



The Chiba Bank website
[IR Library]



Chiba Bank IRDay (Operating Base)



April 4, 2025

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Chiba Bank
Managing Executive Officer
General Manager of Corporate Planning Division
Shinichi Ito

Joined to Chiba Bank in 1994.
Served as General Manager of three branches in Chiba Prefecture and one in Tokyo, Executive Officer and General Manager of Asset Management and Consultation Division, Executive Officer and General Manager of Corporate Business Division.
He has been in his current position since April 2025.



Chiba Bank
General Manager of Payment Card Business
Division
Yasuyoshi Katsuragi

Joined to Chiba Bank in 1996.
Served as Senior Deputy General Manager of Business Promotion Division, Senior Deputy General Manager of Business Planning Division and Senior Deputy General Manager of Payment Card Business Division.

Operating Base (Business Sustainability)

[Overall Operating Base]

- ◆ **Deposits and loans increased at a faster pace than the mid-term plan, rising 2.9% and 4.1%, respectively.** Profits from fees and commissions continued to expand, and **the operating base**, which is our strength, **steadily expanded**.
- ◆ Continue to **maintain and expand the base** in the midst of such environmental changes as population decline and aging, labor shortage, diversification of issues (DX, GX, etc.), rising interest rates, etc.
- ◆ As other banks have downsized and consolidate their branch functions, **we have comparatively increased our points of contact with customers by maintaining a strong branch network**.

[Corporate Strategy]

- ◆ The Chiba Bank ("Chiba Bank" or "the Bank") is strengthening the provision of solutions for issues emerging in local communities, such as DX, GX, and business succession, and **is steadily accumulating stock projects as future contracts**.
- ◆ **The first project of the Chiba Engagement Fund 1, a buyout fund established in September 2024, has been implemented. Real estate funds also worked on two projects, including WBG projects. Customer needs are strong and projects are expected to continue to increase.**
- ◆ **Further upgrading of solution functions while expanding human capital to support solutions.**
- ◆ **The Bank lending and solution contract have continued to grow, while contributing to the expansion of business performance and employment at regional companies by supporting the running of advisory firms, which are the core regional companies.**

[Retail Strategy]

- ◆ **By combining the provision of highly convenient digital channels (apps) and professional face-to-face suggestions as individual comprehensive consultant, we will increase the number of fans and increase gross business profit continuously.**

Regional Ecosystems and Retail Deposits

- ◆ In the current mid-term plan, **the cashless business is planned to expand the number of cardholders to 1.10million, franchised locations to 0.06 million and the transaction volume to about 1 trillion yen.**
- ◆ By utilizing the apps and cashless base expanded within the prefecture and **providing the point service in an integrated manner with the loyalty program, the aim is to build a regional ecosystem, an economic zone that creates a virtuous circle for individuals and corporations within the region.**
- ◆ **The rate of increase in retail deposits is higher than other banks due to the high convenience of digital, and the bank will further strengthen its deposit acquisition base by constructing an ecosystem.**

Operating Base (To Sustain and Expand Business)



Increasingly important to further enhancement of operating base due to various changes in the environment

Today Main Theme

Operating Base

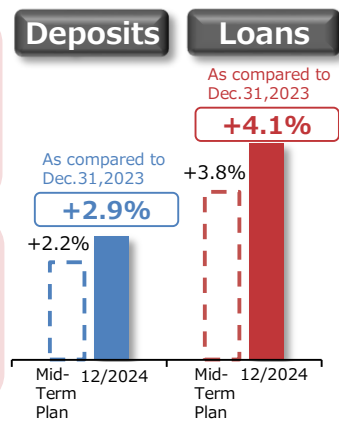
Chiba Prefecture Population 6.28 million No6 nationwide

Gross Prefectural Products 20 trillion yen No7 nationwide

Current situation

Deposits **increased by more than 2.2%** on the mid-term plan

Loans **increased by more than 3.8%** on the mid-term plan



Future measures

Awareness of issues

Ensuring and expanding Sustainability amid changes in the environment

- Population decline
- Aging population
- Labor shortage
- Diversification of issues (DX, GX, etc.)
- Rising interest rates

Strengthening customer contacts

Improving the convenience of digital services

Improvement of expertise

Financial Base

Efficiency

Consolidated OHR is forecast to further decline from **high 40% range**

Soundness

Non-performing loan ratio is **0.9%**

Stability

11.92% for the consolidated CET1 ratio* (Range limit +0.42%)

*CET1 ratio on a Basel III finalization basis excluding unrealized gains/losses on securities

Improvement of top line and cost reduction through DX

Solution review meeting to control credit costs

Strengthening growth and returns using capital

Alliance



TSUBASA Alliance

Joint Research Group with JUDANKAI

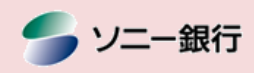


Chiba-Musashino Alliance

Chiba-Yokohama Partnership



Alliance with Sony Bank

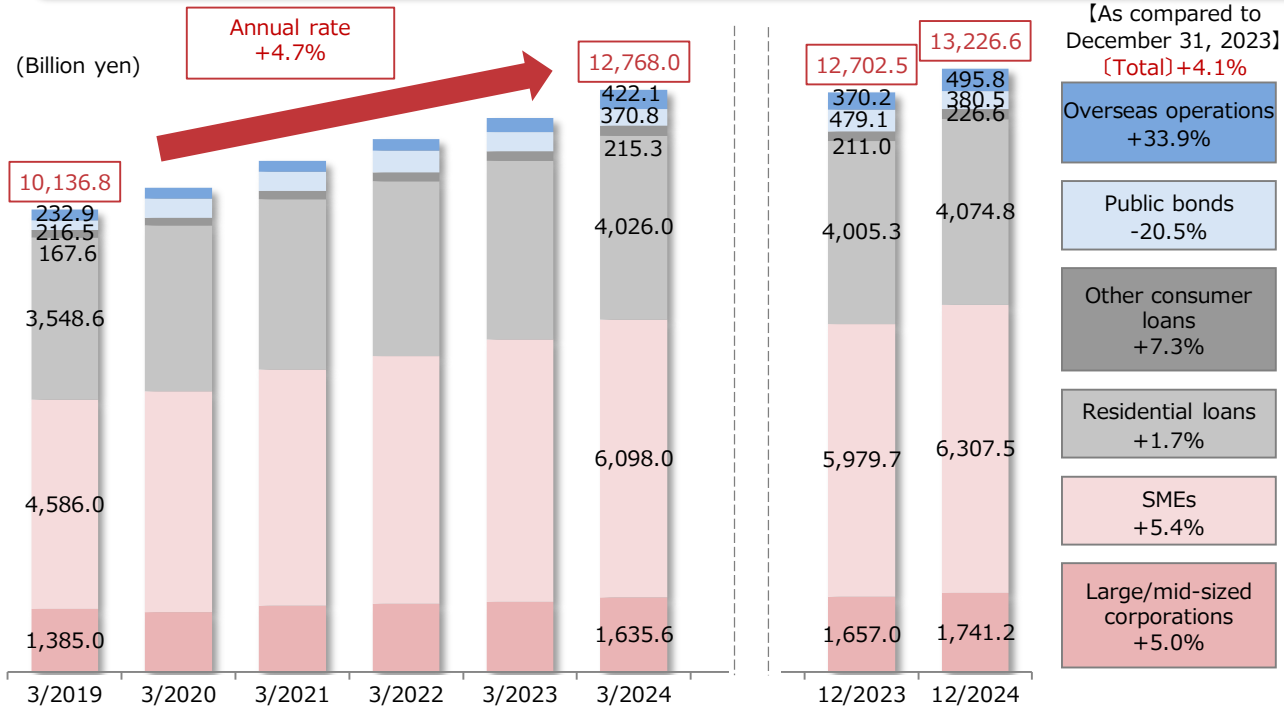


Strengthen cooperation among various types of companies

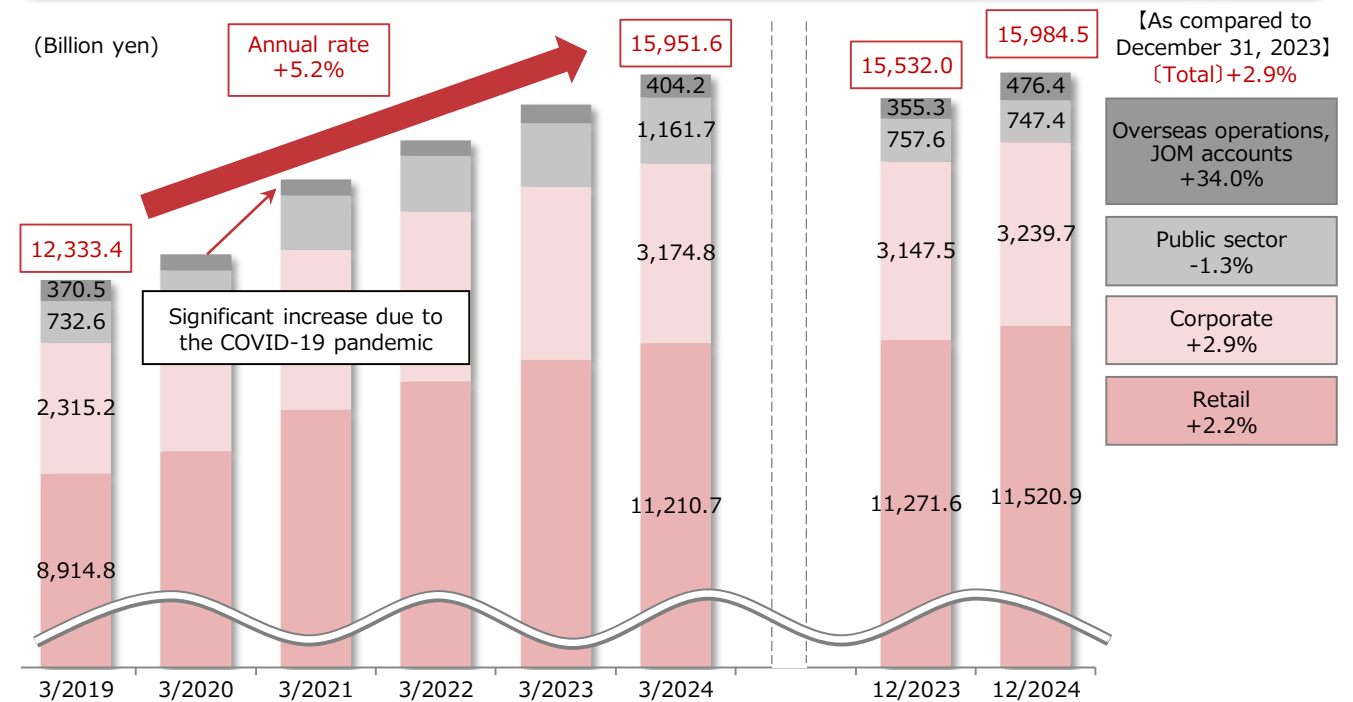
Further improvement of top line
×
Cost reduction

Expansion of the operating base was firm in the medium to long term. Steady expansion at present

Balance of loans at term-end



Balance of deposits at term-end



Current status

- Achieving sustainable growth in loans, deposits and net fees and commissions

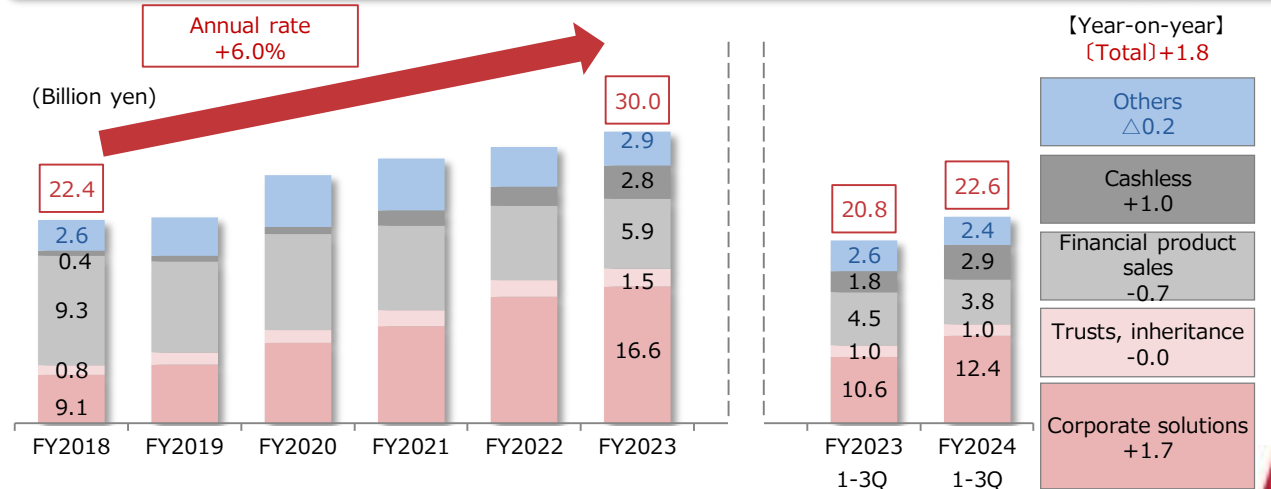
Environment Awareness

- Population decline and aging
- Improvement in the deposit/loan business environment due to a rise in interest rates
- Diversification of management issues such as interest rates, labor shortages, and raw material costs

Issues Awareness

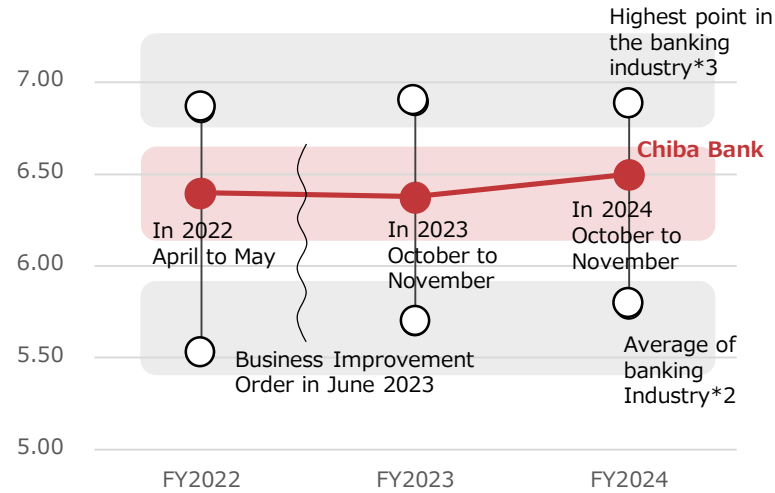
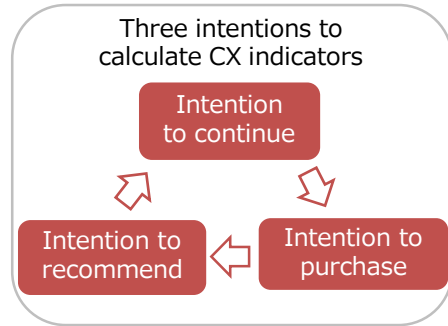
- It is necessary to continue to strengthen efforts for sustainable growth.

Net fees and commissions



"Number of contacts," "Expertise," and "Digital convenience" show a high correlation with profits as the CX index increases

CX Index *1



Identifying points for improvement

Analyze the gaps between the evaluation and expectations of the various values that Chiba Bank provides to its customers, and analyze priority issues.

Report to management
Explanatory meeting for all divisions
Returns to branches (Customer opinions)

Reflection in each measure

※1 CX index is based on CXMM® of Nomura Research Institute, Ltd. CXMM® is a registered trademark of Nomura Research Institute, Ltd. <https://www.nri.com/jp/service/solution/fis/cxmm> (Japanese)

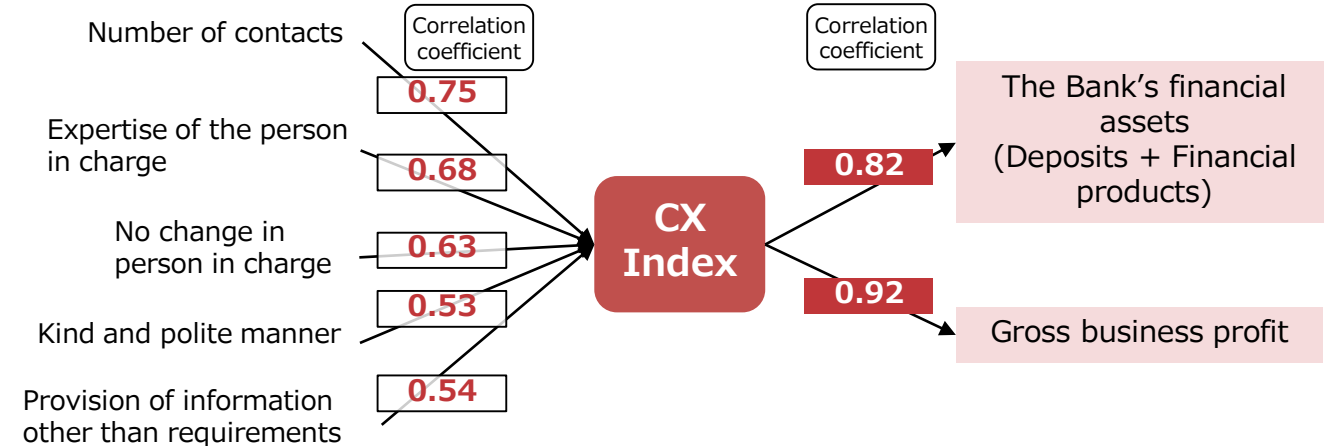
※2 CX Benchmark Survey FY2024 is a survey conducted by Nomura Research Institute, Ltd. Implementation period: FY2022 figures are for December 2021, FY2023 figures are for December 2023, and FY2024 figures are for December 2024

※3 The highest score among banks that introduced CXMM® in the most recent year since the completion of the survey analysis for each year of Chiba Bank.

