



The Chiba Bank, Ltd.

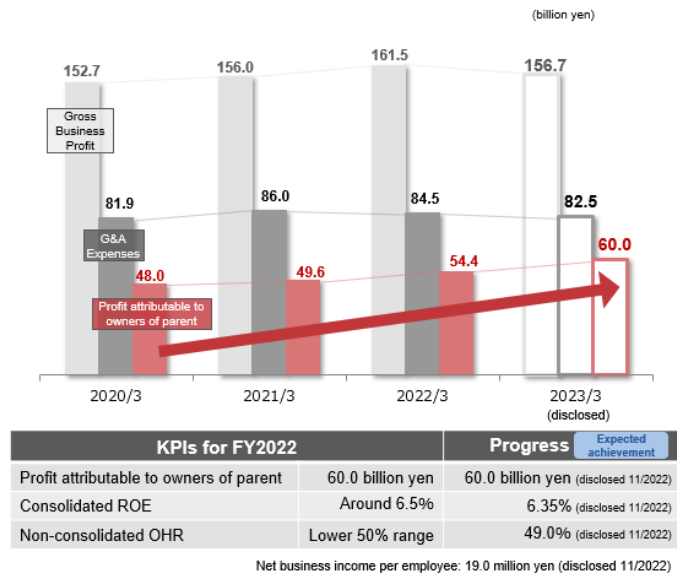
IR Day (Part 1)

April 10, 2023

Event Summary

[Company Name]	The Chiba Bank, Ltd.	
[Event Name]	IR Day (Part 1)	
[Date]	April 10, 2023	
[Time]	15:00 – 16:03 (Total: 63 minutes, Presentation: 31 minutes, Q&A: 32 minutes)	
[Number of Speakers]	2	
	Tsutomu Yonemoto	President, Group Chief Executive Officer
	Taro Kanzawa	General Manager of Corporate Planning Division

Major Achievements of Management Goals				
Basic Policy 1	Continue to evolve closely with our customers			
	<table border="1"> <tr> <td>Make proposals based on individual life plans</td> <td>Virtual residential loan contract signing</td> </tr> <tr> <td>Enhance Corporate Solutions</td> <td>Establish new Area Sales divisions</td> </tr> </table>	Make proposals based on individual life plans	Virtual residential loan contract signing	Enhance Corporate Solutions
Make proposals based on individual life plans	Virtual residential loan contract signing			
Enhance Corporate Solutions	Establish new Area Sales divisions			
Basic Policy 2	Continue to create new value for our customers' futures			
	<table border="1"> <tr> <td>Expand app/portal features</td> <td>Expand cashless operations</td> </tr> <tr> <td>Establishment of Chibagin Market Co., Ltd.</td> <td>Establishment of On Ad Co., Ltd.</td> </tr> </table>	Expand app/portal features	Expand cashless operations	Establishment of Chibagin Market Co., Ltd.
Expand app/portal features	Expand cashless operations			
Establishment of Chibagin Market Co., Ltd.	Establishment of On Ad Co., Ltd.			
Basic Policy 3	Strengthen our Alliance Strategy			
	<table border="1"> <tr> <td> TSUBASA Alliance Expand sharing of IT systems, including smartphone app </td> <td> Chiba-Musashino Alliance Expand collaboration including cashless operations with franchise locations. </td> </tr> <tr> <td> Chiba-Yokohama Partnership Strengthen collaboration, including customer support </td> <td> Alliance with Sony Bank </td> </tr> </table>	TSUBASA Alliance Expand sharing of IT systems, including smartphone app	Chiba-Musashino Alliance Expand collaboration including cashless operations with franchise locations.	Chiba-Yokohama Partnership Strengthen collaboration, including customer support
TSUBASA Alliance Expand sharing of IT systems, including smartphone app	Chiba-Musashino Alliance Expand collaboration including cashless operations with franchise locations.			
Chiba-Yokohama Partnership Strengthen collaboration, including customer support	Alliance with Sony Bank			
Basic Policy 4	Achieve sustainable management			
	<table border="1"> <tr> <td>Promotion of sustainable finance</td> <td>Enhance carbon-neutral initiatives</td> </tr> <tr> <td>Expand climate-related disclosures</td> <td>Development of DX personnel</td> </tr> </table>	Promotion of sustainable finance	Enhance carbon-neutral initiatives	Expand climate-related disclosures
Promotion of sustainable finance	Enhance carbon-neutral initiatives			
Expand climate-related disclosures	Development of DX personnel			



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Yonemoto: Hello everyone. I'm Tsutomu Yonemoto, President of the Bank. I will now give an overview of the 15th Mid-term Plan and our approach to the plan.

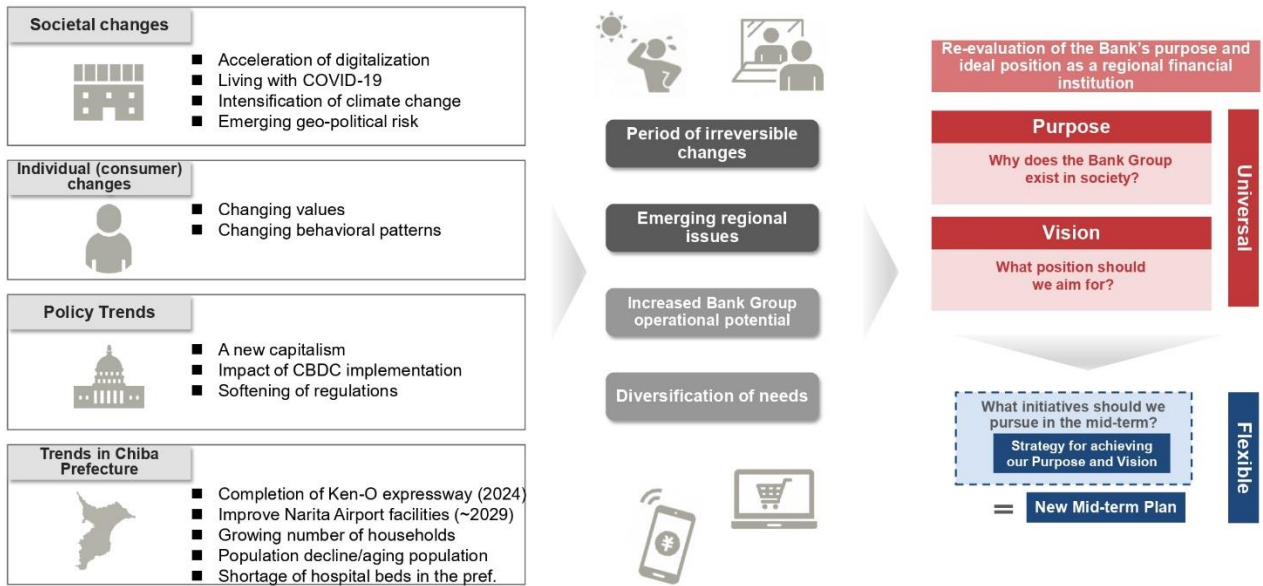
Please turn to page three. This is a summary of the previous mid-term plan.

In the previous Mid-term Plan, we promoted a wide range of initiatives based on four basic policies designed to improve the customer experience. In particular, we have undergone a major transformation over the past three years regarding DX which included improving the functionality of our app and corporate portal in addition to advancing out cashless business and establishing new businesses, such as Chibagin Market Co., Ltd. and On Ad Co., Ltd.

Within the alliance strategy, one of the Bank's key strategies, we were also able to raise the top and bottom line results by further evolving our cooperative framework with our partner banks.

In addition, we have launched a new alliance initiative with Sony Bank.

As a result of the concerted efforts of all of our executives and employees to promote these initiatives, profit attributable to owners of parent, consolidated ROE, and non-consolidated OHR are all expected to achieve the targets established in the previous mid-term plan.



Please turn to page four. This page explains our current understanding of the business environment.

The COVID-19 pandemic began at the start of our previous Mid-term Plan, and people's values and behavioral patterns have changed dramatically during this period. As a result of deregulation in the banking industry, it is now possible for us to enter into a variety of business areas that are not traditionally considered "banking."

What do our day-to-day activities ultimately produce? What does the Chiba Bank Group want to be for all those involved with our bank? To demonstrate this, we have decided to establish a corporate Purpose and Vision.

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.



