



The Chiba Bank website
[IR Library]



Chiba Bank IRDay (Operating Base)



April 4, 2025

Hello, everyone. Thank you very much for your participation amidst a very disturbed market. I am Yonemoto, President. I will make an explanation along with the document.

■ Speakers

Tsutomu Yonemoto	President, Group Chief Executive Officer
Shinichi Ito	Managing Executive Officer, General Manager of Corporate Planning Division
Yasuyoshi Katsuragi	General Manager of Payment Card Business Division

■ Other participants

Kiyomi Yamazaki	Director and Senior Executive Officer
Takashi Makinose	Director and Managing Executive Officer
Ryoji Yoshizawa	Outside Director
Taro Kanzawa	Executive Officer
Makoto Sakamoto	Executive Officer, General Manager of Corporate Business Division

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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.

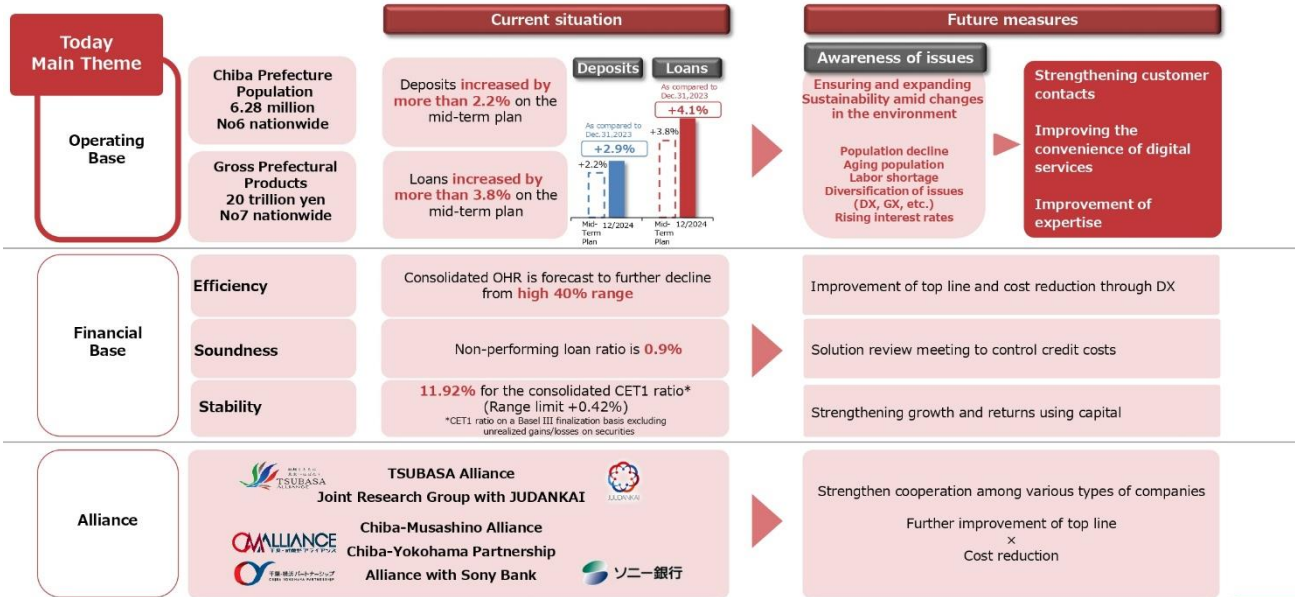
Operating Base (To Sustain and Expand Business)



Chiba Bank Group Strengths

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

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



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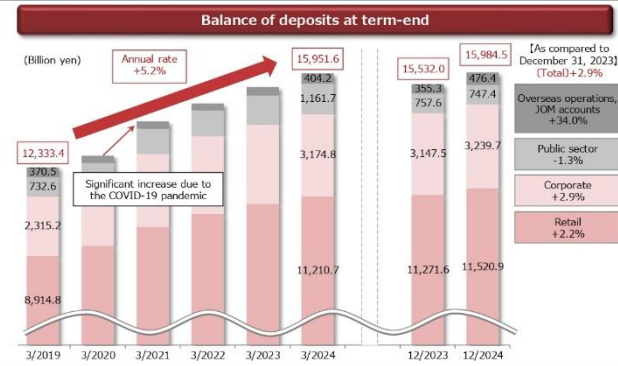
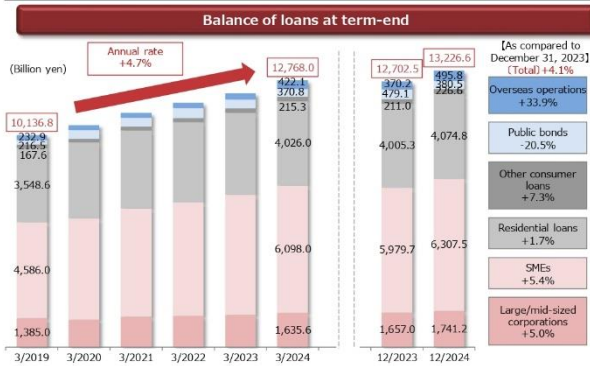
We believe that the Bank's strengths lie in three areas: its operating base, its financial base, and its alliances. The theme of the first part is one of our strengths, our operating base.

With interest rates on the rise, we are in a favorable business environment in which banks can expect significant earnings growth.

On the other hand, in addition to the diversity of issues such as declining and aging populations and labor shortages, rising interest rates are one risk factor for businesses.

In such an environment, we believe it is important how we can sustainably grow and how we can strengthen our operating base.

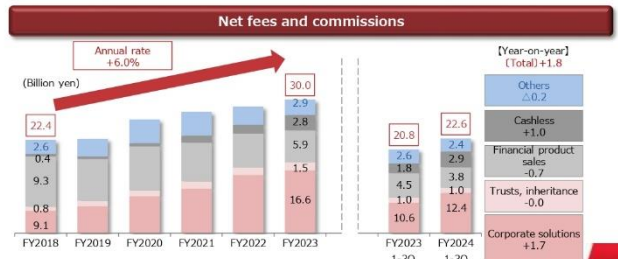
Expansion of the operating base was firm in the medium to long term. Steady expansion at present



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.



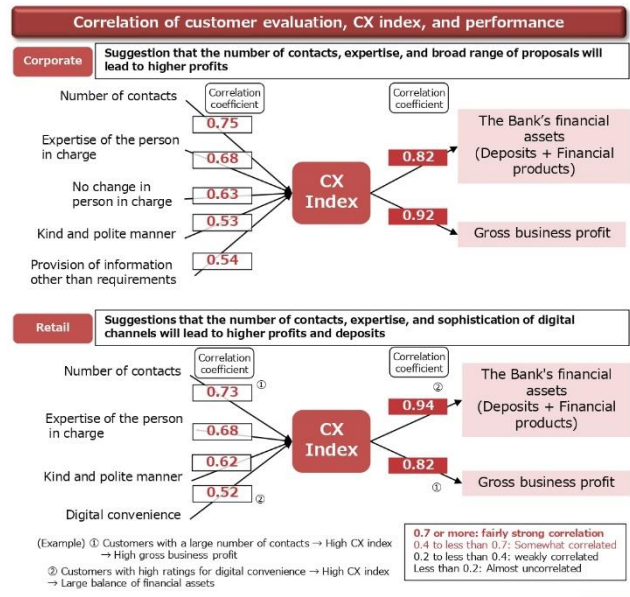
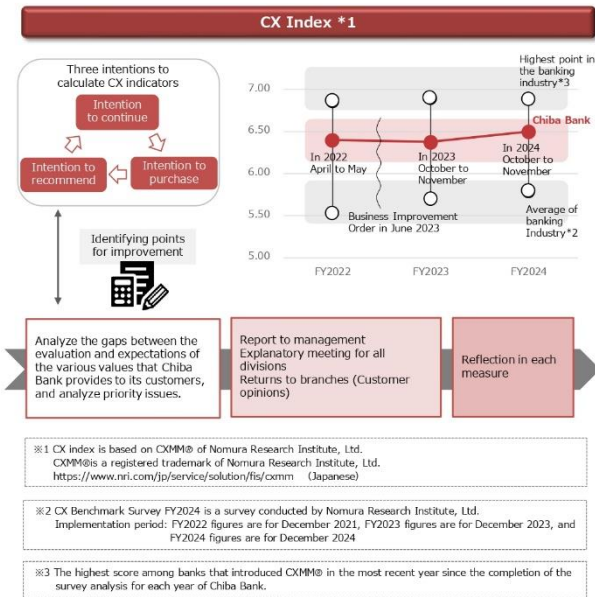
The current YoY loan growth rate is 4.1% and the deposit growth rate is 2.9%. Net fees and commissions also continue to reach record highs, and with the results of the previous fiscal year, we plan to reach record highs for the fifth consecutive fiscal year.