Correlation of customer evaluation, CX index, and performance

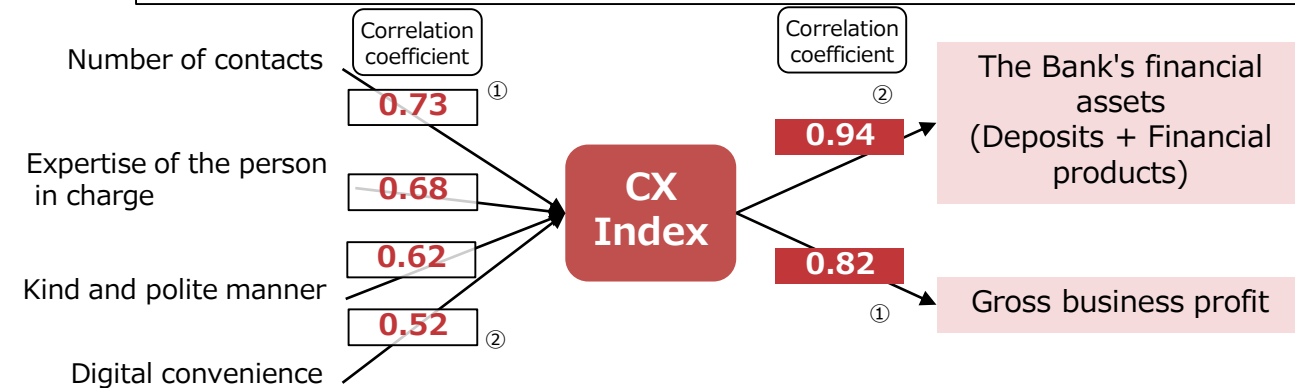
Corporate

Suggestion that the number of contacts, expertise, and broad range of proposals will lead to higher profits



Retail

Suggestions that the number of contacts, expertise, and sophistication of digital channels will lead to higher profits and deposits



(Example) ① Customers with a large number of contacts → High CX index → High gross business profit

② Customers with high ratings for digital convenience → High CX index → Large balance of financial assets

0.7 or more: fairly strong correlation
0.4 to less than 0.7: Somewhat correlated
0.2 to less than 0.4: weakly correlated
Less than 0.2: Almost uncorrelated

(Reference) Correlation Between CX Index and Gross Business Profit

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

Increasing gross business profit of corporate and retail customers through increase in CX Index

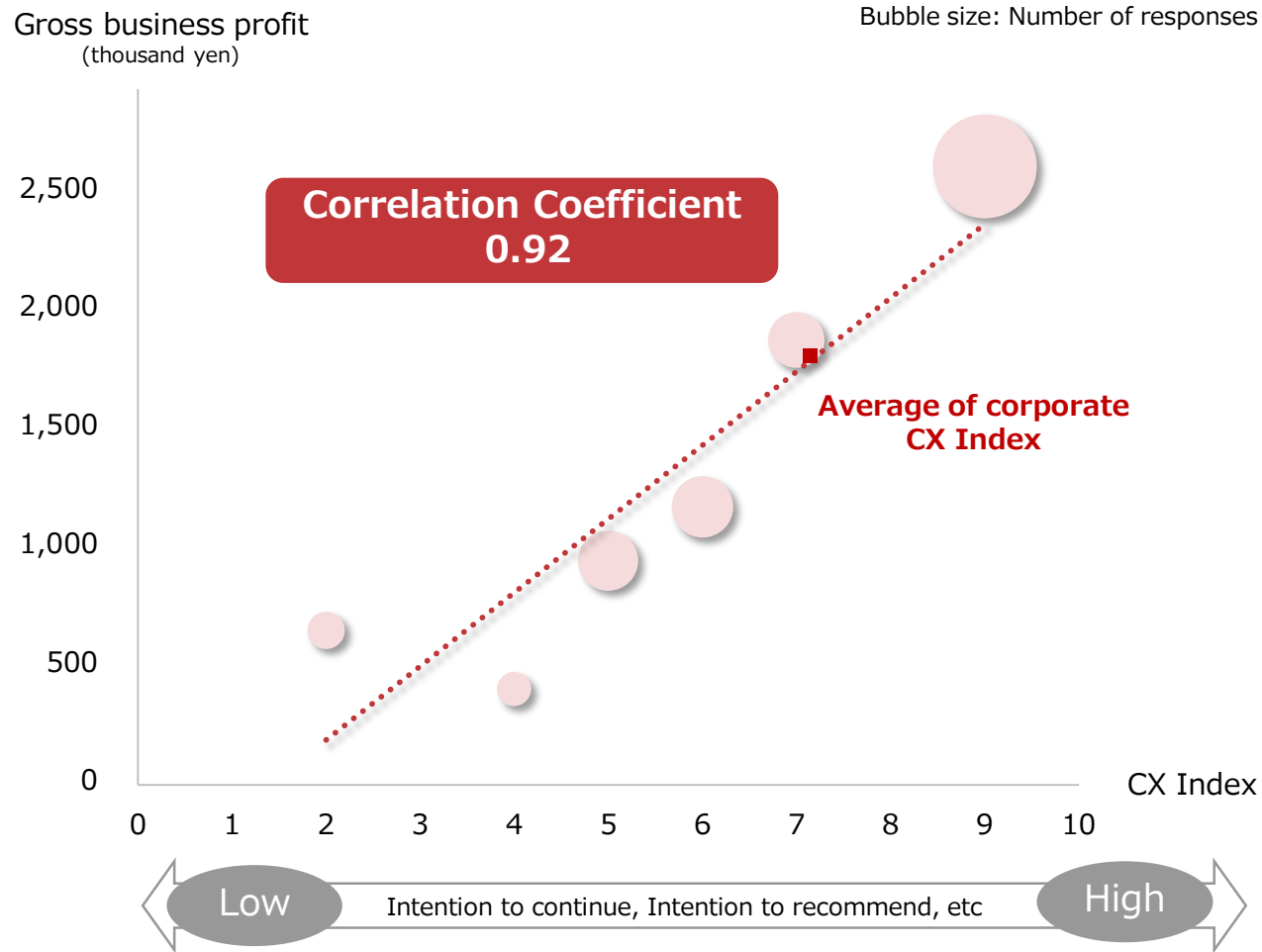
※Correlation between annual gross business profit (gross business profit in the first half of March 2025 × 2) and the 2024 survey

Corporate

[Estimation]

Increase in CX Index by 0.1 point

▶ Increase in corporate gross business profit by 4.6 billion yen

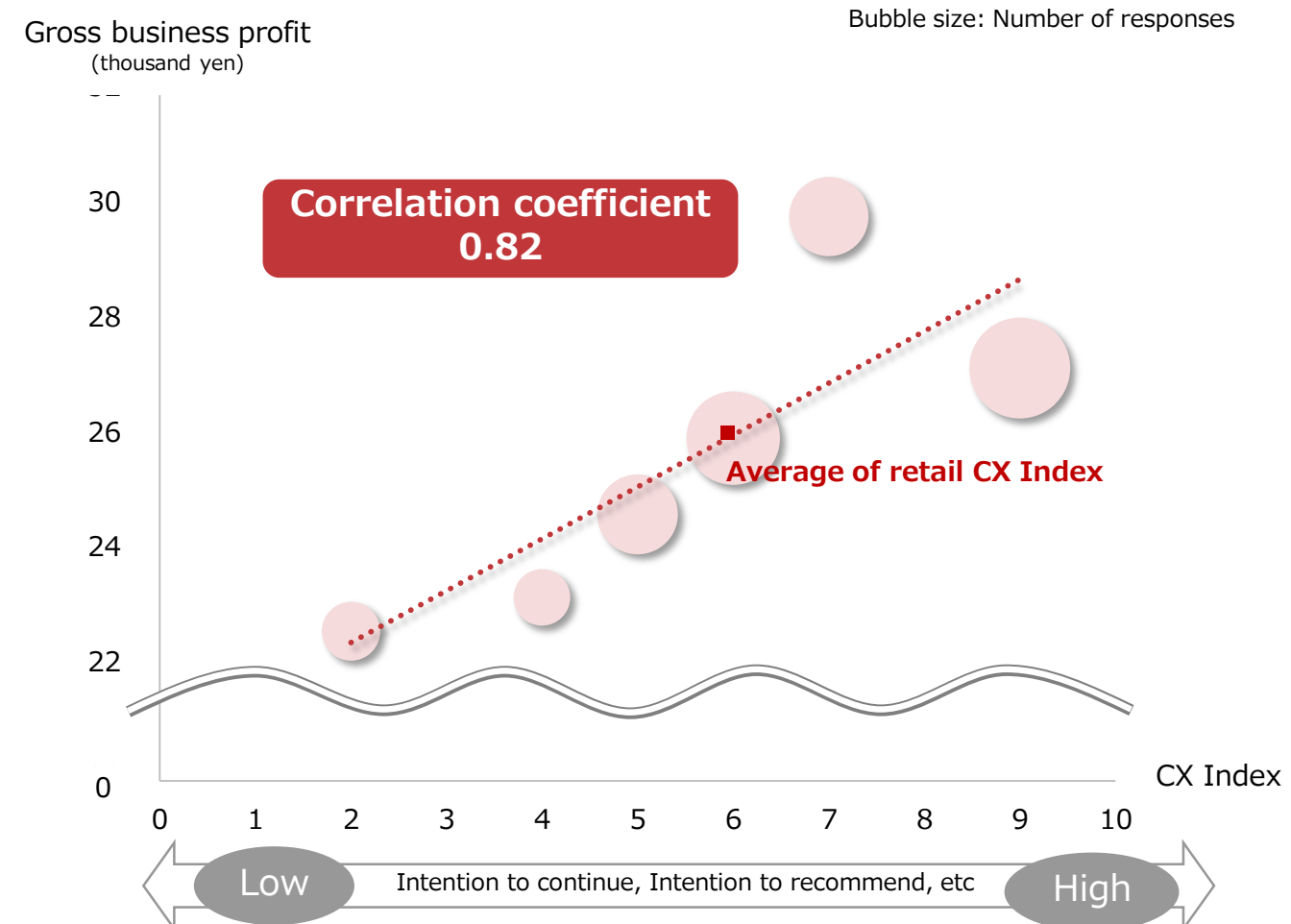


Retail

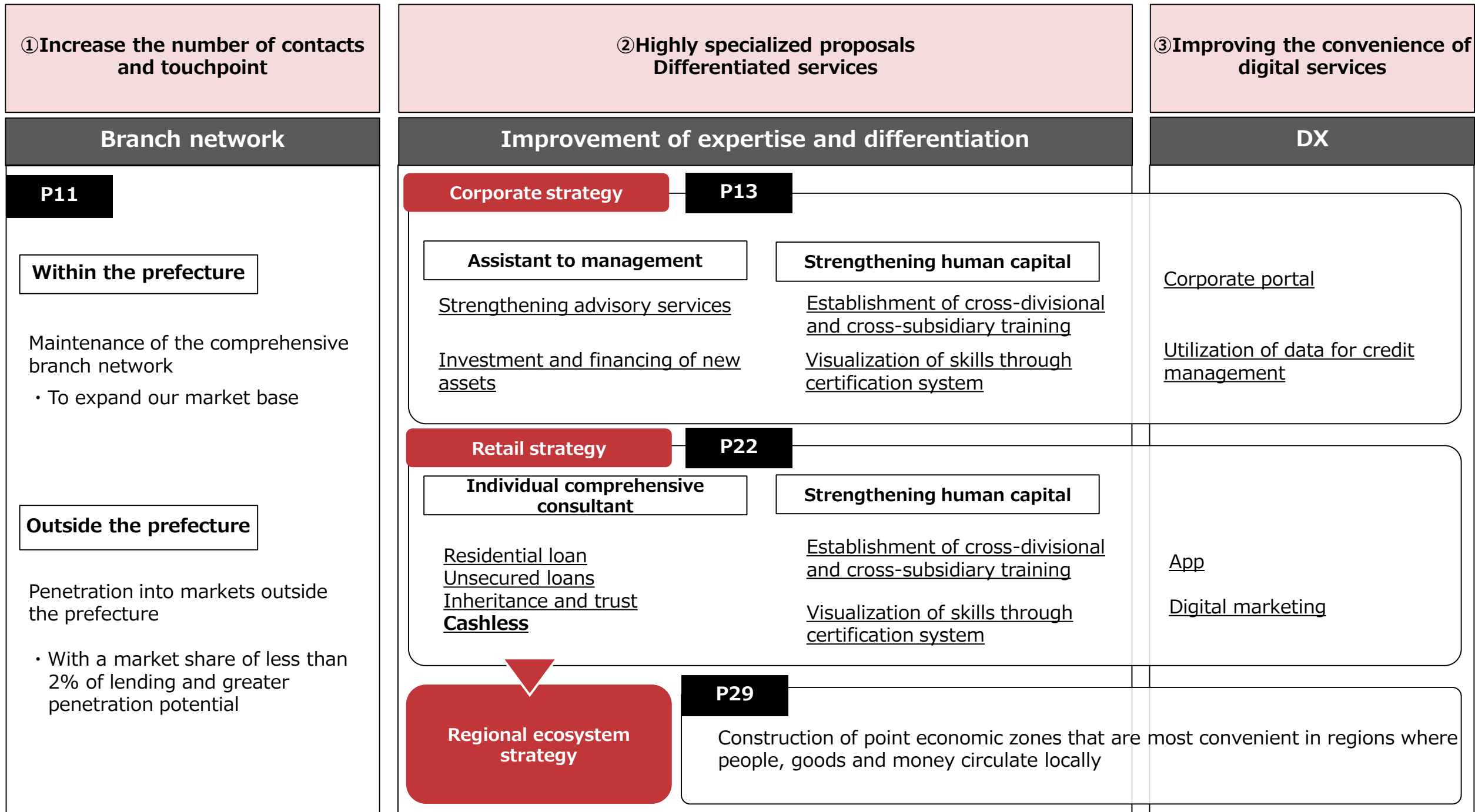
[Estimation]

Increase in CX Index by 0.1 point

▶ Increase in retail gross business profit by 0.36 billion yen

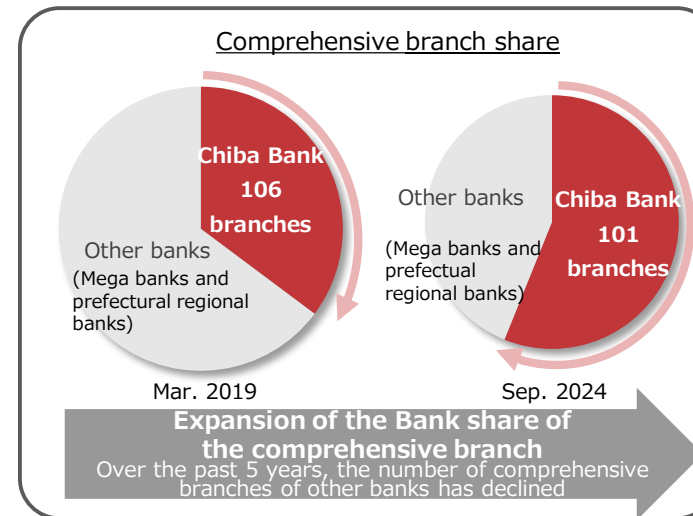
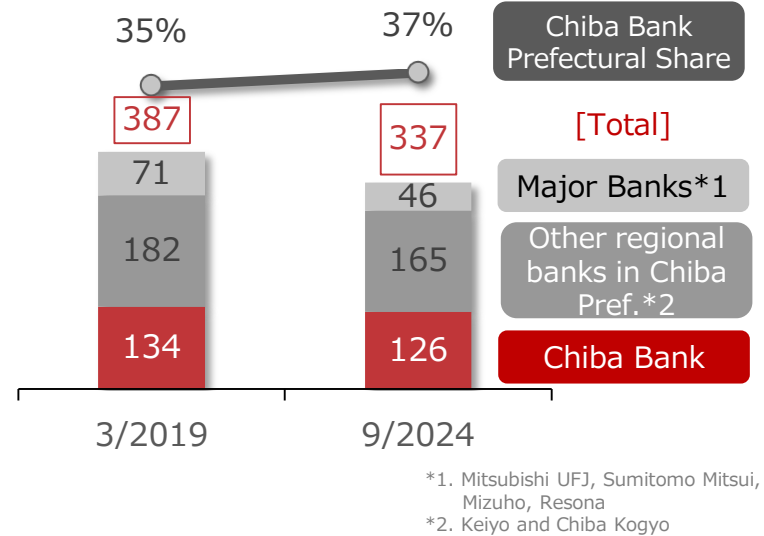


※0-3 and 8-10 by CX index are summarized as 0-3 ⇒ 2 and 8-10 ⇒ 9 for statistically significant number of respondents

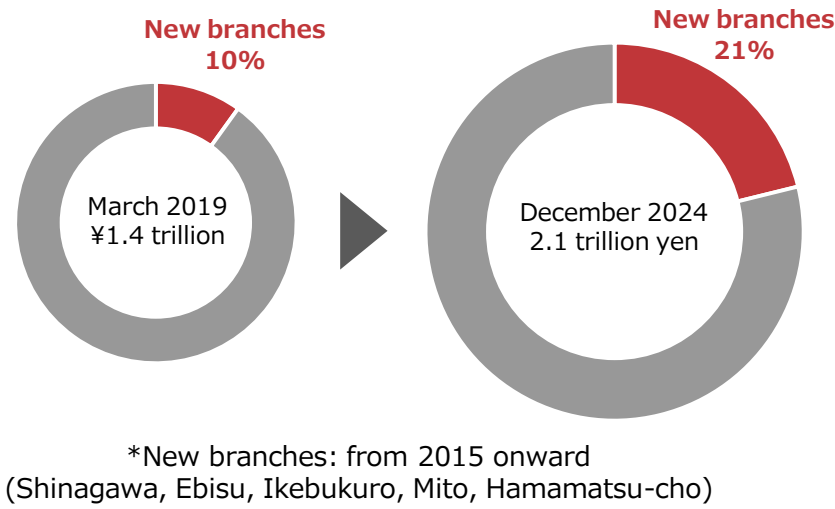


Maintaining and strengthening branch network to ensure direct customer contact

Maintaining branch network



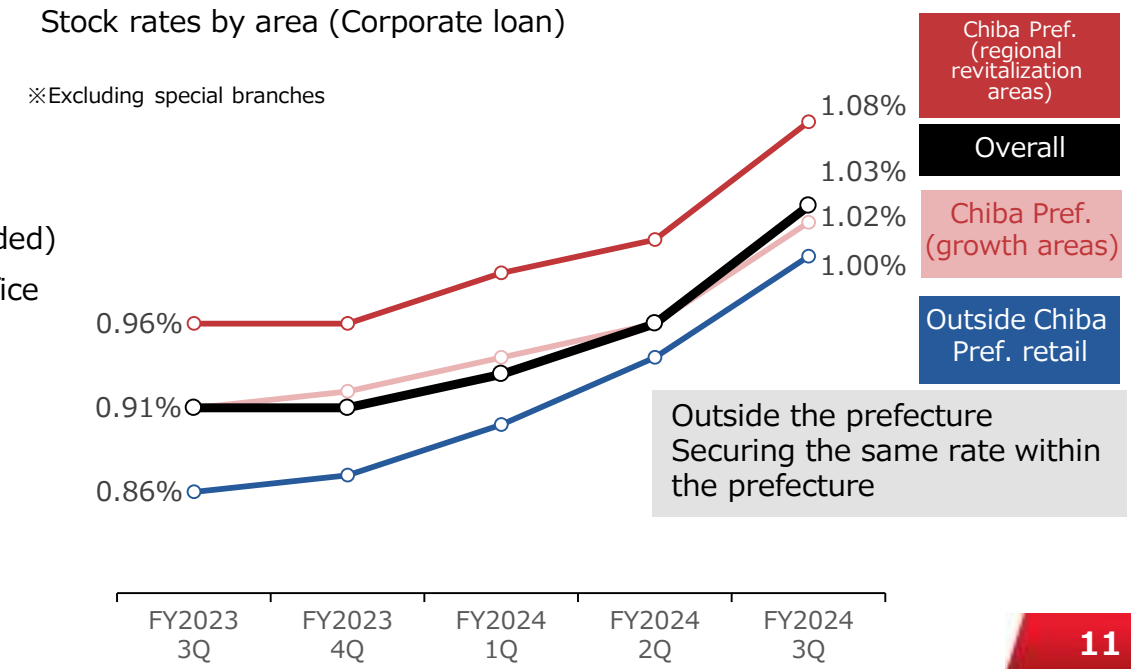
Loans for retail branches outside the prefecture