Vision **An Engagement Bank Group that works closely with the community**

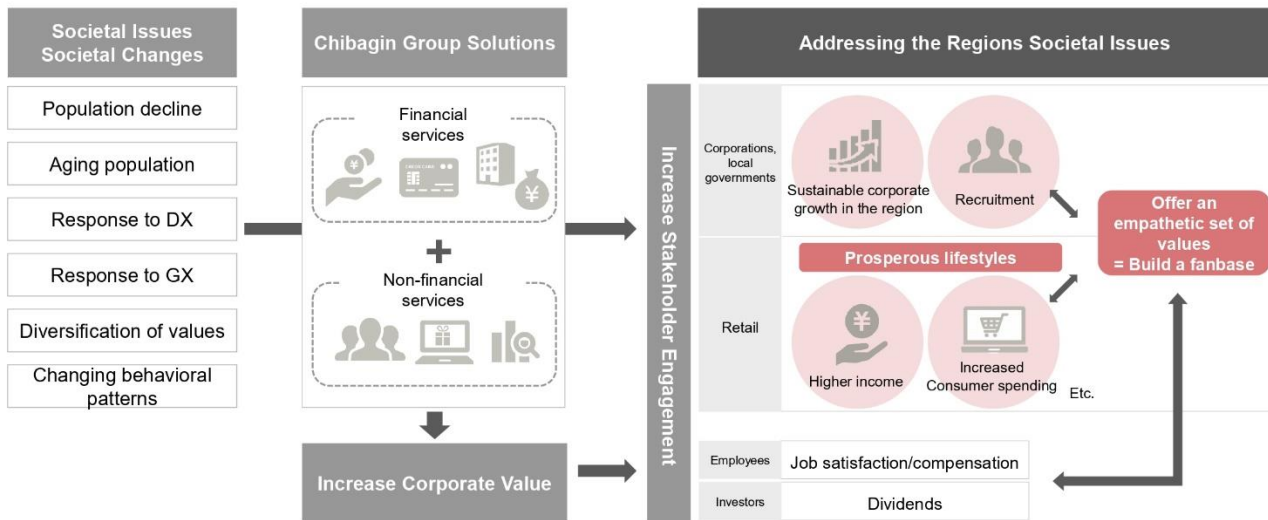
"Engagement Bank Group"
 A Bank Group that seeks to keep growing together along with the entire region by providing value through deep connections with all of its stakeholders including customers, shareholders, and employees

Please turn to page five.

The Chiba Bank's purpose is to create a local community better suited to bringing each person's hope to life. As part of this purpose, the Chiba Bank Group will broaden its corporate perspective and provide social value in addition to functional value centered on financial services. Contributing to solving social issues in the community and supporting affluent lifestyles will ultimately enhance the Bank's corporate value. This will lead to a transformation of the local community into a place where the wishes of all stakeholders, including customers, employees, and investors, are met.

In order to achieve this purpose, we have established a corporate Vision designed to express what kind of entity the Bank should aim to be. We have chosen to define ourselves as "An Engagement Bank Group that works closely with the community." And in order to embody our purpose, it is of utmost importance to have a deep understanding of our customers, a strong, trusted relationship with our employees achieved by providing them with rewarding work and growth opportunities, and a connection with our shareholders achieved through sharing our growth strategy as a company. The word "engagement" reflects our desire to become a banking group that continues to grow by valuing the connection we have with each of our stakeholders.

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



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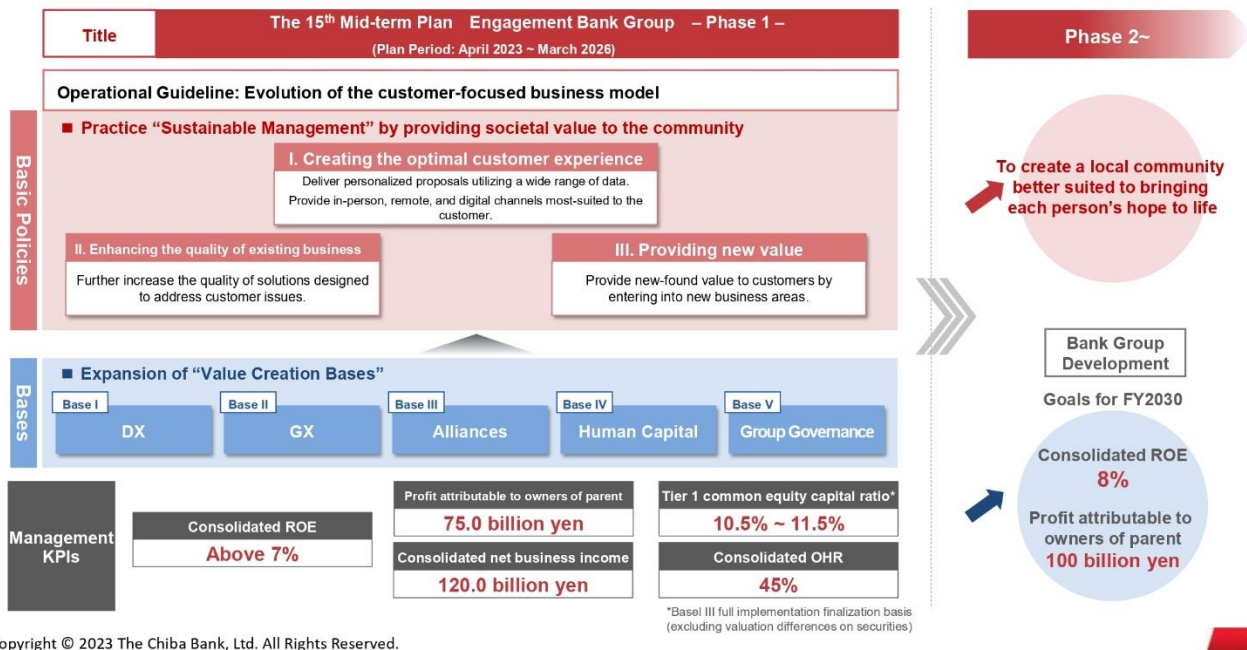
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Please turn to page six. This section provides an overview of how the Bank will provide social value as part of its Purpose.

The Group will contribute to solving various social issues that include a declining population, low birthrate, aging population, DX, and GX through the provision of financial and non-financial services. This will result in sustainable growth of companies and the creation of jobs for corporations, regions, and municipalities in the region, as well as the higher incomes and increased consumption of retail customers, which in turn will support more affluent lifestyles.

Contributing to the resolution of social issues will, in turn, generate revenue for the Group, improve corporate value, increase employee satisfaction and compensation, and enable us to share returns with our shareholders.

In this way, “delivering social value” can be expressed as providing a set of values that can be empathized with by bringing the hopes of all our stakeholders to life, or in other words, increasing the number of the Bank’s fans.



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Next, I will discuss the new Mid-term Plan.

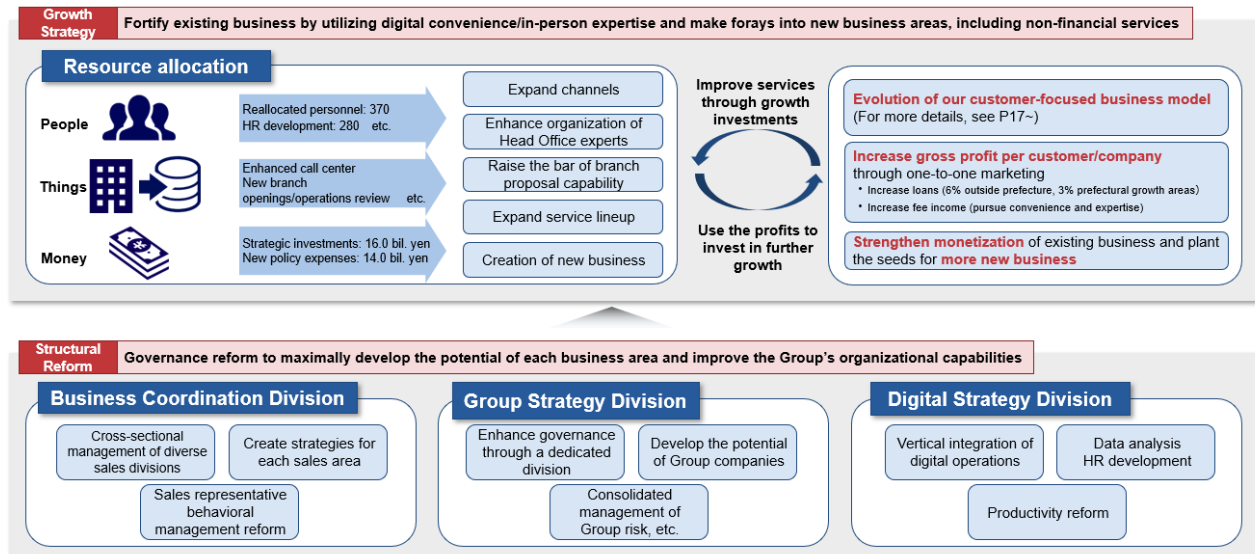
Please turn to page eight. Here you will see an overview of the 15th Mid-term Plan, “Engagement Bank Group Phase 1.”

