

# **Financial Results for FY2019 ended March 2020**

**May 21, 2020**  
**THE CHIBA BANK, LTD.**

(TSE 1st Section: 8331)

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# Summary of Financial Results

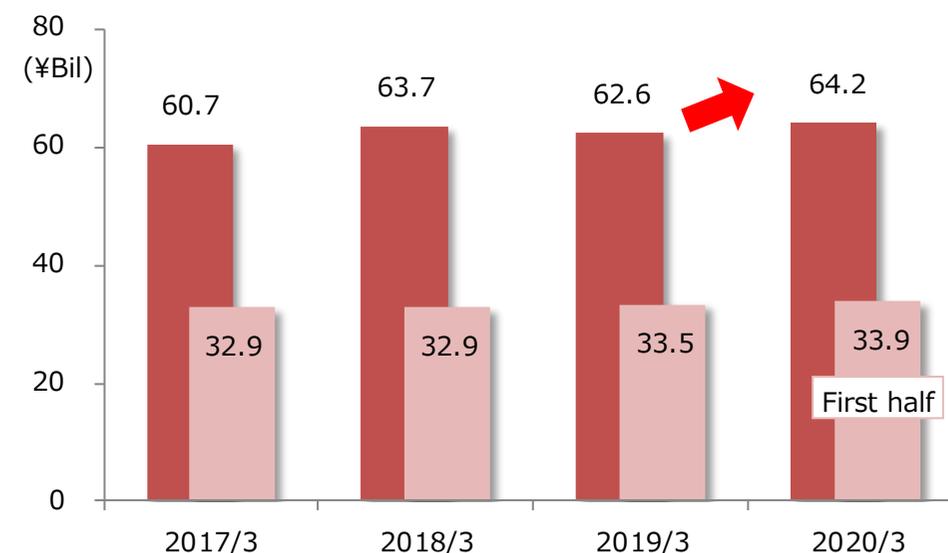
# Summary of Financial Results

<b>Non-Consolidated</b>			
(¥Bil.)	2019/3	2020/3	YoY
Gross business profit	152.2	152.7	0.4
Net interest income	122.6	123.6	1.0
Net fees and commissions income	22.4	22.6	0.2
Trading income	1.1	1.8	0.6
Profit from other business transactions	6.0	4.5	(1.4)
Gains (losses) related to bonds	4.5	3.2	(1.2)
Expenses (-)	81.1	81.9	0.7
Real net business income	71.1	70.8	(0.2)
Core net business income	66.5	67.5	0.9
Excl. gains (losses) on cancellation of investment trusts	62.6	64.2	1.5
Net transfer to general allowance for loan losses (-)	2.5	1.2	(1.3)
Net business income	68.5	69.5	1.0
Non-recurring income and losses	(1.4)	(1.6)	(0.2)
Disposal of non-performing loans (-)	8.7	8.2	(0.5)
Gains (losses) related to stocks etc.	1.8	2.6	0.8
Ordinary profit	67.0	67.8	0.8
Extraordinary income (loss)	(0.2)	(3.8)	(3.6)
Profit	48.0	45.9	(2.0)
Net credit costs (-)	11.3	9.5	(1.8)
<b>Consolidated</b>			
(¥Bil.)	2019/3	2020/3	YoY
Consolidated ordinary profit	72.4	72.6	0.1
Profit attributable to owners of parent	50.4	48.0	(2.4)

## Key results for FY2019 ended March 2020

- ◆ Net interest income increased by ¥1.0 billion year on year, and gross business profit increased by ¥0.4 billion year on year for the third consecutive year
- ◆ Expenses were in line with the plan and core profit increased, as core net business income was up ¥0.9 billion, and core net business income excluding gains on cancellation of investment trusts was up ¥1.5 billion year on year
- ◆ Extraordinary loss expanded by ¥3.6 billion year on year mainly due to provision for dismantling costs of headquarters building and impairment losses associated with the rationalization of welfare facilities
- ◆ Net credit costs decreased by ¥1.8 billion year on year

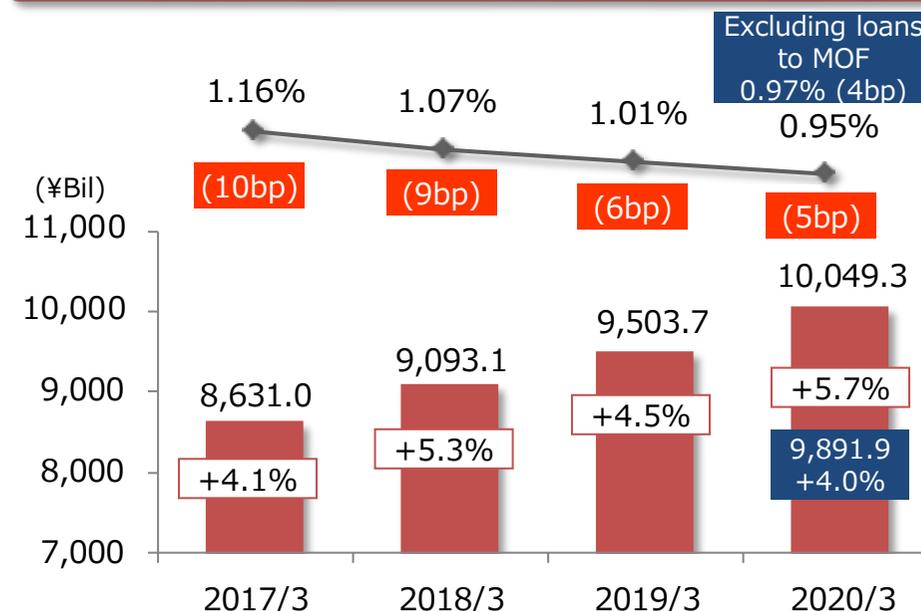
## Core net business income excluding gains (losses) on cancellation of investment trusts



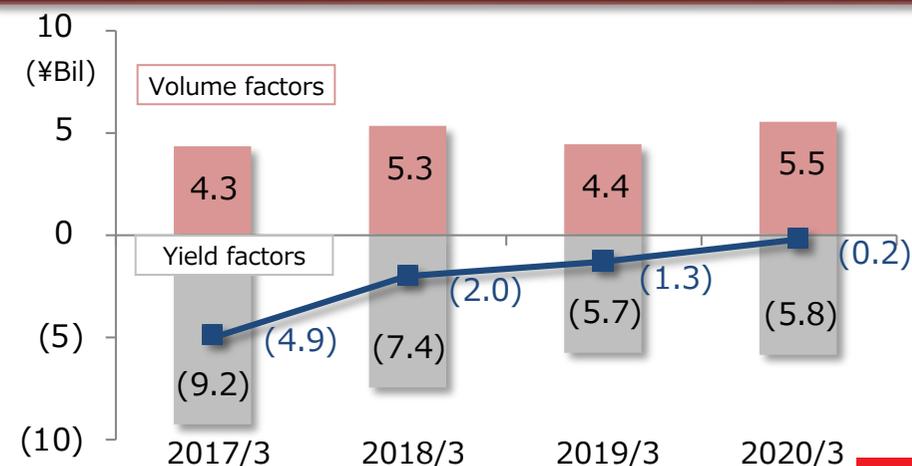
## Steady increase in domestic loans, with loan interest declining at a slower pace

(¥Bil.)	2019/3	2020/3	YoY
Net interest income	122.6	123.6	1.0
Loans and deposits	103.1	102.9	(0.1)
Loans	110.8	109.5	(1.3)
Domestic	96.7	96.4	(0.2)
International	14.1	13.0	(1.1)
Deposits	7.7	6.5	(1.2)
Domestic	0.7	0.6	(0.0)
International	7.0	5.8	(1.1)
Securities	31.7	34.3	2.6
Bonds	13.7	14.3	0.5
Domestic	3.3	2.6	(0.6)
International	10.3	11.6	1.2
Stocks	9.0	8.9	(0.0)
Investments trusts etc.	9.0	11.1	2.0
Gains (losses) on cancellation of investment trusts	3.9	3.3	(0.6)
Market operations, etc. (incl. NCD)	(12.2)	(13.6)	(1.4)
Domestic	115.5	117.6	2.0
International	7.0	6.0	(1.0)

## Average balance and yield of domestic loans



## Factors behind changes in domestic loan interest (YoY)



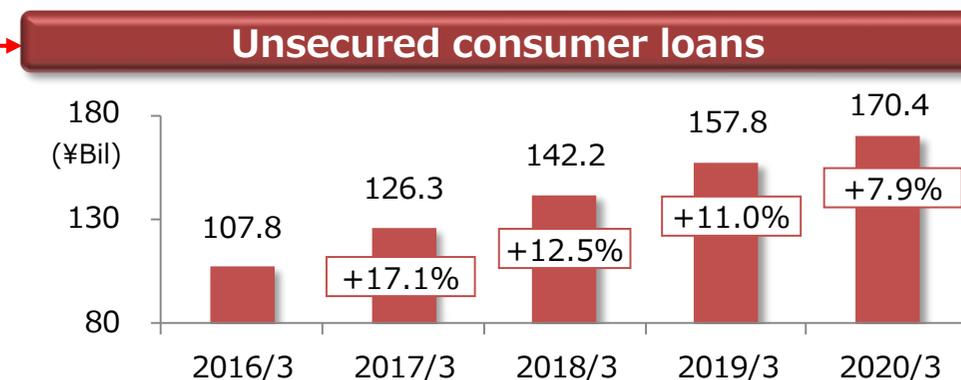
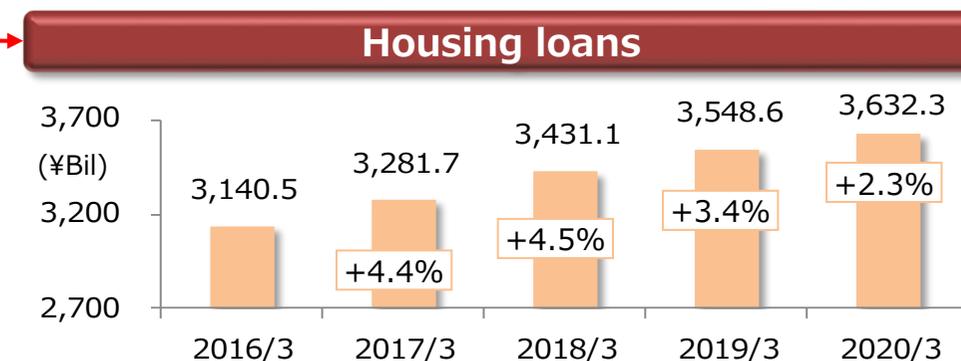
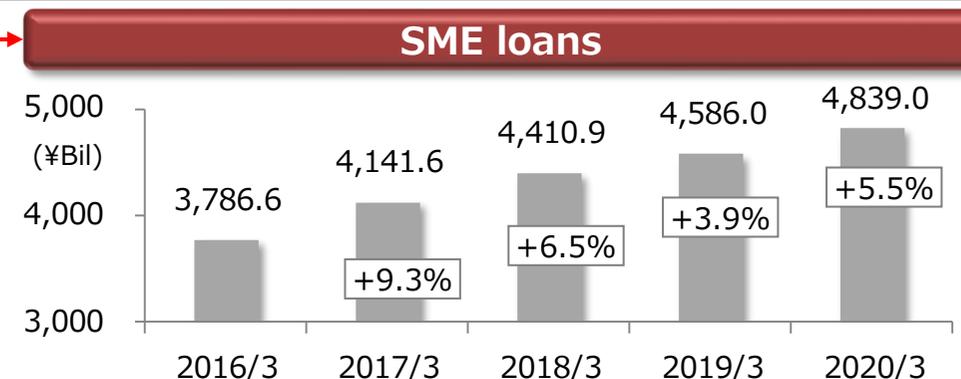
## Growth remains strong in SME loans, housing loans and unsecured consumer loans

(¥Bil.)	2019/3	2020/3	YoY	%
<b>Deposits</b>	12,333.4	12,788.9	455.4	3.6%
Domestic deposits	11,962.8	12,499.5	536.7	4.4%
Personal deposits	8,914.8	9,305.2	390.4	4.3%

(¥Bil.)	2019/3	2020/3	YoY	%
<b>Loans</b>	10,136.8	10,616.5	479.6	4.7%
Domestic loans	9,903.9	10,376.2	472.2	4.7%
Excl. public sector	9,687.3	9,966.3	278.9	2.8%
Corporate loans	5,971.0	6,155.3	184.3	3.0%
Large corporations	1,385.0	1,316.3	(68.6)	(4.9%)
SMEs	4,586.0	4,839.0	253.0	5.5%
Consumer loans	3,716.3	3,810.9	94.6	2.5%
Housing loans	3,548.6	3,632.3	83.6	2.3%
Unsecured consumer loans	157.8	170.4	12.5	7.9%
Public sector	216.5	409.8	193.2	89.2%

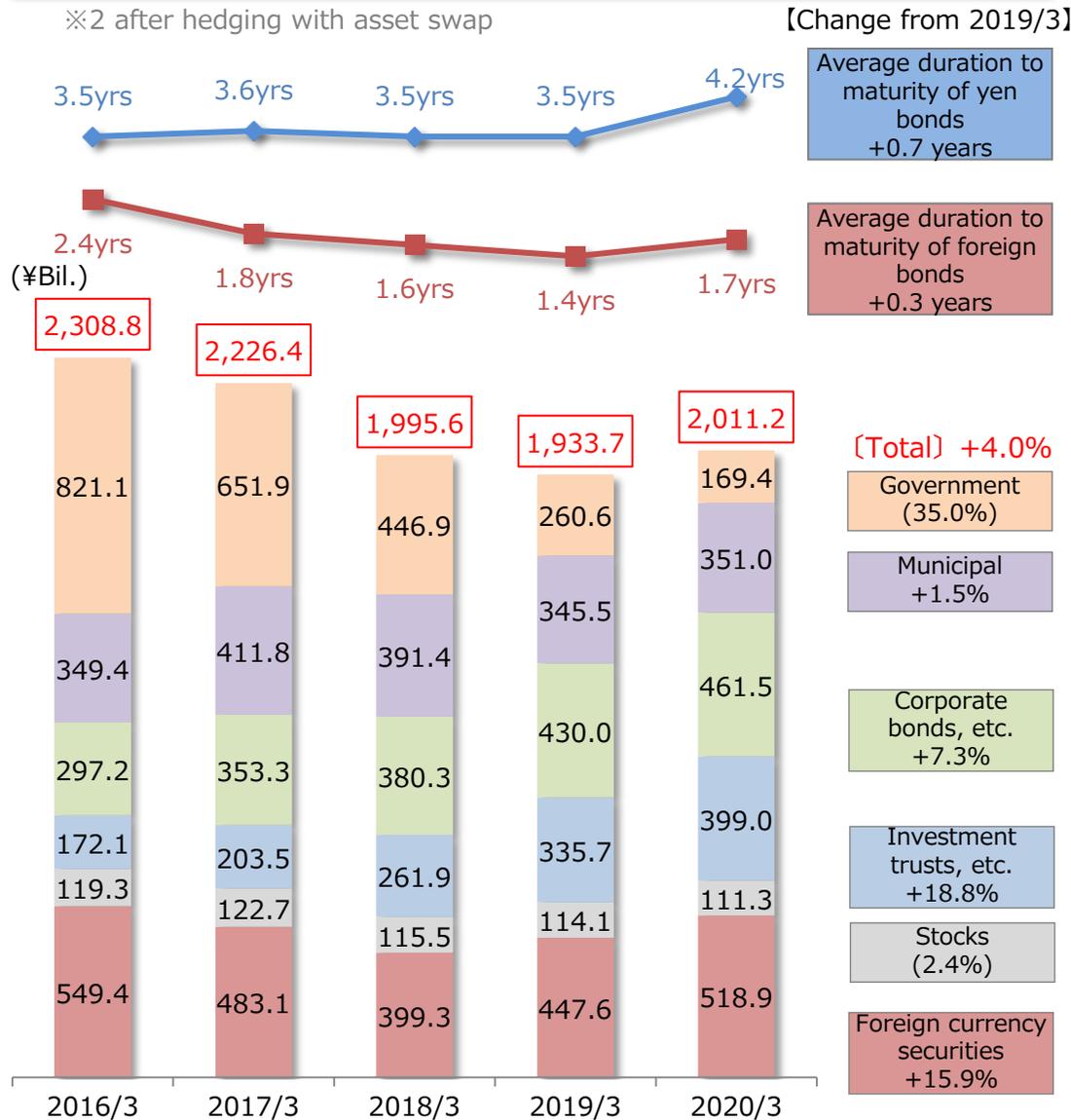
Domestic loans	9,903.9	10,376.2	472.2	4.7%
Excl. public sector	9,687.3	9,966.3	278.9	2.8%
Branches in Chiba	6,756.7	6,969.6	212.8	3.1%
Branches outside Chiba	2,930.5	2,996.6	66.0	2.2%
Special Branches*	1,473.3	1,408.8	(64.4)	(4.3%)
Retail branches	1,457.2	1,587.8	130.5	8.9%

\*Tokyo Head Office, Shinjuku Branch and Osaka Branch

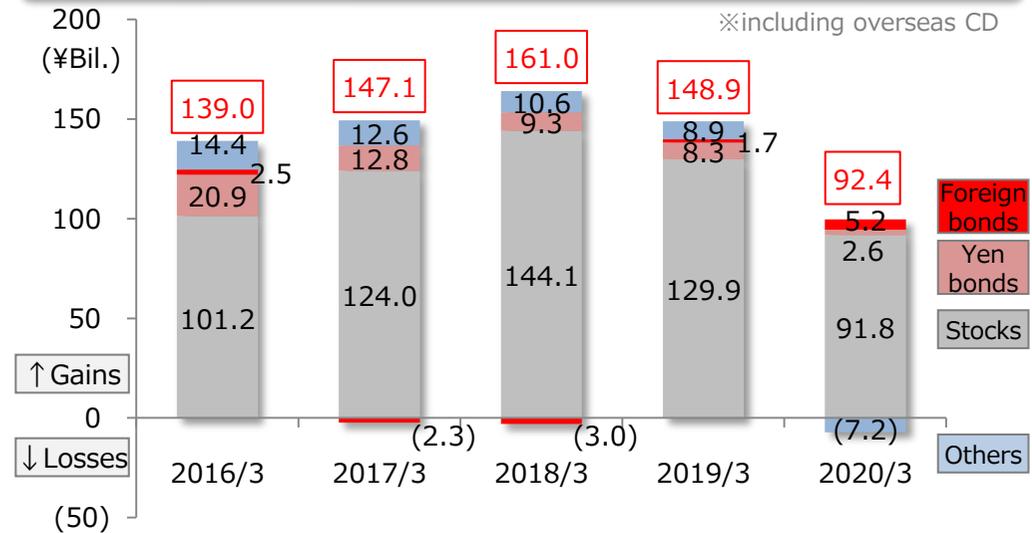


### Controlling interest rate risk while diversifying investment

#### Balance of securities\*1 · Duration of securities\*2



#### Unrealized gains (losses) on other securities



#### U.S. Dollar Funding (as of the end of 2020/3)

Investment	Funding
<b>Low liquidity assets \$2,526 million</b> Loans more than one year	<b>Stable funding \$4,539 million</b> Deposits Currency swap BOJ operations Foreign bonds, etc.
Loans of one year or less Foreign bonds, etc.	Repo Money market Central bank deposits, etc.