[New branch openings in the Past Year]

June 2024 Shinjuku West Corporation Banking Office (Loan Center Included)
March 2025 Kyobashi Corporation Banking Office

Contributing to an increase in retail lending outside the Chiba prefecture



Securing deposits by maintaining the network within the prefecture through efficient branch operations / strengthening corporate relations and deepening market penetration, including the Tokyo area

Area Sales Office system

Until recently

Branches in declining population areas have had a certain role in maintaining the regional infrastructure

Change

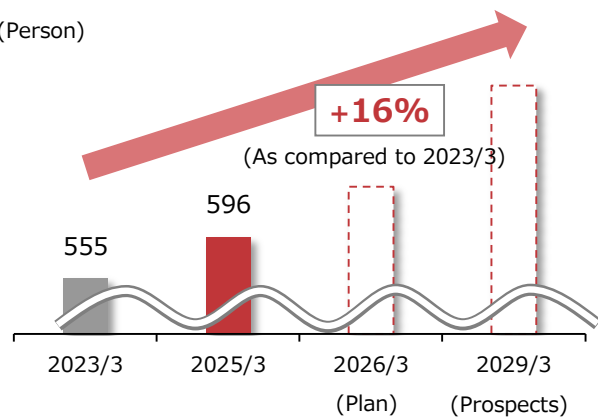
Impact on banks' finances changed positively due to rising interest rates

- To secure deposits
- Supplying funds for lending in other areas and other investments

To increase the number of employees in the corporate sector (corporate sales and headquarters)

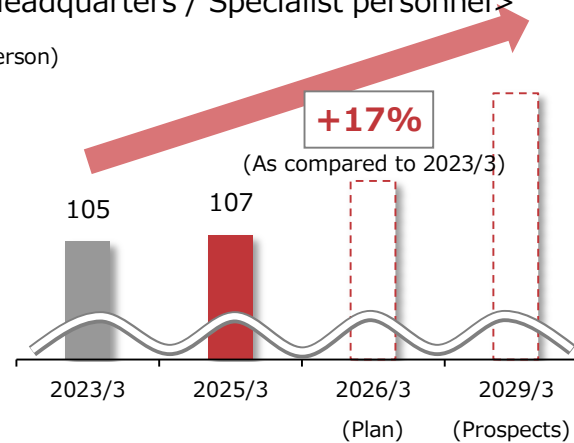
<Branch / Corporate sales>

(Person)



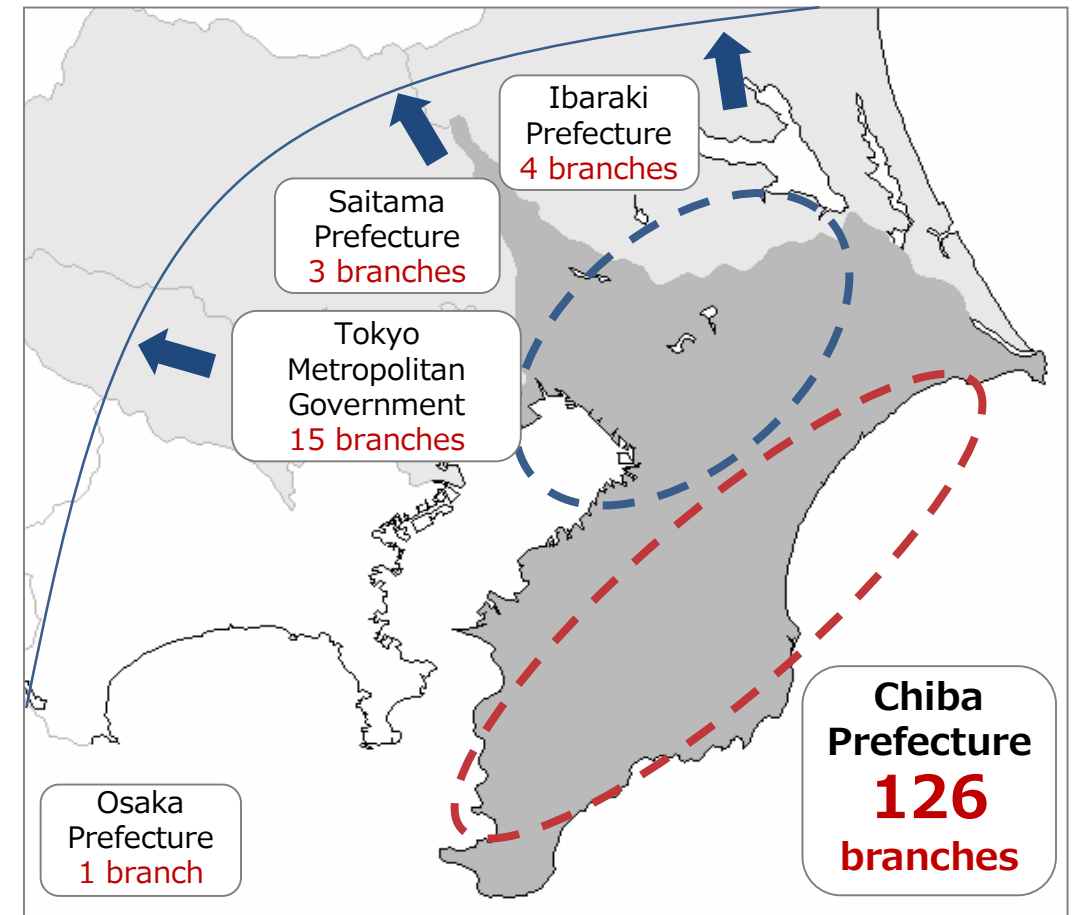
<Headquarters / Specialist personnel>

(Person)



Domestic branch network

(Excluding branch-in-branch, sub branch, loan centers, online branch etc.)



Sustain and Expand Corporate Business

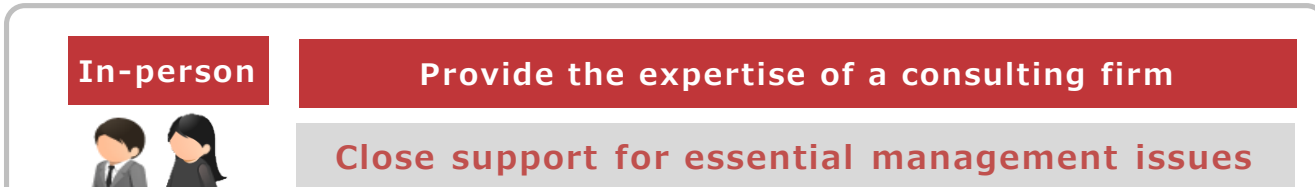


Contribute to solving local social issues by knowing our business partners well and providing continuous solutions as an assistant to management.

Form strong customer connections through digital and in-person channels



Hybrid of in-person and digital



"assistant to management"

Improvement of expertise

Support for solving social issues

DX

ICT consulting
Use of EB and corporate portals

GX

C-checker
Sustainable finance

WX

Advisory (personnel system)
Recruitment consultancy service

Planning

Advisory
Consulting services
(Assignment of personnel in charge of industrial research)

Finance

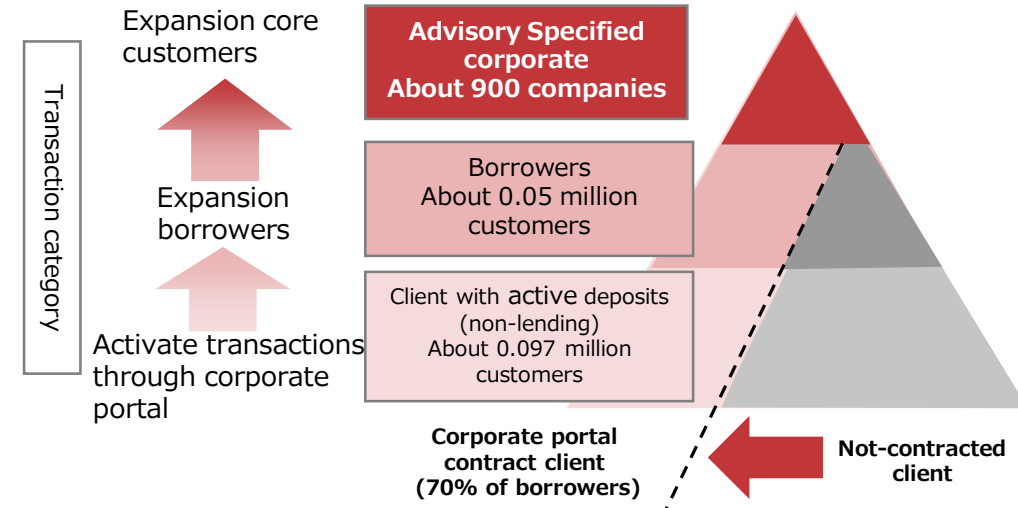
Funding measures

General Affairs

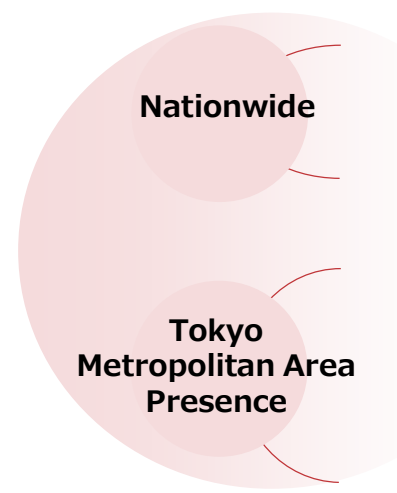
Business matching

Support for management issues

Improvement process of corporate business revenue



Strengthening of corporate business through alliance with other banks



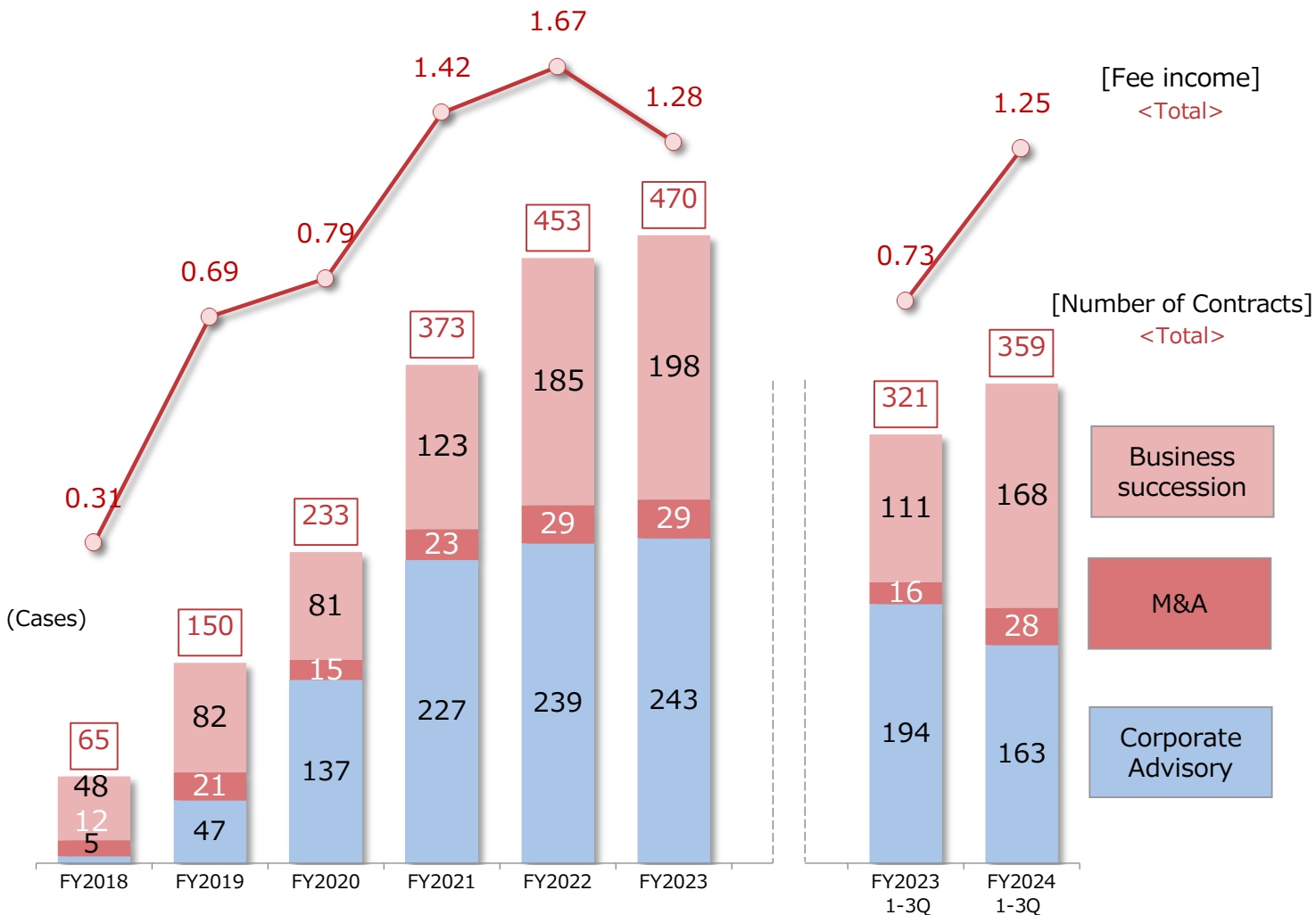
- **Marketing cooperation using a wide-area information network**
Strengthening of business matching, LBO loans, and real estate non-recourse loans, etc.
- **Collaboration at co-location**
Co-location: Ikebukuro Branch
Hamamatsu-cho Branch
- **Cooperation in the field of finance**
- **Cooperation in the field of finance**
- **Personnel exchange in the corporate sector**

Groupwide, non-financial solutions are expanding, and project stocks are steadily accumulating.

Expansion of non-financial solutions

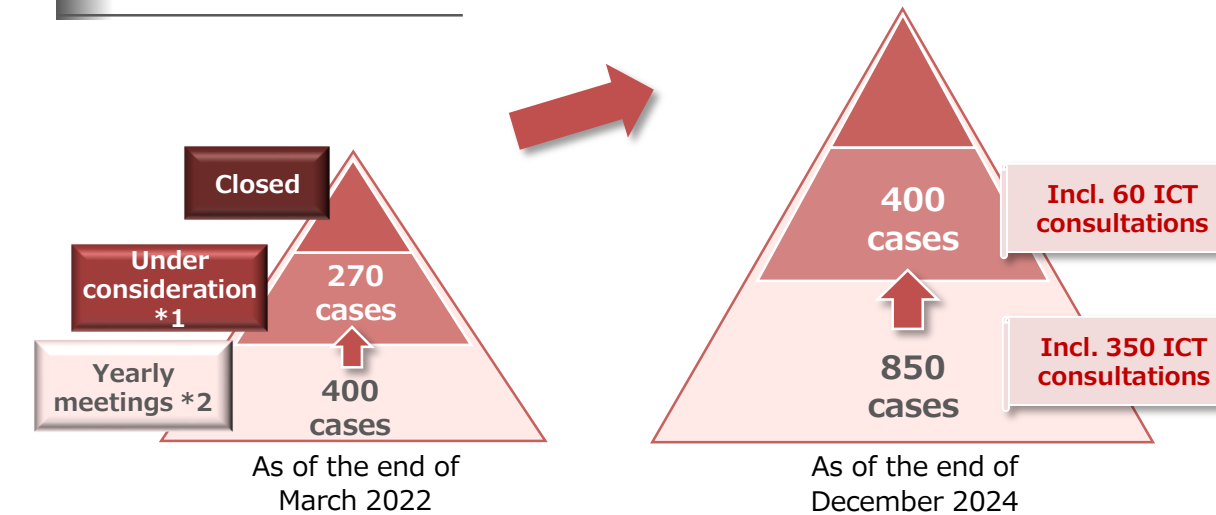
Number of contracts / fee income

(billion yen)



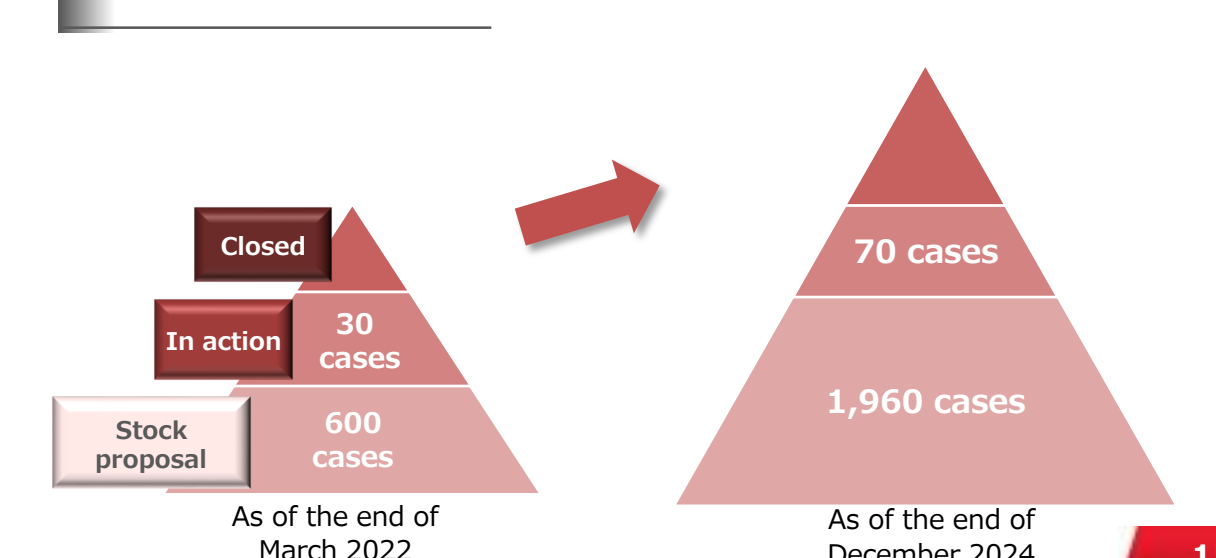
Number of projects

Corporate advisory



※ 1 Including the number of contracts during the period *2 The number of consultations in the past year