The mid-term plan is positioned as a strategy to achieve our corporate Purpose and Vision over the next three years. The new Mid-term Plan establishes the evolution of the customer-focused business model as its operational guideline and sets three basic policies: creating the optimal customer experience, enhancing the quality of existing business, and providing new value.

In addition, we have identified five bases for value creation that support those policies and issues we will focus on: DX, GX, alliances, human capital, and group governance.

In addition, we have set five management KPIs: consolidated ROE of above 7%, profit attributable to owners of parent of 75 billion yen, consolidated net business income of 120 billion yen, a consolidated Tier 1 common equity capital ratio between 10.5% to 11.5%, and a consolidated OHR of around 45%. Beyond that, we are also aiming to achieve profit attributable to owners of parent of 100 billion yen and a consolidated ROE of around 8% in FY2030.

Achieve targets through growth strategy and structural reform



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Please turn to page nine.

Our goal is to achieve the targets in the new Mid-term plan by promoting both growth strategies and structural reform.

The first step of our growth strategy is to invest resources in infrastructure. In addition to enhancing our digital platform that includes our Bank app and corporate portal, we will strive to enhance virtual channels as well as in-person channels that serve as points of contact with customers by opening new branches and reviewing branch functionality.

Together with investments in infrastructure, we will enhance the quality and quantity of our expert personnel dedicated to solving customer issues. We will secure said personnel through employee reassignment and mid-career hiring with a focus on human resource development in order to establish a system capable of providing diverse solutions to customer issues as well as strengthen the proposal and solution capabilities of our Head Office and sales branch staff.

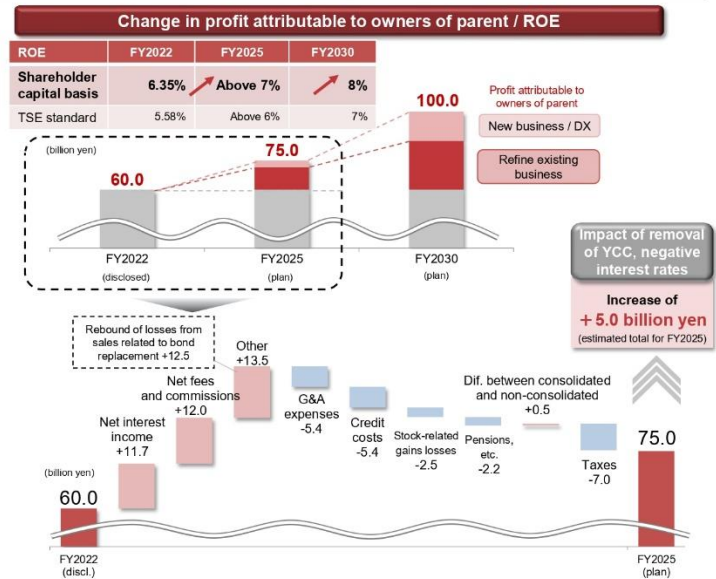
Resources will also be invested in new businesses. These new initiatives include our cashless business, Chibagin Market, and a real estate fund.

In addition, we will strategically invest human, material, and financial resources into creating profitable initiatives including advertising, BaaS, and other businesses that banks have not traditionally been involved in, as well as establishing a new company as a means to entering the electric power business. Our goal is to create a virtuous cycle of growth by investing further resources based on the profits generated by these efforts.

In addition, we will strengthen our organizational structure by newly establishing a Group Strategy Division, Business Coordination division, and Digital Strategy Division as part of the structural reforms designed to support these initiatives.

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				
Consolidated net business income		83.7	120.0	36.2
Profit attributable to owners of parent		60.0	75.0	15.0



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Please turn to page 10, which shows our earnings targets.

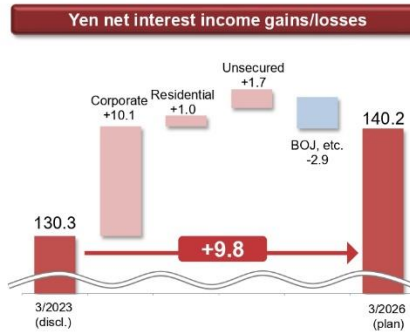
For FY2025, the final year of the Mid-term Plan, our goal is to increase gross business profit by 37.3 billion yen compared to the previous year to 194 billion yen, G&A expenses by 5.4 billion yen to 88 billion yen, and profit attributable to owners of parent by 15 billion yen to 75 billion yen.

As shown in the upper right-hand graph, our aim is to achieve profit attributable to owners of parent of 100 billion yen for FY2030 by accelerating the contribution of new businesses, including digital businesses, to our earnings, while further refining our existing business.

Interest rate assumptions for this plan are shown on the next page. We have factored in the changes to the Bank of Japan's monetary policy regarding the YCC framework as of up to last December and assumed that yen interest rates will remain relatively unchanged during the mid-term plan period. If the Bank of Japan were to remove its YCC policy and lift negative interest rates, we anticipate a positive effect of about 5 billion yen on profit attributable to owners of parent.

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	
O/N	-0.05%
2-year government bond yield	0.05%
10-year government bond yield	0.50%
TIBOR 3M	0.07%

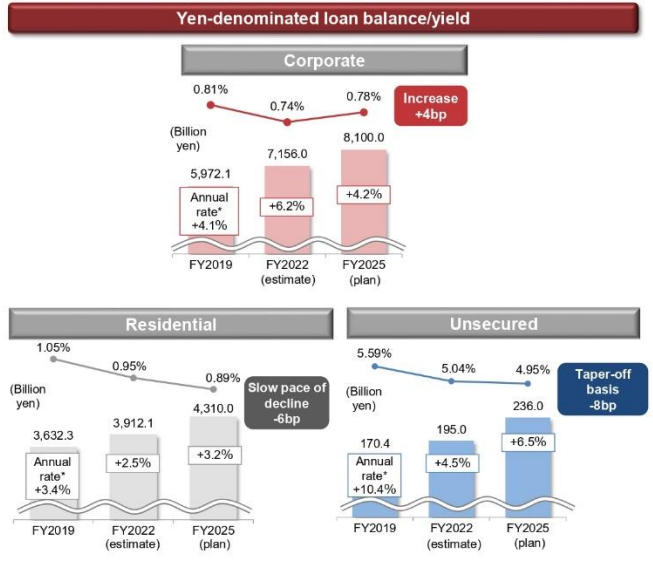
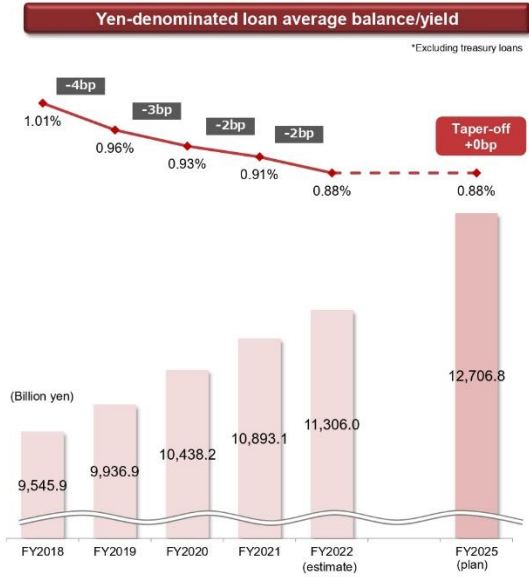
Foreign currency	
FF rate	3.12%
U.S. 2-year treasury yield	3.05%
U.S. 5-year treasury yield	3.22%
U.S. 10-year treasury yield	3.31%

Flat yen interest rates

Please turn to page 11.

Net interest income is projected to be 147.6 billion yen, an increase of 11.7 billion yen compared to FY2022. Corporate loans, which are expected to see rising lending rates, will be a significant driver of increased net interest income. In addition, the Bank will also see increased net interest income from residential loans and unsecured loans by compensating for lower yields with higher volume.

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



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

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Please refer to page 12 to see our loan balance and yield trend estimates.