**Long-term stable funding ratio\* 179.7%**

※ Long-term stable funding ratio: Ratio of stable funding liabilities (foreign currency deposits, bonds and terms more than one year) to low liquidity assets (loans more than one year)

# Net Fees and Commissions Income

NEXT STEP 2023

~ connect and go beyond, for the future ~

## Higher fees and commissions revenue, mainly income of corporate solutions

(¥Bil.)	2019/3	2020/3	YoY
Net fees and commissions income	22.4	22.6	0.2
Net fees and commissions revenue	42.8	43.2	0.4
Net fees and commissions payments (-)	20.4	20.6	0.1

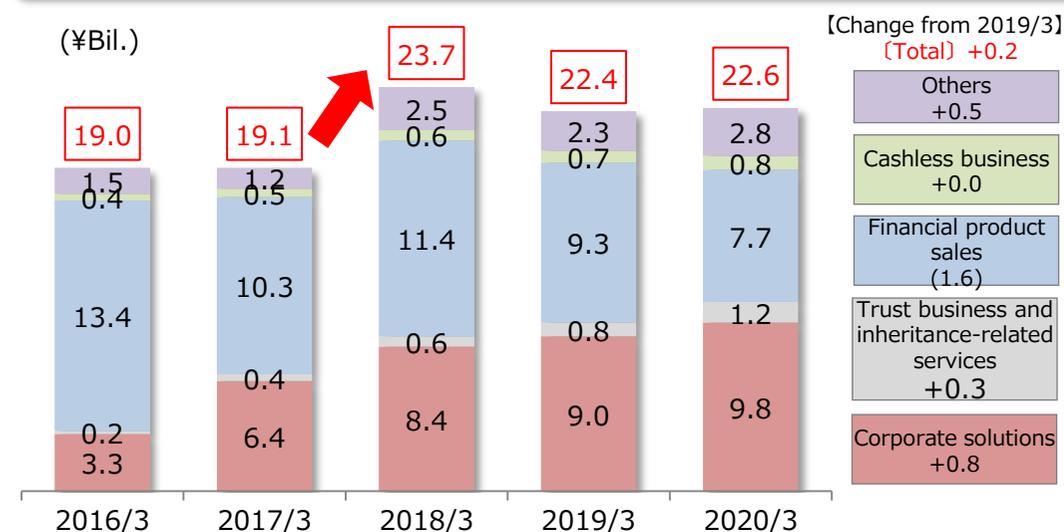
### <Main breakdown>

Investment trusts and personal annuities	9.3	7.7	(1.6)
Investment trusts	3.0	2.9	(0.0)
Annuities and whole life insurance	2.0	1.5	(0.5)
Level paying life insurance	3.5	2.6	(0.9)
Financial instrument intermediary	0.6	0.6	(0.0)
Corporate solutions	9.0	9.8	0.8
Private placement bonds	0.6	0.6	0.0
Syndicated loans	7.0	7.5	0.4
M&A and advisory contracts	0.2	0.4	0.2
Business matching	1.1	1.1	0.0
Trust business and inheritance-related services	0.8	1.2	0.3
Cashless payment and card business	0.7	0.8	0.0
Payment and settlement transactions	12.2	12.8	0.5
Guarantee charges and group insurance costs (-)	13.8	14.0	0.2

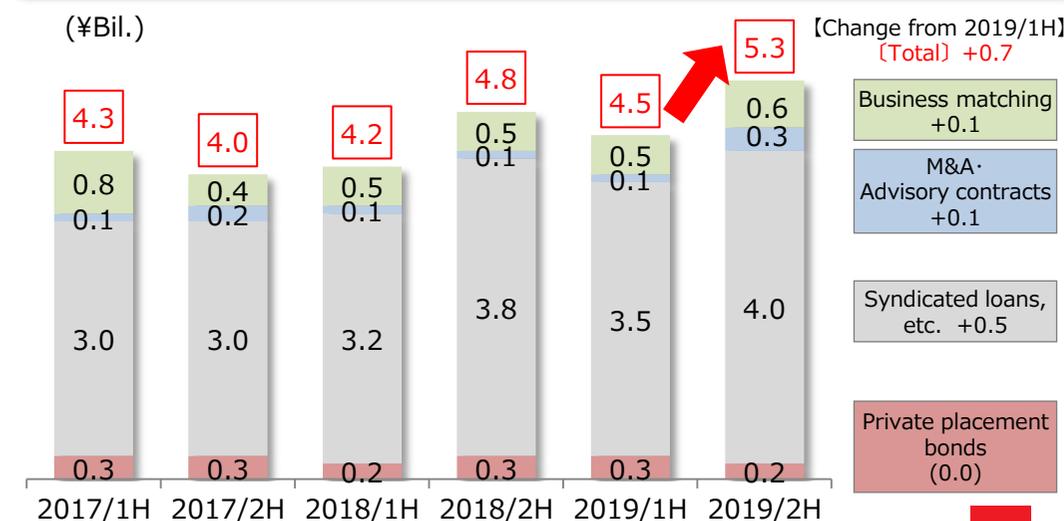
(Reference) Other non-recurring income and loss

Dividends from group credit life insurance	2.1	2.1	(0.0)
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## Net fees and commissions income



## Fees and commissions income of corporate solutions



## Expenses and Net Credit Costs

## Further improvement in operating efficiencies and through credit controls

## Expenses

(¥Bil.)	2019/3	2020/3	YoY	2021/3 (Projection)	YoY
Expenses (-)	81.1	81.9	0.7	87.9	5.9
Personnel expenses (-)	41.4	40.8	(0.5)	40.7	(0.1)
Non-personnel expenses (-)	34.1	35.1	1.0	38.7	3.5
Taxes (-)	5.6	5.8	0.2	8.5	2.6
OHR	54.7%	54.6%	(0.1%)	57.4%	2.8%

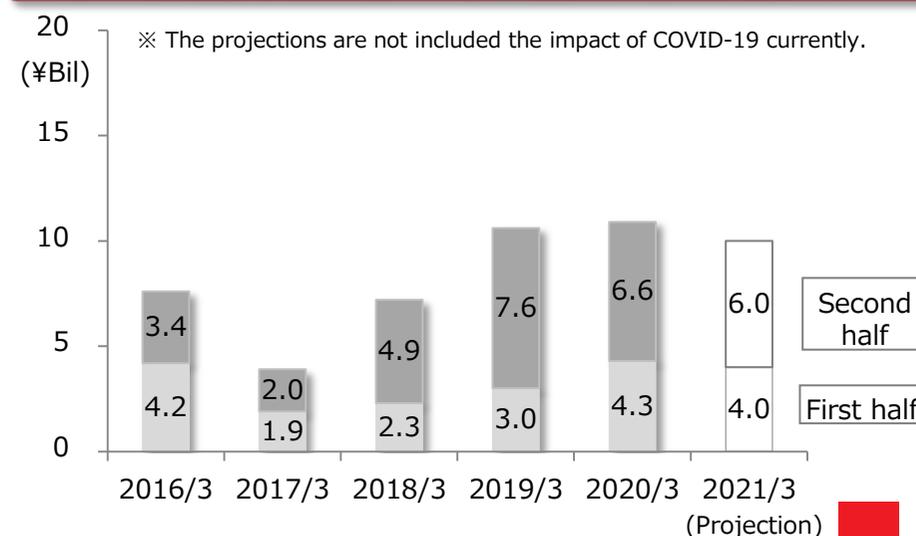
## Main factors of changes in expenses

(¥Bil.)	2020/3 (Actual)	2021/3 (Projection)
Personnel expenses (-)	Personnel decrease (0.2) (0.5) Retirement benefit cost (0.2)	Temporary employee allowance +0.2 (0.1) Retirement benefit cost, overtime reductions (0.2)
Non-personnel expenses (-)	Work efficiency and digitalization +0.7 +1.0 Cashless business +0.2 Profit increase measures +0.1	Work efficiency and digitalization +2.4 +3.5 New HQ building (depreciation) +1.2 Cashless business +0.6
Taxes (-)	Consumption tax rate +0.2 +0.2	New HQ building (consumption tax) +2.8 +2.6

## Net credit costs

(¥Bil.)	2019/3	2020/3	YoY	2021/3 (Projection)	YoY
Net credit costs (-)	11.3	9.5	(1.8)	8.0	(1.5)
Net transfer to general allowance for loan losses (-)	2.5	1.2	(1.3)	1.0	(0.2)
Disposal of non-performing loans (-)	8.7	8.2	(0.5)	7.0	(1.2)
Write-offs/Net transfers to specific allowance etc. (-)	10.2	10.9	0.6	9.5	(1.4)
New downgrades (-)	10.6	10.9	0.2	10.0	(0.9)
Decreases in collateral value etc. (-)	0.4	1.1	0.7	0.6	(0.5)
Collections etc.	0.9	1.2	0.3	1.1	(0.1)
Recoveries of written-off claims	1.4	2.6	1.1	2.5	(0.1)
Net credit cost ratio (-)	11bp	8bp	(2bp)	7bp	(1bp)

## Disposal of NPLs (new downgrades)



# Earning Projections

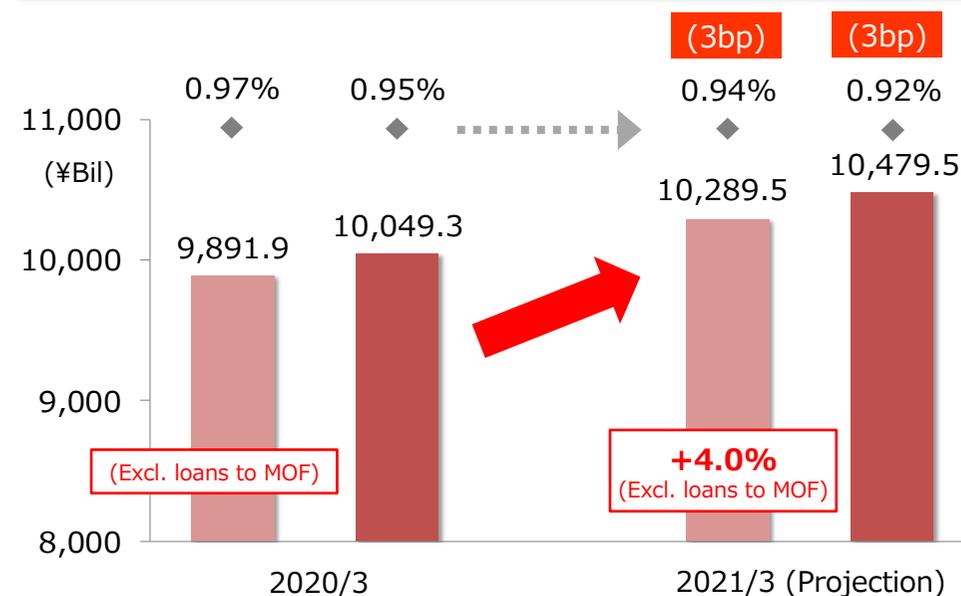
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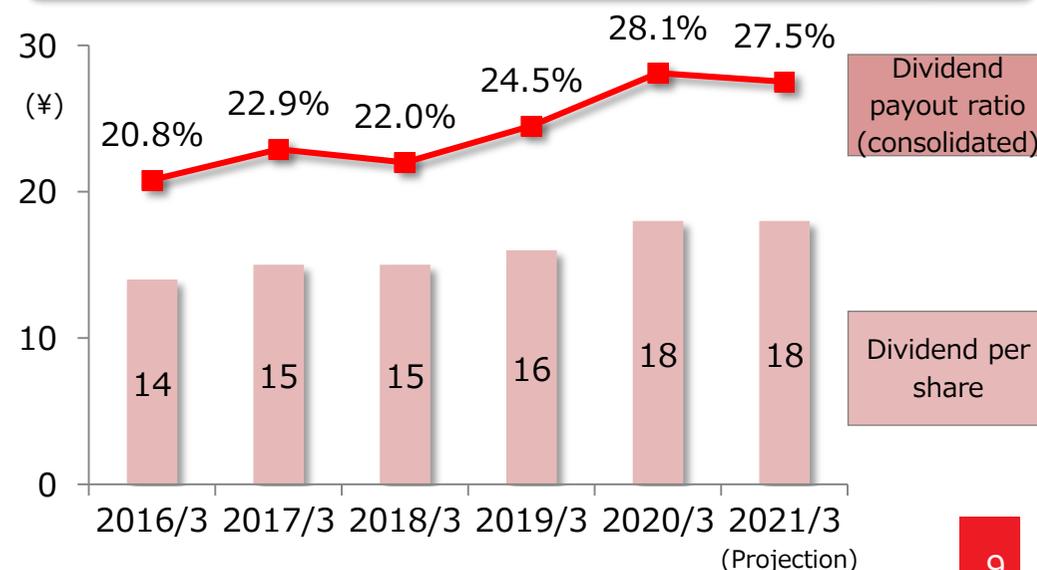
<b>Non-Consolidated</b>		2020/3	2021/3 (Projection)	YoY
		(¥Bil.)		
Gross business profit		152.7	154.3	1.5
Net interest income		123.6	123.1	(0.4)
Net Fees and commissions income		22.6	25.0	2.3
Trading income		1.8	2.7	0.9
Profit from other business transactions		4.5	3.3	(1.2)
Gains (losses) related to bonds		3.2	1.5	(1.7)
Expenses (-)		81.9	87.9	5.9
Real net business income		70.8	66.4	(4.4)
Core net business income		67.5	64.9	(2.6)
Excl. gains (losses) on cancellation of investment trusts		64.2	60.8	(3.3)
Net transfer to general allowance for loan losses (-)		1.2	1.0	(0.2)
Net business income		69.5	65.4	(4.1)
Non-recurring income and losses		(1.6)	(1.4)	0.2
Disposal of non-performing loans (-)		8.2	7.0	(1.2)
Gains (losses) related to stocks etc.		2.6	3.0	0.4
Ordinary profit		67.8	64.0	(3.8)
Extraordinary income (loss)		(3.8)	(0.2)	3.6
Profit		45.9	46.0	0.0
Net credit costs (-)		9.5	8.0	(1.5)
<b>Consolidated</b>		2020/3	2021/3 (Projection)	YoY
		(¥Bil.)		
Consolidated ordinary profit		72.6	69.5	(3.1)
Profit attributable to owners of parent		48.0	48.5	0.4

※ The above projections are not included the impact of COVID-19 currently.