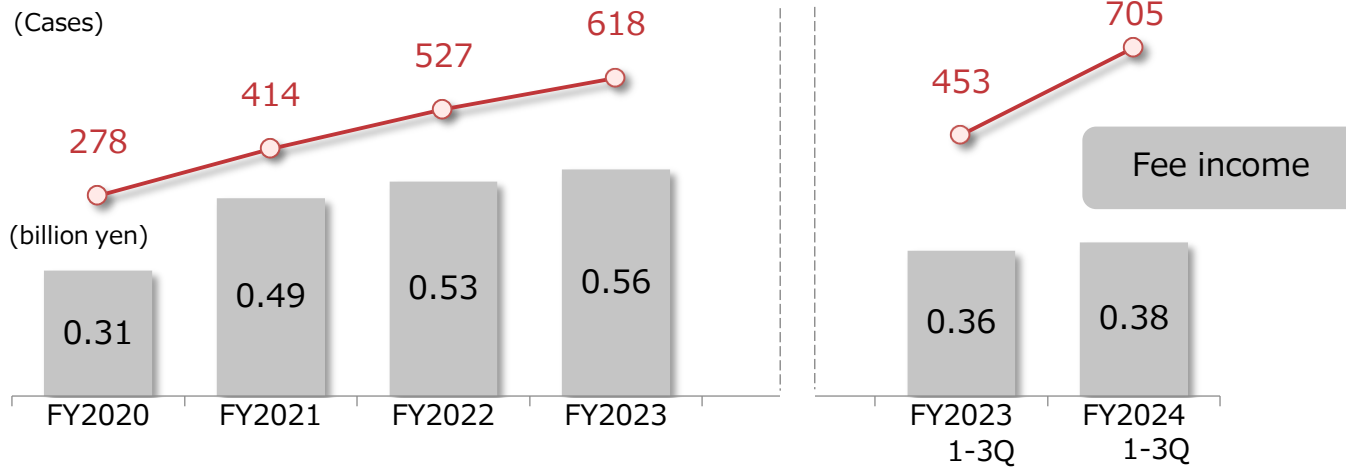
M&A and business succession



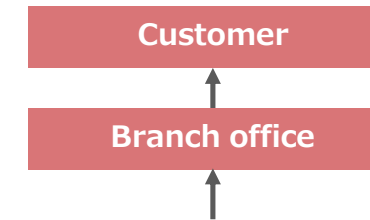
Provide all possible support for corporate management issues through advisory services

Corporate advisory

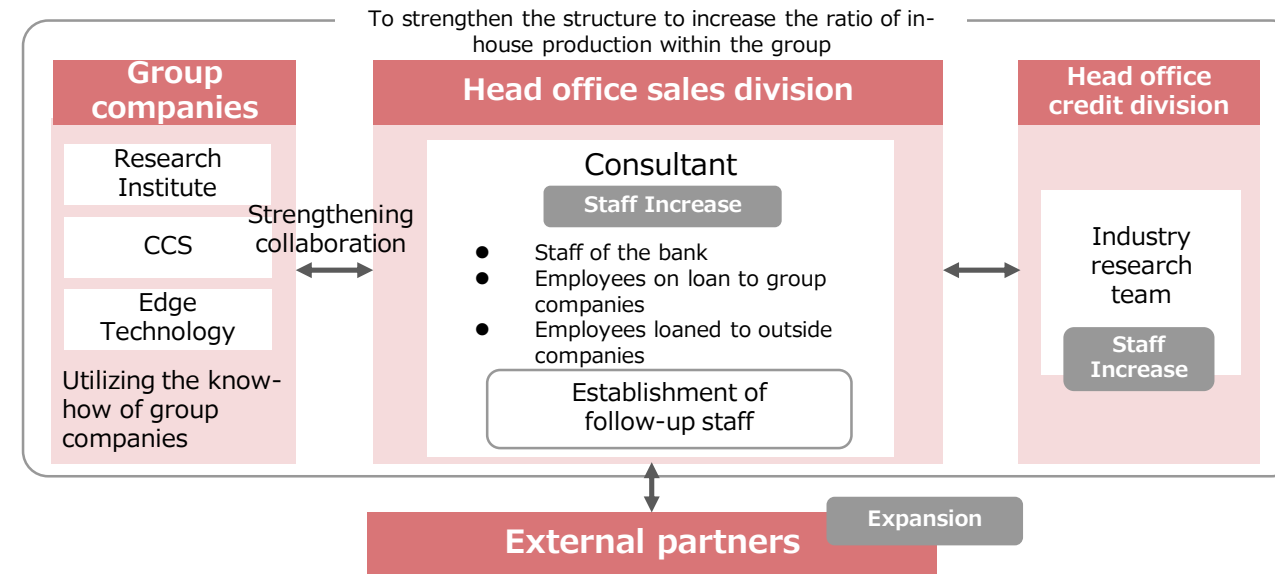
Fee income / number of tossup-cases



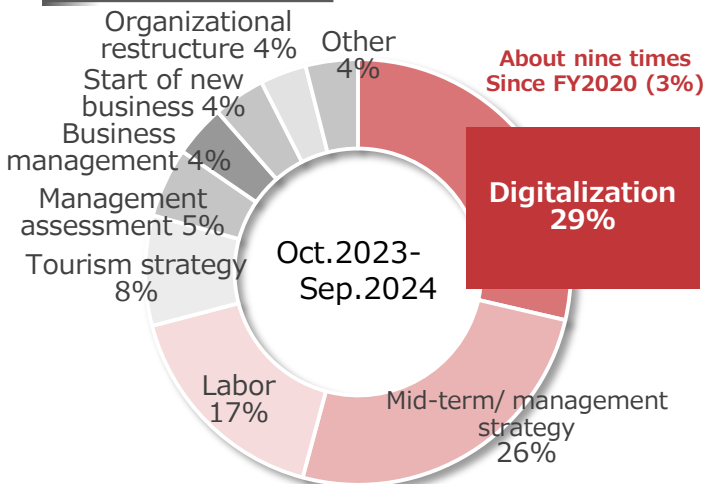
State of future activities



Providing professional, high-value-added consulting services



Breakdown



ICT consultations

Number of consultations × Advanced solutions

- Improving ICT consultations' awareness
- Improving the momentum for digitalization in SMEs
- Accumulation of proposal know-how

Incorporating AI-related projects through collaboration with EDGE Technology

Future measures (Planned)

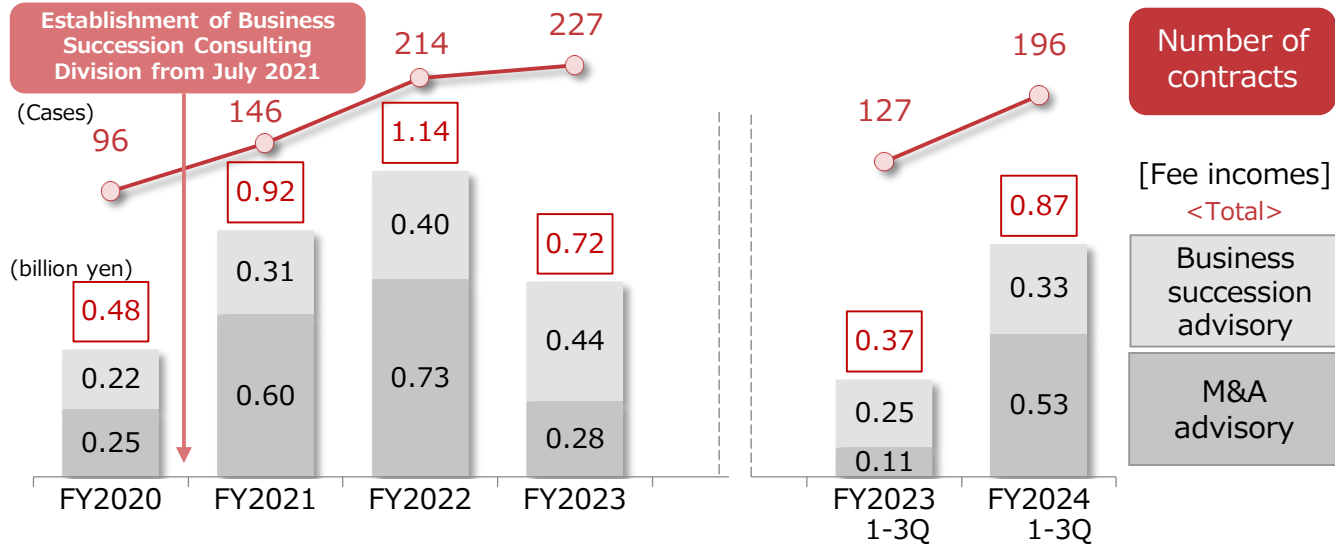
- Adding a new menu
 - Engagement consulting, etc
- To foster the momentum for digitalization
 - Utilization of DX diagnostic tools
- To reinforce high-value-added proposals
 - listing companies and advisory companies



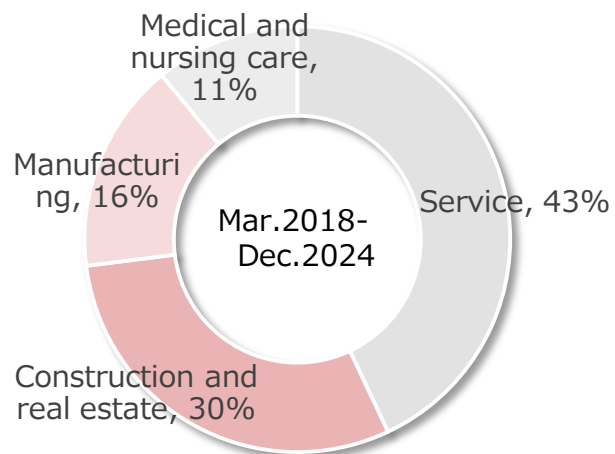
Supporting the turnover of local enterprises by breaking off business succession and non-core businesses and entering new businesses through M&A

M&A and business succession

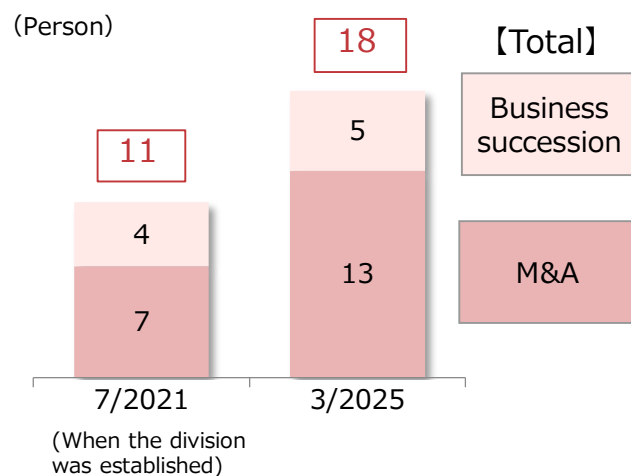
Number of contracts / fee incomes



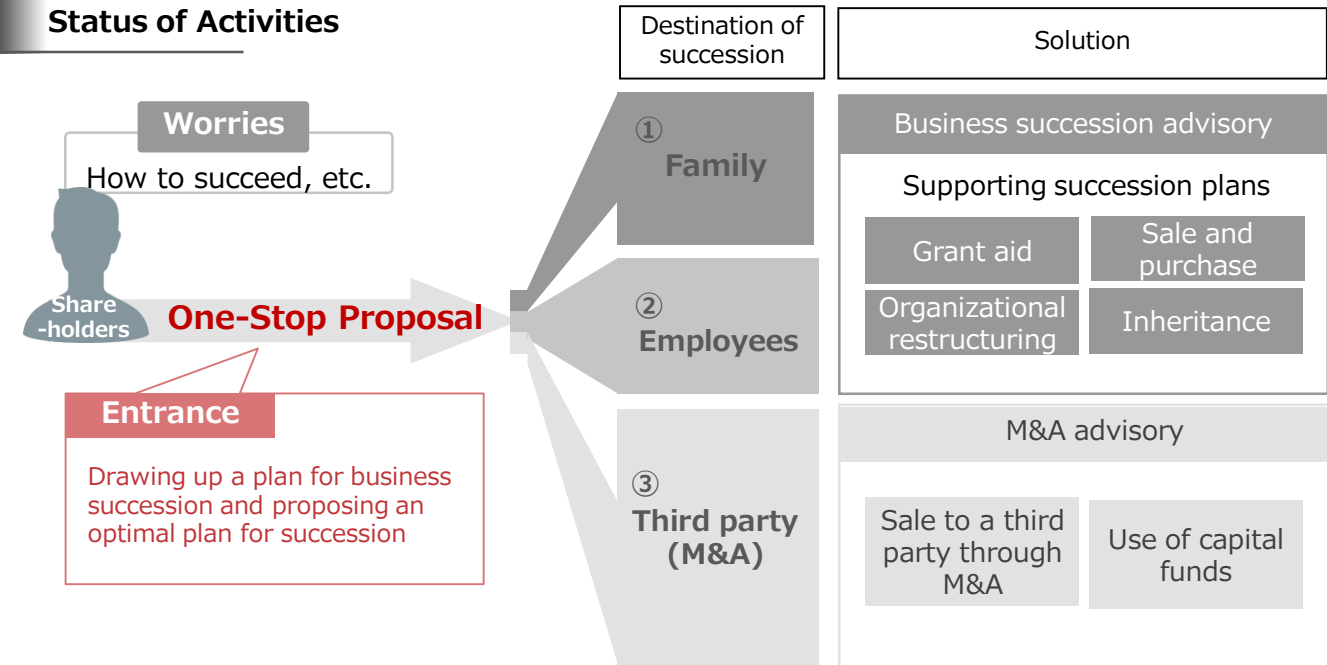
M&A performance by sector



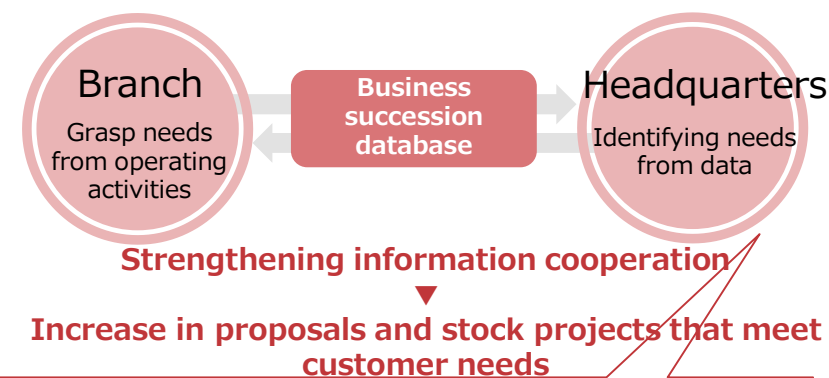
Employees (in charge of sales)



Status of Activities

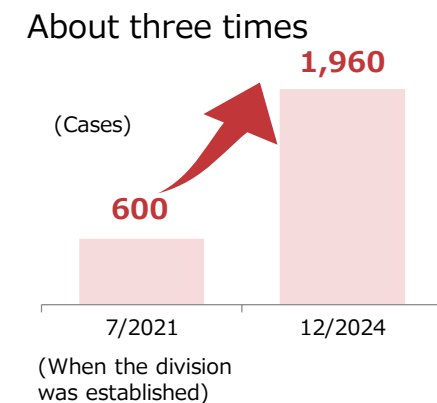


Information linkage



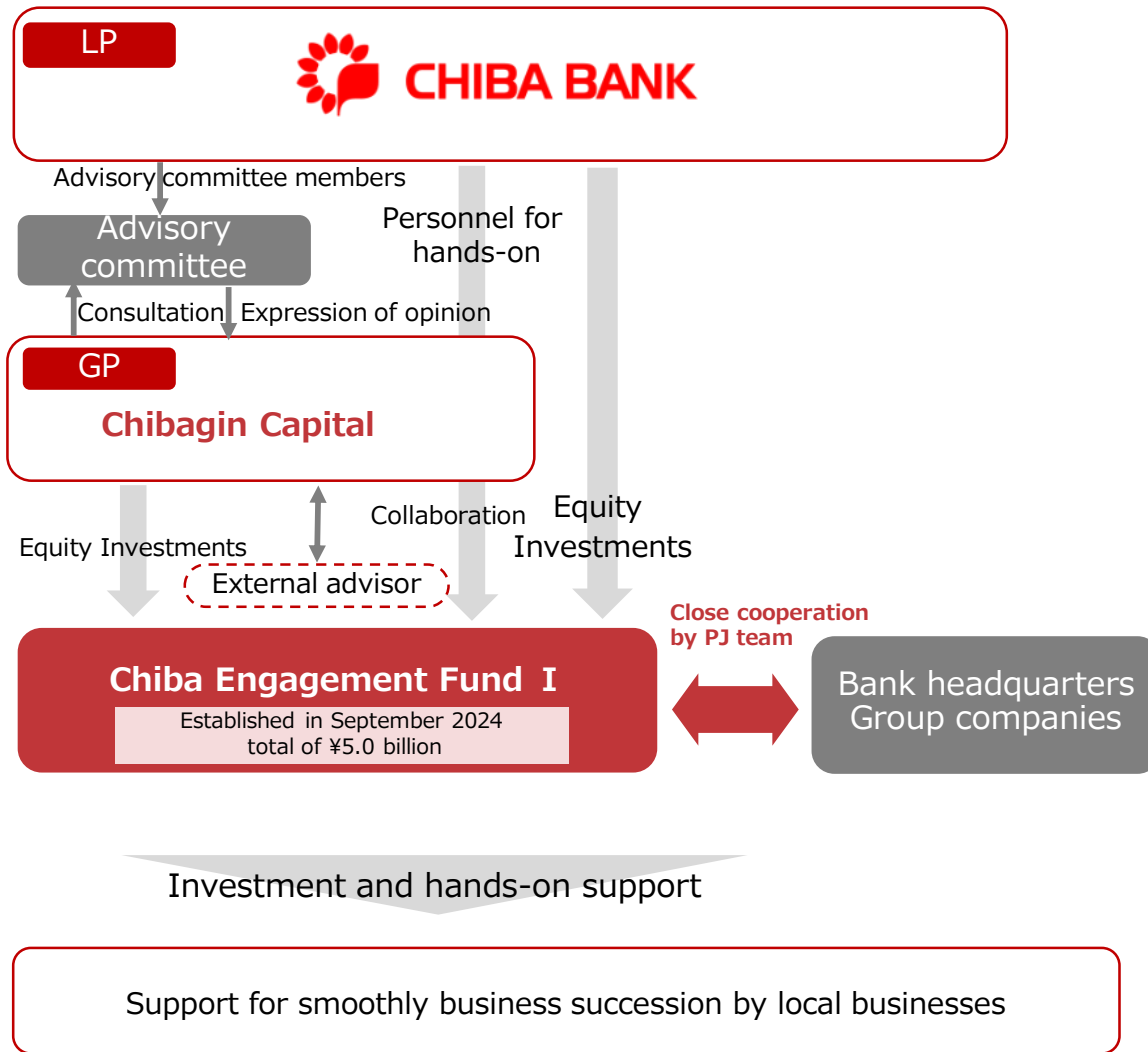
Understand needs by searching for keywords from the sales diary (keywords: M&A, succession, successor, etc.)