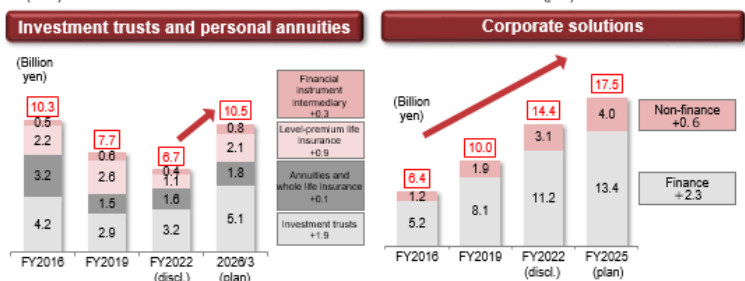
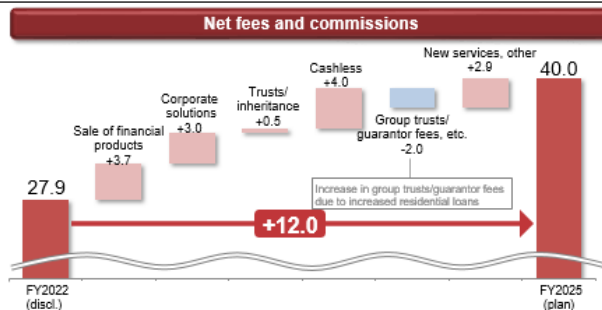
Net fees and Commissions

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

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

(Billion yen)	FY 2022 (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 ^{**} (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)
^{**} Operations transferred from JCB Card to the Bank through an absorption-type split agreement



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Please skip a page and turn to page 13.

Net fees and commissions are projected to increase by 12 billion yen to 40 billion yen. We are planning for a recovery in the sluggish income from investment trusts and personal annuities as a result of additional functionality for our new proposal tool and app. Corporate solutions-related income, which has been steadily increasing, is also expected to grow in both the financial and non-financial segments.

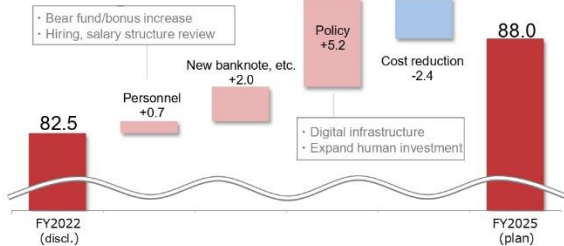
In addition, income from our cashless operations, which has not grown as much as anticipated in the previous mid-term plan due to the COVID-19 pandemic, is expected to increase by 4 billion yen as a result of various initiatives, such as the reorganization of the Group's card business in October of this year.

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

(Billion yen)	FY 2022 (disc.)	FY 2025 (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

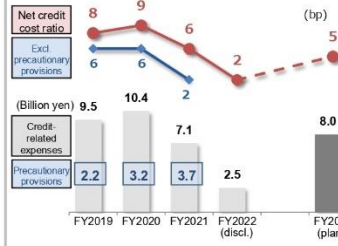


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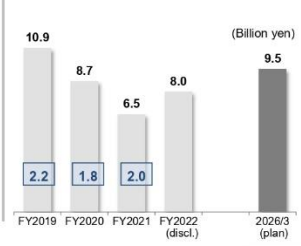
Credit-related expenses expected to remain at prior levels, excluding "precautionary provisions"

(Billion yen)	FY 2022 (disc.)	FY 2025 (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



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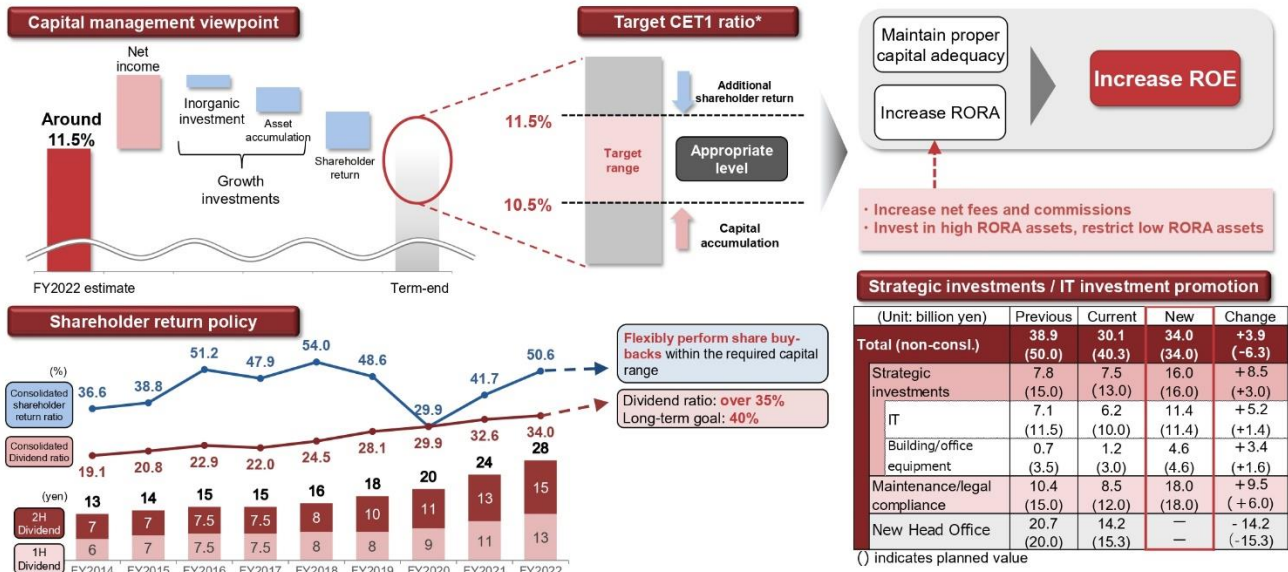
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G&A expenses are planned to increase by 5.5 billion yen to 88 billion yen. Personnel expenses are expected to increase by 1.3 billion yen due to planned across-the-board wage hikes and bonus increases in addition to regular salary increases which we have implemented thus far. Total expenditures are expected to increase by 700 million yen when excluding decreases arising from changes in the personnel structure and other factor. Our policy is to review personnel expenses on an ongoing basis while taking into account the economic environment and social conditions.

We also expect a 5.2 billion yen increase in expenses due to new initiatives including digital infrastructure development and expanded human investment. However, we expect our OHR to decline further as a result of increasing our top line result beyond the increase in expenses.

As for credit-related expenses, our net credit cost ratio, excluding the preventative allocations to loss reserves that we have made annually the past few years, has maintained an average of five basis points and is expected to remain at that same level.

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



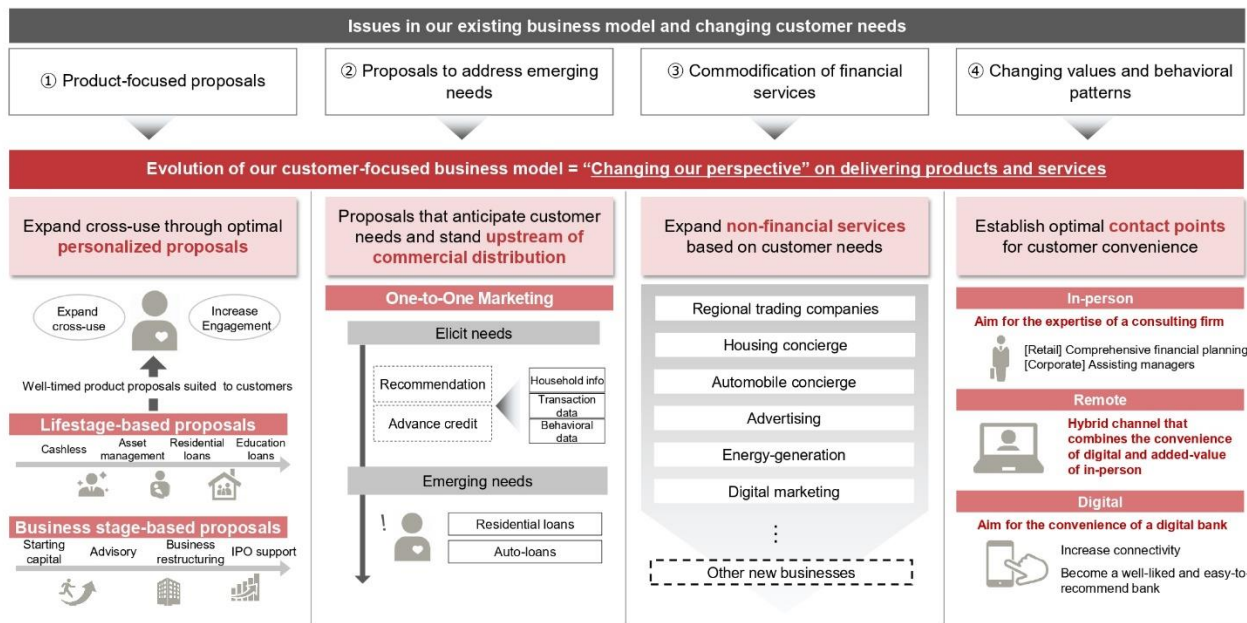
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* Basel III full implementation finalization basis (excluding valuation differences on securities)

Please turn to page 15.