## Average balance and yield of domestic loans



## Dividends: results and projection



# COVID-19

# Responding to COVID-19

## Careful activities to fulfill the role, mission, and raison d'etre of regional financial institutions

Sales operation (branch)	Headquarter
<ul style="list-style-type: none"> <li>➢ Voluntary restraints on sales activities through visits</li> <li>➢ Shift work (all domestic branches, loan centers, contact centers, business centers)</li> <li>➢ Introduction of lunch break time (all domestic branches)</li> <li>➢ During long national holidays in May, we opened "holiday consultation desk" at 131 branches</li> </ul>	<ul style="list-style-type: none"> <li>➢ Utilization of Telework</li> <li>➢ Split work (building / floor)</li> <li>➢ Self restraint of unnecessary visit or conference outside the office</li> <li>➢ Use of telephone conference</li> <li>➢ Establish Loan Support Department (scheduled on June 1)</li> </ul>

**Loan Support Department** New

As the impact of COVID-19 spread to the individual life, we support loan customers through counseling and other means

Response that gives maximum consideration to the health of customers and employees, while maintaining financial functions

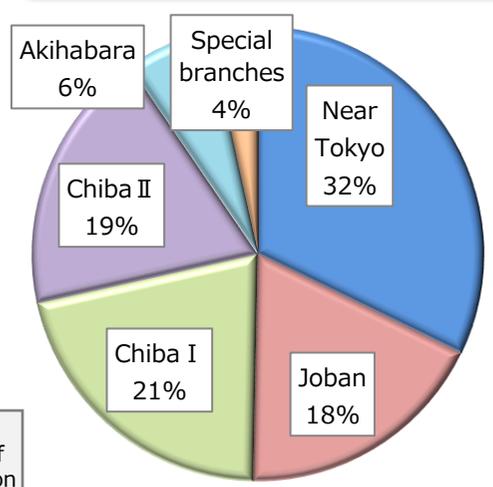
Improve business efficiency  
Support of branches and continuation of important business

### Application for COVID19-related loans

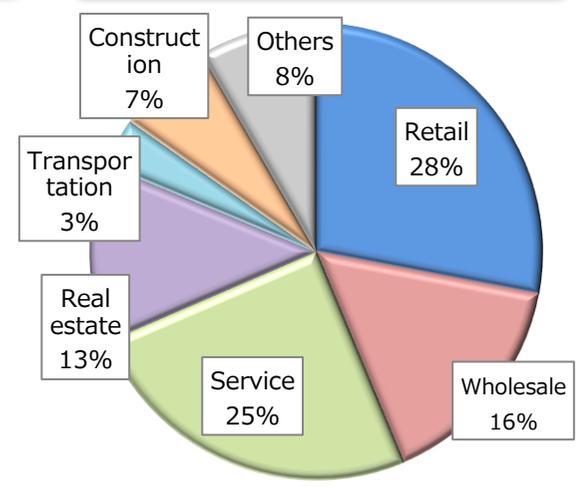
(As of May 14)

(cases / amounts)	Consul tation	Application		Execution	
<b>New loans</b>	5,534 cases	4,538	¥418.8Bil	1,423	¥241.4Bil
Without guarantee of the Association		633	¥299.8Bil	407	¥203.1Bil
With guarantee of the Association		3,905	¥118.9Bil	1,016	¥38.3Bil
<b>Restructuring loans</b>	-	443	-	83	-
Corporate loans	-	271	-	68	-
Consumer loans	-	172	-	15	-

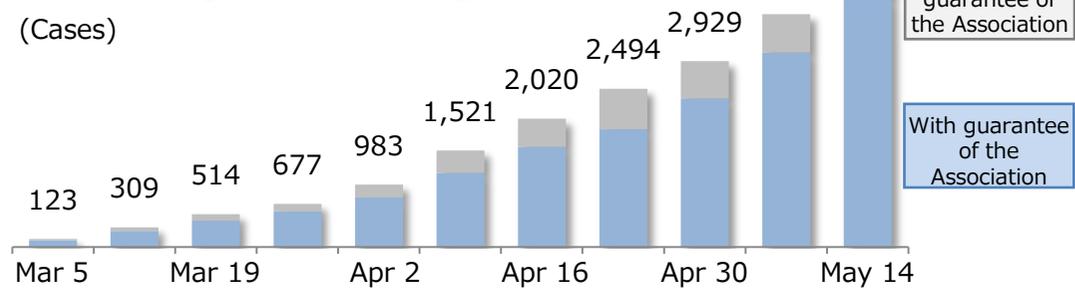
### New loan applications by area



### Restructuring loan applications by industry



### Number of new loan applications (cumulative total)



Continue proactive financial support through sincere and prompt customer services

## Impact of COVID-19 ①

Achievable projections if COVID-19 converges in a short term as the current impact is limited

## Results in April

Non-consolidated		(¥Bil.)	2019/4	2020/4	YoY	changes
Gross business profit			10.6	10.2	(0.3)	(3.4%)
Net interest income			8.9	9.0	0.1	1.3%
Net interest income in yen currency			8.6	8.5	(0.0)	(0.2%)
Loans and deposits			7.8	7.8	0.0	0.1%
Net interest income in foreign currencies			0.3	0.4	0.1	41.9%
Net fees and commissions income			1.3	1.0	(0.2)	(22.3%)
Trading income·Profit from other business transactions			0.4	0.2	(0.1)	(47.4%)
Net credit costs (-)			0.1	0.0	(0.0)	(35.5%)

Current impact is limited as gross business profit decreased only 3% year on year

## Net interest income

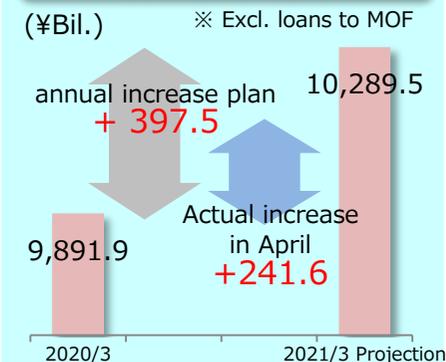
## Corporate loans

COVID19-related new loans as of May 14  
Application ¥418.8 Bil.  
Execution ¥241.4 Bil.

## Housing loans

Housing loans execution in April  
¥23.2 Bil  
(YoY -5%)

## Average balance of domestic loans



## Net credit cost

- ◆ Government support
- ◆ Various Support Measures by the Bank

Net credit costs in April were less than ¥0.1 Bil. (YoY -35%)

## Net fees and commissions income

Downward impact remains to a certain extent (YoY -22%) despite voluntary restraints on sales activities through visits

Downside risk in the event of prolonged periods

- ◆ Loan applications exceeding the annual average balance increase plan
- ◆ Limited decline in housing loans execution amount

As we expect net interest income to exceed our projections, we are able to cover the downward in net fees and commissions income

# Impact of COVID-19 ②

## Secure sufficient profit if COVID-19 situation prolongs

2021/3 Projection	(¥Bil.)	Projection	Under stress	change
Gross business profit		154.3	144.1	(10.2)
Real net business income		66.4	56.2	(10.2)
Gains (losses) related to stocks, etc.		3.0	(1.6)	(4.6)
Ordinary profit		64.0	37.8	(26.2)
Profit		46.0	27.5	(18.5)
Net credit costs (-)		8.0	19.2	11.2
Profit attributable to owners of parent		48.5	30.0	(18.5)

April (Gross business profit YoY -3%) situation continues

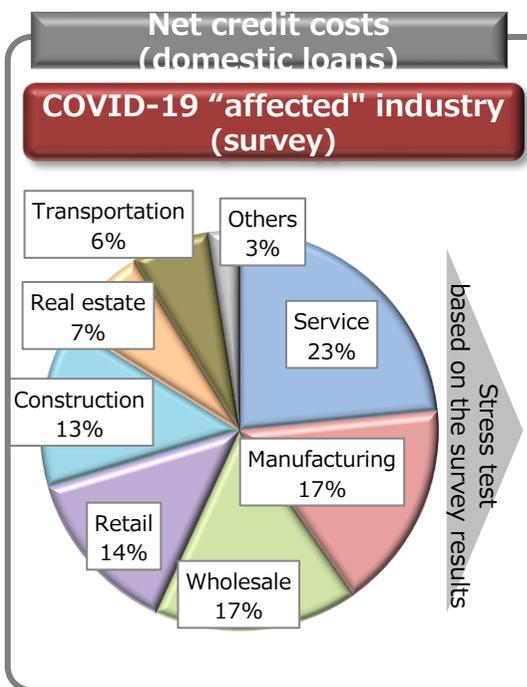
### Impact of the sluggish stock market

[Preconditions] Nikkei average ¥16,000 (Average closing price in Mar 2020:¥18,974)

(¥Bil.)	Impairment loss
Investment trusts, etc.	2.5
stocks	4.6
<b>Total</b>	<b>7.1</b>

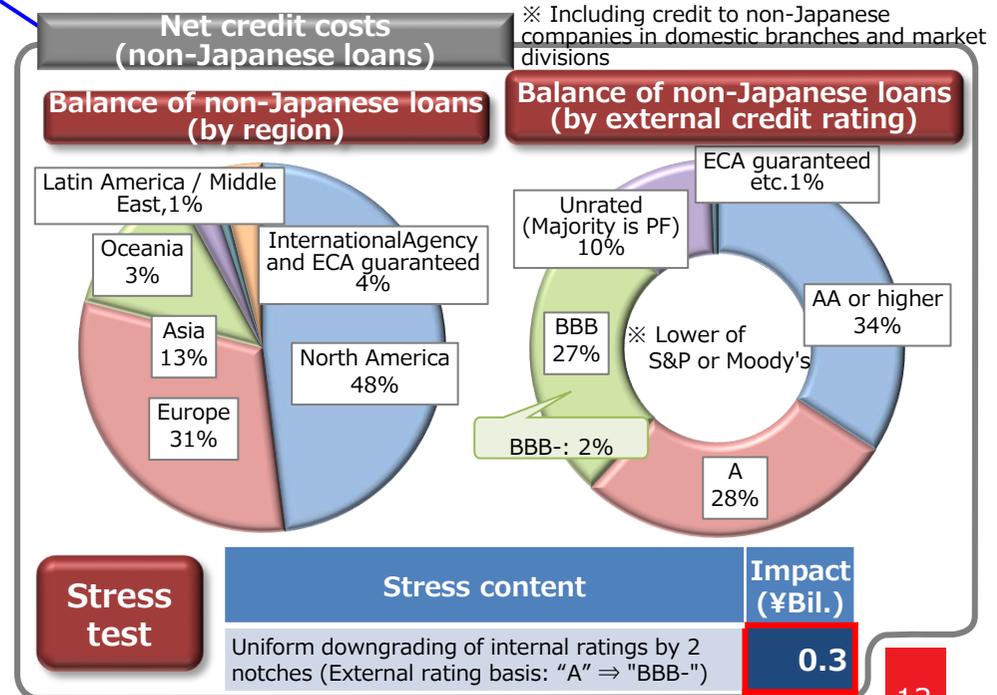
**Under stress**

- **Consolidated profit secured ¥30.0 Bil.**
- Sustainable to the current level of <sup>※</sup> dividend payouts
- ※ Total dividend: ¥13.3 Bil.



### Stress test

Breakdown	Stress content	Impact (¥Bil.)
Disposal of non-performing loans	Industries of "requested to close" and "Foreign tourist related" etc. ⇒ Down by two notches of borrower classification	9.2
Net transfer to general allowance for loan losses	Other industries which have a certain degree of impact ⇒ Down by one notches of borrower classification	1.7
<b>Total</b>		<b>10.9</b>



# Medium Term Management Plan

# Review of the Previous Plan

## <Achievements in Key Issues>

### Co-creating customer value

- Evaluation of business and regional revitalization
  - Solution-related fees from corporate customers
  - Cooperation with local governments
- Provision of comprehensive financial services for personal customers
  - Collaboration with Hoken-no-Madoguchi
  - Expansion of inheritance-related services
- New services respond to digitalization
  - API platform / Digital passbooks
  - Expansion of non-face-to-face channel for consumer loans
- Expansion of retail base in Tokyo metropolitan area
  - Opening new branches and offices (Ebisu/Ikebukuro/Hamamatsucho)

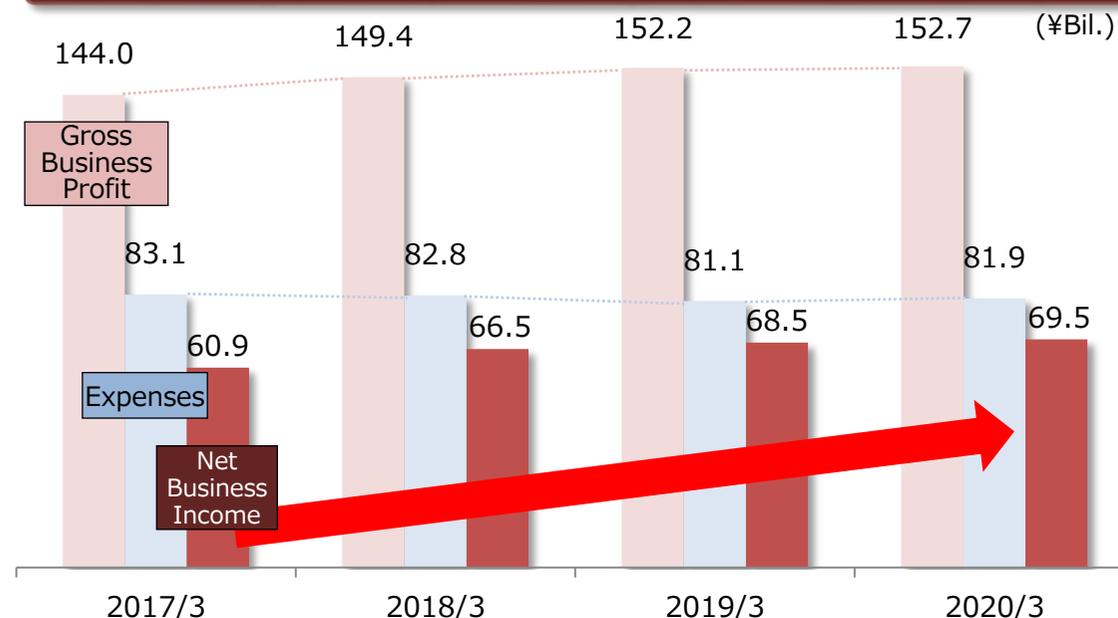
### Realizing work style reforms that allow all employees to shine

- Promoting diversity
  - Increasing a ratio of female managers
  - Revision of HR courses
- Workstyle reforms
  - Electric work flow / Telework
  - Flexible working hours

### Strengthening a sustainable management structure

- Strategic alliances
  - TSUBASA Alliance
  - Chiba-Musashino Alliance
  - Chiba-Yokohama Partnership
- Work efficiency improvements
  - Centralize administrative work / TSUBASA Smile
- Initiatives on ESG issues
  - Declaration on SDGs / Integrated report
  - Group Chief Officer system

## Core profit growth by increasing top-line and reducing costs



	Target for the Fiscal Year Ended March 2020	Actual
Profit attributable to owners of parent	¥60.0 Bil.	¥48.0 Bil.
Consolidated ROE (based on total shareholders' equity)	7% range	5.67%
Consolidated CET1 capital ratio	12% range	11.51%
Balance of loans	¥10.5 Tri.	¥10.6 Tri.
Balance of deposits	¥12.5 Tri.	¥12.7 Tri.
Group total balance of financial products	¥2.5 Tri.	¥1.8 Tri.

Our Group's Mission	Contribute to the sustainable development of regional economies through the provision of the latest financial services as a partner for customers and regional communities		
Title	The 14th Medium Term Management Plan NEXT STEP 2023 ~ connect and go beyond, for the future ~ (Plan period: April 1, 2020 to March 31, 2023)		
Vision	Enhance customer experience by deepening financial functions and creating new models for regional finance		
Basic Policies	<b>Basic Policy I</b>	<b>Basic Policy II</b>	
	<p><b>"We will continue to evolve closely with our customers"</b></p> <ul style="list-style-type: none"> <li>■ We will be a consulting partner that is closely linked to the lives of individual customers</li> <li>■ We will be the best partner as solving the diverse management issues of corporate customers</li> <li>■ We will continue to build branches that are both convenient and able to consult</li> </ul>	<p><b>"We will continue to create new value for our customers' future"</b></p> <ul style="list-style-type: none"> <li>■ We will provide new value to our customers by using digital technology and all kinds of information resources</li> <li>■ We will create new value by taking on challenges that go beyond the framework of banking</li> </ul>	
	<b>Basic Policy III</b>	<p><b>"We will advance alliance strategies"</b></p> <ul style="list-style-type: none"> <li>■ In order to provide new value and stand with our customers, we will further strengthen collaboration with other banks and companies in other industries</li> </ul>	
	<b>Basic Policy IV</b>	<p><b>"We will realize sustainable management"</b></p> <ul style="list-style-type: none"> <li>■ We will strive to build a rewarding company by enhancing human resource development and realizing diverse work styles</li> <li>■ We will further strengthen our internal control structures, including governance, compliance, and risk management</li> </ul>	

# Key Strategies and Targets

## Key Strategies

### I. We will continue to evolve closely with our customers

#### Personal Business

① Strengthen consulting functions that are closely linked to the lives of individuals

#### Corporate Business

② Increase capabilities for solving management issues as a partner

#### Regional Revitalization

③ Strengthen initiatives for regional revitalization by increasing capabilities for solving regional issues

#### Branches and Channels

④ Optimize branch functions and other aspects that support the enhancement of customer contact

### II. We will continue to create new value for our customers' future

#### Digital and Information

⑤ Provide new value through the use of digital technologies and all types of information resources

#### New Businesses

⑥ Create new services and operate new businesses beyond the existing framework

### III. We will advance alliance strategies

#### Collaboration with Other Banks

⑦ Advance collaboration with other banks

#### Cross-industry Collaboration

⑧ Enhance collaboration with companies in other industries

### IV. We will realize sustainable management

#### Human resources

⑨ Build a rewarding company and enhance human resource development (organizational culture and human resources)

#### BPR

⑩ Improve productivity and realize diverse work styles

#### SDGs

⑪ Enhance SDGs initiatives together with the region

#### Business Management Structures

⑫ Establish solid management foundation

## Target

Profit attributable to owners of parent

¥60.0 Bil.

Consolidated ROE

Mid-6%

Non-consolidated OHR

In the lower 50% range

## Planned Figures (1)

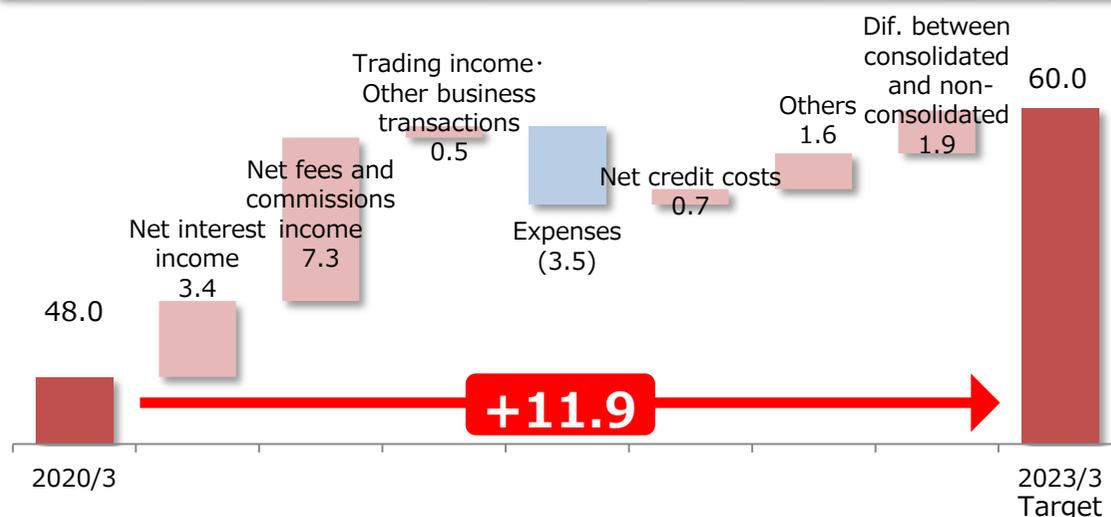
	2019/3	2020/3	2023/3 Target	Change
Gross business profit	152.2	152.7	164.0	+11.2
Expenses (-)	81.1	81.9	85.5	+3.5
Real net business income	71.1	70.8	78.5	+7.6
Net credit costs (-)	11.3	9.5	8.8	(0.7)
Ordinary income	67.0	67.8	78.9	+11.0
Profit	48.0	45.9	56.0	+10.0
Profit attributable to owners of parent	50.4	48.0	60.0	+11.9

(¥Bil.)