We are now in the process of taking steps to continue and expand on this growth.

CX Indicators (Implications for Strategy)

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

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



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As a suggestion for our strategy, we would like to share with you the results of our annual CX survey, which is conducted by the Bank. This survey is conducted to quantitatively assess the value provided to customers and is positioned as one of the most important indicators, including from the perspective of objectively verifying the progress of business improvement plans.

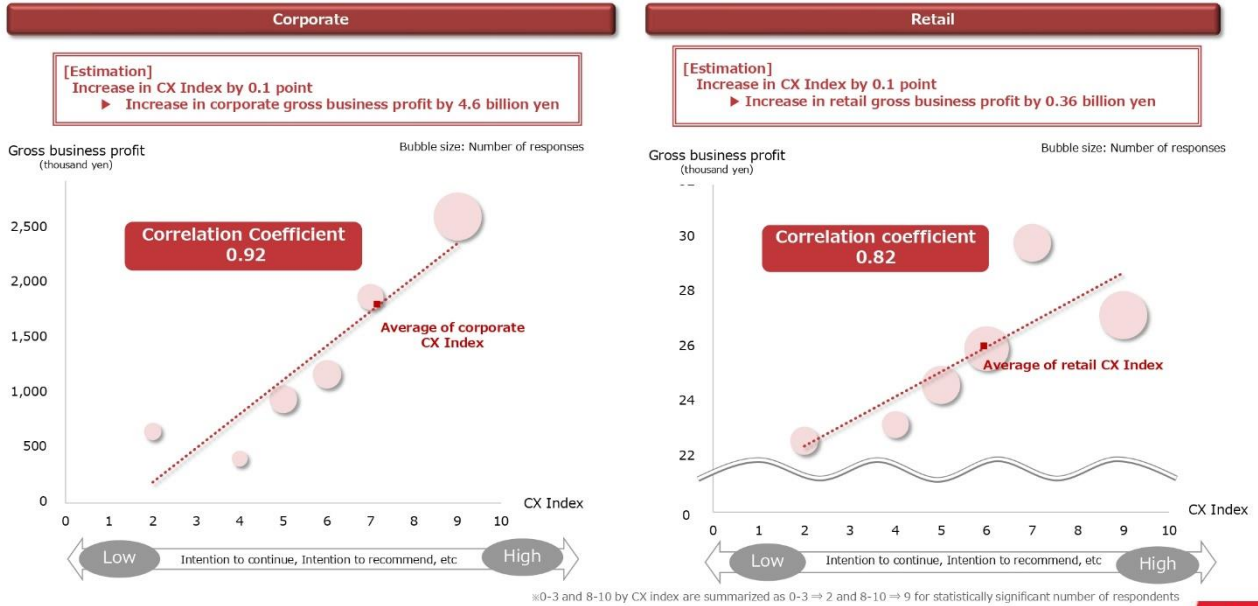
I will report our analysis of the survey results. As shown in the upper right-hand corner, for corporate clients, the number of contacts and the professionalism of the staff have a high correlation with CX indicators, which in turn have a high correlation with the Bank's financial assets and gross business profit. While this is not necessarily a causal relationship, it does suggest that the number of contacts and expertise, as well as a wider range of offerings, can lead to increased revenues for the Bank through an improved customer experience. Similarly, for individual customers, we see correlations with CX indicators in the number of contacts, expertise of personnel, and digital convenience.

(Reference) Correlation Between CX Index and Gross Business Profit

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

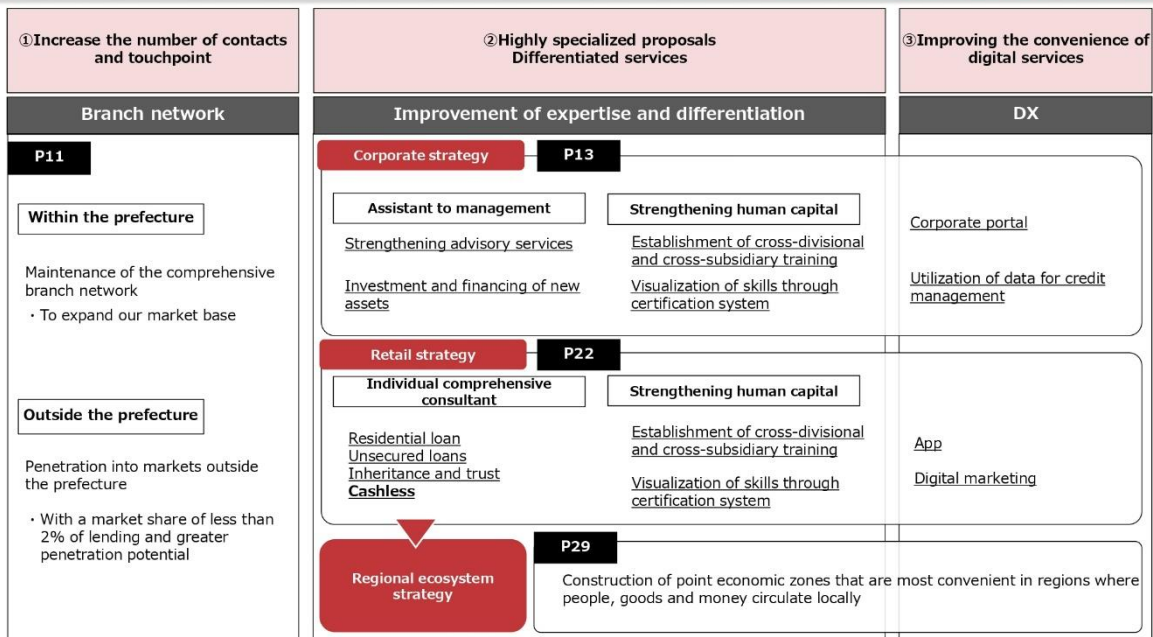
Increasing gross business profit of corporate and retail customers through increase in CX Index

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



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This chart shows the correlation between the CX indicator and the Bank's annual gross business profit for corporate and retail customers. Although this is for reference only, a 0.1-point increase in the CX index is associated with a JPY4.6 billion increase in gross profit for corporations and a JPY0.36 billion increase in gross profit for individuals.