With regard to capital strategy, our basic policy is to control our capital adequacy by maintaining our CET1 ratio within the target range of 10.5% to 11.5% on a Basel III full implementation finalization basis excluding valuation difference on securities. We will first use the equity capital accumulated through quarterly profit to invest in growth, secure equity capital commensurate with our growth investments, maintain an appropriate capital adequacy level, and then deliberate on returning any surplus to our shareholders.

We plan to achieve a dividend ratio of more than 35% while aiming for 40% over the long term. If normal risk-weighted assets are accumulated, total return is expected to be about 50%. Our strategy is to increase our ROE by improving RORA while maintaining an appropriate level of capital adequacy.



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Next, I will discuss the basic policies of the new mid-term plan. Please turn to page 17.

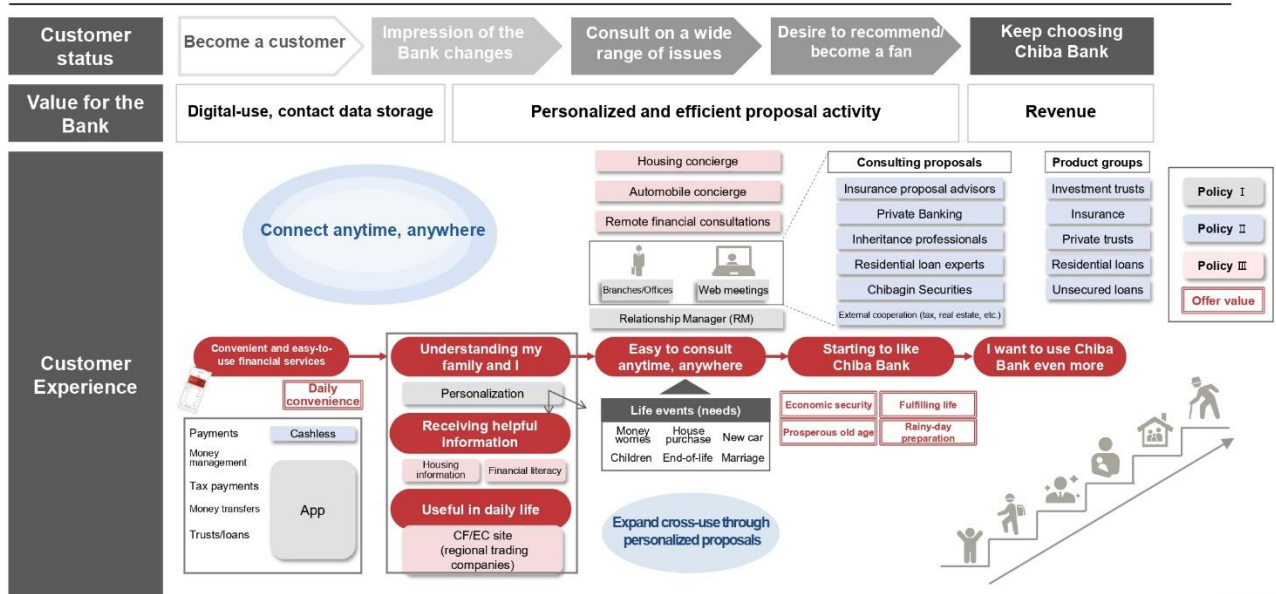
The operational guideline of the new mid-term plan, the "evolution of the customer-focused business model," is designed to change our perspective on providing products and services through the achievement of four specific goals.

The first is to offer the most appropriate proposal for each individual, rather than selling products for the convenience of the Bank. The second is proposals that stand upstream of commercial distribution. Until now, most of our services have been delivered at the point when customers contact us when they have specific needs, such as buying a house or a car. By enhancing the use of transaction and behavioral data, we will be able to offer one-to-one marketing to each customer and further expand the scope of our proposals by addressing latent needs that customers are not yet aware of. The third is differentiation of services through expansion of our non-financial businesses, such as regional trading companies and advertising businesses. Fourth, we will develop in-person, remote, and digital channels to create optimal touch points with customers.

Through these initiatives, we will be able to achieve optimal proposals tailored to each and every customer and company at just the right time.

Basic Policy Overview ①: Retail Customer Journey *To create a local community better suited to bringing each person's hope to life*

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



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Please turn to page 18. This is the customer journey we hope to achieve through the mid-term plan.

From left to right, it represents the anticipated customer experience and the shifting attitudes that customers can have towards the Bank.

We will be able to increase daily retail financial transactions by providing convenient services through our app. By utilizing the various data accumulated as a result of these transactions, we can provide tailored information and services to our customers and build relationships that make them feel like Chiba Bank knows them well.

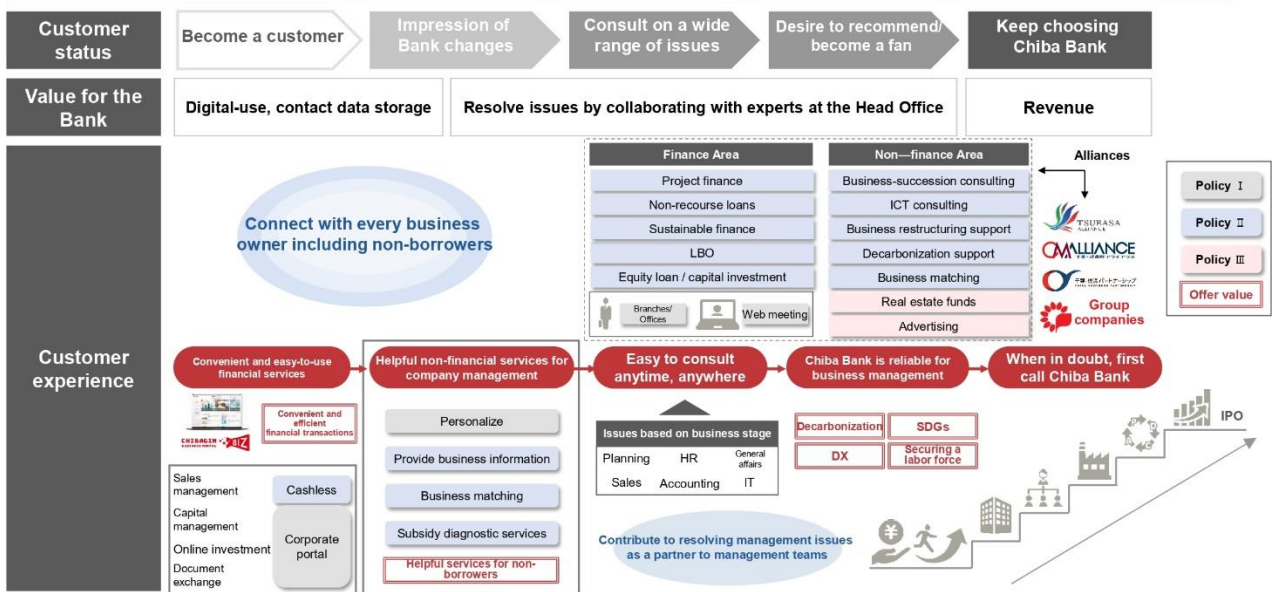
By building these relationships, we will have solid opportunities and points of contact through which to make proposals upstream of commercial distribution for life and other events. This will allow us to deliver high-quality proposals either in-person or virtually, thereby increasing customer engagement and increasing the number of Bank fans.

The customer journey will be enriched through the provision of accurately personalized proposals based on customers' life stages, wide-ranging approaches that reach customers before their needs become apparent through one-to-one marketing, and a broad expansion of services, including non-financial services, that are especially connected to our customers' daily lives. These efforts will allow us to build a relationship with our customers that lets them feel as though they can rely on Chiba Bank for all their needs.