Number of stock projects



Supporting smoothly business succession, maintain employment, and increase corporate value of local businesses through the use of buyout funds

Hands-on support using buyout funds



First engagement fund project

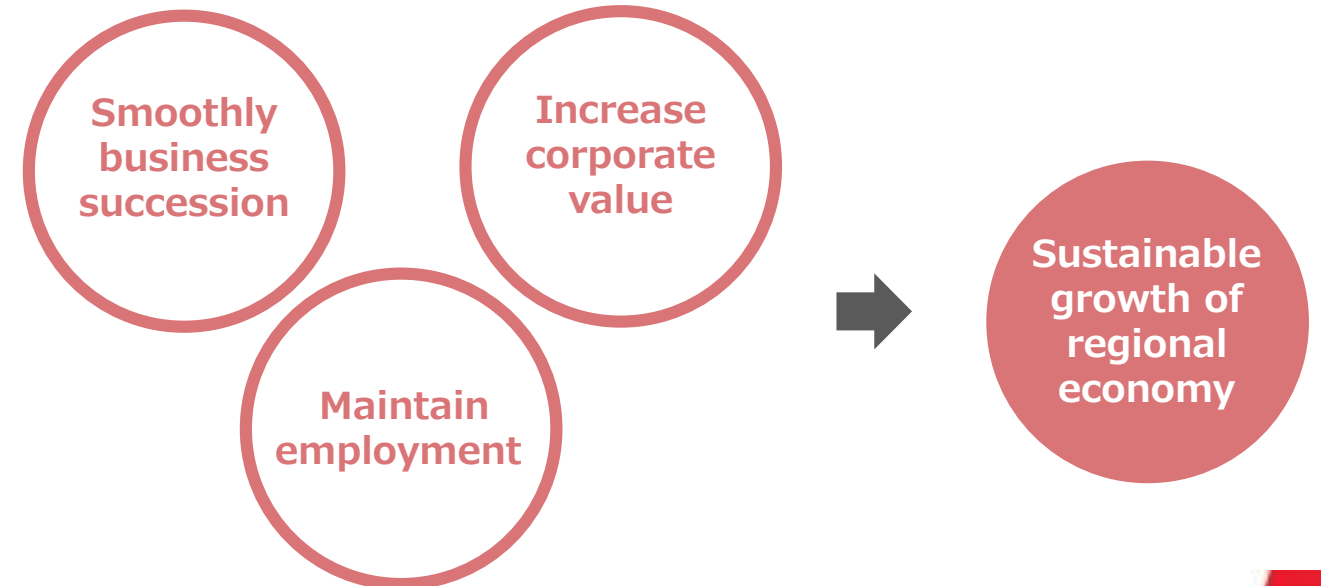
Iwasaki Machinery Industry Co., Ltd.

- ✓ Local businesses located in Togane City, Chiba Prefecture, which have been operating for about 90 years
- ✓ Metal processing and automatic machine design and manufacture
- ✓ Contributing to automation and labor saving of customers

Acquisition of all shares

Smoothly business succession

Building management foundation for further growth



Providing solutions using real estate funds to help solving regional and customer issues

Enhancement of solution functions through real estate funds

Resolution of regional issues

<Contribute to regional revitalization through financing of real estate>

- Creation of lively community
- Realization of prosperous lifestyles for local residents

Resolution of customer issues

<Enhance solution functions provided to customers>

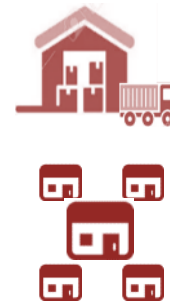
- Solving issues that differ from the simple real estate trading needs
- Realization of growth investment that exceeds corporate strength

Expanding of the pipeline while deeply exploring customers' management issues

Examples of management issues

We want to develop a new logistics facility, but we don't want to expand balance sheet

We want to liquidate fixed assets to fund new store openings and store renovations



Real estate funds

Finance

Financial institutions and investors including Chiba Bank

Assets under consideration

Office

Residence

Logistics facilities

Commercial facilities

Hotels, etc.

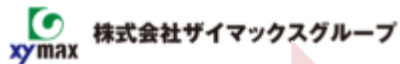
Examples of Efforts in FY2024

Resolution of regional issues

Initiatives backed by World Business Garden ("WBG")



Loans and investments



Investment and others

- Asset management
- Property management
- Building maintenance

Private real estate funds



Supporting the stable operation of WBG, a landmark in Makuhari area

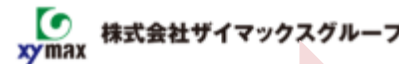
Employment promotion and economic revitalization

Resolution of customer issues

Initiatives backed by base land of automobile dealer shops



Loans and investments



Asset management and others

Private real estate funds

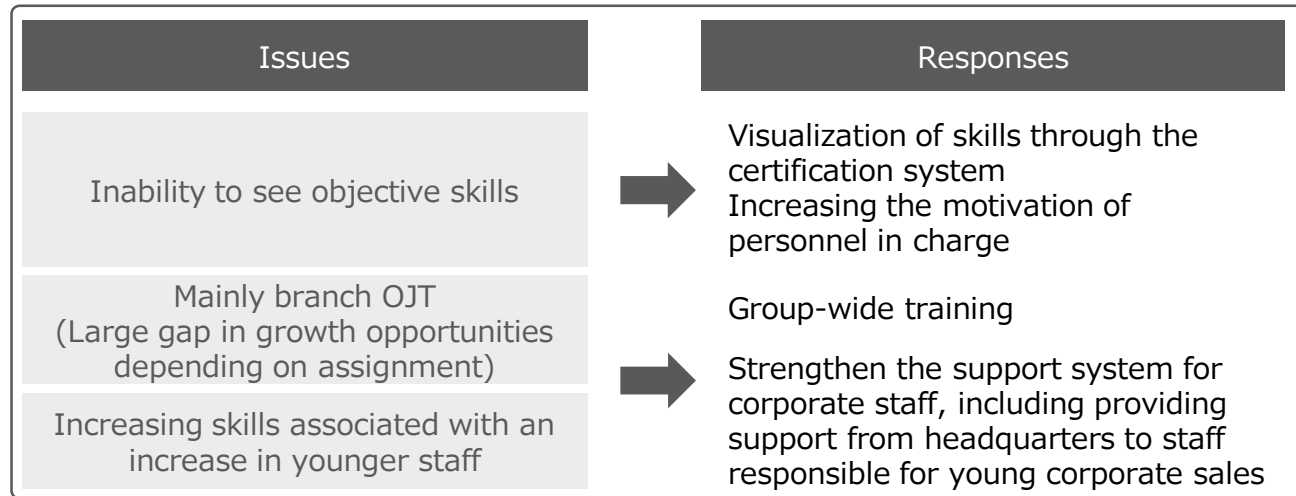


Effective use of fixed assets (Sale & Lease Back)

Raising funds for growth and improving asset efficiency

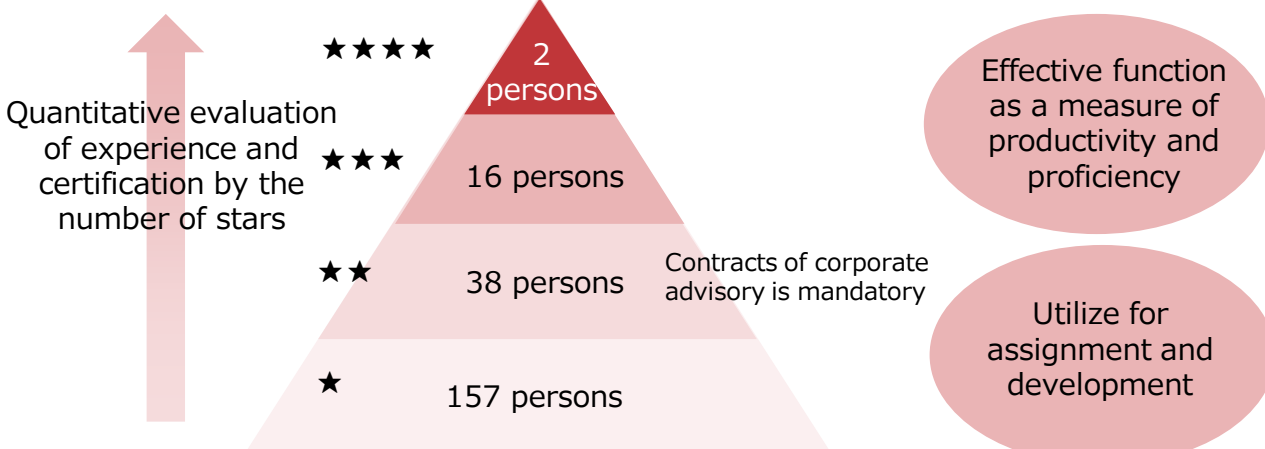
Strengthen development while visualizing the skills of the corporate sector and secure the human resources needed to provide solutions

Human capital issues and responses in the corporate sector



Certification system

Multiple contracts of advanced solution proposals are mandatory



※ Started in April 2022

※ Number of certified employees as of December 31, 2024

Corporate trainee

Cumulative training of 50 employees during the current mid-term plan

One year of on-site study at group companies and headquarters

Practical training at group companies

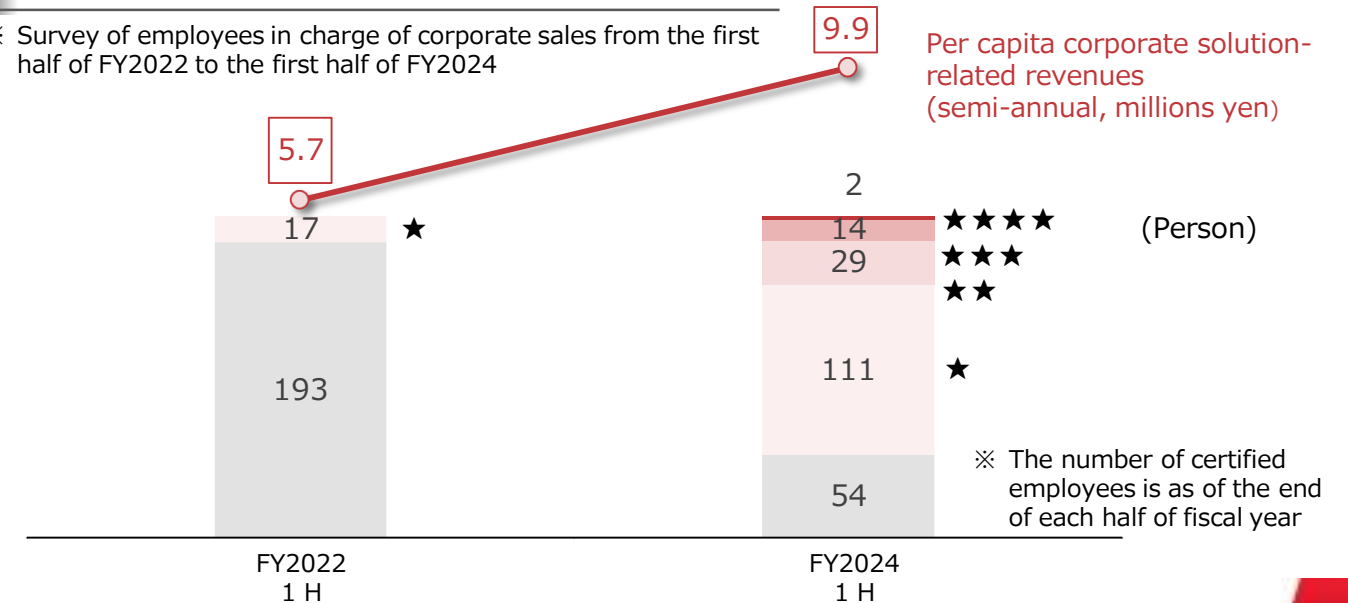
Practical training at headquarters



Effect after return	Corporate loans amounts executed	+81%	Large increase in knowledge/expertise scores (in-branch evaluations) for 360-degree evaluation → Playing a central role at each branches
	Corporate solution-related revenue	+36%	

Visualization and improvement of solution proposal skills

※ Survey of employees in charge of corporate sales from the first half of FY2022 to the first half of FY2024

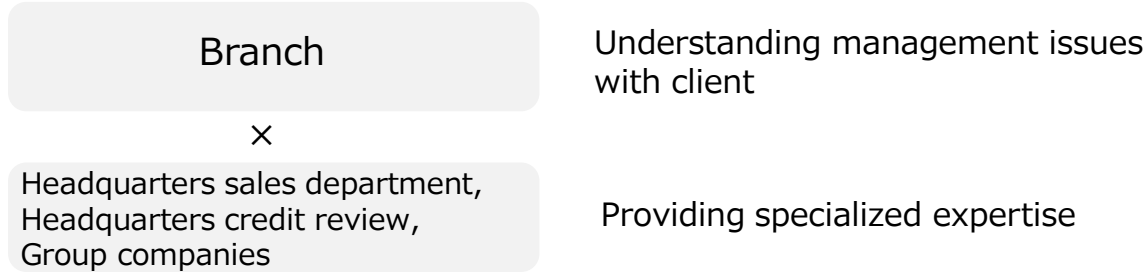


Contributing to the growth of performance of regional core companies and the expansion of employment through comprehensive business support

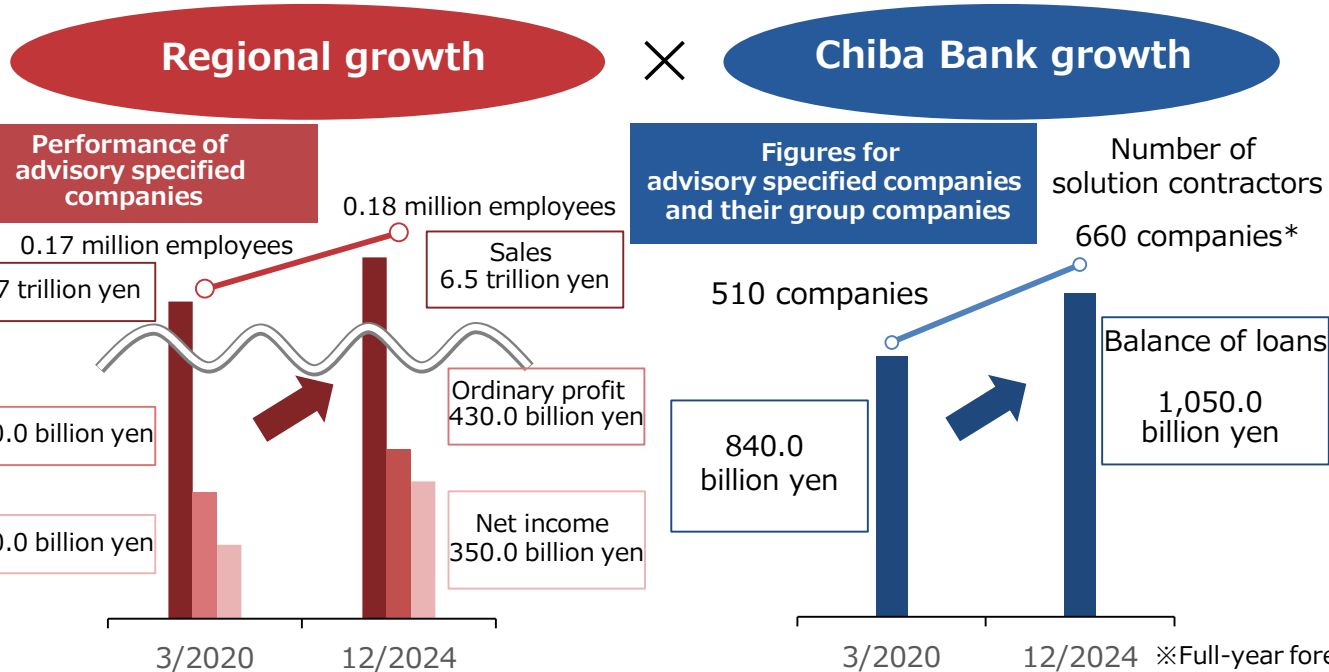
Advisory Specified Companies

Approximately 900 core companies in the region were selected as advisory specified companies

In order to provide thorough business support as a partner, the management issues of each company are discussed through meetings



Growth of advisory specified companies



Support practice 1 Sustainable finance

Corporate Vision	Manufacturing / Sales of 6.0 billion yen / 100 employees
Background	<ul style="list-style-type: none"> From the viewpoint of strengthening initiatives for sustainability management, the participants discussed their desire to incorporate environmental management and health management into financing.
Initiatives	<ul style="list-style-type: none"> Formulation of "the first positive impact evaluation (PI evaluation)" by regional bank Implementation of positive impact finance based on PI evaluation
Customer benefits	<ul style="list-style-type: none"> As a result of the formulation of PI evaluation, financing through positive impact financing based on the PI evaluation has become possible from multiple financial institutions in the future Raising internal awareness by regularly checking the KPI progress with the Bank

Support practice 2 Corporate advisory and ICT consulting services

Corporate Vision	Real estate / Sales of 3.0 billion yen / 20 employees
Background	<ul style="list-style-type: none"> The company has been expanding its business with the strong leadership of the management. The bank shared its vision to become a company that can sustain growth as the organization as it grows along with the expansion of the business.
Initiatives	<ul style="list-style-type: none"> Identification of issues through analysis of current status Supporting the selection and introduction of tools for the visualization and digitization of work flow for issues such as "person-dependent tasks" Supporting the rebuilding of the personnel system to address the issue of human resource development
Customer benefits	<ul style="list-style-type: none"> Establishment of a process flow to clarify the personnel in charge of each operation and to promote division of labor The reduction of office work hours by introducing digital tools Enhancement of employee engagement through new personnel system