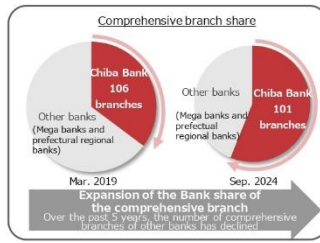
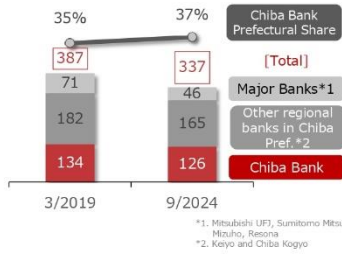


Analysis of CX indicators is one support. On the other hand, we still believe that increasing our points of contact with customers, offering highly specialized proposals and differentiated services, and enhancing digital convenience will improve the Bank's performance.

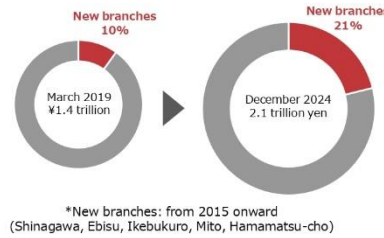
To this end, we are expanding our branch network and implementing strategies for corporate and individual customers, as well as a regional ecosystem strategy to build up sticky deposits.

Maintaining and strengthening branch network to ensure direct customer contact

Maintaining branch network



Loans for retail branches outside the prefecture

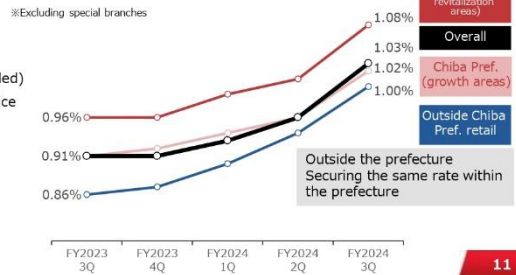


[New branch openings in the Past Year]

- 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

Stock rates by area (Corporate loan)



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I would like to explain our branch strategy. In Chiba Prefecture, while other banks have been reducing the number of branches over the past five years, we have maintained our network while streamlining our branch operations. As a result, the share of general branches has increased to approximately 60% in Chiba Prefecture, leading to an increase in the number of advisory, M&A, business succession and other transactions. We have also been able to increase the number of contacts per corporate client.

In addition, lending by newly established branches since 2015 accounts for approximately 21% of out-of-prefecture retail lending, primarily in Tokyo, at this time. Over the past year, we have opened the Shinjuku West Corporation Banking Office and the Kyobashi Corporation Banking Office, and we continue to consider opening further new offices. We believe that these branches will contribute to the increase in out-of-prefecture retail lending over the next five years.

As noted on the right, the Bank has secured interest rate levels for loans outside the prefecture that are almost the same as those within the prefecture, despite the fact that the area is highly competitive.

Branch Strategy ②

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

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

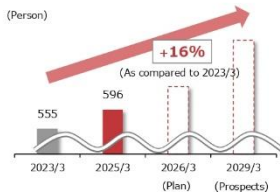
Change

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

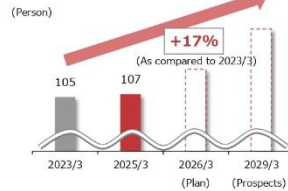
- To secure deposits
- Supplying funds for lending in other areas and other investments

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

<Branch / Corporate sales>

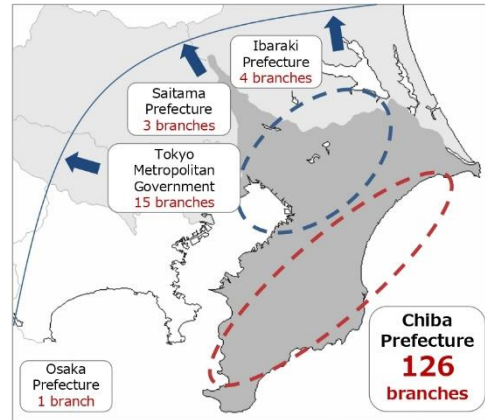


<Headquarters / Specialist personnel>



Domestic branch network

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



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In the local development areas of the prefecture, an efficient network of branches has been maintained to date through the area sales department system. We believe that maintaining a network of branches is an important part of our role as a regional financial institution. We believe that the impact of the recent rise in interest rates on the bank's finances as a deposit-acquisition center has changed positively. While utilizing this branch network, we intend to increase the number of personnel in the corporate division at both sales branches and headquarters in order to increase points of contact with customers and provide highly specialized services.

From this point on, the general manager in charge will explain individual strategies.

Sustain and Expand Corporate Business

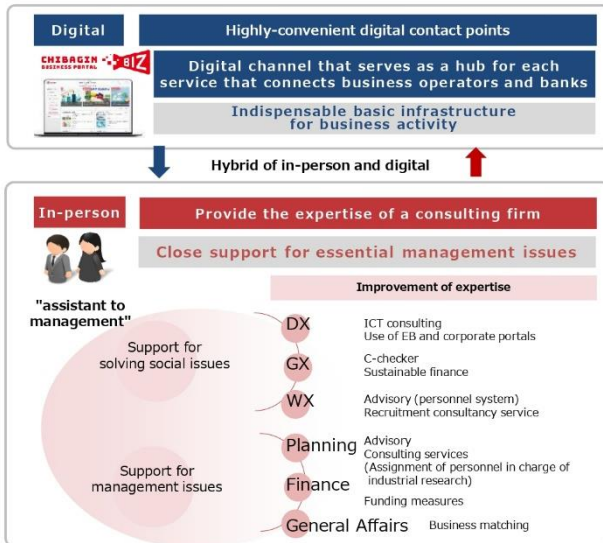


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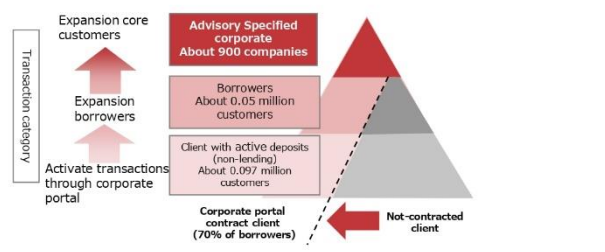
I am Ito, the General Manager of Corporate Planning Division. Having served as the Head of the Corporate Business Division until March, I would like to explain about our corporate business.

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



Improvement process of corporate business revenue



Strengthening of corporate business through alliance with other banks



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The concept of our corporate business is to contribute to our customers' business growth and job creation by solving their social and management issues such as DX and GX as an assistant to their management. We believe that these activities will enhance the Bank's profitability.

In order to further strengthen the Bank's operating base, we believe it is important to deepen dialogue and connections with our customers. Recognizing the importance of digital touch points for customers with limited contact with the Bank, we are working to expand our corporate portal to include non-loan customers, in addition to face-to-face contact, which is one of the Bank's strengths,

In addition, as shown on the lower right, we are also strengthening our corporate business in cooperation with other banks. Through the TSUBASA Alliance, we are increasing our involvement in projects throughout Japan, while through the Chiba-Musashino Alliance and Chiba-Yokohama Partnership, we are increasing our efforts in collaborative projects to enhance our presence in the Tokyo metropolitan area.