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



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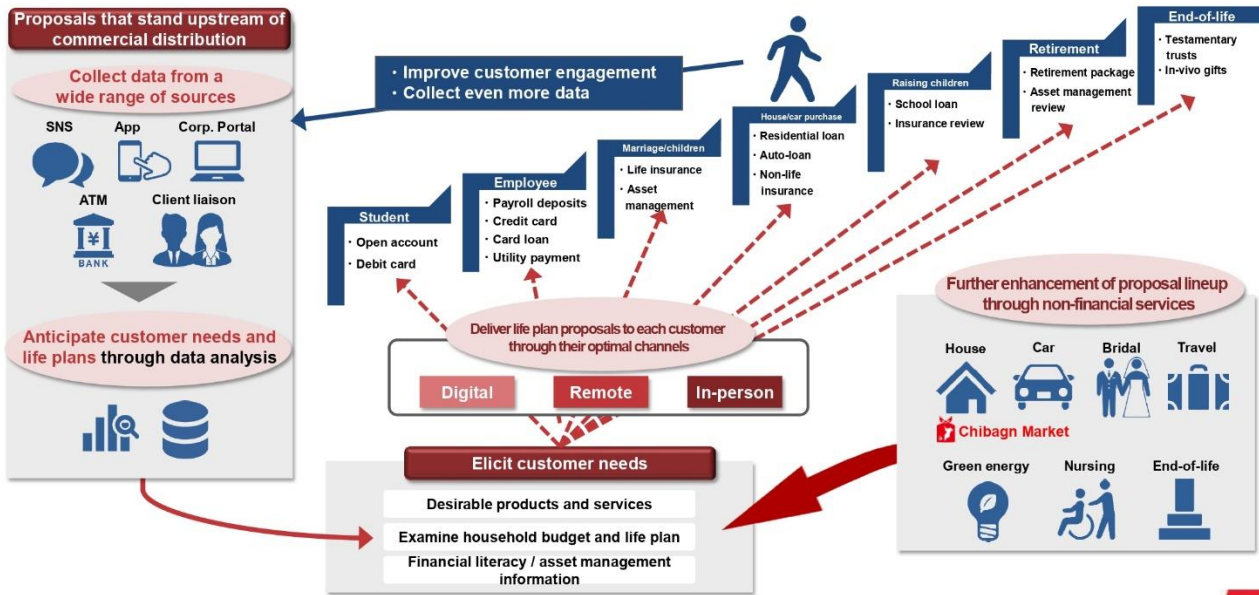
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Please turn to page 19.

Here you can see the corporate customer journey. Our goal is to increase the number of the Bank's fans.

In dealing with corporations, the digital setting of the corporate portal is extremely important. We will utilize digital means to efficiently approach customers whose financing is dissolving, net-deposit customers, and other customers whom we have not been able to reach adequately in the past. We will contribute to solving management issues based on each business stage by providing specialized solutions as a partner to management teams.

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



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Basic Policy I outlines our one-to-one marketing strategy. By analyzing data collected through various customer contact points, we can anticipate our customers' needs and life plans while making proposals that stand upstream of commercial distribution.

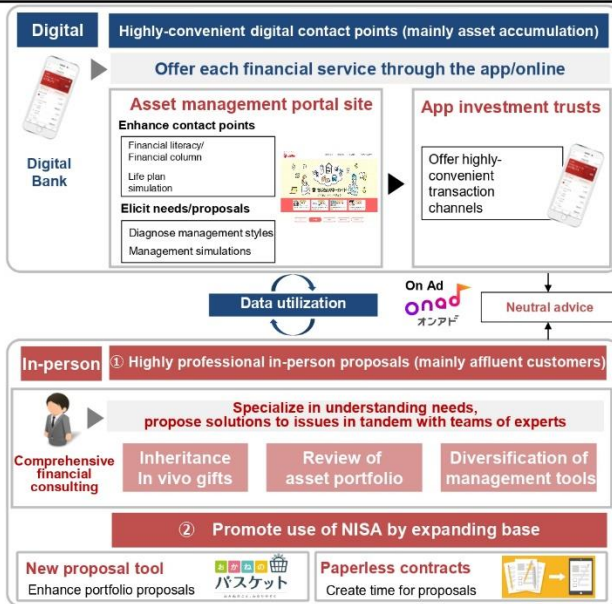
We will expand in-person, remote, and digital proposal channels while aiming to improve customer engagement by enhancing our non-financial services to meet the needs of each individual customer in a broad range of areas.

This series of proposals and feedback from customers will be accumulated as data and used to further enhance the accuracy of our one-to-one marketing.

Basic Policy II: Retail Business ①

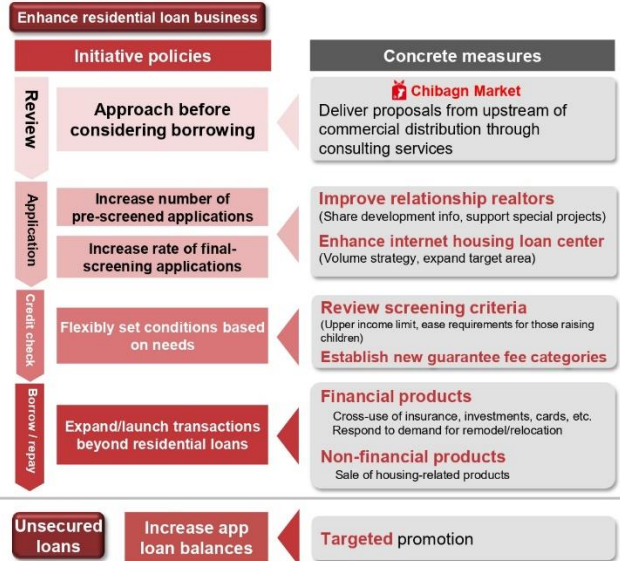
To create a local community better suited to bringing each person's hope to life

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



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



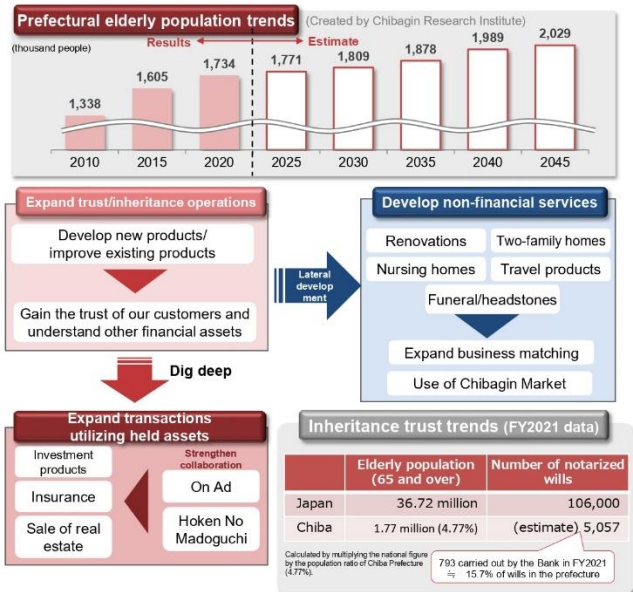
21

Please turn to page 21. Here we describe Basic Policy II, retail business.

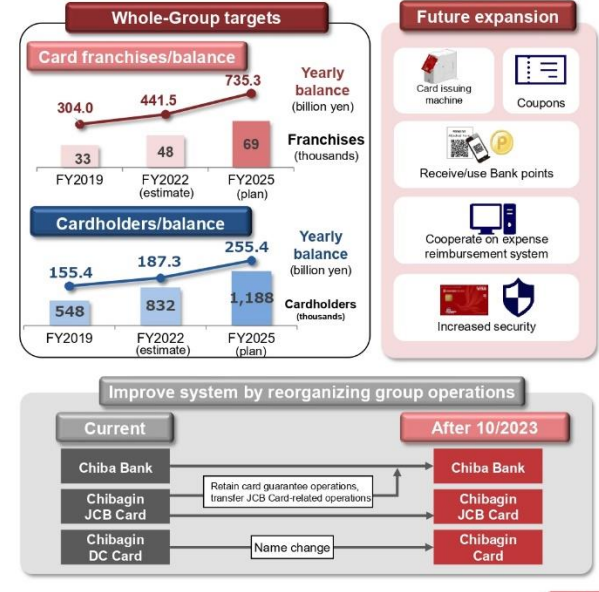
We will build the best customer contact points for the sale of financial products by providing a combination of digital and in-person contact points. We will offer a full range of financial services online, including our app, and will expand our relationship-manager-type in-person sales activities, allowing us to further specialize in getting to know our customers and understanding their needs.

We will optimize our residential loan proposals at every stage of the customer's deliberation, loan execution, and loan repayment in order to maximize the number of pre-applications and the rate of full-conversion. In addition, we will continue to enhance our in-app unsecured loans.