Sustain and Expand Retail Business

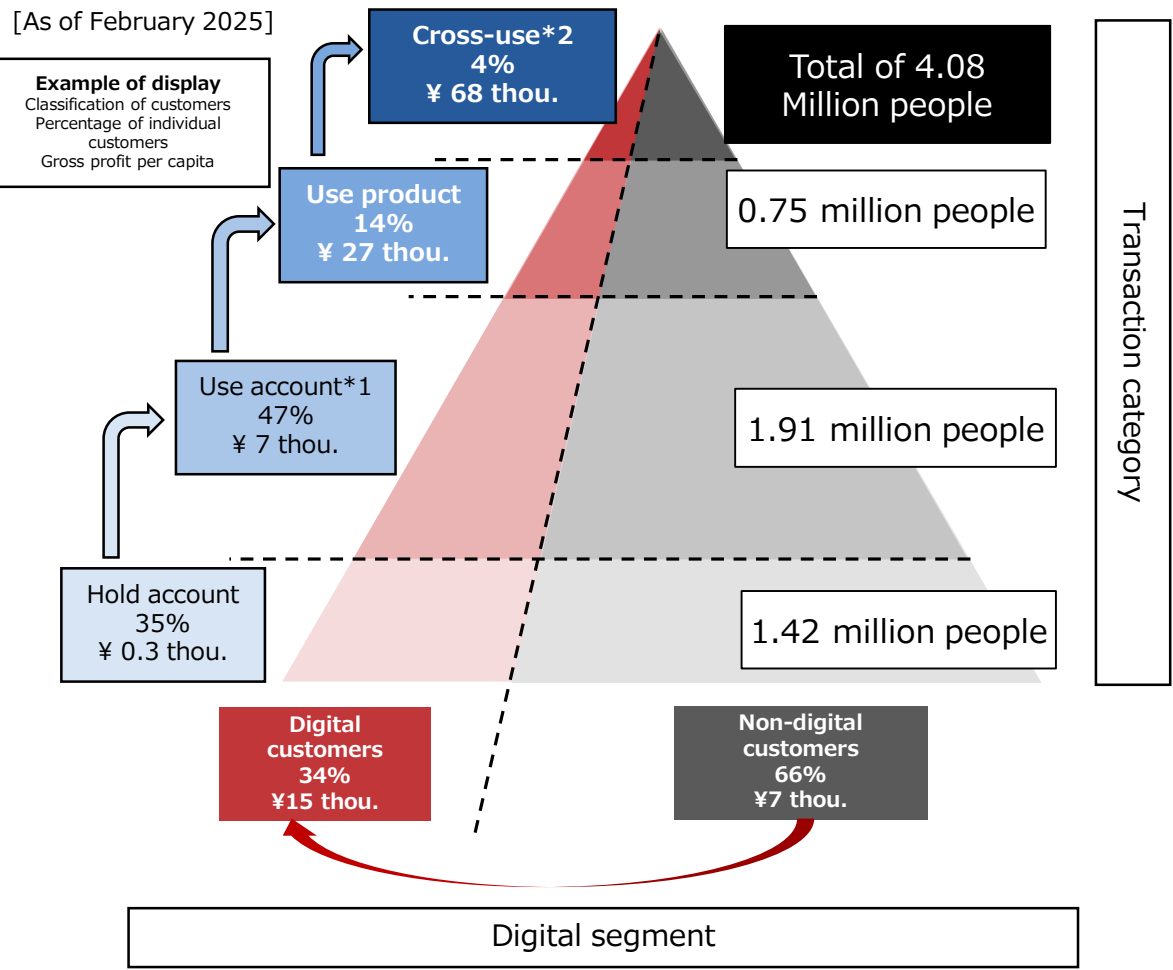


Aim to increase the number of digital customers and increase the unit price of customers by promoting the use of products and services

Improvement process of retail business revenue based on the DX Strategy

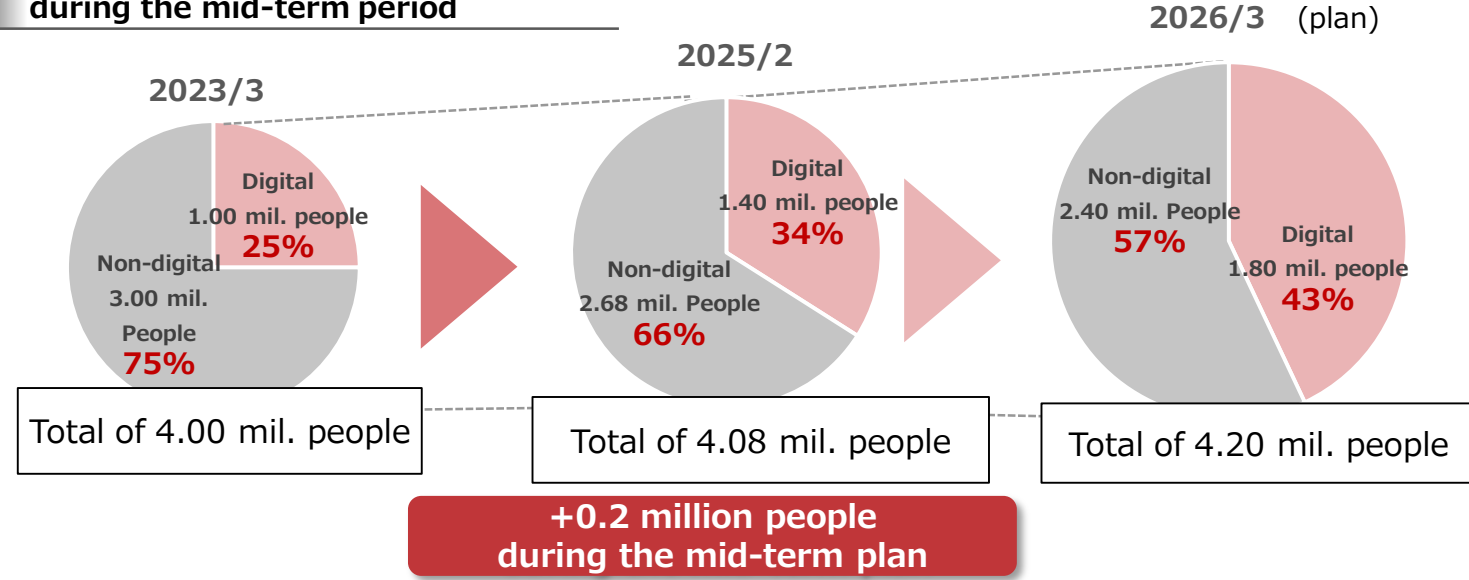
Strategy 1
Shift to digital customers
Increase customer resolution through data analysis

Strategy 2
Increase in the number of customers using products
Increase customer satisfaction and shift upward to the transaction category

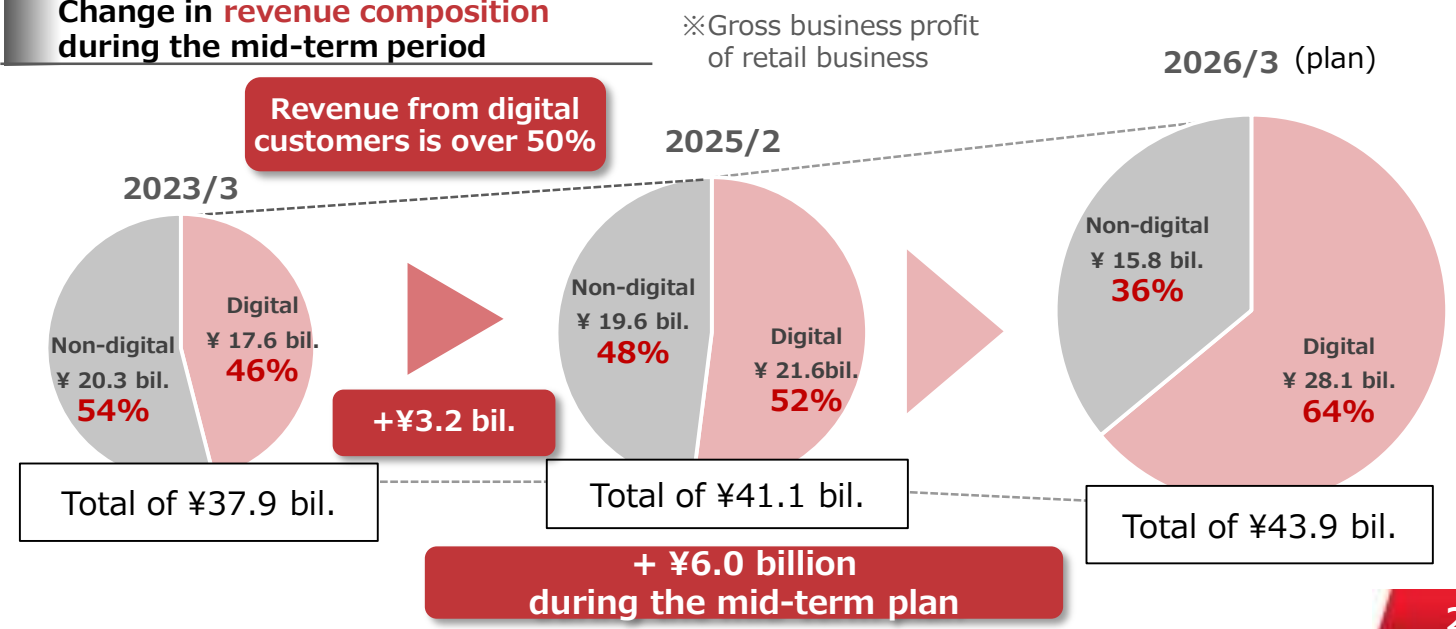


*1. Account use: Customers who satisfy any of the following conditions: salary/pension receipt, balance of ¥ 300 thou. or more, and use of account transfer
*2. Cross-use: Uses two or more types of products

Change in customer composition during the mid-term period

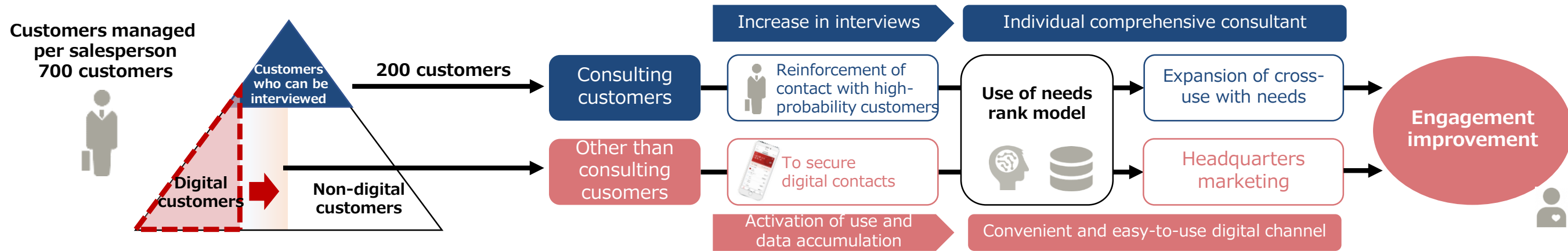


Change in revenue composition during the mid-term period



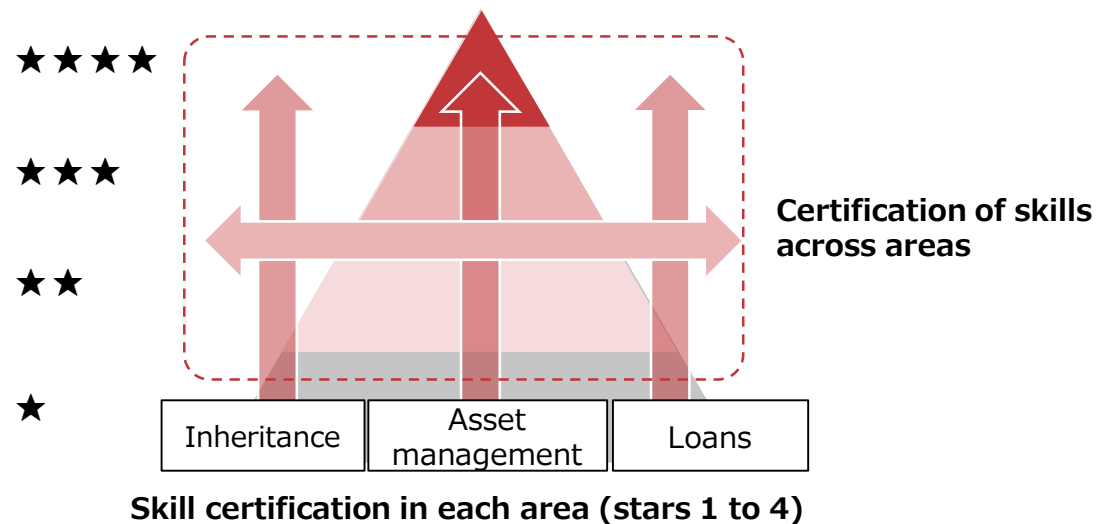
Enhance customer engagement by combining real-digital sales activities

Review of retail business activities



Individual comprehensive consultant certification system

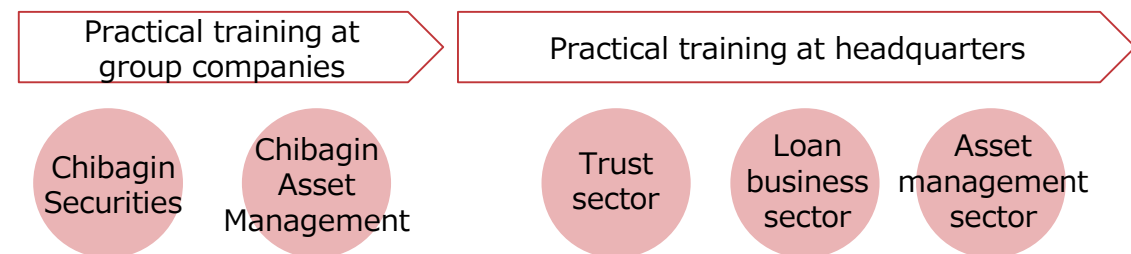
“Individual Comprehensive Consultant” certification in multiple areas with a total of 6 or more stars



Retail sales training program

Cumulative training of 50 employees during the current mid-term plan

Six months of on-site training at group companies and headquarters



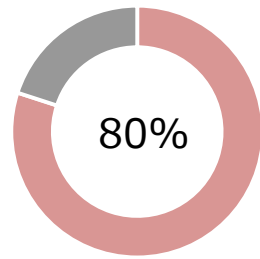
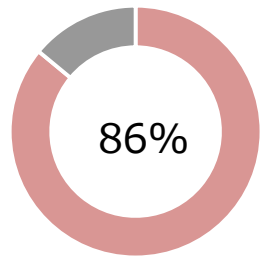
To acquire comprehensive skills across the group

Strengthen sales structure by increasing the number of employees. Comprehensive consultation for individuals starting from inheritance business

Characteristics of Chiba Bank

Started trust business at Chiba Bank itself in June 2006 (first among regional banks)

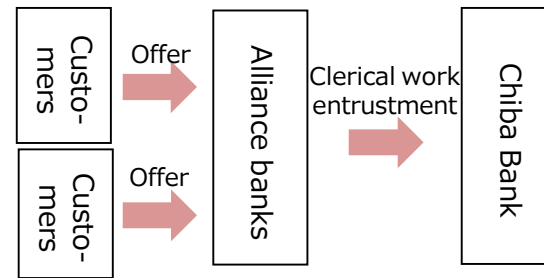
Percentage of employees in branches who have experience in inheritance



Sales officer whose main business is the sale of financial products

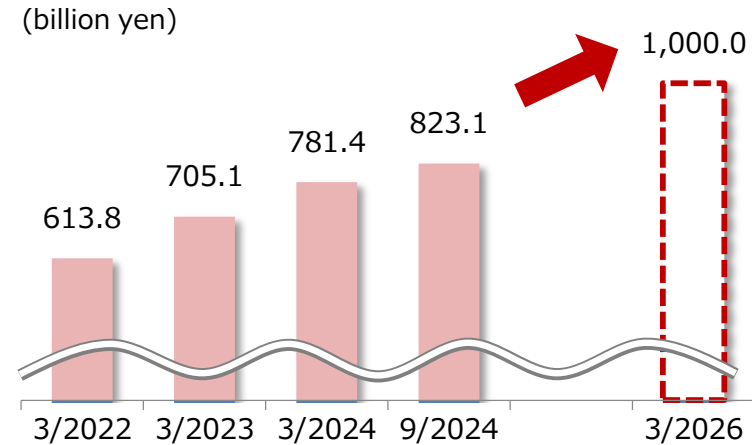
Teller whose main business is the sale of financial products

Collaboration with alliance banks



Chiba Bank receives commission fees for the execution of wills and other administrative services

Total assets uncovered through inheritance operations



Utilization of total assets uncovered through inheritance operations

Financial assets

- Review of asset composition at the time of writing the will
- Proposal for bank aggregation of deposits
- Proposal for management of inheritance money

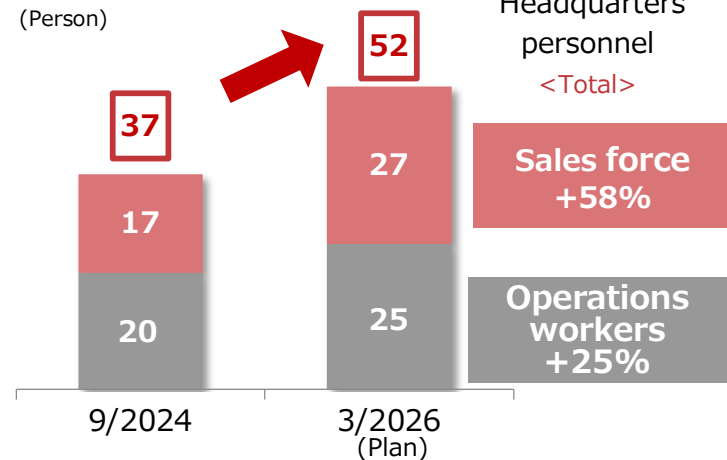
Real estate

- Proposals for sales and effective use

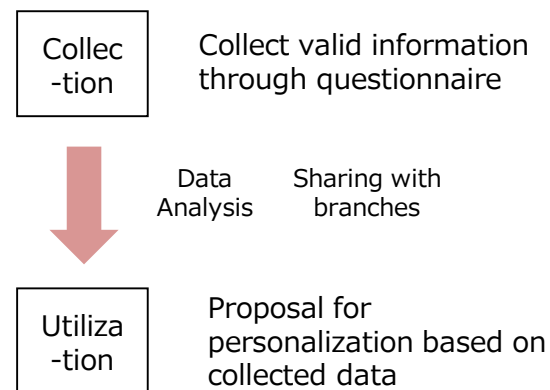
Measures to strengthen

Increasing the number of headquarters personnel

(Person)

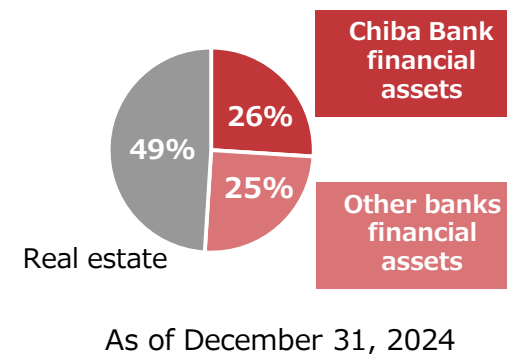


Realization of personalized proposals

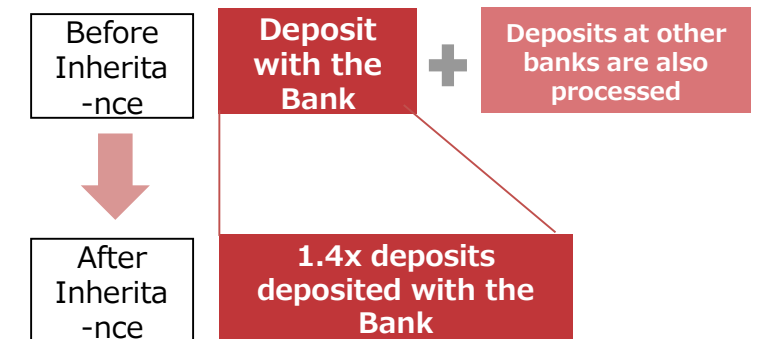


Intake of inheritance funds

Breakdown of identified assets



Where to transfer funds for inheritance services applications (Results for the first half of FY2024)