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

Expansion of non-financial solutions

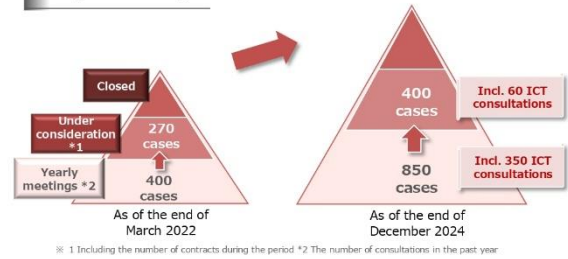
Number of contracts / fee income



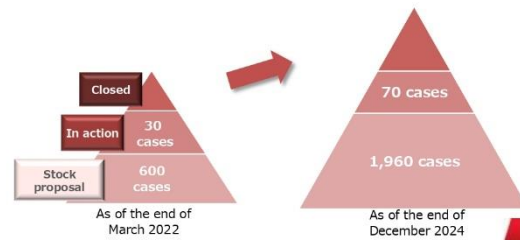
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Number of projects

Corporate advisory



M&A and business succession

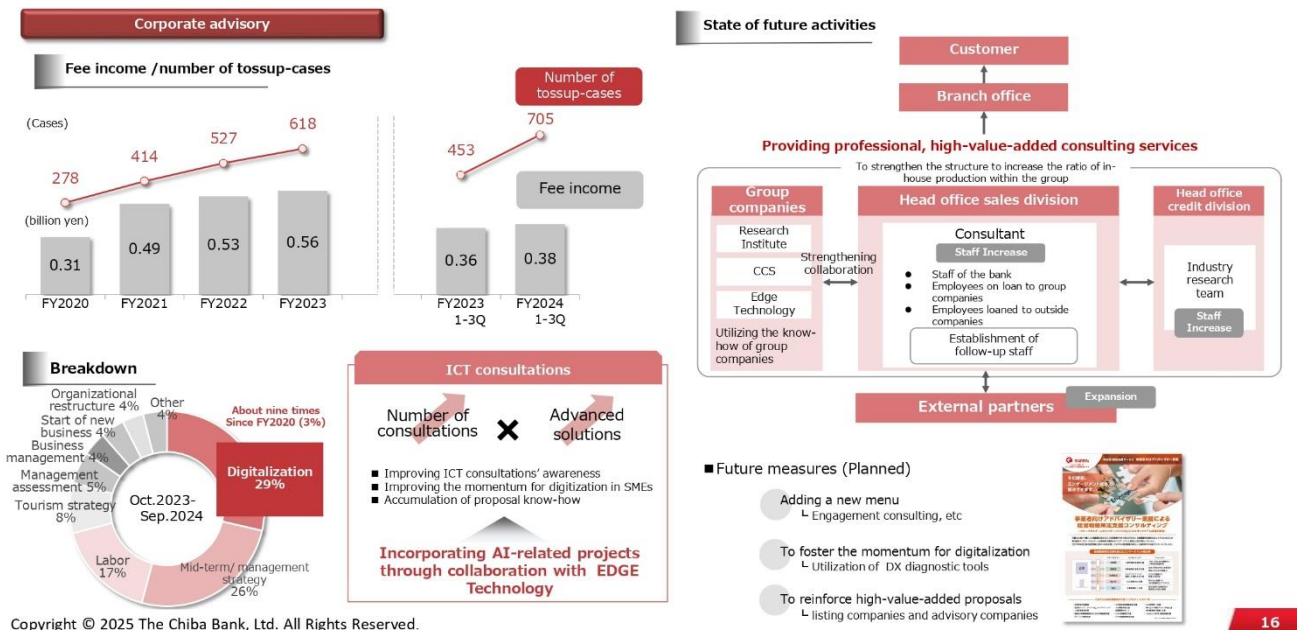


This page describes the current status of solutions for non-financing. Finance-related revenues have historically accounted for the majority of corporate solutions' revenues. However, we are also firmly strengthening our non-financial solutions, which are essential in addressing the issues faced by the community and our customers, as discussed in the concept.

As shown in the graph on the left, the number of advisory, M&A, and management succession contracts is increasing year by year, and service income is also on an upward trend.

As shown on the right, the number of consultations and projects for future contracts has increased significantly over the past two years, and we expect further expansion in the future by firmly working on these projects.

Provide all possible support for corporate management issues through advisory services



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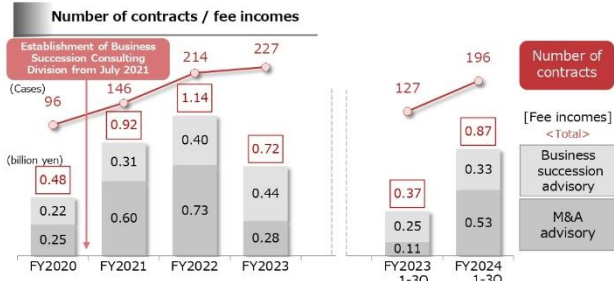
In our advisory services, we provide tailor-made solutions to each company, including the formulation of management strategies, and the number of consultations has been increasing every year.

In the lower left, regarding the breakdown of contracts, those related to digitalization have increased significantly, approximately nine times compared to the fiscal year ended March 31, 2021, due to the increased recognition of ICT consulting and the growing momentum of digitalization among clients.

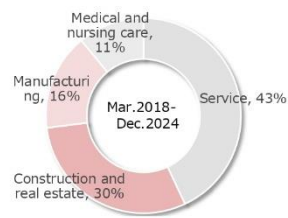
In order to continue to provide professional, high-value-added consulting services, we are already improving our internal structure by utilizing the newly established industry research team and Edge Technology, which joined the Group, as described on the right side.

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

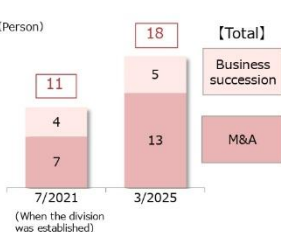
M&A and business succession



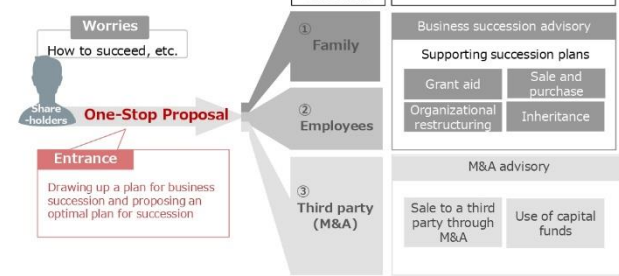
M&A performance by sector



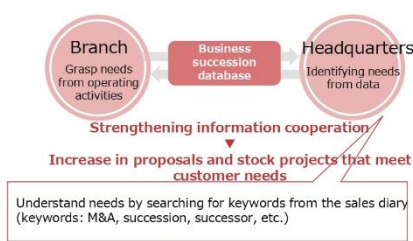
Employees (in charge of sales)



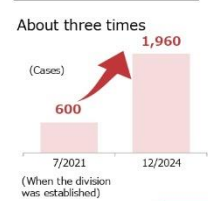
Status of Activities



Information linkage



Number of stock projects

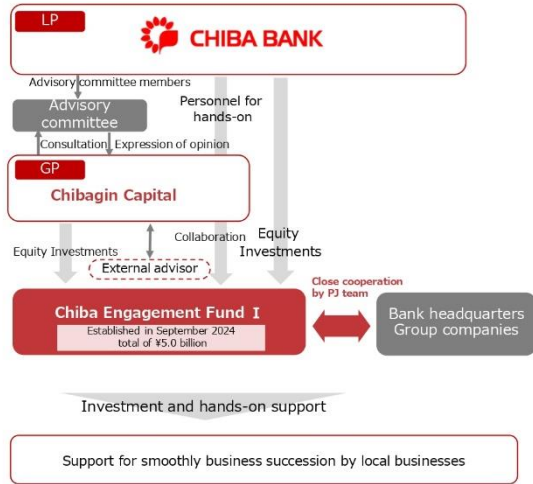


Regarding M&A and business succession, we established a new cutting-edge department, the Business Succession Consulting Division, in July 2021 to strengthen our efforts. Although business succession is a topic that executives must consider at some point, the timing for reaching the implementation phase differs for each client. For this reason, we begin by discussing our customers' concerns and ideas regarding business succession, and together we draw a blueprint and succession plan.