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



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



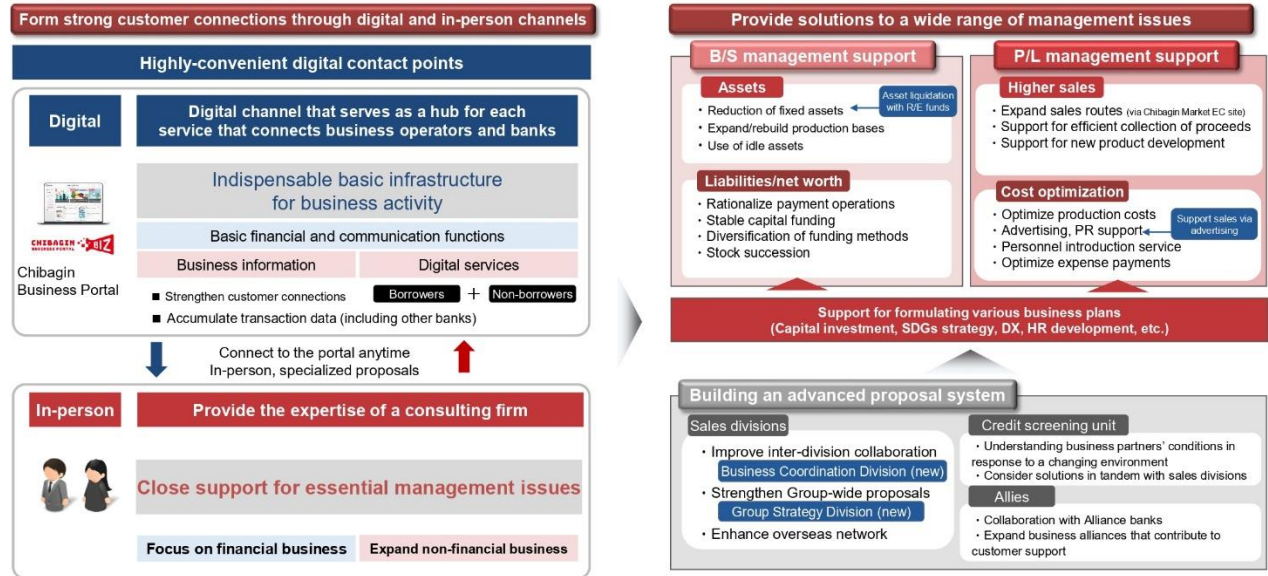
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Please turn to page 22.

We will continue to expand trust and inheritance transactions by strengthening proposals tailored to needs, enhancing held asset proposals, and expanding horizontally into non-financial services. In addition, we will further improve our cashless operations by reorganizing our Group companies.

By incorporating the operations related to Chibagin JCB cardholders into the main bank, it will become possible to perform analysis' by combining profits from customer purchases and bank data. By improving the accuracy of predictions of consumer behavior, etc., we will be able to achieve more effective one-to-one marketing and provide recommendations to customers and support businesses by referring customers.

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



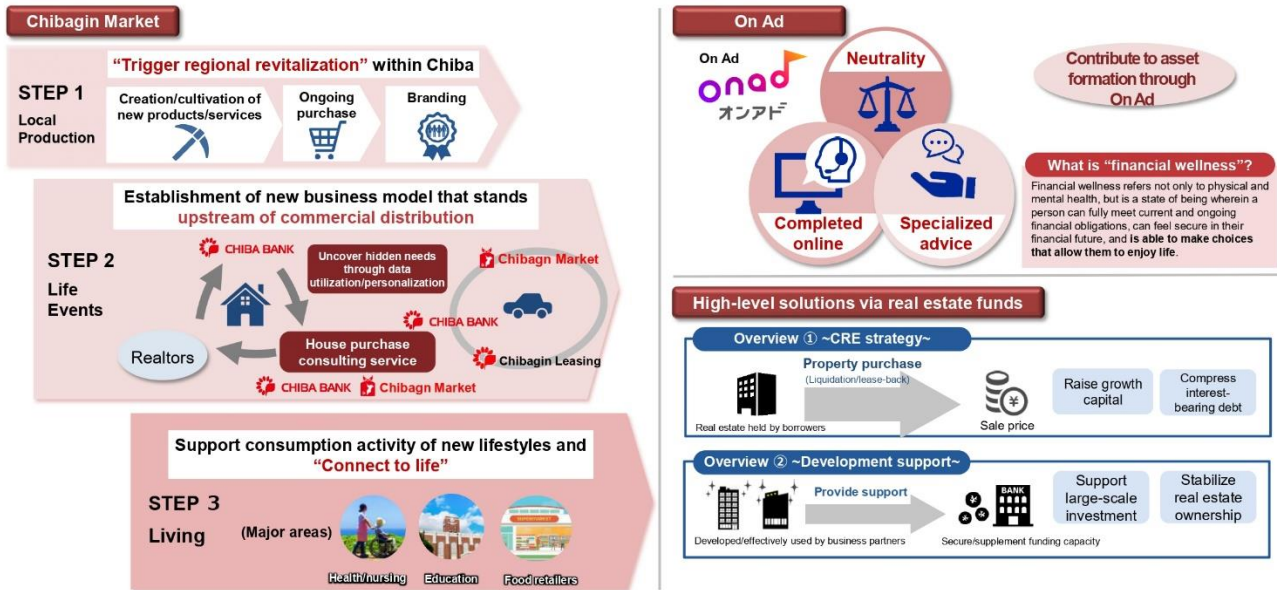
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Page 23 talks about our corporate business.

We will strengthen our corporate portal to make it a basic infrastructure indispensable to normal business activity, thereby enhancing contact with all types of customers, including those who make net deposits. We will also provide more specialized in-person services by building a unit with consulting-firm-like expertise located in the Head Office.

As a partner to management teams, we will provide a wide range of solutions for each item in a company's balance sheet and P&L in order to help resolve various management issues related to their business activities.

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



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Page 24 explains more about our new business initiatives.

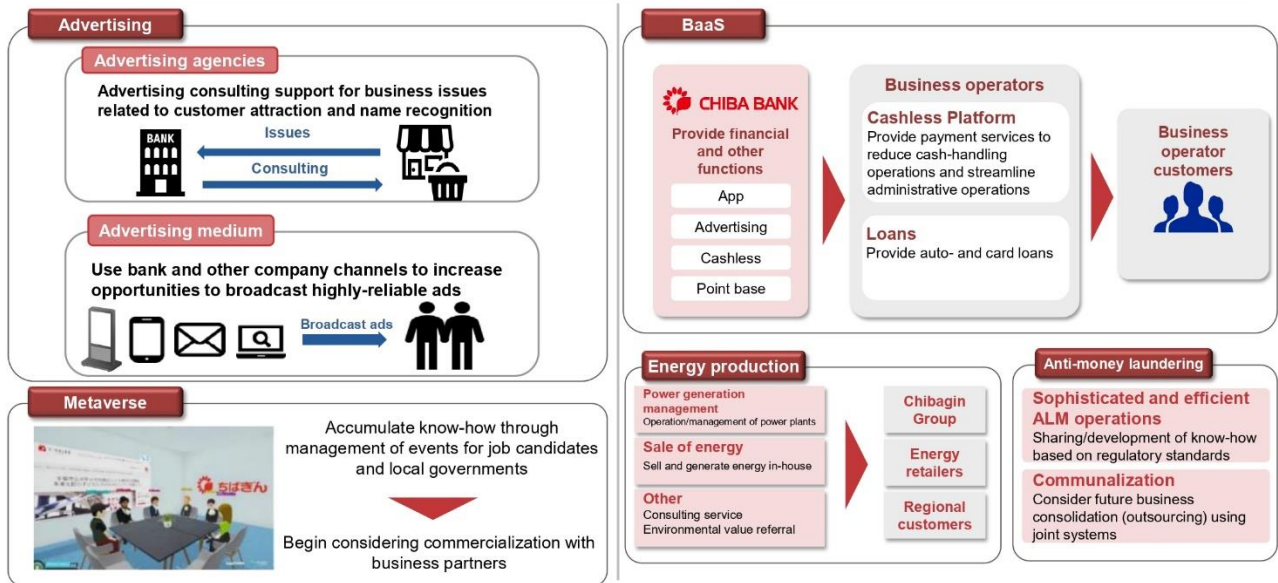
We will strengthen our existing business areas, such as Chibagin Market, On Ad, and real estate funds, and take them to the next stage.

For Chibagin Market, we will consider providing concierge services in step two and services linked to daily life in step three.

For On Ad, we will contribute to strengthening financial wellness initiatives taking place in society by providing neutral financial services.

In our real estate fund business, we will enhance the sophistication of our solutions by establishing a system that can meet the real estate liquidation needs of our customers.

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



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Please turn to page 25.

We will enter into new advertising and energy businesses.

We will use our advertising business to promote the creation of a regional ecosystem that connects local businesses with consumers inside and outside the region as a way to revitalize the local economy. In April, the Bank will begin test sales of an advertising media business that will broadcast advertisements through the Bank's app and ATMs.

We are also aiming to enter the energy business, specifically energy generation management and energy sales. We will build a model of local production for local consumption by connecting electric power retailers, which includes the Group, with local customers.

In addition to the BaaS, metaverse, and anti-money-laundering businesses currently under consideration, we will continue to enter new business areas to enhance our non-financial services and diversify earnings.

Now, I would like to show you a five-minute concept movie about the future of these services.

[Video]

Thank you for watching. The Bank will pursue this mid-term plan with the aim of becoming a bank that is connected to the lives of its customers not only through financial services but also non-financial services.