Inflow as next-generation deposits

Cashless / Regional Ecosystem



Reform business model, build cashless payment platform, and expand use

History to date

2019
Become a principal member
of Visa and Mastercard

FC model
Operate business as a franchise of a credit card company by receiving business and system offerings

Internalization

Business operated by the bank itself, including operations and systems

Scale up

Expanded to other banks as a platform
Construction of regional ecosystem

Construction of TSUBASA Cashless Payment Platform

From October 2019

Started franchised location business at the bank itself

- Introduction of cashless service to local governments
- Cashless ticket vending machine/POS register/recurring
- Cooperation with automated checkout machines and major POS register manufacturers

From October 2020

Started issuing Visa debit card at the bank itself

- To start issuing TSUBASA points
- Google Pay

From October 2023

Business reorganization of the group

Development of alliance banks



Entering the franchised location business

武蔵野銀行 (January 2022)
第四北越銀行 (October 2024)

Expansion of use (the Bank Group /2026/3 plan)

- ✓ **Cardholders**
Approximately 1.10 million customers
- ✓ **Franchised locations**
Approximately 0.06 million locations
- ✓ **Transaction volume**
Approximately 1 trillion yen

Further deepening of the platform
Construction of regional ecosystem

Franchised location business

- Started franchising at group companies (1982)

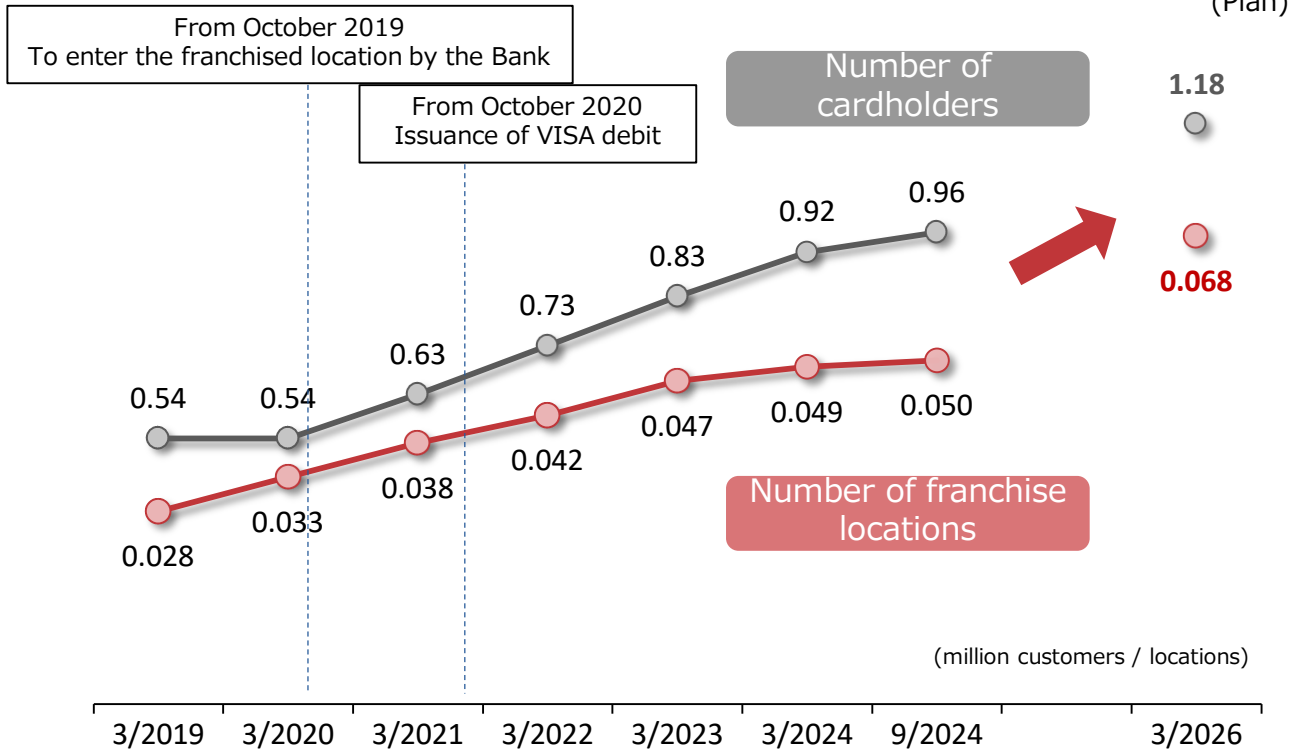
Card issuance business

- Started issuing credit card at group companies (1982)
- Started issuing credit card at the bank itself (2005)
- Started issuing JCB debit card at the bank itself (2014)

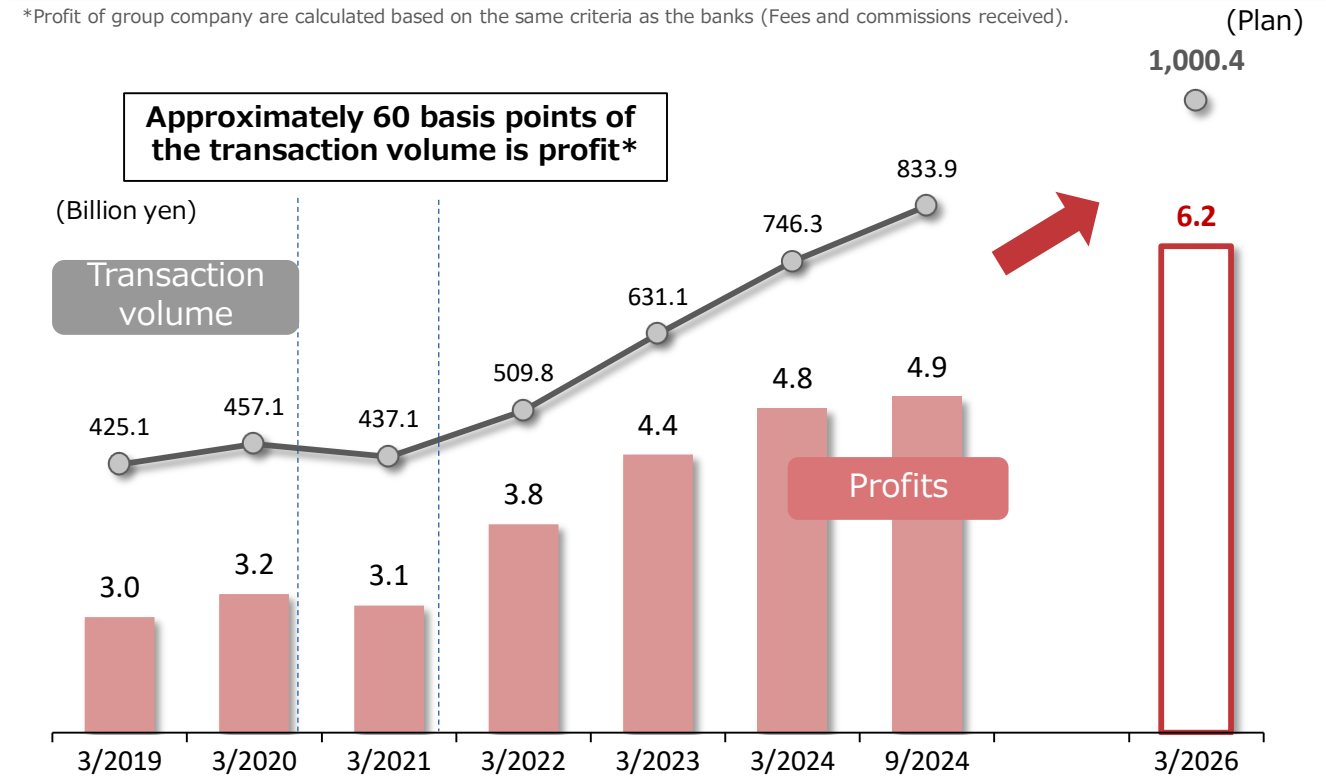
※The JCB brand is the first in Japan.

Aiming for further expansion of use by pursuing convenience to increase Group transaction volume

Number of group cardholders and franchise locations



Group transaction volume and profits



Into new partnerships to improve customer convenience

Business alliance with Soft Space (considering investment in future)



Franchised location system using smartphone-type settlement terminals, etc.

Wallet function in apps, etc.



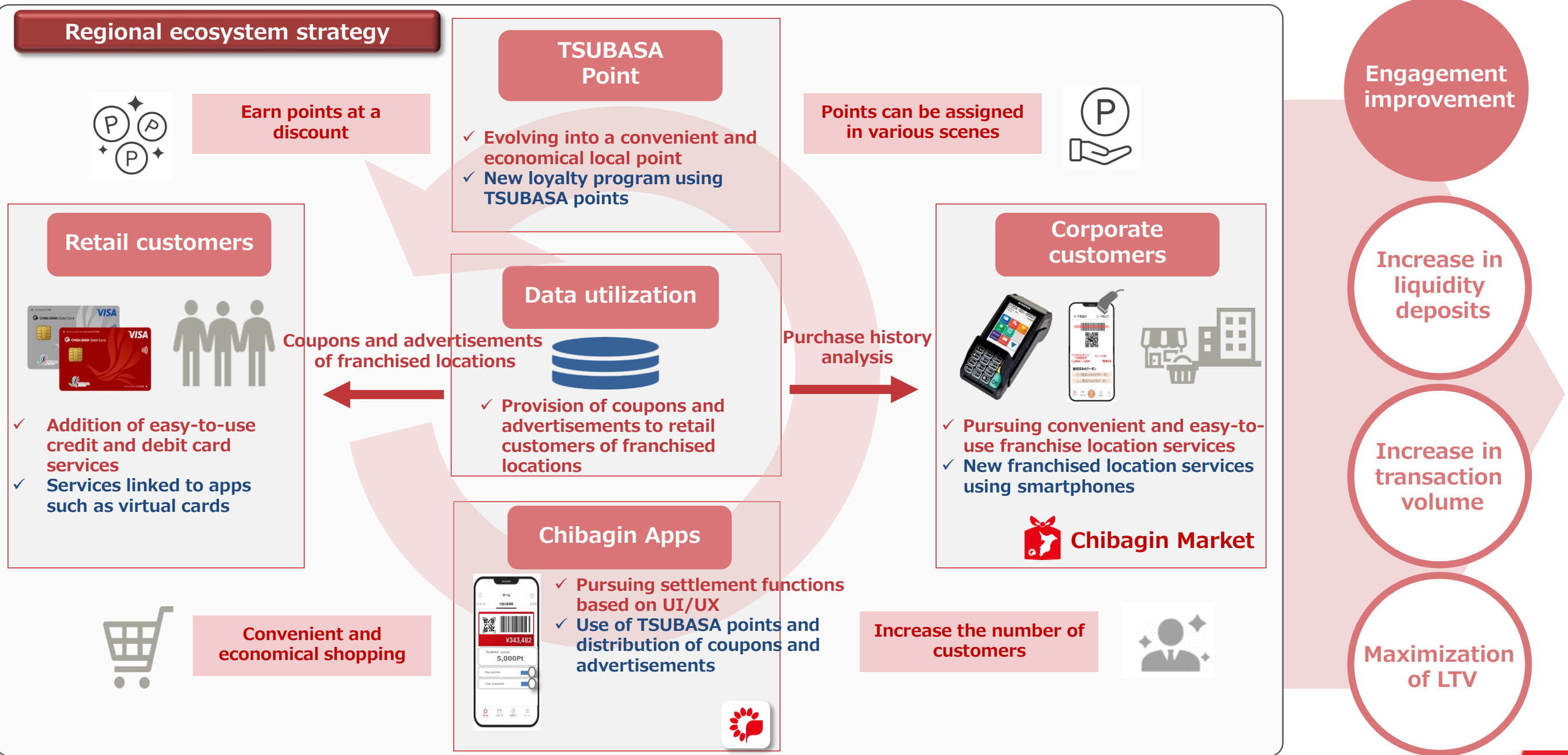
TSUBASA cashless Payment platform



Deepening the platform Improvement of customer convenience

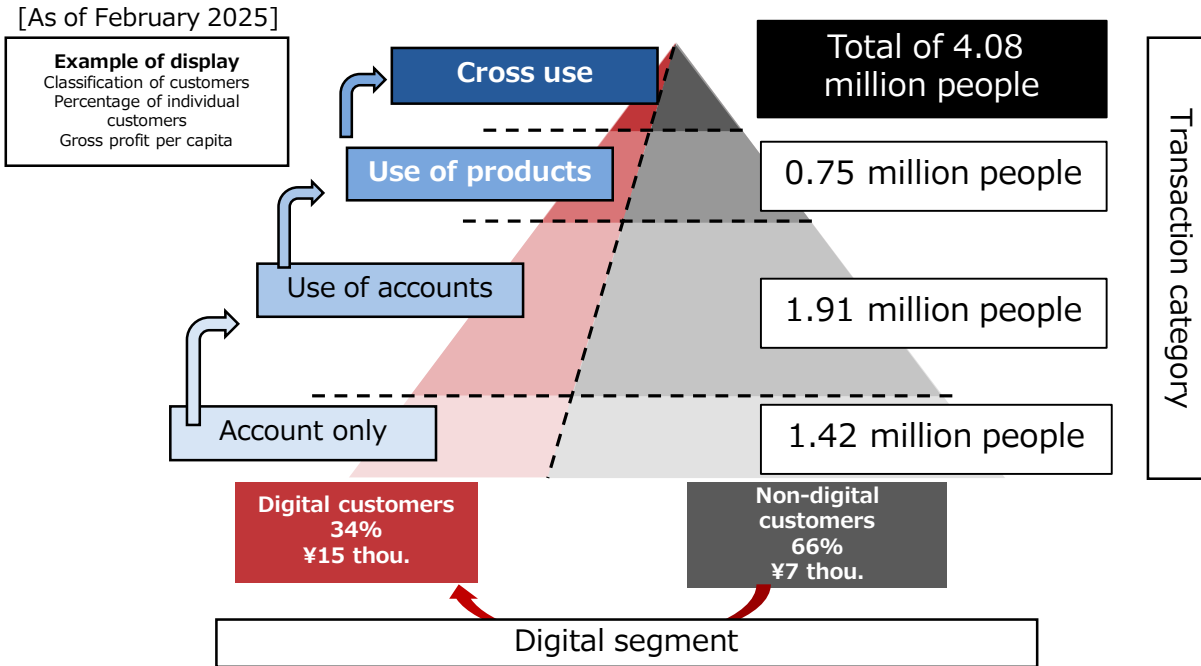
※FinTech company providing payment solution services to more than 90 businesses in about 30 countries, mainly in Asia (Malaysia)

Building win-win-win relationships with retail and corporate customers

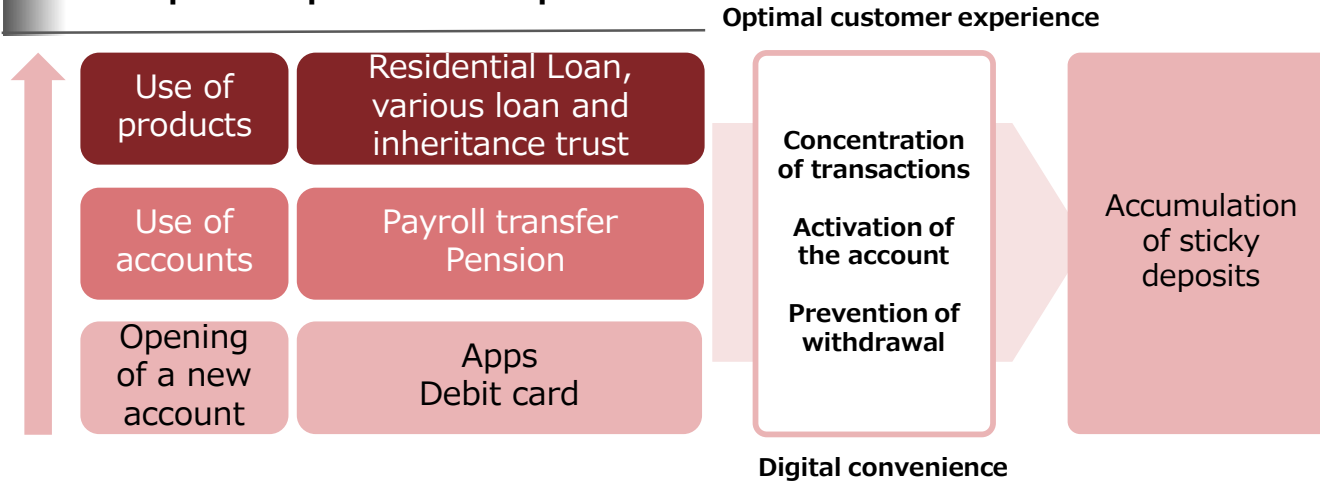


The growth rate of deposits has remained at a superior level compared with other banks