We follow up from a medium- to long-term perspective, seizing the most appropriate timing for our clients and providing management succession advisory services for succession by relatives or employees, and M&A advisory services for succession by third parties. The stock of projects is steadily increasing, and the actual service income for the previous fiscal year is expected to reach a record high.

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



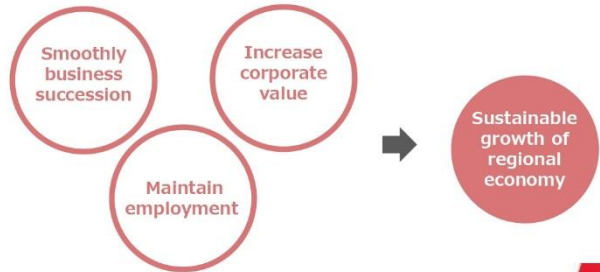
First engagement fund project

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



I would like to explain about our new solution.

Last September, we launched a new buyout fund, the Chiba Engagement Fund, which allows us to own 100% of the shares of target companies.

We have established a system to provide hands-on support for growth, revitalization, and succession, and as noted on the right, the first project was executed last month.

We will continue to support the smooth succession of local businesses, the maintenance of employment, and the enhancement of corporate value, thereby ensuring the sustainable development of the local economy.

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 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



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")

CHIBA BANK

Loans and investments

株式会社ザイマックスグループ

Investment and others

- Asset management
- Property management
- Building maintenance

Private real estate funds



Largest office building in Chiba Prefecture "WBG"

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

CHIBA BANK

Loans and investments

株式会社ザイマックスグループ

Asset management and others

Private real estate funds



Dealer shops (base land) 5 properties

Effective use of fixed assets (Sale & Lease Back)

Raising funds for growth and improving asset efficiency

In order to meet the increasingly diverse real estate-related needs of our customers, we have begun offering a real estate securitization scheme as part of our efforts to upgrade our real estate-related solutions.

Two examples are listed at the bottom. In August last year, we invested in a private real estate fund backed by World Business Garden (WBG), the largest office building in Chiba Prefecture, as its largest sponsor. By doing so, we hope to contribute to solving regional issues such as employment promotion and economic revitalization in the Makuhari New Urban Center area.

In March, we made an investment and loan through a private real estate fund in order to meet the challenges of generating growth capital and improving asset efficiency of our business partners. While helping local customers solve their problems, we are also firmly linking this to the Bank's business.

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

Issues	Responses
Inability to see objective skills	Visualization of skills through the certification system Increasing the motivation of personnel in charge
Mainly branch OJT (Large gap in growth opportunities depending on assignment)	Group-wide training
Increasing skills associated with an increase in younger staff	Strengthen the support system for corporate staff, including providing support from headquarters to staff responsible for young corporate sales

Corporate trainee

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

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

Practical training at group companies: Chibagin Research Institute, Chibagin Leasing, Chibagin Computer Service

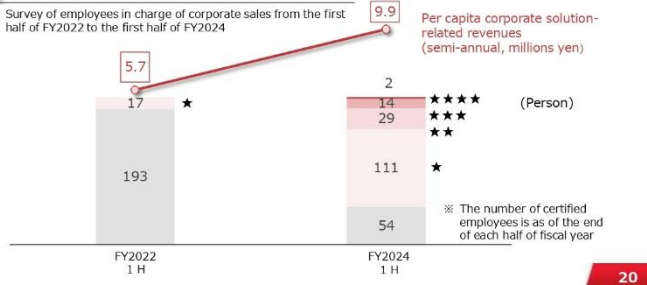
Practical training at headquarters: M&A sector, Corporate business sector, Credit sector

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%	

Certification system



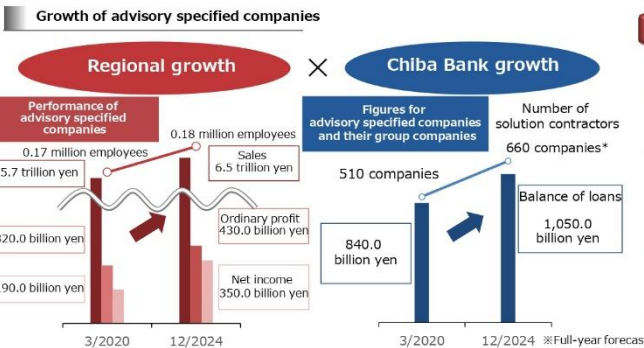
Visualization and improvement of solution proposal skills



In order to further strengthen the corporate business foundation as discussed above, "human resources" are of paramount importance. In the current mid-term plan, we have established a new training program across headquarters and group companies, as well as a certification system to visualize solution proposal skills.

In the certification program, we have analyzed and surveyed the performance of more than 200 bank employees who have been in charge of corporate liaison since its inception, and found that the earned revenue per employee has increased. The improvement in the performance of the certified staff suggests that a correlation between visualized skills and performance can be identified. Therefore, we believe that by placing such personnel in growing areas such as Tokyo, we will be able to further explore the market.

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



Support practice 1 Sustainable finance

Corporate Vision	Manufacturing / Sales of 6.0 billion yen / 100 employees
Background	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	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

As explained, we provide thorough business support as an assistant to management. As shown in the lower left-hand corner, we are achieving growth in the region by supporting our customers, and this has certainly led to the growth of the Bank.

The right side of this page contains specific examples of support, some of which we would like to share with you. In practice 1, the client consulted us about their desire to reflect initiatives such as environmental management and health management in their own financing from the perspective of strengthening their sustainability management efforts. This led to the formulation of a positive impact assessment, the first of its kind for a regional bank, which helped realize management's aspirations.

Practice 2 is an example of how we supported a company's desire to become a company capable of sustainable growth as an organization with our complex consulting services. In order to achieve sustainable growth, we first conducted an analysis of the current situation to identify management issues with high priority for resolution, and as a result, we identified two issues: "specialization of operations" and "human resource development."

First, ICT consulting helped visualize the workflow that is dependent on individuals and supported the introduction of digital tools to improve operational efficiency, including the establishment of a system to enable other employees to take over tasks. Next, in the advisory business, we established a human resource system and worked to solve problems by clarifying the action indicators and the image of what employees should aim for. We have received high praise for the participation of all executives in the planning process, which has also helped to improve their management mindset.

We believe that building relationships with customers through these efforts will lead to the establishment of a solid sales foundation.

That is all for the description of the corporate business.

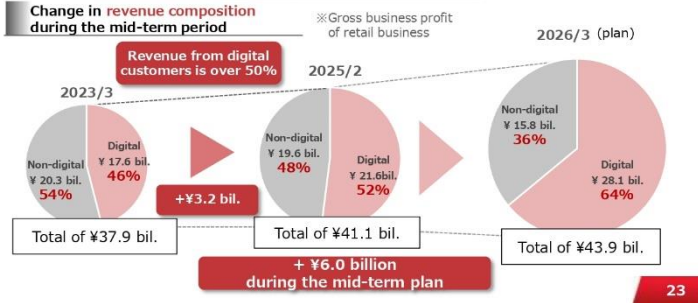
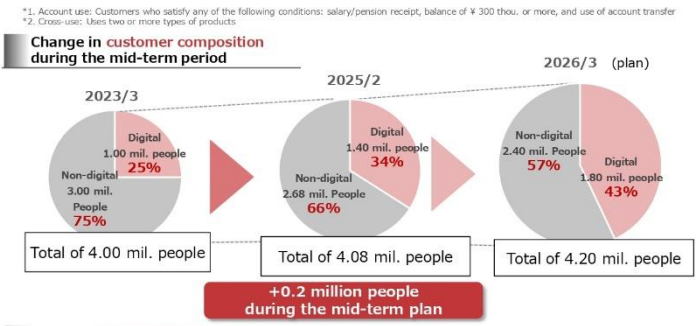
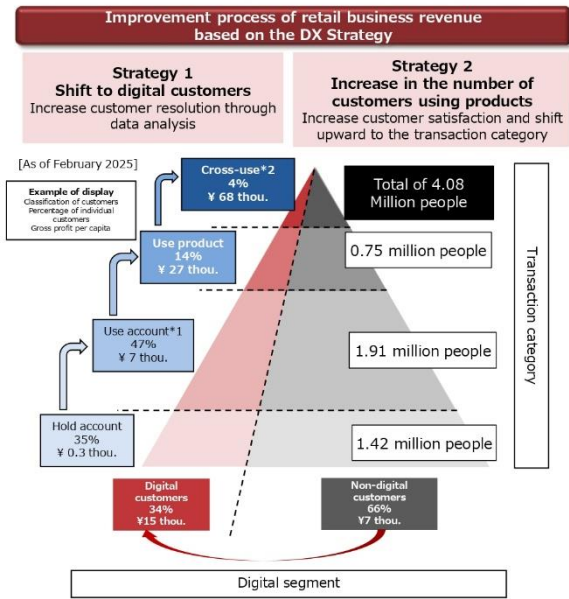
Sustain and Expand Retail Business