Evolution of our customer-focused business model



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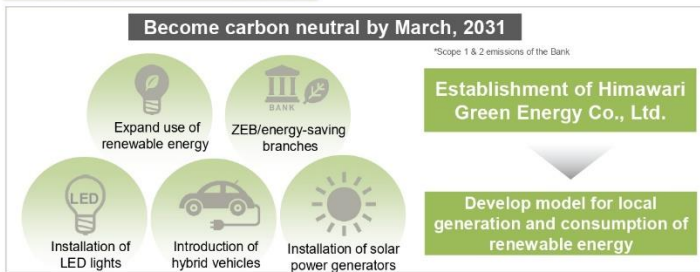
27

I would like to explain our value creation bases. Please turn to page 27.

Mrs. Awaji, the group CDTO, will explain more about our DX initiatives later, so I will not go into details. That being said, we have positioned the enhancement of Dx as our most important strategy.

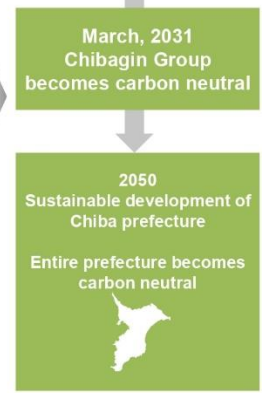
Contribute to the sustainable development of the entire Chiba prefecture through regional decarbonization

Chibagin Group Carbon Neutrality



- 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



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
- Corporate Customers**
- Sustainable housing support discount
 - Discount SDGs loans
- Retail Customers**

Sustainable financing targets
 (amount achieved since April, 2019)

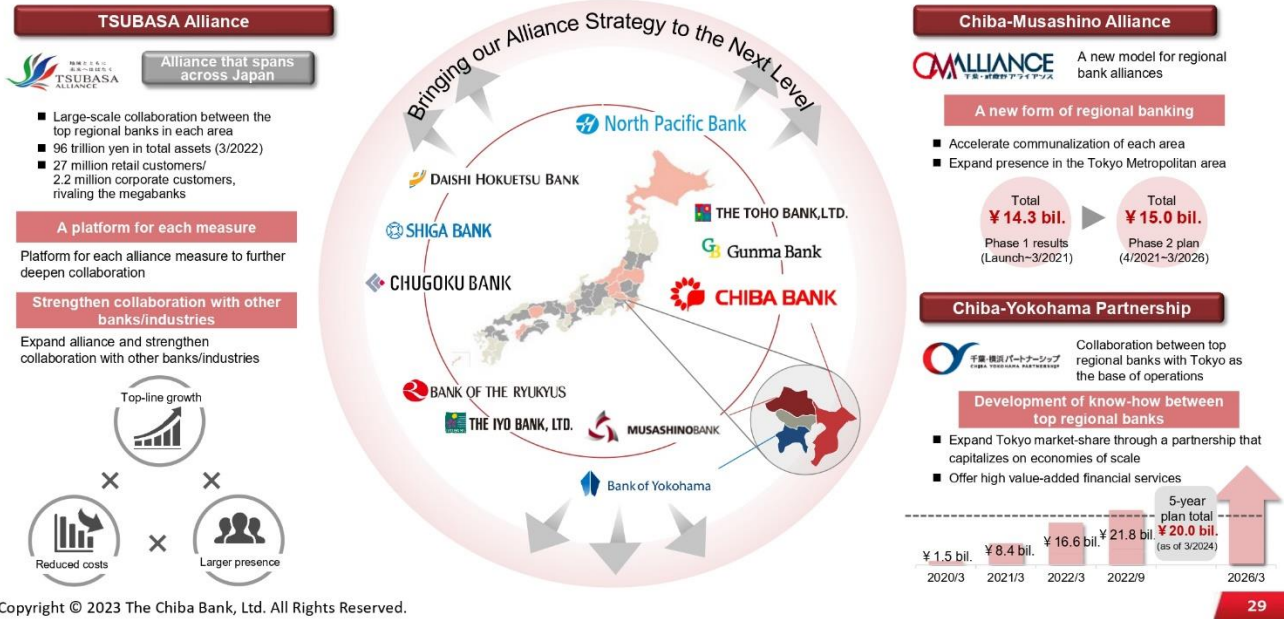


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Please turn to page 28.

We will promote both the Group's decarbonization and support for local customers' decarbonization as part of our GX initiatives. We will strengthen our efforts to lead the region toward achieving carbon neutrality by aiming for carbon neutrality in the Group by FY2030 and in Chiba Prefecture as a whole by FY2050.

Evolution of our Alliance Strategy



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Please refer to page 29.

Alliances are the Bank's greatest differentiation strategy, and we will continue to take these collaborations to the next level.

The TSUBASA alliance aims to enhance the platform of each measure and improve cooperation with other banks.

The Chiba-Musashino Alliance will accelerate collaboration and communization of all areas as a Tokyo metropolitan-area alliance.

The Chiba-Yokohama Partnership is focused on developing the expertise among top regional banks.

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

Sony Bank

Deep, develop expansion

CHIBA BANK  **Sony Bank**

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	

Please turn to page 30.

Last year, we formed a partnership with Sony Bank, a member of the Sony Group. We will utilize our alliance with Sony Bank to further evolve our digital strategy and create new value by leveraging each other's areas of expertise.

We will continue to actively collaborate with other industries as a strategy designed to achieve a greater sophistication of the Bank Group's services.

Base IV: Creation of HR Policy / Overview of HR Strategy

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

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



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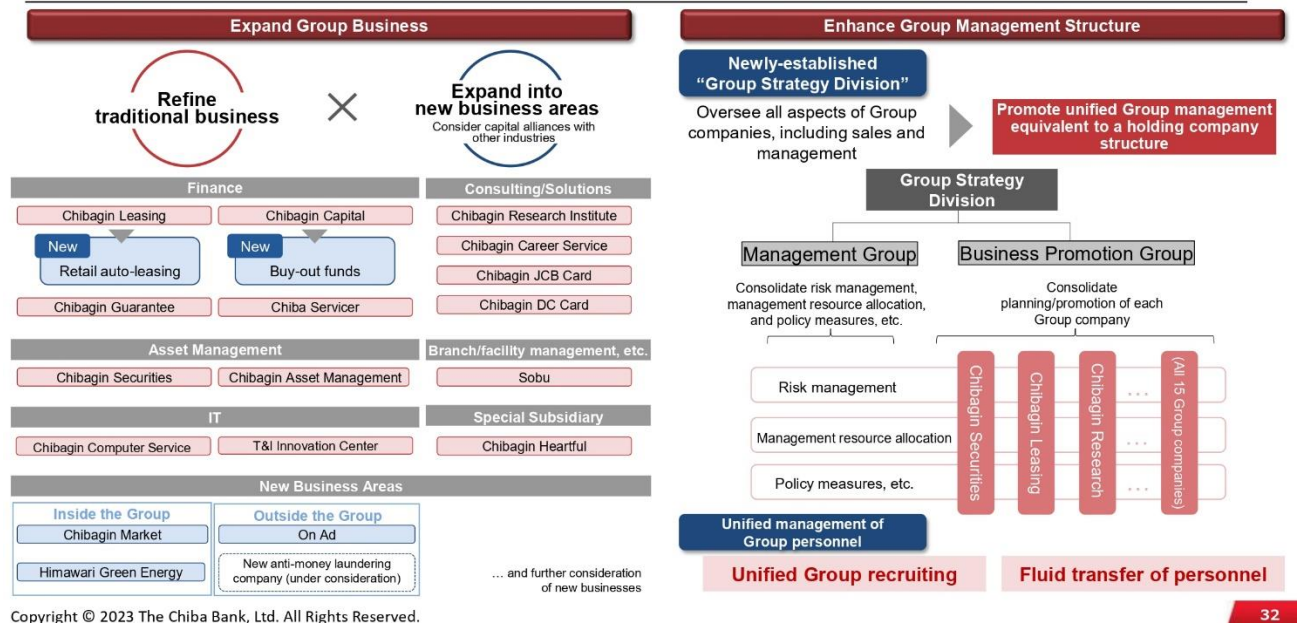
31

Please turn to page 31.

Our human resource development policy has been established as a basic policy designed to train the human resources necessary in order to achieve our corporate Purpose.

We will position human capital as our most important management resource in our human resources strategy and build an optimal human resource portfolio. Mr. Makinose, the Group CHRO, will explain more about this later, so I will not go into details.

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



Please turn to page 32.

We will continue to expand our Group business into new business areas in addition to refining existing businesses at existing group companies.

We will establish a Group Strategy Division to oversee all aspects of business execution as a banking group, including the sales operations and administration of Group companies, to achieve unified Group management equivalent to a holding company structure.

We will accelerate group-wide HR operations and start group-wide batch recruitment. We will also actively exchange personnel with Group companies and to increase the number of career paths for young employees to expand the scope of their activities from the Bank to group companies and from group companies to the Bank.

That concludes my presentation. Thank you for your attention.