## Key points

- Net interest income** (⇒ Page 19)
  - Loan growth in mainly metropolitan areas
  - Strengthen overseas business and fund management capabilities
- Net fees and commissions income** (⇒ Page 19)
  - Cashless business +3.1
  - Corporate solutions +1.9
  - Trust business and inheritance-related services +1.0
  - Financial product sales, others +1.4
- Expenses** (⇒ Page 20)
  - New headquarters building related +2.5
  - Efficiency improvement, new businesses, etc. +4.4
  - Reducing existing expenses (3.3)

## Breakdown of changes in profit attributable to owners of parent



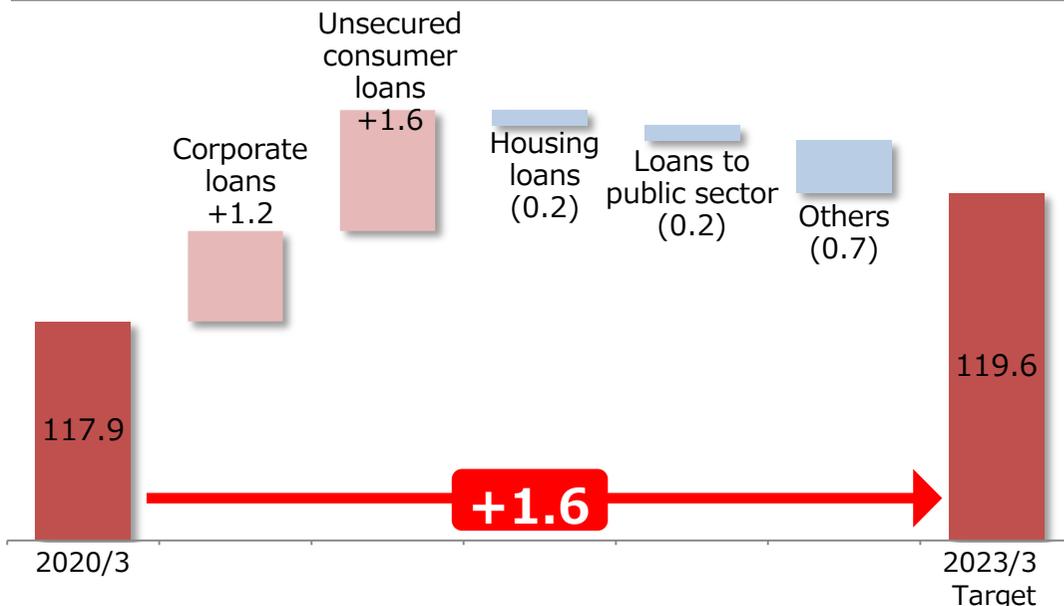
## Investment plan (total in 3 years)

<b>Strategic investments</b>	<b>13.0</b>
For Customers (Digital, new services, etc.)	8.0
Strengthen management (Efficiency improvement, internal management, etc.)	5.0
Regular investment (Investment for legal compliance and renewal)	12.0
<b>Total investment (excluding headquarters building related)</b>	<b>25.0</b>

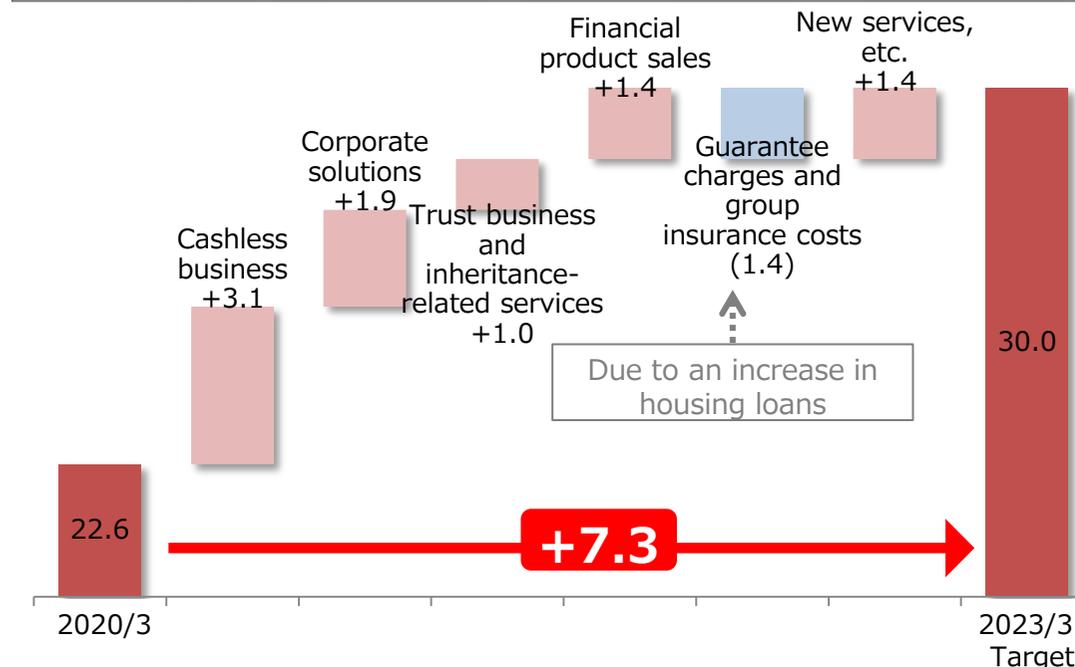
# Planned Figures (2)

(¥Bil.)

## Net interest income in yen currency



## Net fees and commissions income

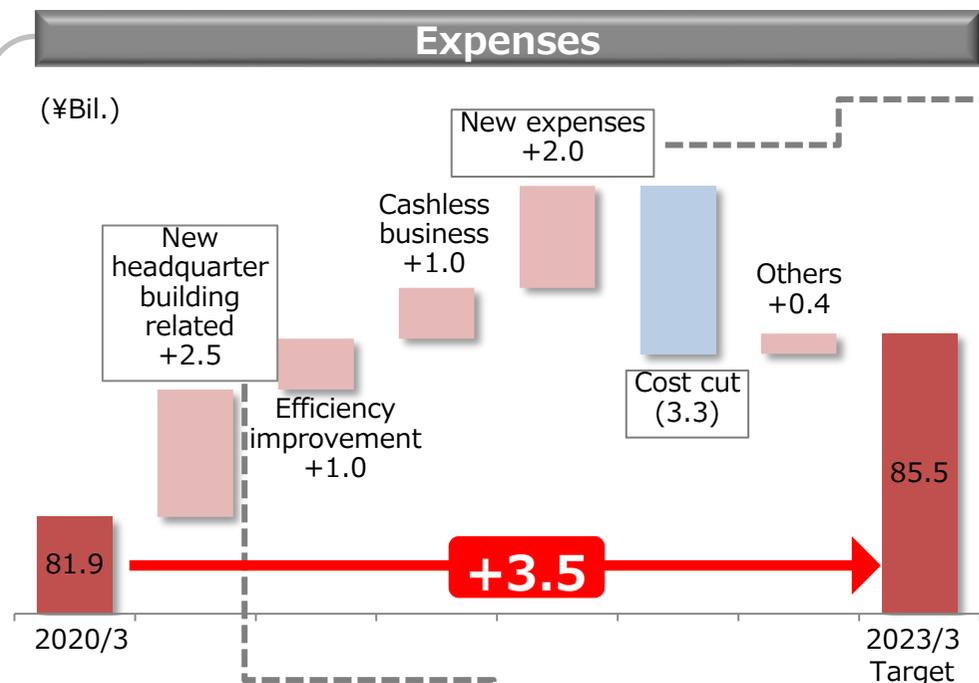


## Average balance plan

	2020/3	2023/3 Target	Change [Pre Mid-Term plan]	Measures and status
Corporate loans	5,999.0	6,890.0	+14.8% [+16.3%]	• Increase metropolitan area share • Balance increase exceeds yield drop ⇒ increase in net interest income
Unsecured consumer loans	164.7	209.0	+26.7% [+41.0%]	• Promote through advance credit estimation using AI, etc.
Housing loans	3,539.4	3,870.0	+9.4% [+11.8%]	• Increase the number of employees in growth areas • Yield drop exceeds balance increase ⇒ decrease in net interest income
Public sector	391.2	434.0	+10.9%	• Income decreases due to lower yields
Average yield	0.95%	0.87%	(8bp) [(19bp)]	• Continue to decline, particularly in housing loans

	Change	Measures and status
Cashless business	+3.1	• Expansion of cashless services for merchant by bank launched in Oct 2019 • Issuance of TSUBASA Visa debit cards in the first half of FY2020
Corporate solutions	+1.9	• Provision of new financing schemes to fulfill diverse needs • Response to management issues such as business succession
Trust business and inheritance-related services	+1.0	• Strengthen by increasing headquarters personnel, etc. • Provide products that respond to changes in the market environment, such as products for dementia
Financial product sales	+1.4	• Use of sales tools such as "Life Design System" • Strengthen sales of protection based insurance to asset forming customers
New services, etc.	+1.4	• Monetization of apps and corporate portals • Increase in loan-related fees, etc.

# Planned Figures (3)

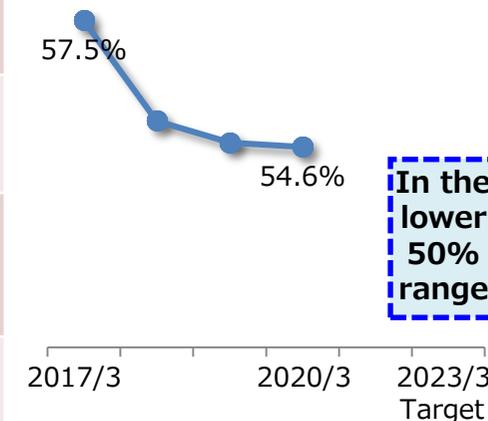


### Major new expenses

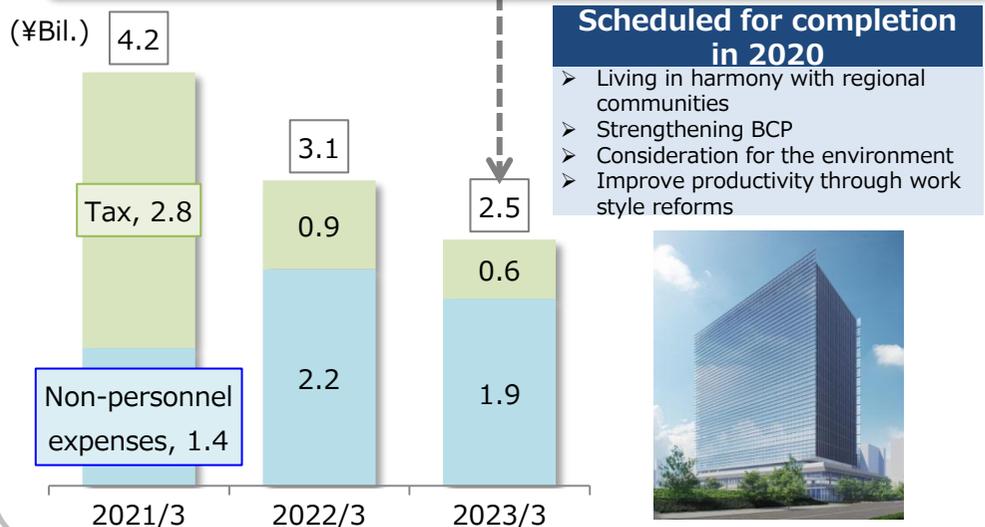
Item	Main measures
Investment in human resources	<ul style="list-style-type: none"> <li>Expansion of training and trainee programs</li> <li>Digitization and compiling database of personnel information</li> </ul>
Branches and equipment investment	<ul style="list-style-type: none"> <li>Review of branch network</li> <li>Use of remote terminals</li> <li>Introduction of the Web reservation system</li> </ul>
Digital investment	<ul style="list-style-type: none"> <li>Apps and corporate portals</li> <li>Centralization of customer information and transaction history</li> <li>Use of RPA and AI to improve productivity</li> </ul>
Others	<ul style="list-style-type: none"> <li>Enhancement of BCP measures</li> <li>Sophistication of anti-money-laundering measures</li> </ul>

### OHR trends

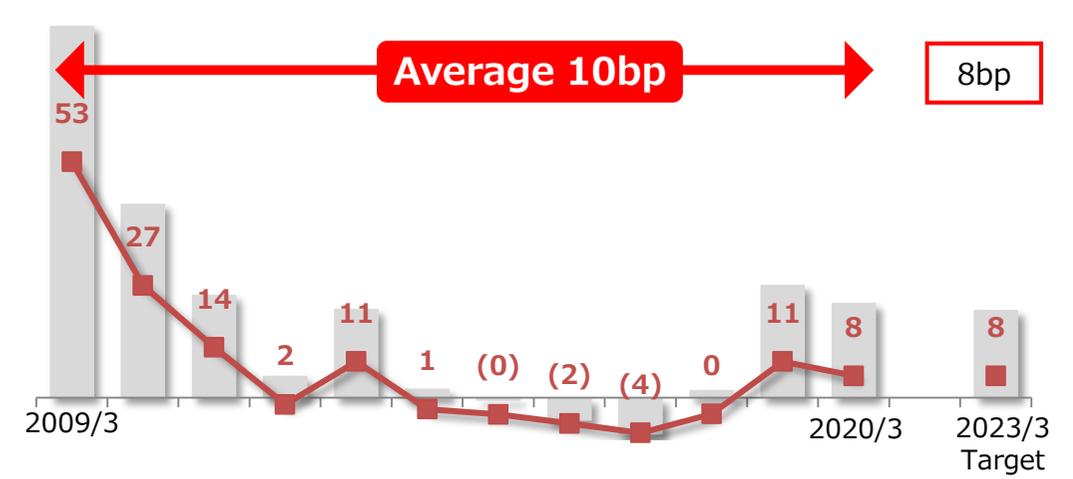
\*Overhead ratio = Expenses / (Net business income - Gains/losses related to bonds, etc. + Net transfer to general allowance for loan losses + Expenses)



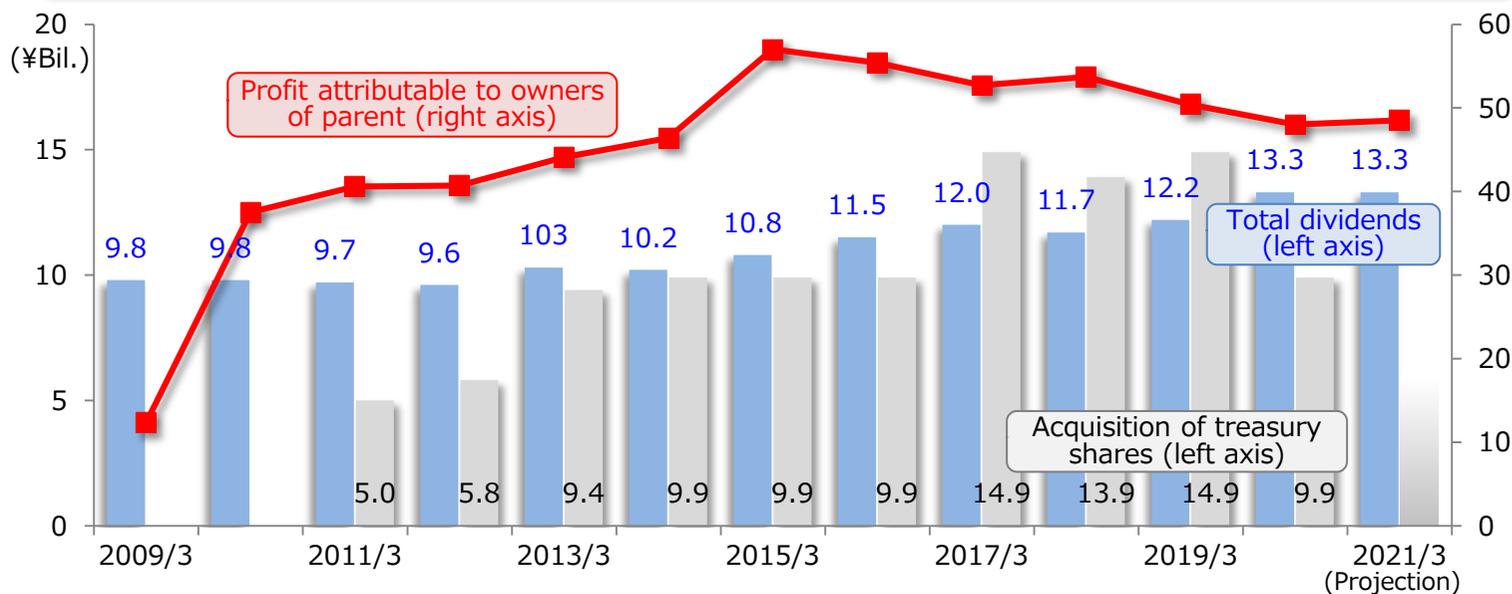
### Expenses associated with the new headquarters building