22

I am Katsuragi from the Payment Card Business Division. I will be discussing personal business, cashless, local ecosystems, and acquisition of deposits.

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

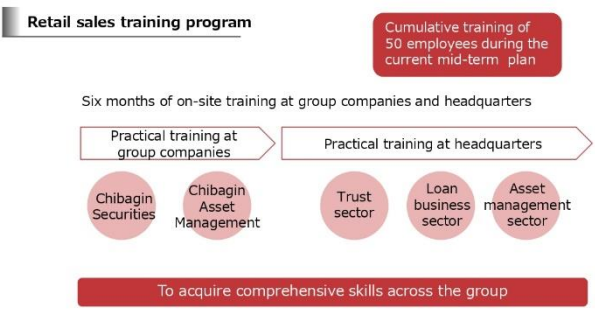
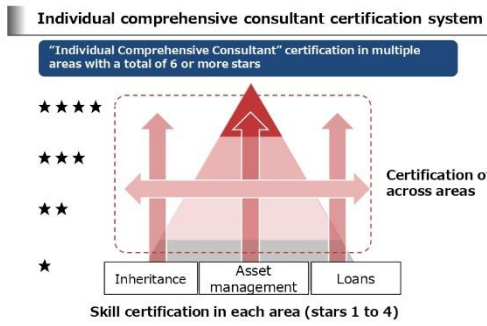
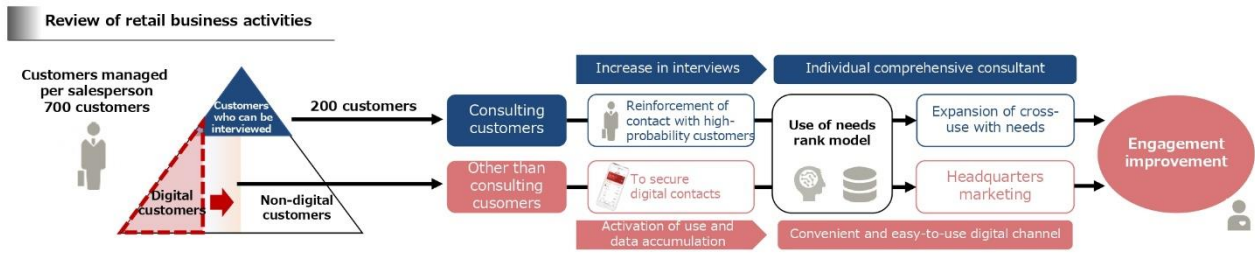


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This page is about retail business. As stated on the left side, in the retail business, we aim to improve gross business profit per customer through the promotion of the following two points: "promoting the shift to digital customers and increasing customer resolution" and "increasing the number of customers who use our products by increasing customer satisfaction."

Currently, as shown above right, the number of customers increased by approximately 0.08 million as of the end of February 2025, of which 1.4 million or 34% were digital customers. As shown on the lower right, during this period, overall gross business profit for the retail business increased by JPY3.2 billion from JPY37.9 billion to JPY41.1 billion.

Enhance customer engagement by combining real-digital sales activities



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This page is about retail business activities. By combining highly specialized face-to-face contacts with highly convenient digital contacts, we strive to optimize the activities of each sales representative. The number of customers managed by each sales representative at the Bank is approximately 700. In this context, the number of clients with high needs for enhanced face-to-face consulting proposals will be limited to less than 200, which will allow us to focus our time resources on more specialized proposals.

On the other hand, for other customers, we will maintain firm contact through the highly convenient application and make various proposals through headquarters marketing. This will increase the overall engagement of the 700 customers.

Instead of a single product, we are also strengthening the training of human resources to propose services such as financial product sales, mortgages, unsecured loans, cashless services, and inheritance trusts as a comprehensive consultant for individuals, in line with customer needs.

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

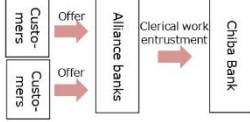
Characteristics of Chiba Bank

- Started trust business at Chiba Bank itself in June 2006 (first among regional banks)
- Percentage of employees in branches who have experience in inheritance
- Collaboration with alliance banks



Sales officer whose main business is the sale of financial products

Teller whose main business is the sale of financial products



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

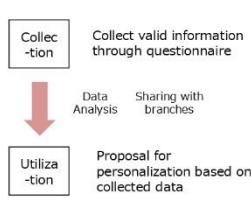
- Review of asset composition at the time of writing the will
- Proposal for bank aggregation of deposits
- Proposal for management of inheritance money

Real estate

- Proposals for sales and effective use

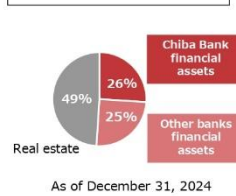
Measures to strengthen

- Increasing the number of headquarters personnel
- Realization of personalized proposals

