, and local governments

Collaborations with business operators

Change Inc.

DX promotion, DX support for local governments

Weathernews Inc.

Collaboration on climate change information disclosures

Zeroboard Inc.

Support for customer decarbonization initiatives

WealthNavi Inc.

Introduction of robot asset management advisor

Seek new partners **from the perspective of capital use collaboration**

Collaborations with local governments and public organizations

National Institutes for Quantum Science and Technology

Research commercialization support

Local prefectural governments

Regional revitalization collaborations

Chiba City, Chiba Prefecture / Ministry of Land, Infrastructure, Transport and Tourism, Kanto Regional Development Bureau

Create foot traffic using road space

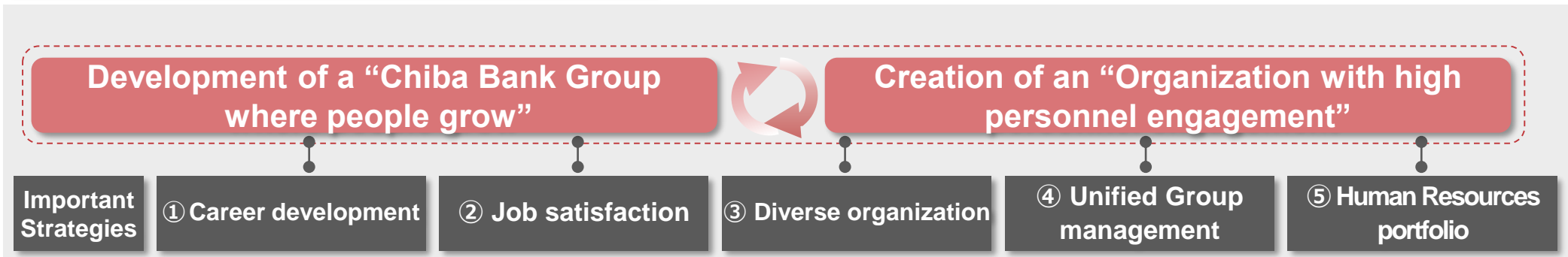


Positioning “human capital” as the Bank’s most important management resource and developing an HR policy designed to train the personnel necessary to achieve our Purpose

Human Resources Development Policy (working towards our corporate Purpose)

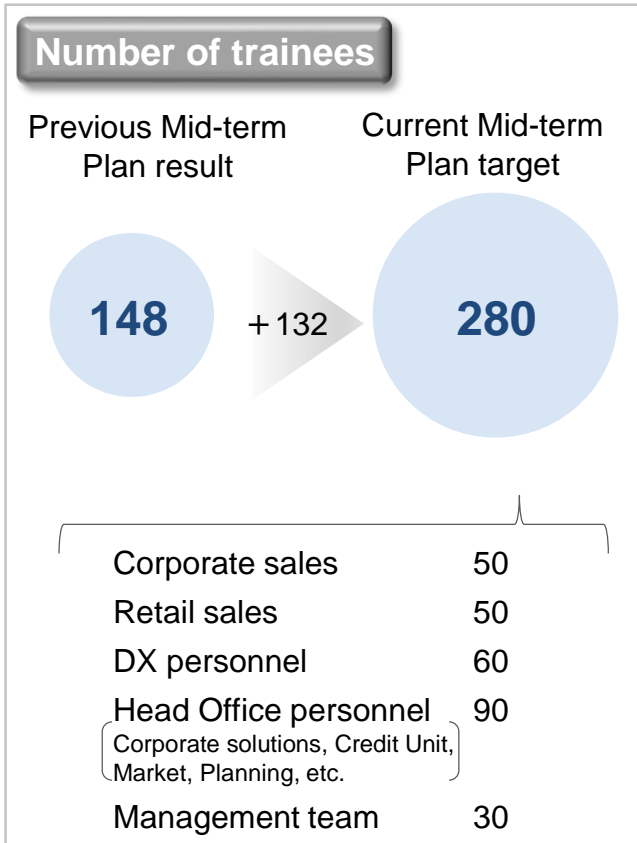
“Become someone who keeps fighting for the customer”. Think things through, utilize your own strengths, and gain more supporters

New Mid-term Plan Human Resources Strategy



Sustainable growth for the local community

Improve personal growth, job satisfaction, and treatment of employees



Refine traditional business at existing group companies while expanding into new business areas

Expand Group Business



Finance

Chibagin Leasing

Chibagin Capital

New

Retail auto-leasing

New

Buy-out funds

Chibagin Guarantee

Chiba Servicer

Asset Management

Chibagin Securities

Chibagin Asset Management

IT

Chibagin Computer Service

T&I Innovation Center

New Business Areas

Inside the Group

Chibagin Market

Himawari Green Energy

Outside the Group

On Ad

New anti-money laundering company (under consideration)

Consulting/Solutions

Chibagin Research Institute

Chibagin Career Service

Chibagin JCB Card

Chibagin DC Card

Branch/facility management, etc.

Sobu

Special Subsidiary

Chibagin Heartful

... and further consideration of new businesses

Enhance Group Management Structure

Newly-established "Group Strategy Division"

Oversee all aspects of Group companies, including sales and management

Promote unified Group management equivalent to a holding company structure

Group Strategy Division

Management Group

Consolidate risk management, management resource allocation, and policy measures, etc.

Business Promotion Group

Consolidate planning/promotion of each Group company

Risk management

Management resource allocation

Policy measures, etc.

Chibagin Securities

Chibagin Leasing

Chibagin Research

(All 15 Group companies)

Unified management of Group personnel

Unified Group recruiting

Fluid transfer of personnel

Inquiries related to this presentation should be addressed to:

The Chiba Bank, Ltd.
Corporate Planning Division
Investor Relations

Tel: 043-301-8459

Fax: 043-242-9121

E-Mail: ir@chibabank.co.jp

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