### Net credit costs ratio



### Shareholder returns: actual and forecast



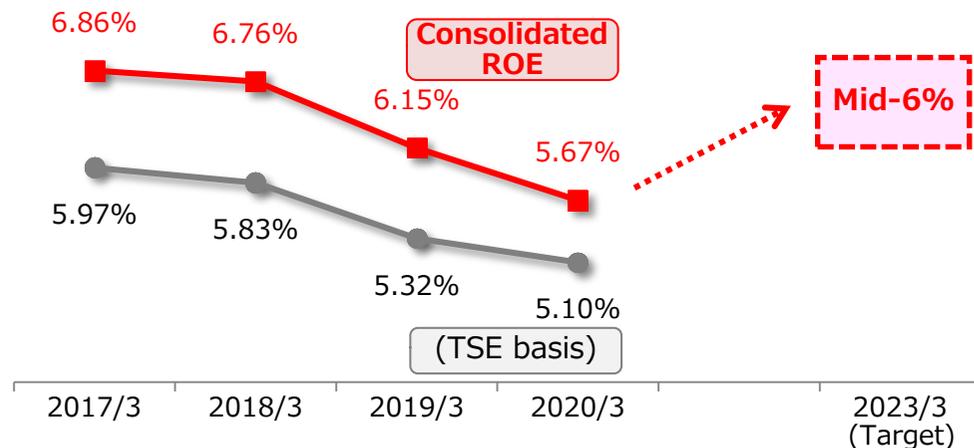
### Shareholder returns policy

Return profits to shareholders by balancing growth-investments and a sound capital base

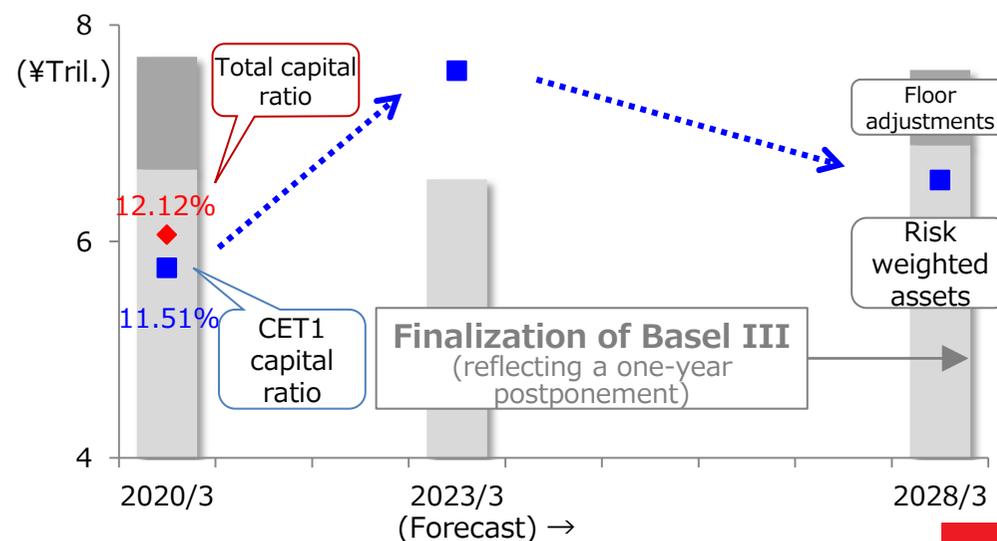
- Dividends**  
 Aim for a stable increase in dividends per share through earnings growth
- Acquisition of treasury shares**  
 Improve capital efficiency by flexibly and agilely acquiring treasury shares

### Consolidated ROE

\*Based on total shareholders' equity on B/S, excl. changes in "unrealized gains or losses"



### Consolidated capital ratio



## Strategies in "NEXT STEP 2023"

**I**

**We will continue to evolve closely with our customers**

**Approach aimed at**

Providing value that "connects, for the future" [Deepen existing business]

Evolve our conventional approaches from the customer's perspective and provide truly valuable services to customers and communities

II

We will continue to create new value for our customers' future

III

We will advance alliance strategies

IV

We will realize sustainable management

## Strengthen ability to solve management issues as a partner

### Advisory activities

**As developing evaluation of business, creating corporate value by providing optimal solutions**

As a partner (advisor) continuous dialogue to identify potential challenges

Sharing of issues, initiatives aimed at solutions

Evaluation of business (analysis and evaluation)

Provide total solutions

Group companies

External partner

Overseas network

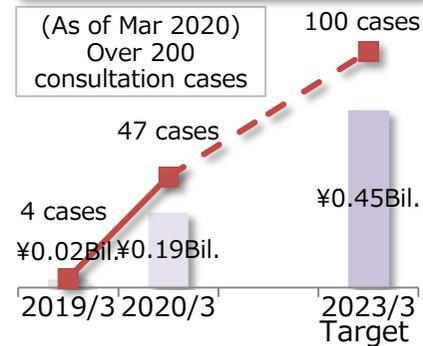
**Creation of corporate value**

### Providing a variety of solutions to address potential corporate issues

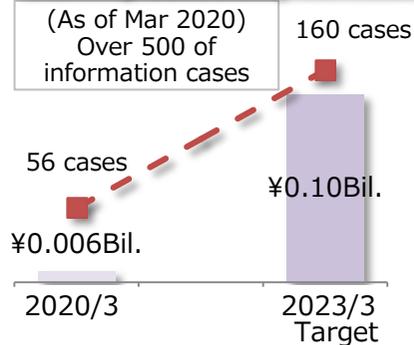


- Advisory services
- Staffing consulting services
- Business succession and M&A
- Business matching
- Support for Customers Overseas Operations

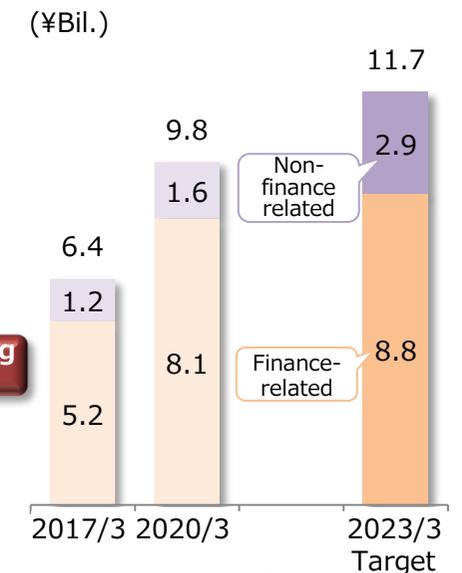
#### Number and fees of advisory contracts



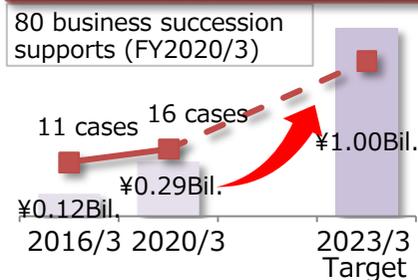
#### Number and fees for staffing consulting services



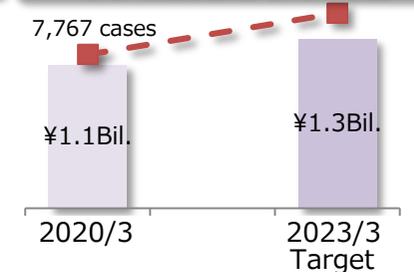
#### Fees and commissions income of corporate solutions



#### M&A transactions and fees

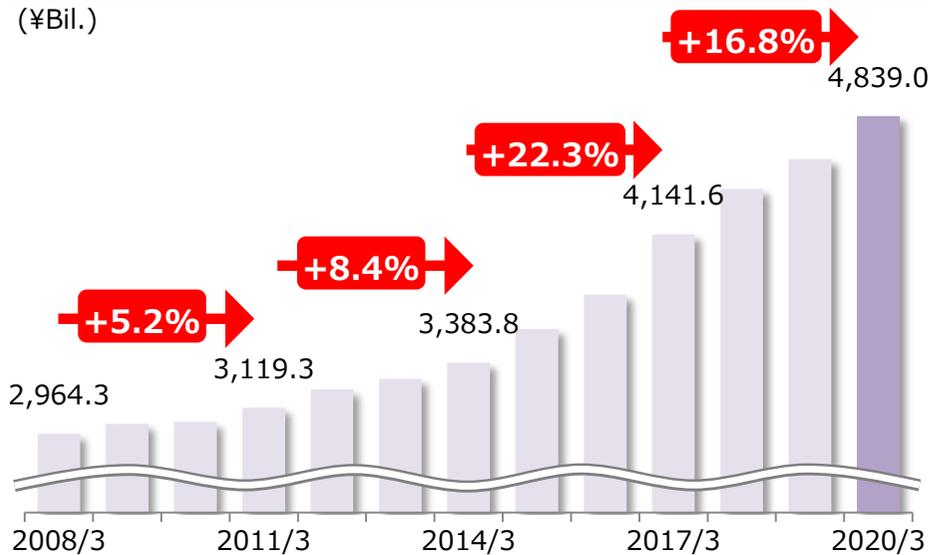


#### Number of business matching transactions and Fees

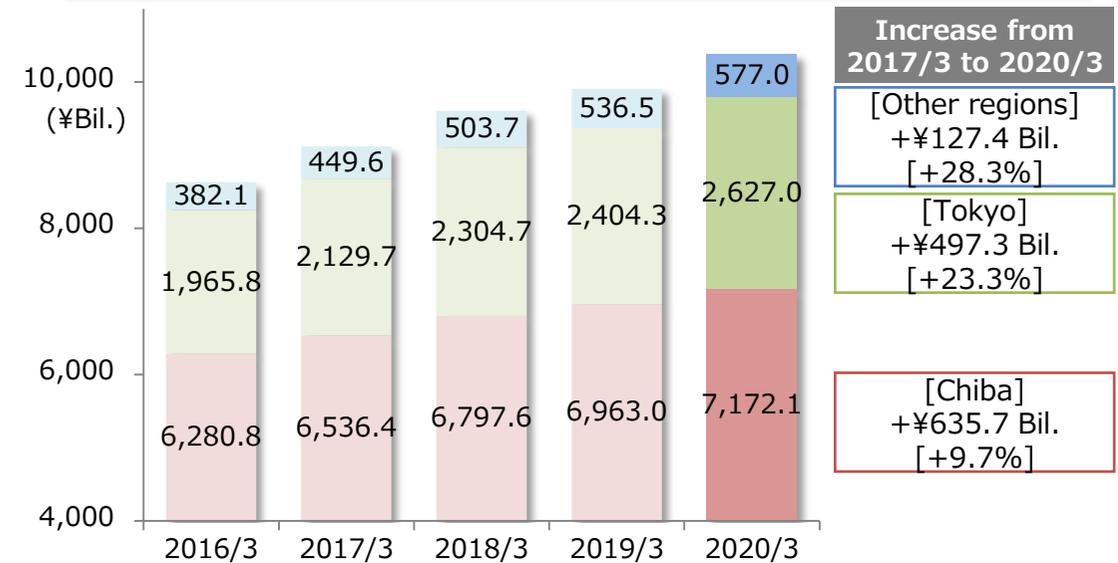


## Expansion of retail base inside and outside Chiba Prefecture

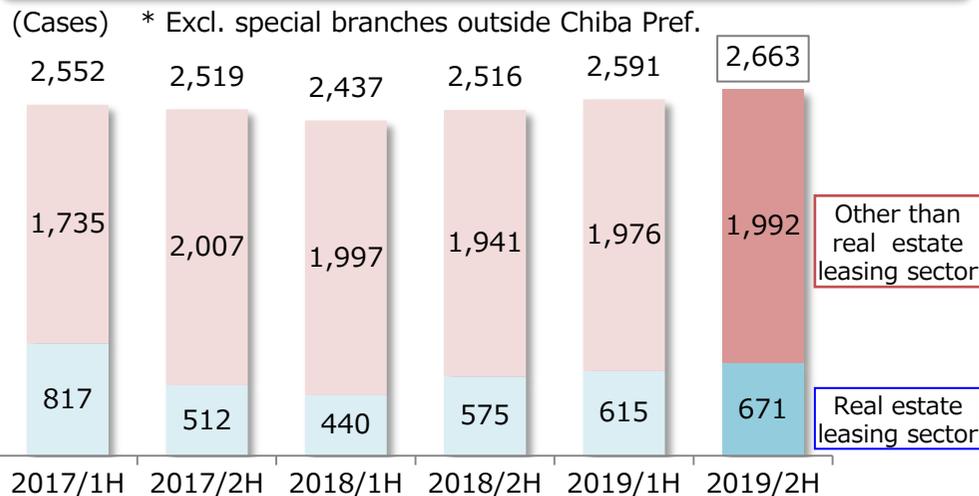
### Balance of SME loans



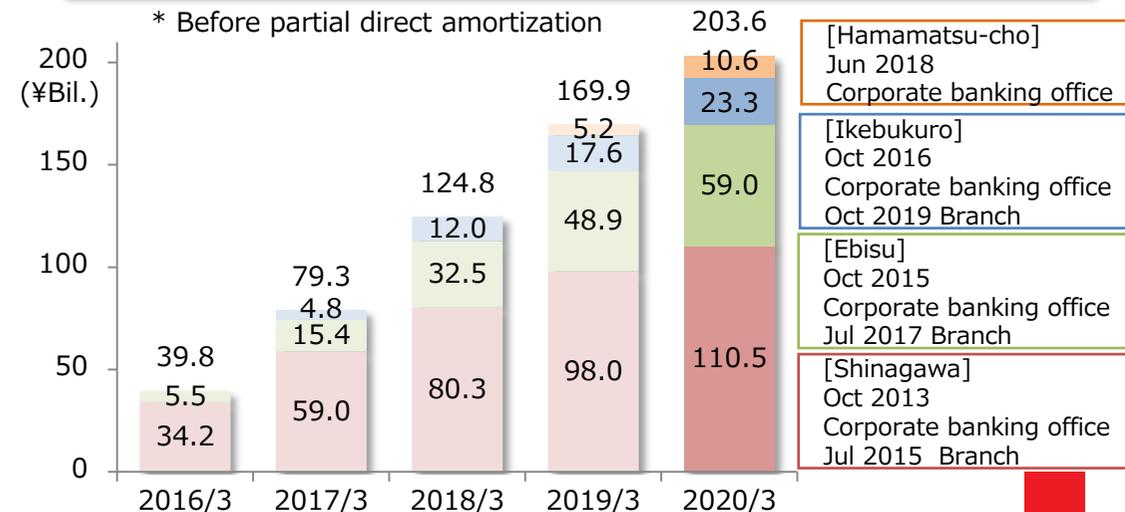
### Balance of domestic loans by region



### Number of new loan customers



### Balance of loans of new branches in Tokyo



## Response based on strict review, operations flow, and internal control system

### Operations policies for retail branches outside Chiba pref.

Initiative/Policy	Purpose
<b>Elimination of fraudulent borrowers</b>	To prevent operations with counter-parties with fraudulent accounting practices
<b>Tightening up of working capital</b>	To provide credit support tailored to business conditions
<b>Elimination of credit surges</b>	To prevent additional, increased credit risk due to rapid credit support
<b>Elimination of industry-specific risks</b>	To curtail risks specific to a particular industry

Clarification of operations rules

Establishment of matters for mandatory verification

### Industry specific monitoring (monthly basis)

If the default rate conflicts with alarm points in our system, we investigate the factors that led to the default and then review our operation rules.

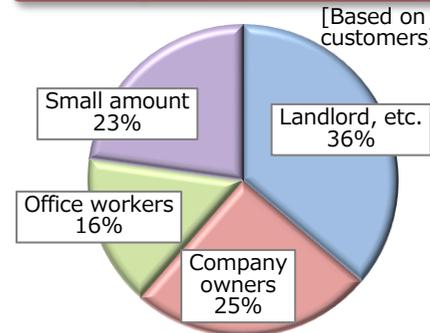
### Use of external data agencies

We use information from external data agencies to reexamine business conditions

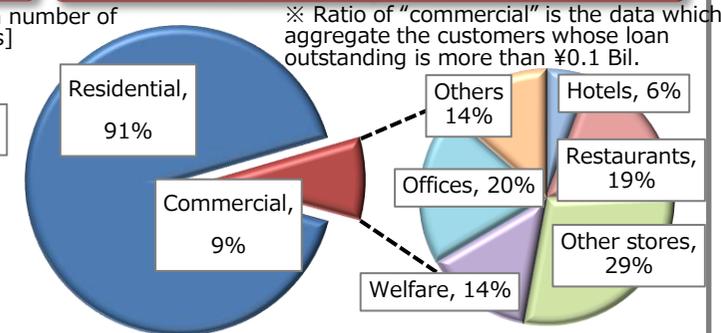


### Status of loans to real estate leasing sector

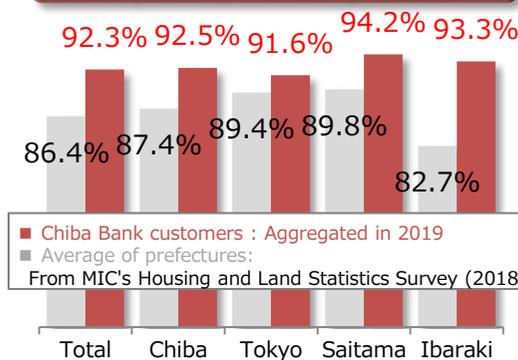
#### Ratio by borrower attribute



#### Ratio by tenant



#### Occupancy rate by location



#### DSCR · LTV

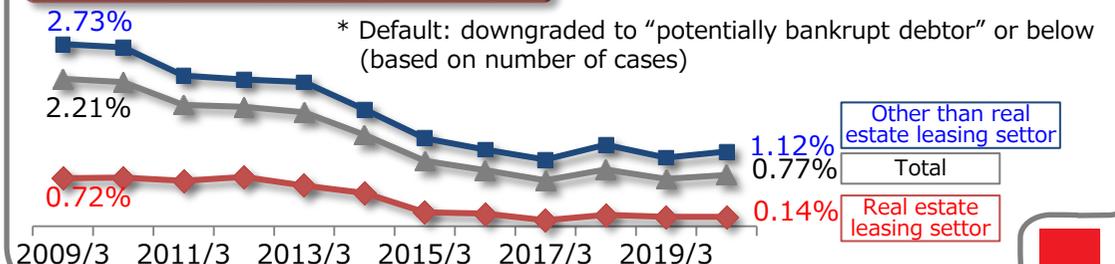
**Average DSCR: 152%**

**DSCR: Debt service coverage ratio**  
(Cash flows before principal and interest payments for the property / Principal and interest payments)  
**Higher is better.**  
If the ratio is less than 100%, the repayment and expenses cannot be covered by the property rent income.