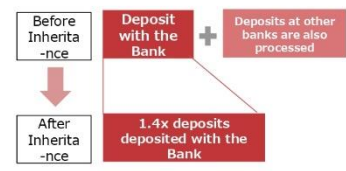


Intake of inheritance funds

Breakdown of identified assets



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



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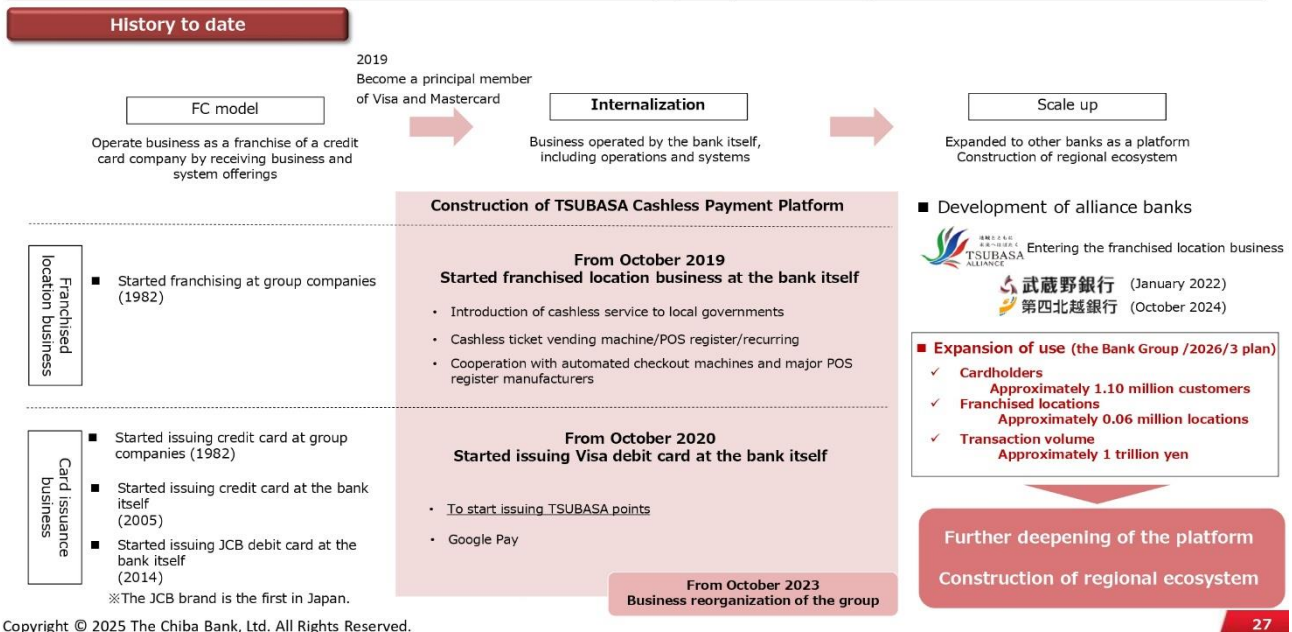
In June 2006, the Bank became the first regional bank to enter the inheritance-related business. 80% of our liaison and teller staff, whose main business is the sale of financial products, have experience in closing inheritance-related transactions, which we believe is a very high level compared to other banks. With the declining birthrate and aging population, this is a business whose needs are expected to expand further in the future, and we will strengthen our efforts while reinforcing our personnel.

The amount of assets grasped by customers through the inheritance trust business is expected to reach approximately JPY1 trillion by the end of the current medium-term management plan. We believe that we can further expand the scope of our business by making various proposals to the financial assets and real estate held by our customers. Of the assets identified, one-fourth are the Bank's financial assets and one-fourth are the financial assets of other banks. However, when an inheritance occurs at an alliance bank to which an offer for inheritance-related services was made, the Bank handles the procedure, including the assets of other banks, so 1.4 times the amount of the Bank's deposits is transferred to the Bank, resulting in an inflow of deposits of the next generation.

Cashless / Regional Ecosystem



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

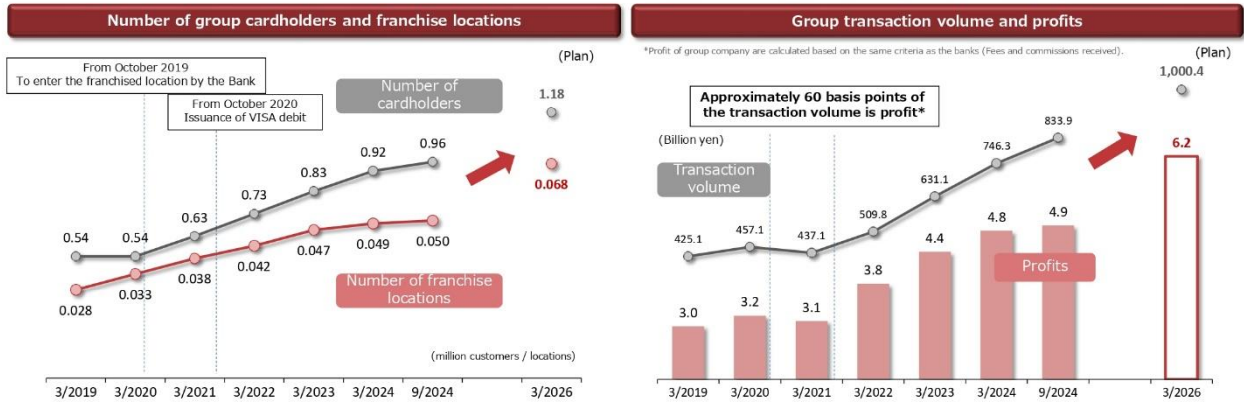


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This page is about cashless business. To date, the Group has operated its business as a franchise of credit card companies since 1982, receiving business systems from them. Subsequently, we became a principal member of Visa and Mastercard in 2019 in order to serve more customers in the expanding cashless payment market and to help the community go cashless. We established our own operations and systems and started franchising and Visa debit issuance.

Customer usage continues to grow, and we have achieved our goals of 1 million members and 0.05 million member stores, and will soon achieve our goal of JPY1 trillion in transaction volume. In addition, expansion to alliance banks is under way, with Musashino Bank and Daishi Hokuetsu Bank also participating in the franchised location business. Our goal is to continue to evolve the platform and build a regional ecosystem so that more customers can use our highly convenient services.

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



Into new partnerships to improve customer convenience

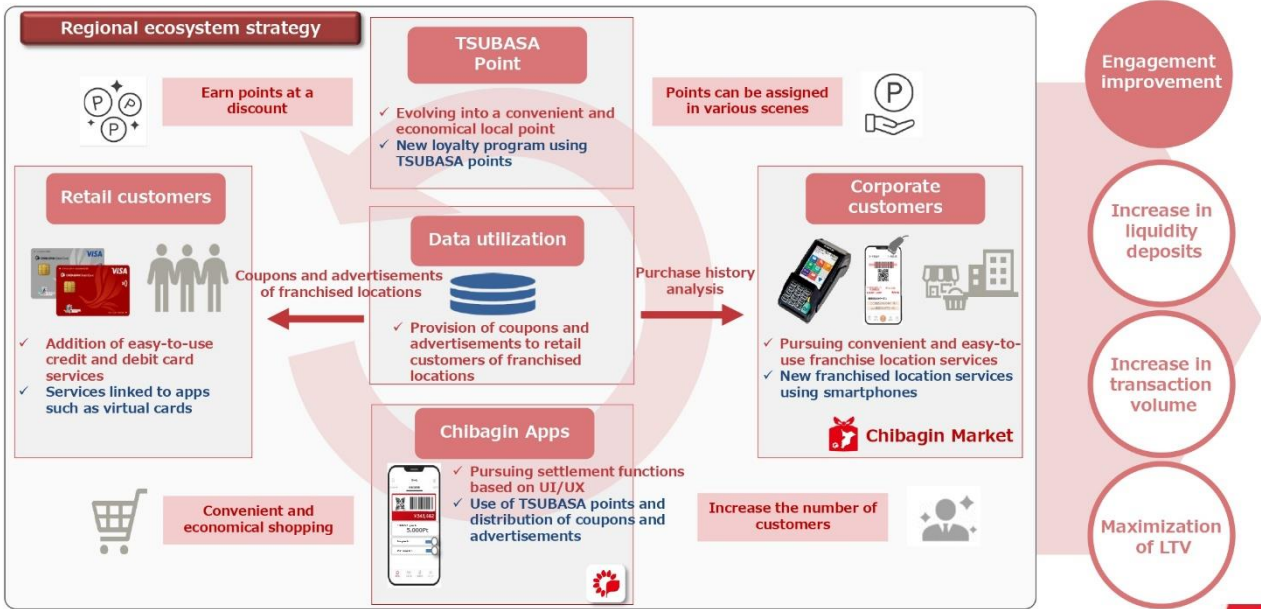


This page is about the Group's cashless business results and plans.

In the current fiscal year, the final year of the medium-term plan, we plan to have 1.18 million cardholders, 0.06 million member stores, and transaction volume of JPY1 trillion.

With transaction volume expected to exceed JPY1 trillion, we have decided to form a new alliance with a Malaysian fintech venture called SOFTSPACE in order to advance our platform and pursue greater customer convenience. Its strengths include the franchise location systems using smartphone-based payment terminals and wallet functions in apps. With technology provided by this company, we will provide highly convenient, cutting-edge services.