Acquisition of retail deposits

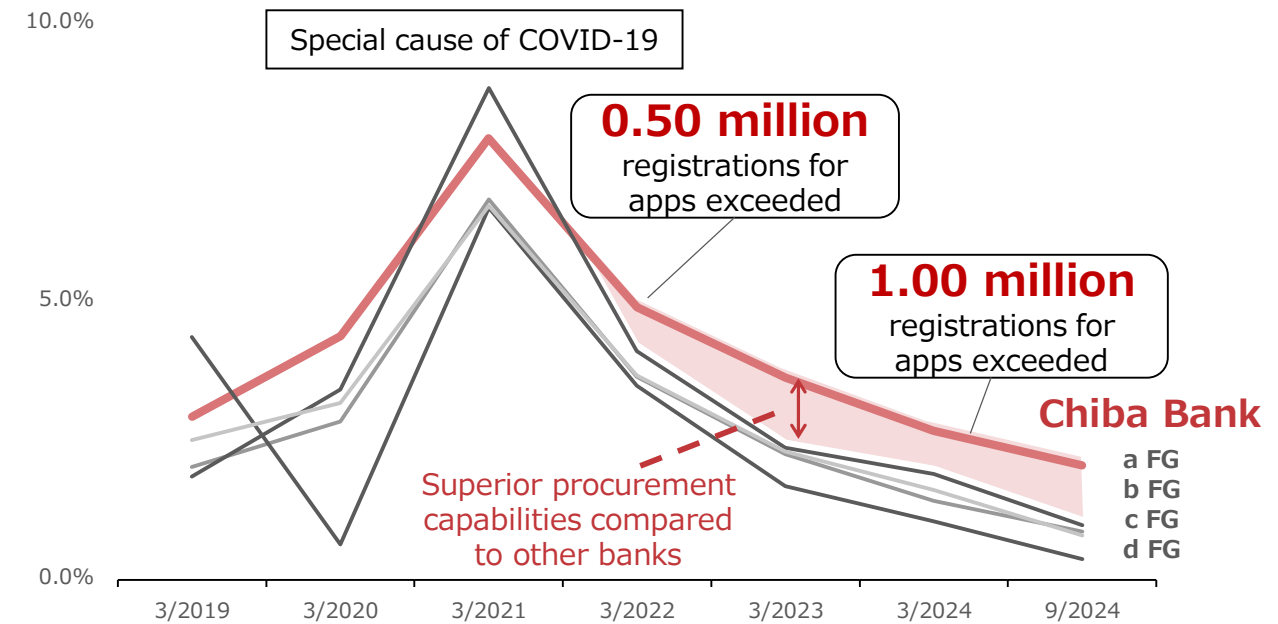


Concept of acquisition of deposits

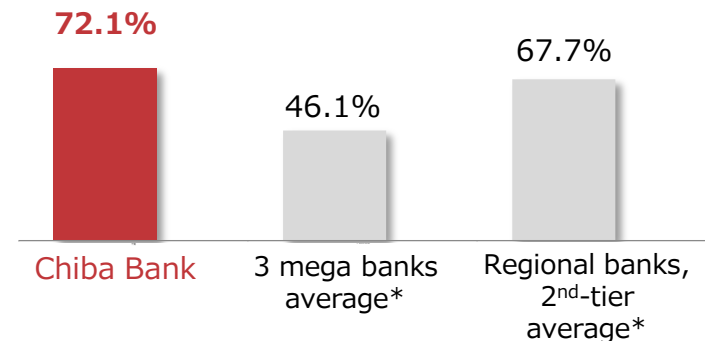


Rate of increase in retail deposits

Rate of increase in retail deposits (Comparison of top five banks in market capitalization (including FG))



Ratio of personal deposits to total deposits (March 2024)

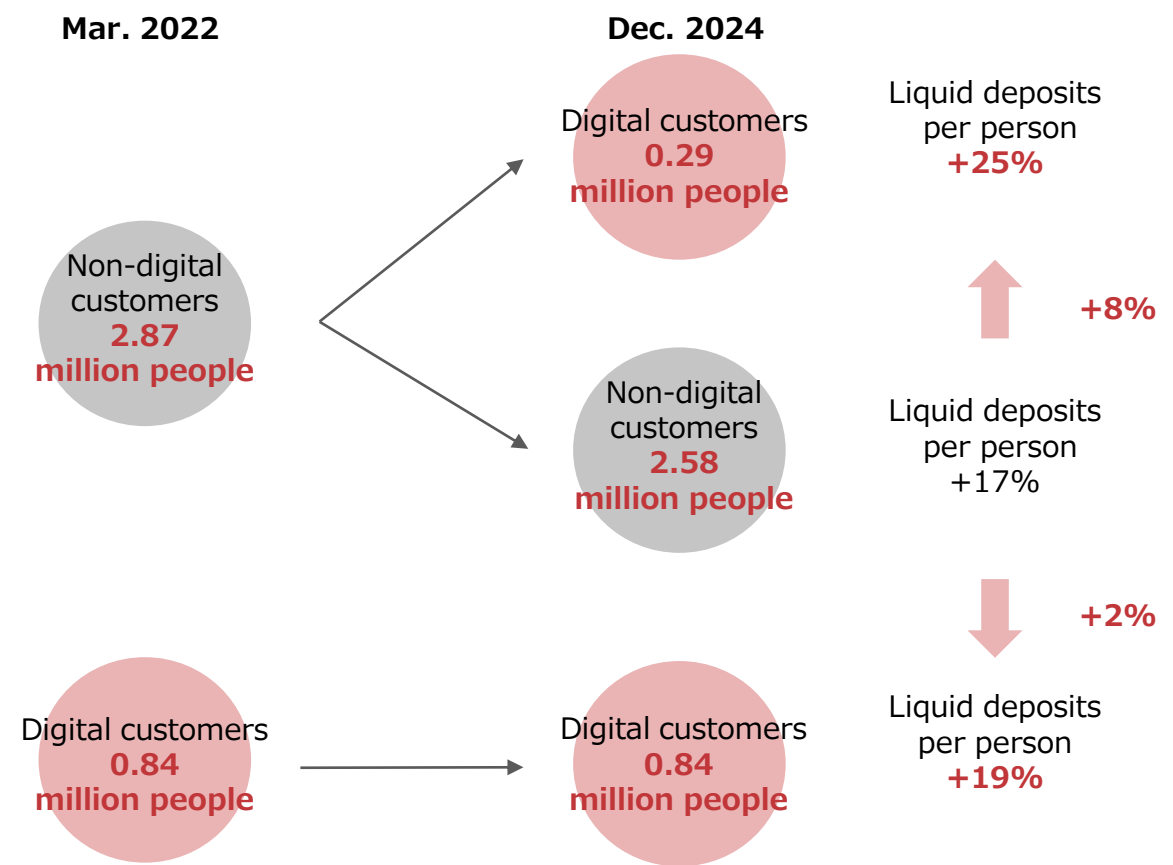


※Source: Simple average calculated from Nikkin Report (March 2024)

Digital convenience to realize further deposit growth

Effect of increased deposits due to digital

Transition of Digital Classification and Changes in Liquidity Deposits (Mar. 2022 to Dec.2024)



Estimated effects of increasing retail liquidity deposits through digital

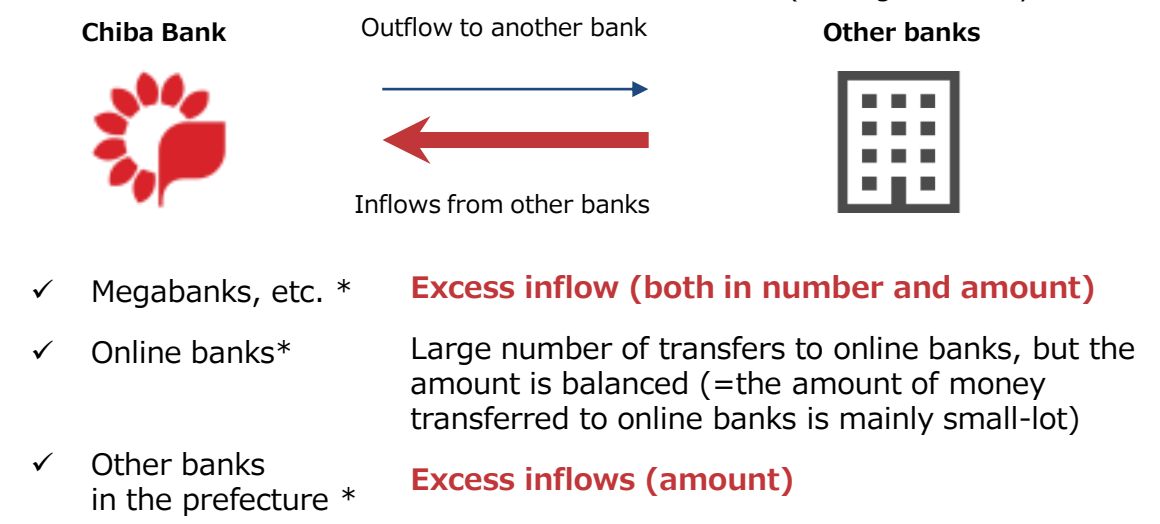
+30.0 billion yen/year

(+83.0 billion yen from Mar. 2022 to Dec. 2024)

※ Difference between non-digital customers' deposit growth rate and the digital effect is estimated.
 ※ During the above period, 0.23 million customers began trading as new digital customers, which are also included in the benefits.

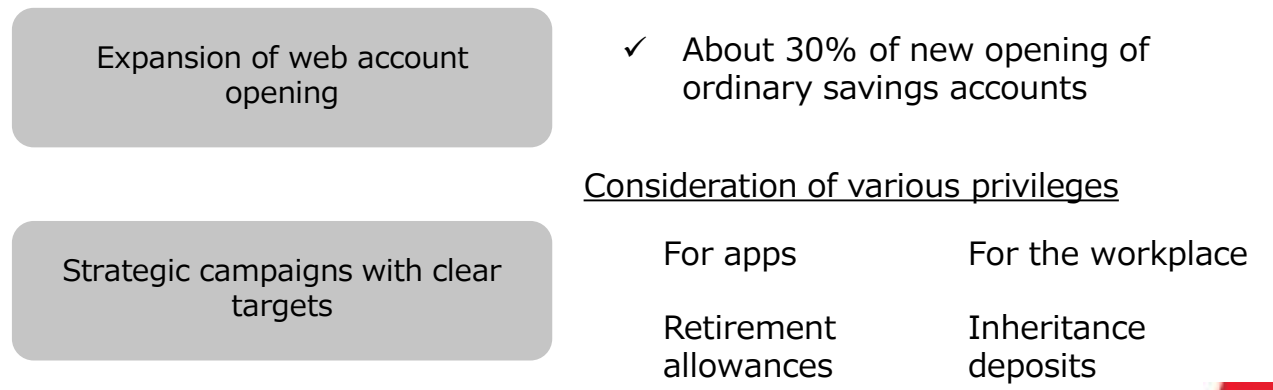
Deposits and withdrawals by the same individual transfer

Tabulation of transfers from "Chiba Hanako" to "Chiba Hanako" and others to the same name (Through February of FY2024)



※Megabanks, etc.: Mitsubishi UFJ Bank, Sumitomo Mitsui Banking Corporation, Mizuho Bank, and Resona Bank
 ※Online banks: Sumishin SBI Net Bank, Rakuten Bank, and PayPay Bank
 ※Other banks in the prefecture: Keiyo Bank and Chiba Kogyo Bank

Measures to increase deposits



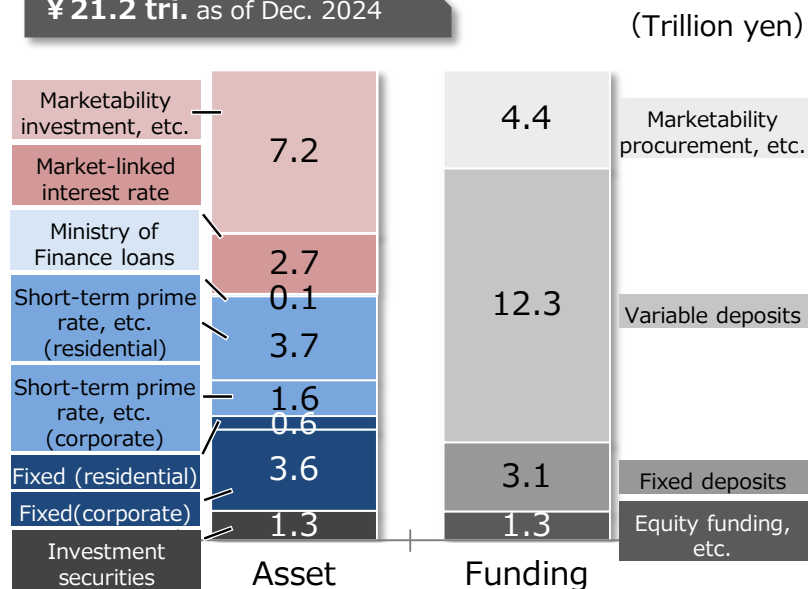
Reference



Estimate the effect of the BOJ's policy rate change on interest rates

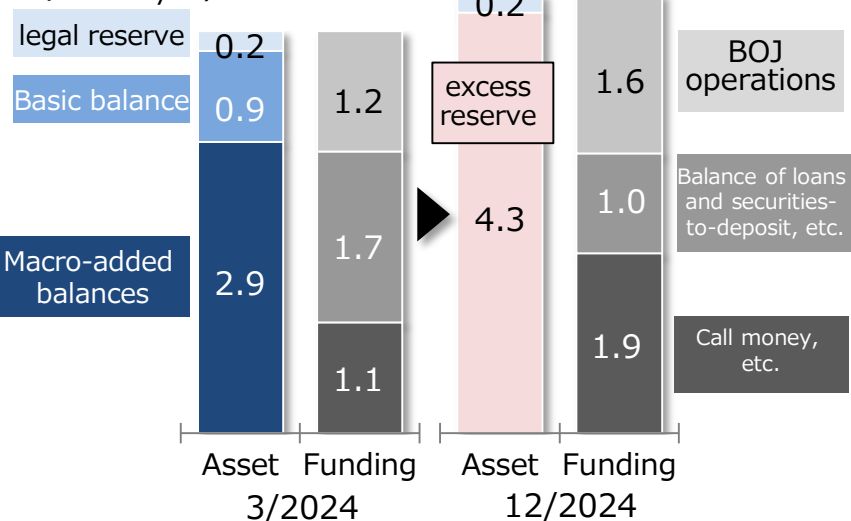
JPY investment and funding structure

¥21.2 tri. as of Dec. 2024



BOJ current account Changes in the structure of asset and funding

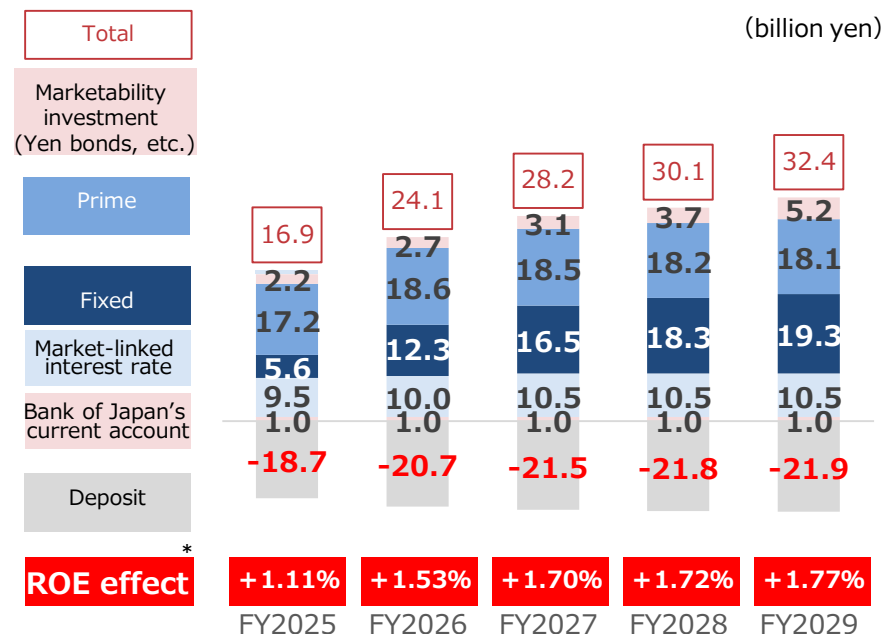
(Trillion yen)



① Simulation with current interest rates

Current policy rate unchanged
(Policy rate 0.50% from January 2025)

Effect of increase in profit on FY2024 earnings plan (Net interest income in yen currency)

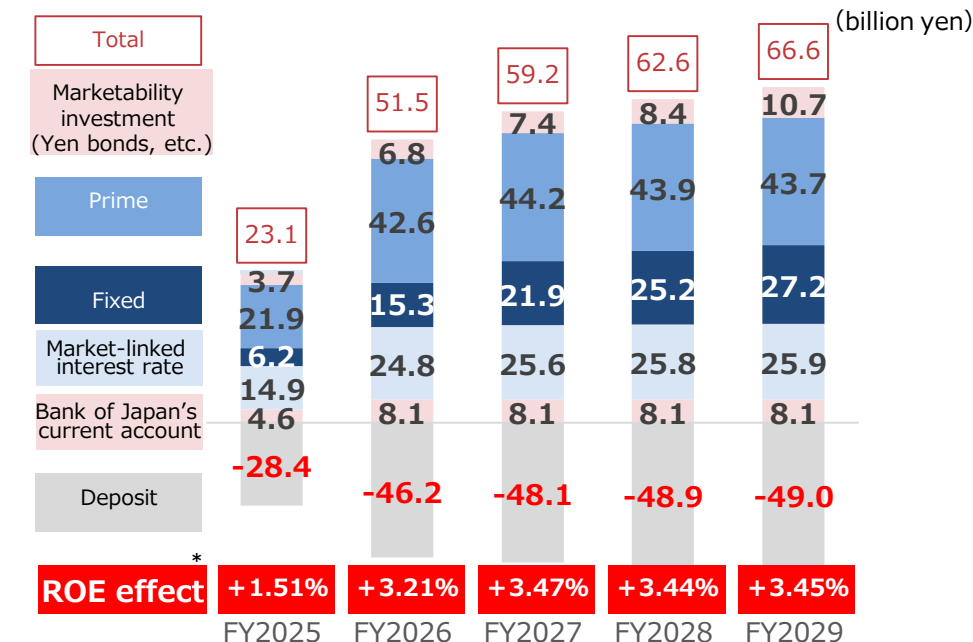


- Effects of increased volume are not included in the above estimates
- Includes the effect of the removal of the special interest rate on the Bank of Japan's current account
- 10-year JGB yield of 1.2%
- TIBOR (After January 2025) Average interest rate in September 2024 + 0.25%
- Short-term prime rate (After March 2025) Current rate +0.25%
- Calculated on the assumption that the outstanding balance is unchanged from the portfolio at the end of December 2024
- 60% pass-through rate of fixed-rate loans for corporate and 80% pass-through rate of prime loans
- Deposit interest rates are assumed to be raised in view of a rise in market interest rates

② Simulation of 1.0% terminal rate

Policy rate to be raised to 0.75% in July 2025.
Policy rate to be raised to 1.00% in January 2026.

Effect of increase in profit on FY2024 earnings plan (Net interest income in yen currency)



- Effects of increased volume are not included in the above estimates
- Includes the effect of the removal of the special interest rate on the Bank of Japan's current account
- 10-year JGB yield of 1.45%
- TIBOR (After January 2025) Average interest rate in September 2024 + 0.25%
- Short-term prime rate (After July 2025) Average interest rate in September 2024 + 0.50%
- Short-term prime rate (After January 2026) Average interest rate in September 2024 + 0.75%
- Short-term prime rate (After March 2025) Current rate +0.25%
- Short-term prime rate (After September 2025) Current rate +0.50%
- Short-term prime rate (After March 2025) Current rate +0.75%
- Portfolio assumptions and pass-through rate assumptions are the same as in simulation①

Reviewed the organization to improve the sales structure

Strengthening the Functions of Business Coordination Division

Establishment of two department and one office in Business Coordination Division, which has been in charge of management and control of the business division

Newly established

Wholesale Planning Department

Newly established

Retail Planning Department

Newly established

Main Bank Service Office

Consolidate all planning, management, and control functions for each business line.



Strengthen cross-organizational initiatives by taking a panoramic view of both corporate and retail businesses and horizontally targeting relevant departments

Strengthening support for accompaniment performances by highly specialized headquarters personnel to core local businesses