**Average LTV: 82%**

**LTV: Loan to value**  
(Balance of loans / market value of the property)  
**Lower values are better.**  
If the ratio exceeds 100%, the balance of loans exceeds the market value of the property.

#### Transition of default rate \*

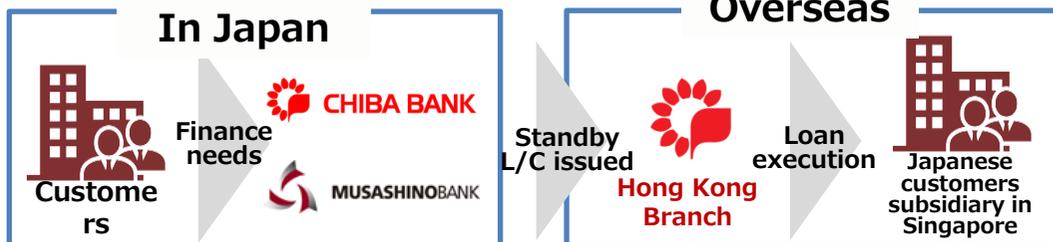


## Take advantage of the largest overseas network of regional banks

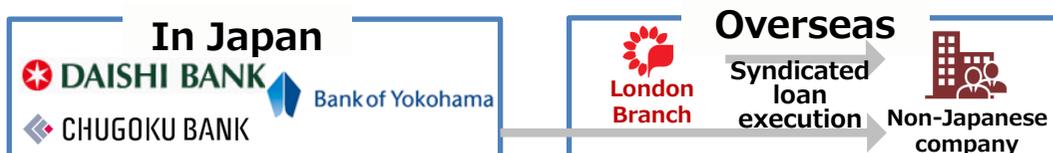
### Overseas network of Chiba Bank



### Co-financing scheme with alliance banks



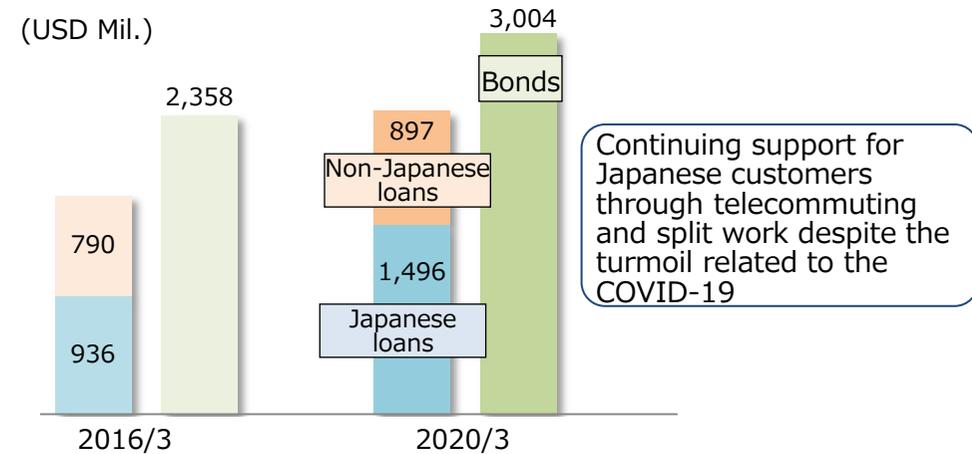
- The first collaborative project at the Ikebukuro Branch (newly established in Oct 2019) jointly operated by both banks
- Support and information coordination between the two banks offices in Singapore (jointly operating office from Aug 2018)



- Co-financing for mega-bank structured syndicated loans

### Credit outstanding of overseas branches

2020/3: Bonds and loans \$5,399 million (+27% vs 2016/3)



### Measures anti-money laundering and terrorism funding

- Customer risk rating

#### Anti-money laundering risk rating system

Sep 2019 (1st phase) Develop system / ran rating

Mar 2020 (2nd phase) Additional development / elaborate model

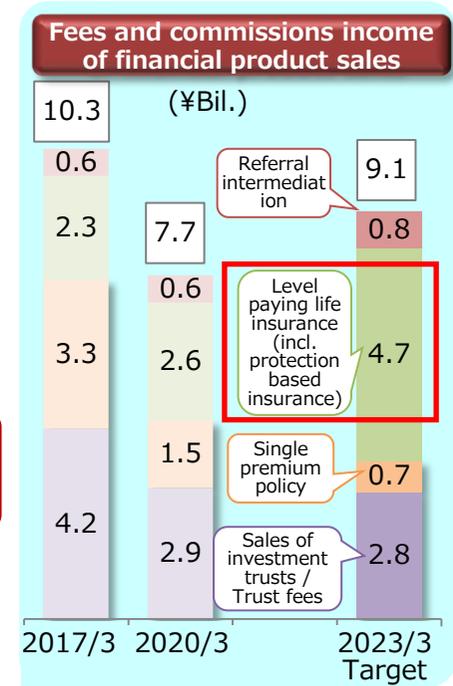
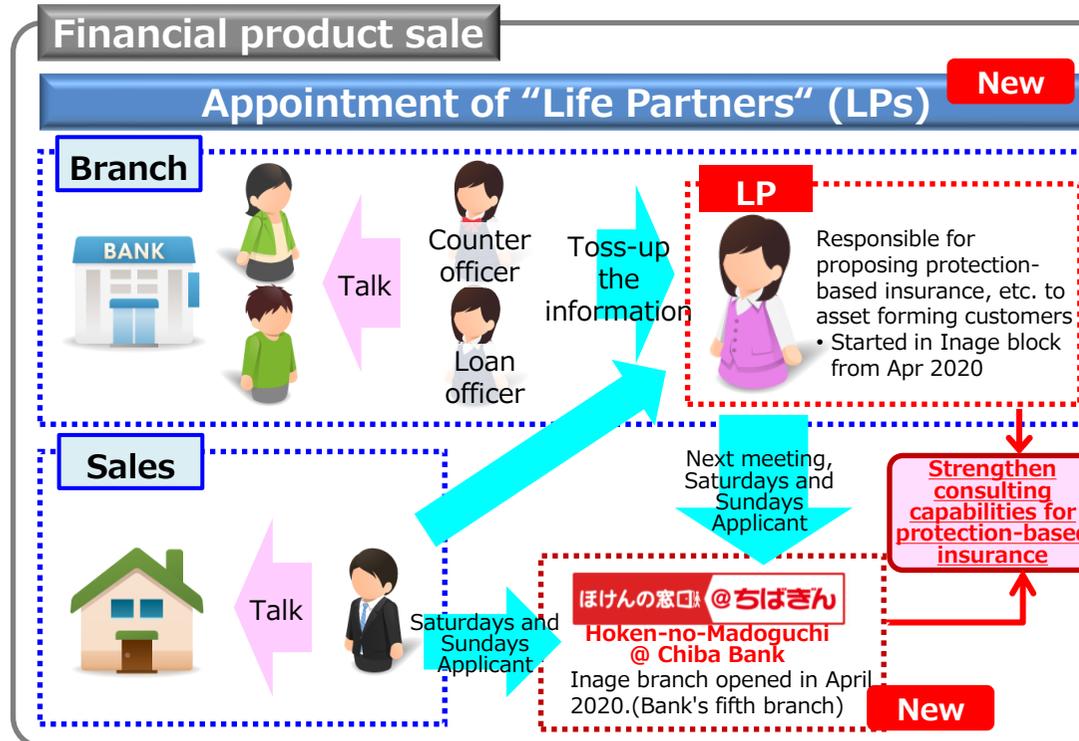
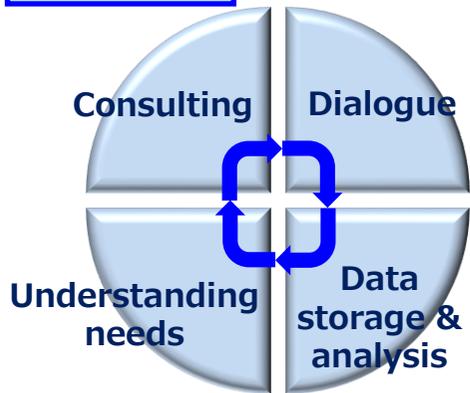
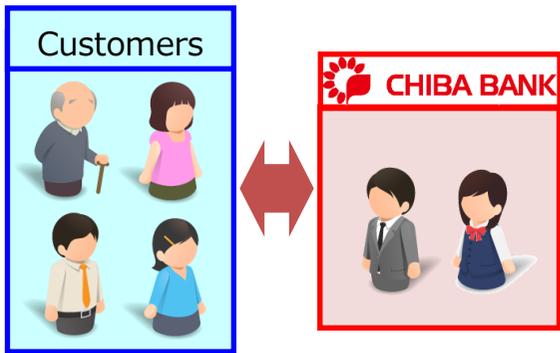
**New**

- Revise regulations governing deposits and the check sheet for account openings
- Assessment and review of all correspondents
- Upgrade group company system and establish a comprehensive management system for overseas branches
- Investigate the consolidation of services with alliance banks

# Personal Business ①

## (Financial Product Sales, Trust Business and Inheritance-related Services)

Strengthen consulting functions that are closely linked to the lives of individuals



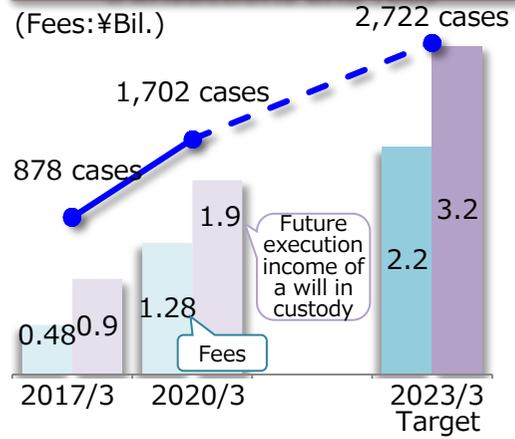
### Trust and inheritance

Inheritance-related	Trust
Testamentary trust	Land trust
Testamentary trust support services	Public interest trust
Inheritance sorting service	Specified gift trust
Management succession support service	Guardianship support trust
Family trust support service	Alternative testamentary trust

Need for measures to support dementia

⇒ Considering new products to combat remittance fraud and dementia

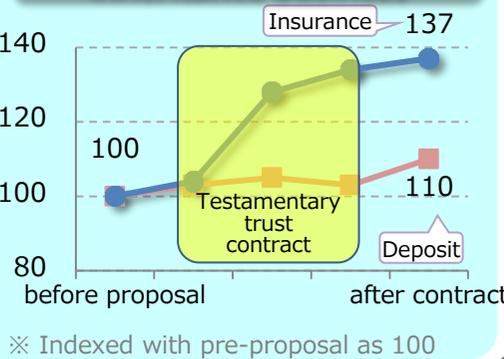
### Trust and inheritance-related transactions and fees



### Assets identified through inheritance business



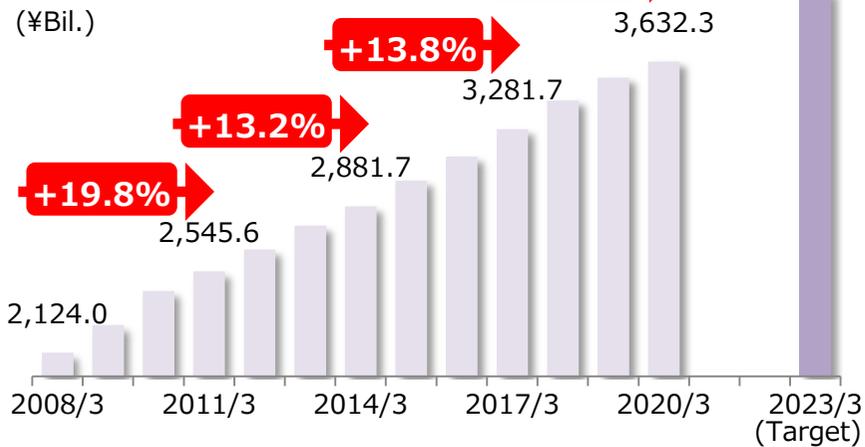
### Other transactions through inheritance business



## Enhance product value and convenience to respond positively to customer needs

### Housing loans

#### Balance of housing loans



#### Measures to expand housing loans

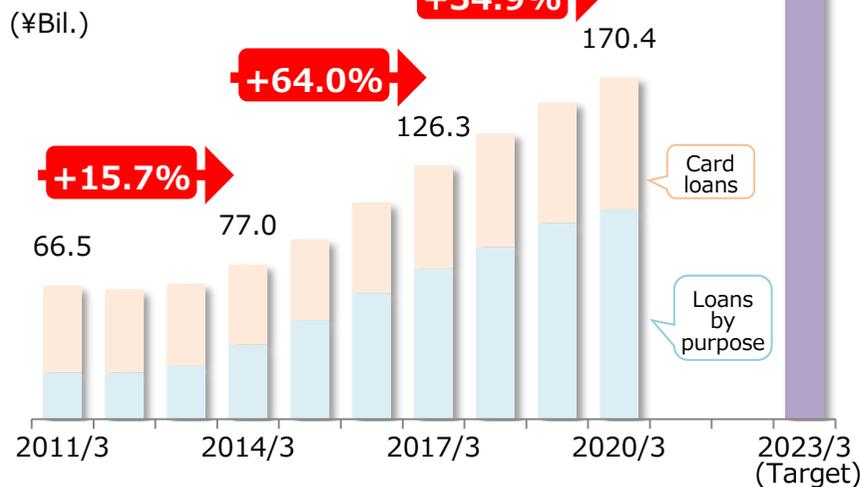
Differentiation with other banks	<ul style="list-style-type: none"> <li>■ <b>Natural disaster support covenant</b> (from Apr 2020) <b>New</b></li> <li>■ Group insurance for 11 sickness, for all sickness (extended products)</li> <li>■ Reverse mortgage-type product (revised products)</li> </ul>
Convenience improvement	<ul style="list-style-type: none"> <li>■ <b>Electronic contracts</b> (from Feb 2020) <b>New</b></li> <li>■ Preliminary screening app / Web reception</li> </ul>
Review sales structure / Promotion of operational efficiency	<ul style="list-style-type: none"> <li>■ Block collaboration activities</li> <li>■ Consolidation and expansion of back-office operations</li> </ul>

#### Coverage rate for high-valued group insurance



### Unsecured consumer loans

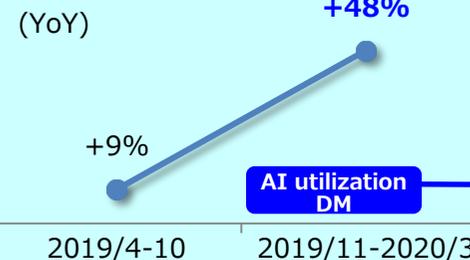
#### Balance of unsecured consumer loans



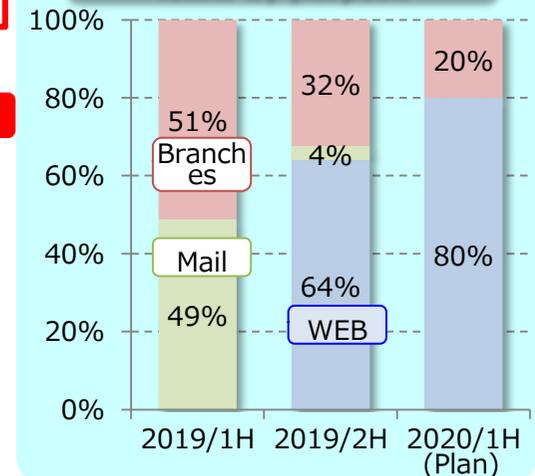
#### Measures to expand unsecured consumer loans

- Web completion scheme for loan by purpose (from Oct 2019)
- **DM with borrowable amount expected by AI** **New**
  - Started for "educational loan" from Nov 2019
  - ⇒ Expanding to other loans in the future