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



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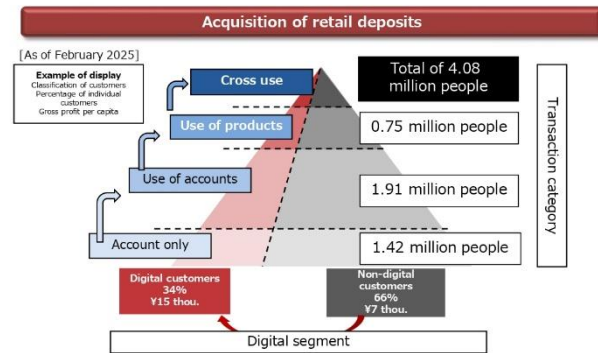
This is about the Bank's regional ecosystem strategy. We have been developing our cashless business in earnest since 2019, and with over 1 million members and over 1 million registered users of our app, we believe we are now at the stage where we can fully develop a regional ecosystem.

The Bank plans to develop this as a regional ecosystem, including apps, cashless services, and regional trading companies. TSUBASA points will be combined with the Himawari Declaration, a loyalty program, to increase distribution and reach more customers. Our goal is to make this feature more affordable and convenient by offering points not only to cardholders but to all bank customers.

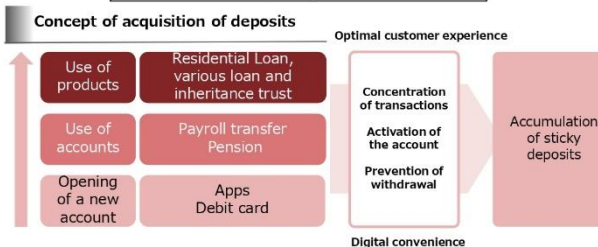
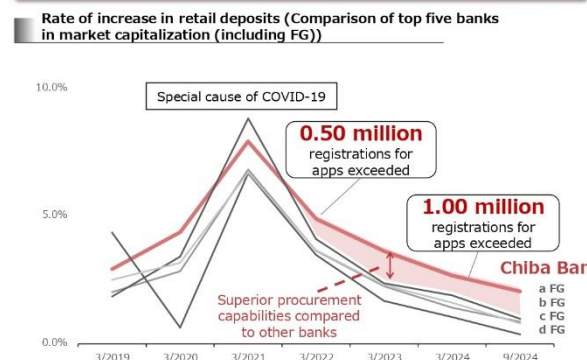
In addition, we are aiming for a world in which the three parties, including our bank, can be in a win-win-win relationship by, for example, using the points that have increased in circulation at the stores of customers who do business in the local area or by increasing the redemption rate of points when the card is used at certain stores.

This will contribute to the revitalization of the local economy, and for the Bank, will lead to improved customer engagement, an increase in sticky liquid deposits, an increase in settlement transaction volume, and maximization of LTV. We believe that this regional ecosystem strategy can be implemented not only with local companies and customers but also in collaboration with local governments using regional points.

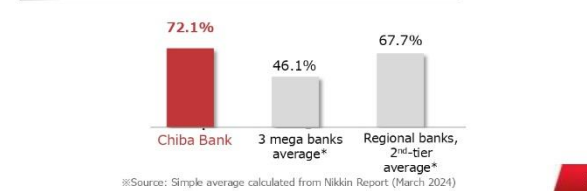
The growth rate of deposits has remained at a superior level compared with other banks



Rate of increase in retail deposits



Ratio of personal deposits to total deposits (March 2024)



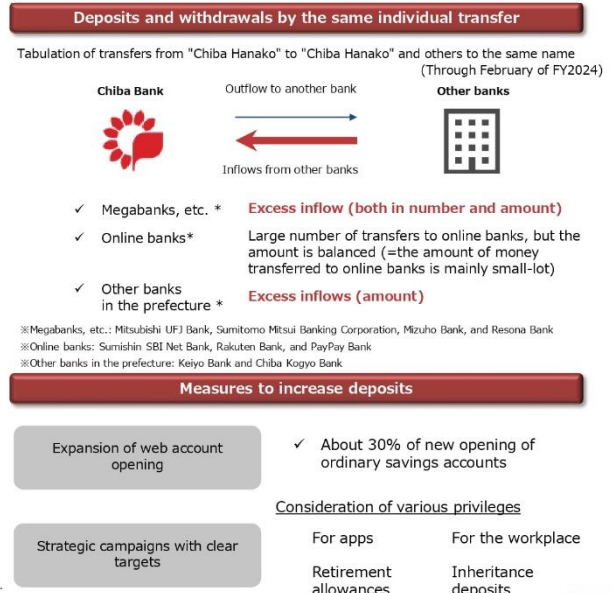
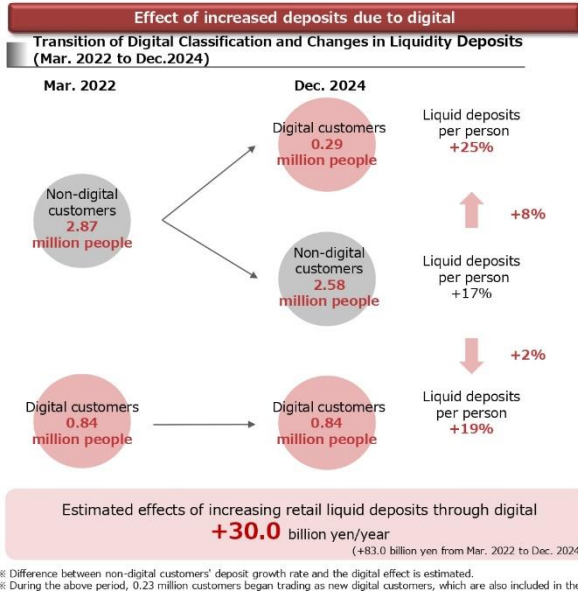
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We recognize that the acquisition of deposits has become even more important with the current rise in interest rates. The concept of obtaining deposits is similar to the one we discussed in the area of retail business.

In other words, we believe that by providing a highly convenient digital channel, we will be able to accumulate highly sticky deposits by having our customers utilize their accounts and also use our products.

The right-hand side shows the percentage increase in retail deposits for the top 5 regional banks and groups by market capitalization. Since FY2021, the Bank's results have shown a higher rate of deposit growth compared to other banks.

Digital convenience to realize further deposit growth



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We believe that digitization is a major contributor to the high rate of retail deposit growth mentioned earlier. Starting in March 2022, when the app functionality was improved and the number of registered users reached 0.50 million, the rate of increase in liquid deposits through December 2024 was analyzed separately for digital customers with app and Internet banking transactions and non-digital customers without app and Internet banking transactions.

During this period, liquid deposits of customers who transitioned from non-digital customers to digital customers experienced a 25% increase, about 8% higher than customers who did not transition to digital customers. The increase was also 2% higher for customers who were already digital customers as of March 2022.

This is only an estimate, but if we consider the difference in such an increase rate as a digital effect, it is thought to have contributed to an increase in deposits of about JPY30.0 billion per year. Other transfers in the same name, for example, transfers of money from one individual customer to another, or from one bank to another, are also closely monitored.

Currently, in terms of amount, transfers from megabanks and other banks in the prefecture are in excess of inflows. As for the Internet banks, although the number of transfers to other banks is larger, the amount is balanced, as the transfers are mainly small. By continuing to provide highly convenient services and by advancing the regional ecosystem strategy I have just described, we intend to secure highly sticky deposits in a world of interest rates and strengthen the foundation of the Bank's operations.

That is all. Thank you for your attention.

Inquiries related to this presentation should be addressed to:

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