#### Number of educational loan applications



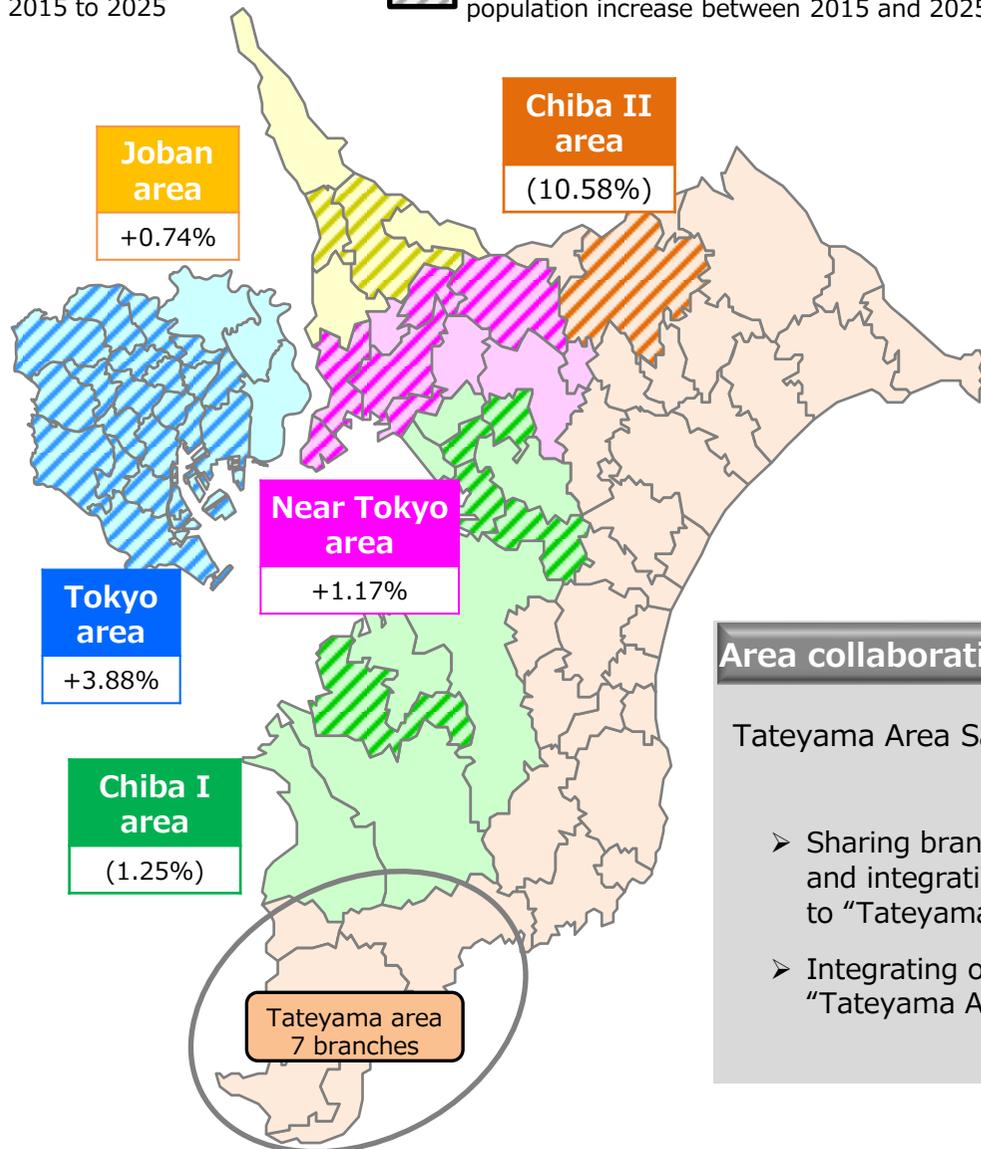
#### Method of applications for loans by purpose



### Realize the branch network that enhances consultation capabilities and efficiency

#### New branch strategy tailored to regional characteristics

\* Population change rate from 2015 to 2025  
 Diagonal lines: Municipalities expected to see population increase between 2015 and 2025



#### Continuous optimization of the branch network

(Excluding virtual branches, exchange offices, and branches in-branch)	Chiba Pre.	Outside of Chiba	Over-seas	Number of branches, offices
	End of Mar 1992	163	11	4
Newly opened	+16	+16	+4	+36
Closed (including transition to branches in-branch)	(33)	(4)	(2)	(39)
Change	(17)	+12	+2	(3)
End of Mar 2020	146	23	6	175

#### Counsilting capabilities

Remote consultation by specialist  
 Open in holidays and business hours extended

#### Customer convenience

Efficiency of in-branch procedures (TSUBASA Smile, no stamp)

#### Area collaboration system

#### Consolidating sales and administrative operations to maintain both efficiency and relationships

Tateyama Area Sales Office (newly established in Apr 2020)

**New**

- Sharing branch GM's know-how and integrating local information to "Tateyama Area Sales Office"
- Integrating operations to "Tateyama Area Operating Center"

- Increase efficiency while **maintaining contact with customers**
- **Strategical reallocatton** of staffs

I

We will continue to evolve closely with our customers

II

**We will continue to create new value for our customers' future**

**Approach aimed at**

Providing value that “goes beyond, for the future”  
[New services and business initiatives for the future]

Develop new services and business domains from the customer's perspective  
that are not bound by the framework of banking

III

We will advance alliance strategies

IV

We will realize sustainable management

# Expansion of Digital Approach

From "face-to-face as main / digital as complement" to "digital as main / face-to-face as complement"

## Utilization of digital and information

- ✓ Reform of customer-oriented business
- ✓ Promotion of operational efficiency
- ✓ Organizational reform and human resources development for promoting digitization

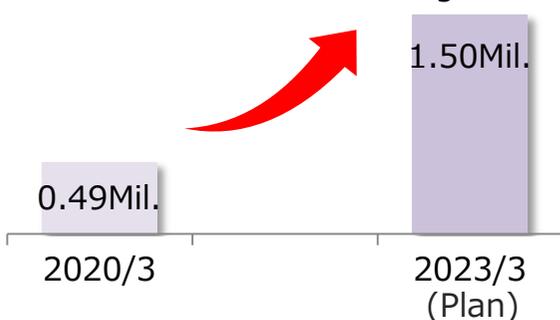
Face-to-face  
(main)

Digital  
(Complementary)

## Number of digital customers

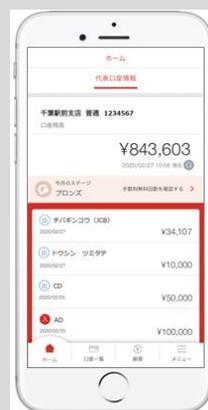
Individual users (access within one year)

- Chiba Bank App
- Passbook app
- Personal Internet banking



## Digital (base to contact with customers)

### Chiba Bank App



**Basic apps that incorporate into daily life and are chosen by all customers**

- ✓ **Be always connected**
  - Various banking transactions are completed without visiting banks
  - Ease of use and convenience with emphasis on design and user experience
  - Supporting money management, such as overuse and insufficient balances, and moving to the next action
- ✓ **1to1, optimal timing and optimal proposal**
  - Identify the person with Chiba Bank ID
  - Optimal proposals tailored to each individual through transaction history and attribute analysis
  - Collection and utilization of data such as account history and browsing history
- ✓ **Bridge with real channel**
  - Smooth collaboration with face-to face consulting and branches
  - Cooperating with various regional services centered on financial services
  - Customer referrals to corporate customers and cashless affiliated stores

### Corporate Portal

**Strengthen non-face-to-face communication in addition to face-to-face sales capabilities**

There is always a digital contact, but face-to-face can be selected when consulting

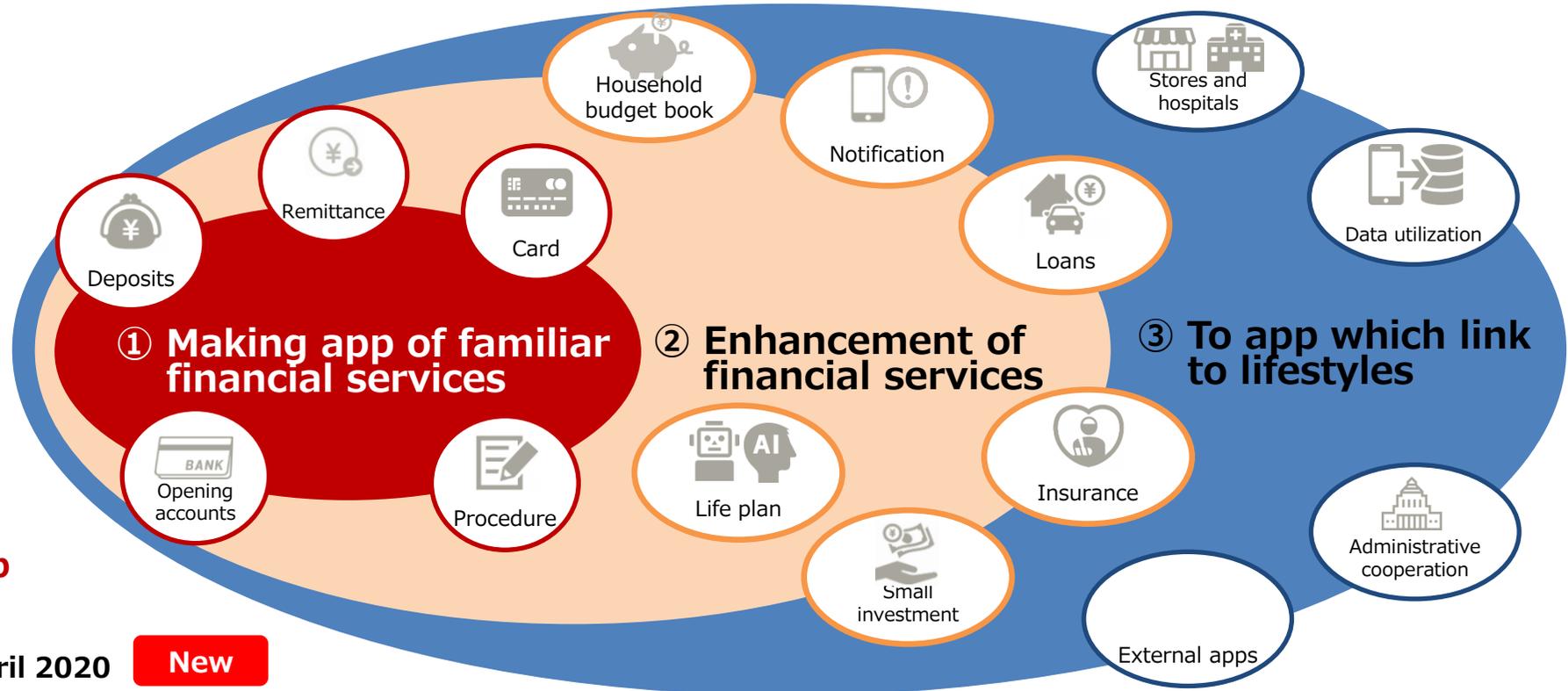
Face-to-face (differentiation channel)

# Chiba Bank App

## Toward the app linked to lifestyles



**Chiba Bank App**



Renovated in April 2020 **New**  
Build on TSUBASA FinTech Platform

### Phase 1

- Inquiry of balance and transaction statements
- Transfer between self-accounts
- Link with Passbook app

Evolve into our core channel with development flexibility and extensibility

### Phase 2 Oct 2020 (scheduled)

- Time deposit transactions
- Transfer (within Chiba Bank)
- Linking debit cards
- "Finbee" collaboration
- Application for housing loans
- Mortgage amortization schedule
- Unsecured consumer loan applications

### Phase 3 March 2021 (scheduled)

- Opening accounts and various procedures
- Insurance and household budget book
- App loans
- Life plan simulations
- Small investment
- Reservations for visiting branches
- Collaboration between tax payments and the individual number
- Linking external apps

# Cashless Payment and Card Business

Establishment of the TSUBASA cashless payment platform to provide comprehensive payment solutions

## Cashless service for merchants

From Oct 2019

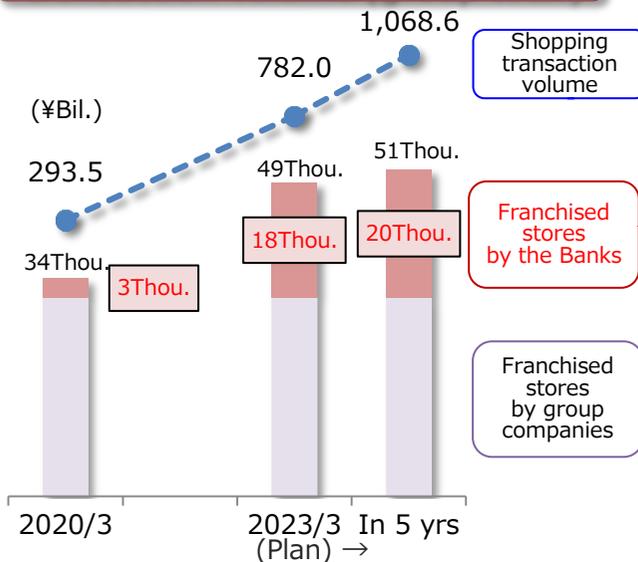
- Entered into cashless services to merchant by the Bank itself
- Support customers' cashless service introduction

**New**

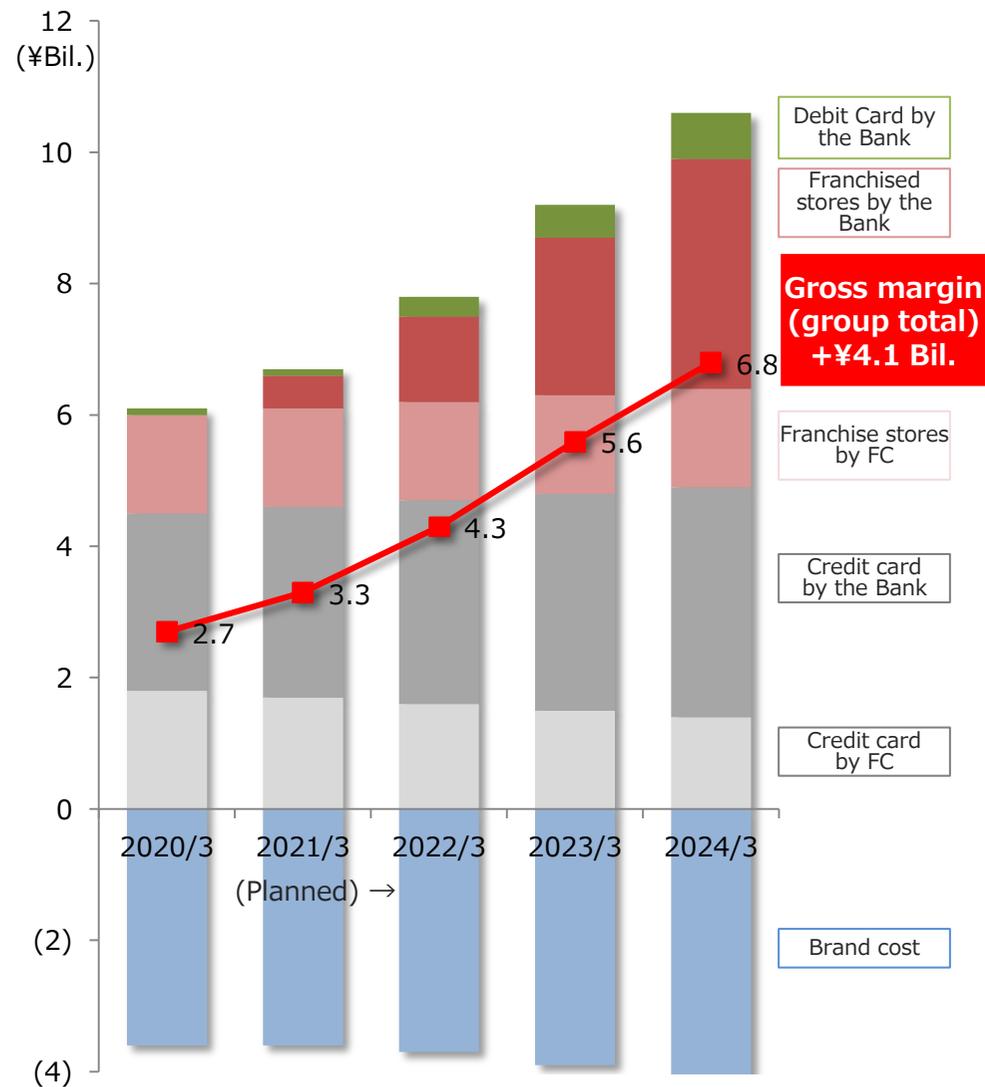
[Feb 2020]  
Narashino City introduced Chiba Bank's "cashless franchise service"

Introduction of cashless settlement at municipal office counters  
⇒ Expand to other local governments

## Number of franchised stores and transaction volume (group total)



## Income and expenditure plan (group total)



## Card business

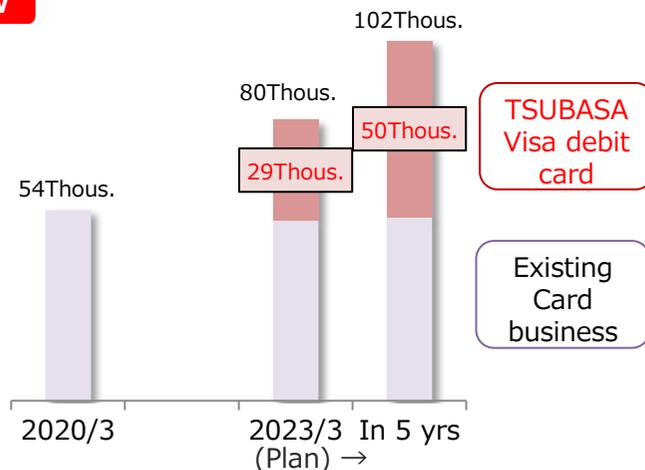
From FY2020 1H-(planned)

**New**

- TSUBASA Visa debit card



## Number of cardholders (group total)



I

We will continue to evolve closely with our customers

II

We will continue to create new value for our customers' future

**III**

**We will advance alliance strategies**

**Approach aimed at**

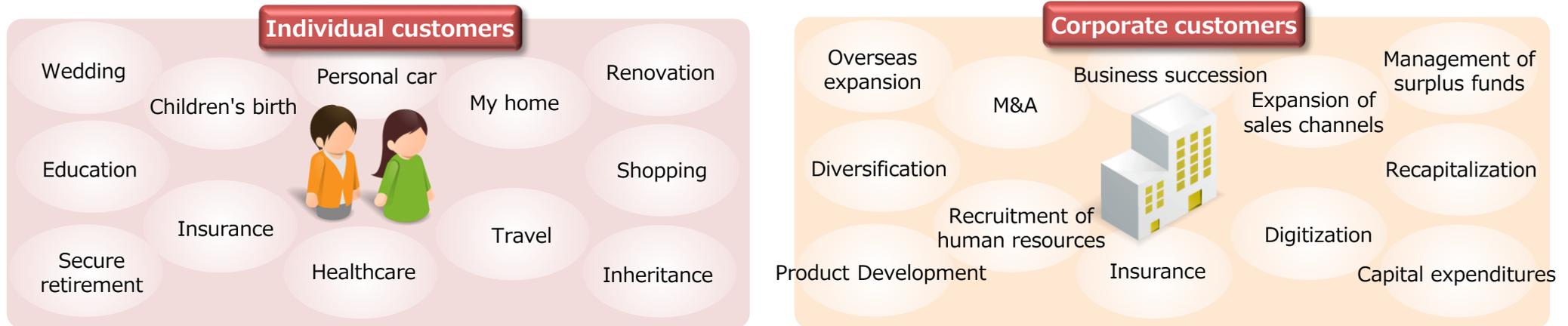
**Deepen existing businesses and create new services and businesses that are difficult to achieve for us alone by enhancing collaboration with other banks and companies in other industries**

IV

We will realize sustainable management

# Overview of Alliance Strategies

## Enhance ability to resolve issues through collaboration with other banks and industries



 **CHIBA BANK** ➤ Providing optimal solutions and services to customers' concerns and needs  
 ➤ Timely and personalized offers

**Advance collaboration with other banks**

 **TSUBASA ALLIANCE**

 **ALLIANCE**  
千葉・武蔵野 アライアンス

**Chiba-Yokohama Partnership**

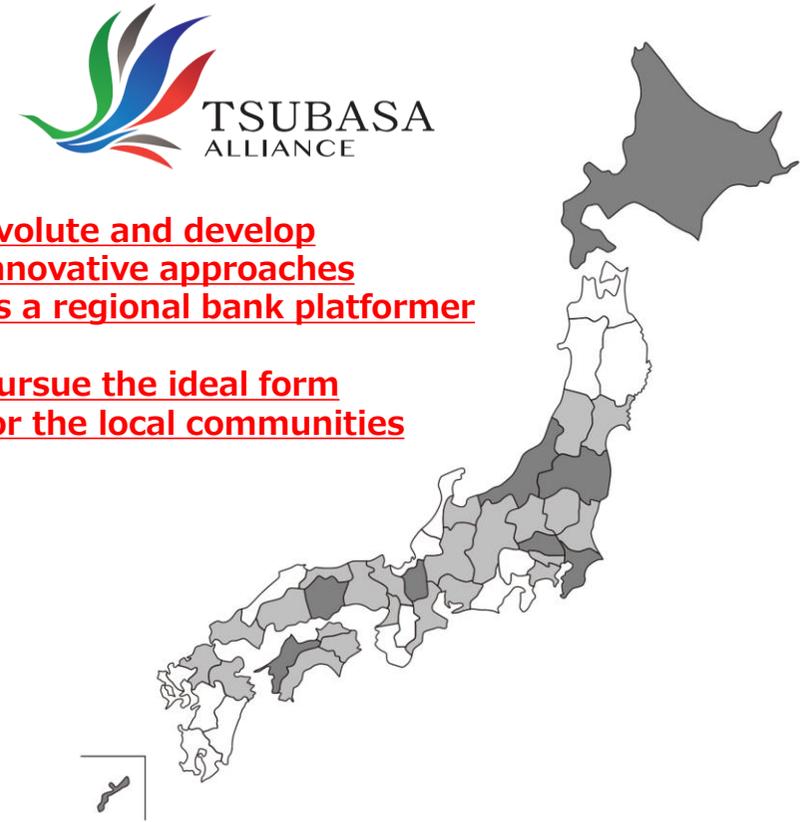
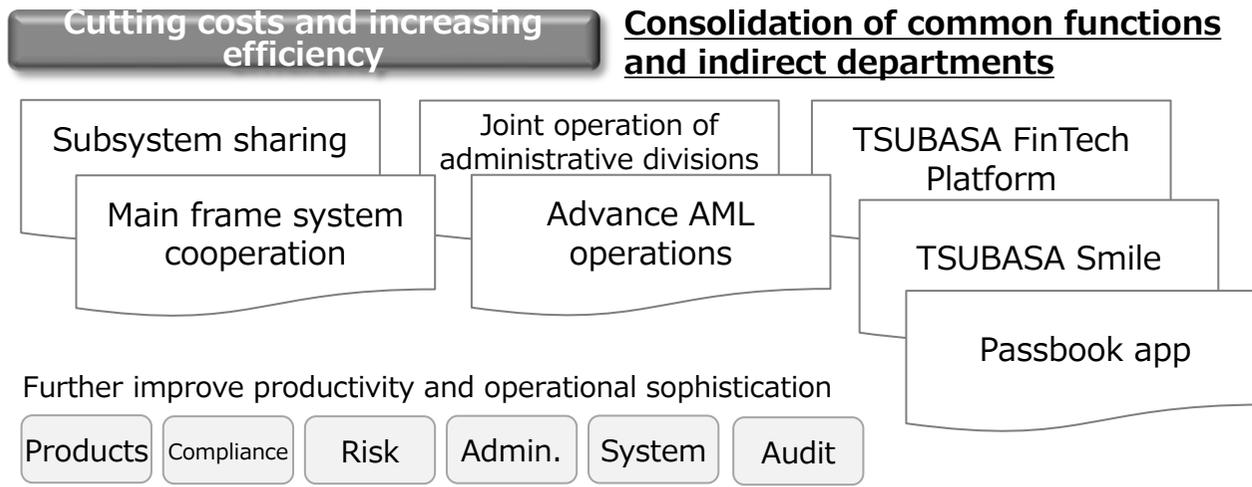
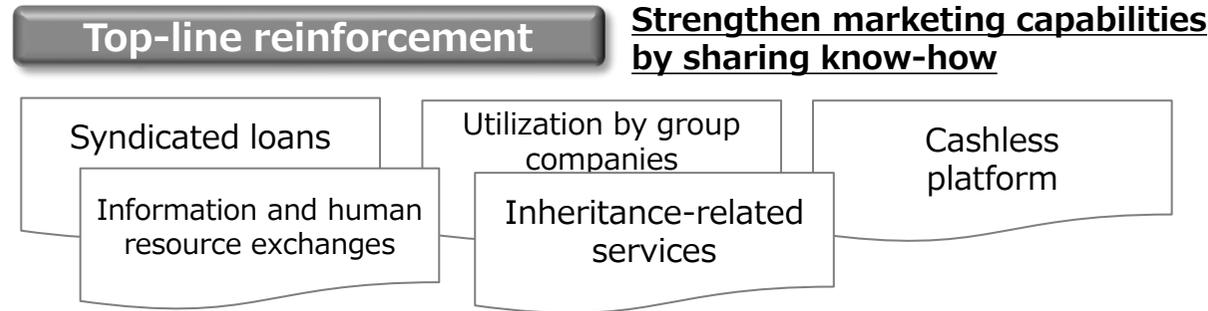
**Enhance collaboration with companies in other industries**

Financial		Non-financial	
<b>Securities company</b> Business for the wealthy, investment products	<b>Credit card companies</b>	<b>Nursing care providers</b> Services for the elderly	<b>Medical institutions</b>
<b>Trust</b> Inheritance-related	<b>FinTech</b> New services	<b>Consulting</b> M&A, business succession and business matching	<b>Car dealer</b> Personal car
<b>Leasing company</b>	<b>Insurance</b> Various types of insurance, disaster relief	<b>House manufacturers</b> My home	<b>IT companies</b> Introduction of IT
		<b>Day nursery</b> Child care, Education	<b>Restaurants</b>
			<b>Travel agency</b>
			<b>Pharmacy</b>
			<b>Shopping mall</b>
			<b>Retailer</b>

### Expand business by leveraging economies of scale through wide-area and large-scale collaboration



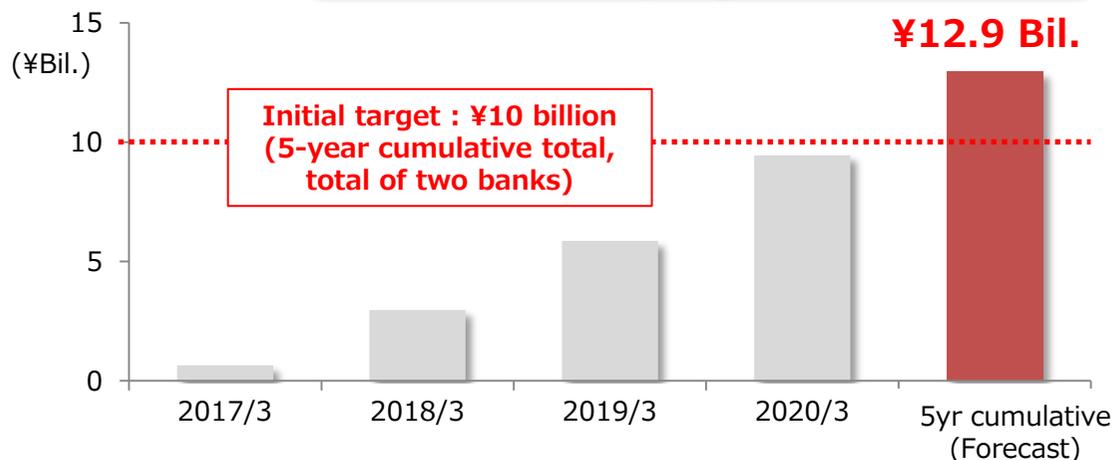
Total assets  
 (As of Mar 2020)  
 About **¥70 Tri.**



### Comprehensive alliance between the two banks based in Chiba and Saitama



#### Realized and estimated 5-year cumulative synergies



#### The first year to March 2017

- Asset management
- Leasing mediation
- Local revitalization privately placed bonds
- Syndicated loans
- ATMs, open cash dispensers
- Branch rent reduction
- Credit examination tool
- Partner funds etc.

➤ Speedy implementation of measures led by a subcommittee

#### The second year to March 2018

- Inheritance-related operations
- Security operation
- First business succession fund
- review of various Tariffs (electricity rates, security costs)
- Joint ATM

➤ Realize large-scale measures such as inheritance and securities

#### The third year to March 2019

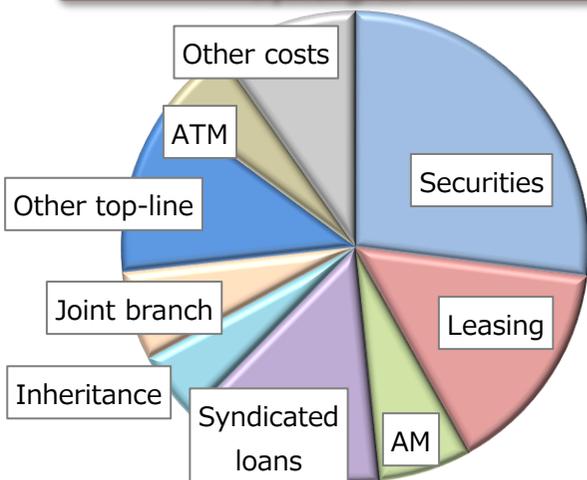
- Joint Establishment of corporate office in Hamamatsu-cho
- Singapore representative office
- Overseas visiting training jointly

➤ Stable operation of measures for realization, deepening of long-term collaboration

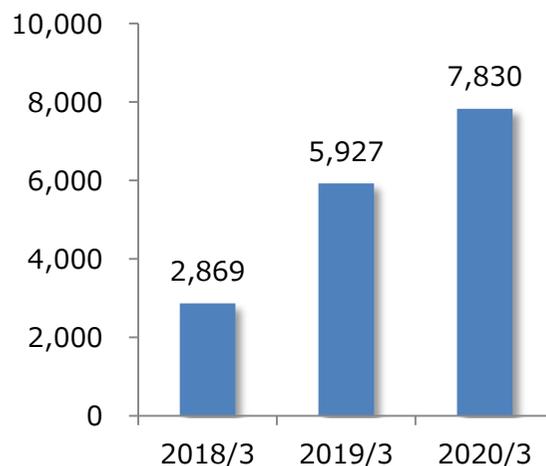
#### The fourth year to March 2020

- Establishment of a joint branch (Ikebukuro Branch)
  - Collaboration with TSUBASA Alliance
- To implement more detailed policies and create new value and products

#### Breakdown of cumulative synergies



#### Number of introductions to Chibagin Securities (cumulative total)



# Chiba-Yokohama Partnership

Two banks of equal size in the capital region will gather forces together to provide customers with enhanced services and products

## Cumulative synergies from collaborations by both banks



- In the first year, we realized synergies mainly from syndicated loans and achieved results that exceeded our plan
- From the second year onward, the amount of effects will increase at an accelerating pace due to collaborative measures for new products and other products planned and developed for retail customers, as well as for corporate customers

### Major collaboration measures in the first year

#### Corporate customers

- Syndicated loan co-arrangements such as LBO financing and hybrid financing ⇒ Arrangement of approx. **¥90 Bil.**
- Assign specialist staff to expand new corporate transactions in Tokyo ⇒ Execute approx. **¥5 Bil.**
- Customer referrals ⇒ Introduction to about **150 companies**
- Co-participation in syndicated loans for overseas companies ⇒ Execute approx. **¥4 Bil.**

#### Retail customers

- Joint development of housing loans in response to natural disaster risks

#### Regional revitalization

- Holding of "Minami Boso and Miura Peninsula cycle Stamping rally"
- Conclusion of a "collaboration agreement on the handling of taxes and public funds, etc." with ALSOK

#### Others

- Established the New Business Co-creation Project
- Joint training and human resource exchanges (cumulative total of approx. 240 participants)

### Major collaboration measures in the second year

#### Asset management company products sales by both banks

- Strengthen product lineup and asset amount under management to meet customer needs



#### <Other measures under consideration>

- Joint development of investment products
- Field trials of individual themes of new business co-creation projects

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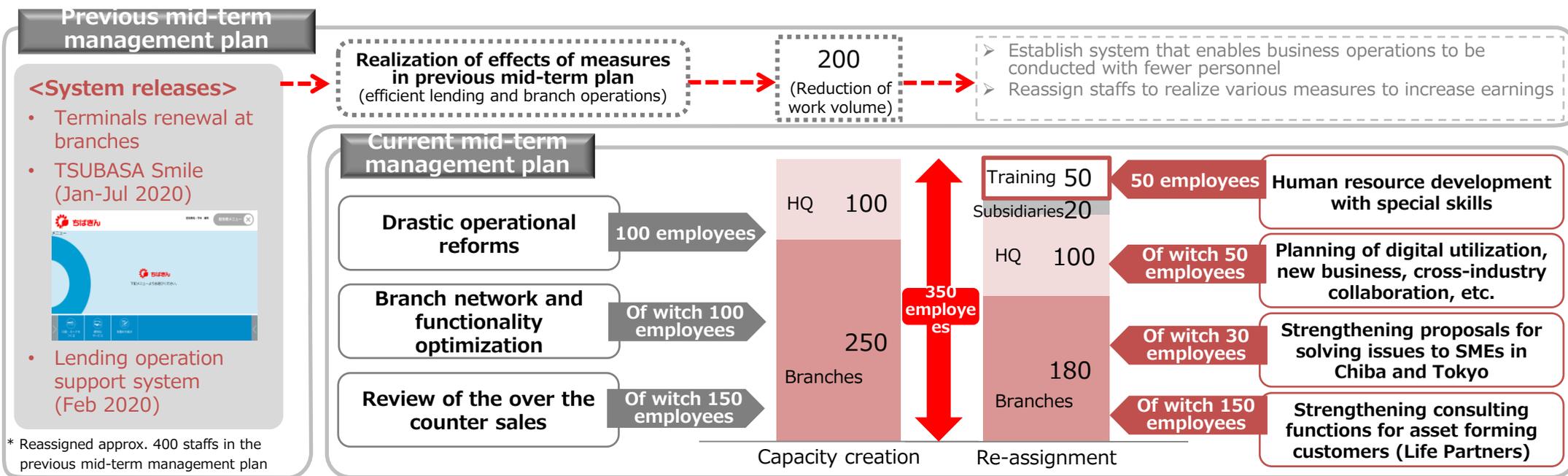
**We will realize sustainable management**

**Approach aimed at**

- Build an organization that encourages employees to grow and take on self-directive challenges, and enables them to work with a high level of motivation
- Promote SDGs initiatives to support the sustainable growth of regional communities
- Establish a robust governance, compliance, and risk management structures to respond to changes in the external environment and support the creation of new businesses

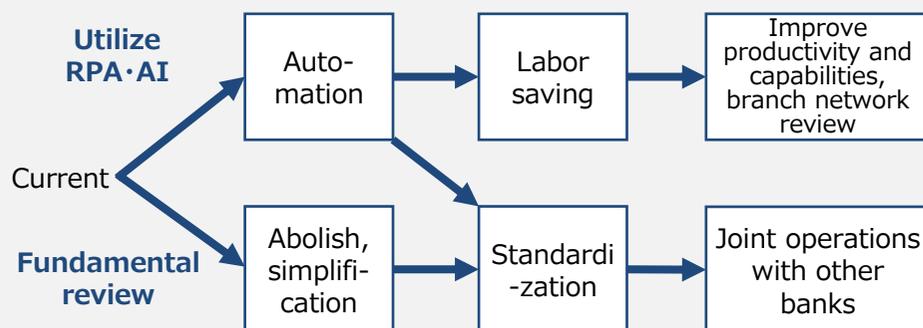
# Operational Efficiency and Personnel Reassignment

Improve productivity and make use of specialist personnel by actively utilizing digital technology and improving operational efficiency



## Work Efficiency Promotion Office

➢ Rebuild business flow using RPA, AI, etc.



## Enhance training and mid-career recruitment

➢ Active involvement of specialists who are responsible for expanding the scope of business

- Digital (including new system-related technologies)
- Card business
- Staffing
- Management consulting
- Cross-industry collaboration

■ **Specialist area trainees (3-year cumulative total)**  
Approximately 150 people

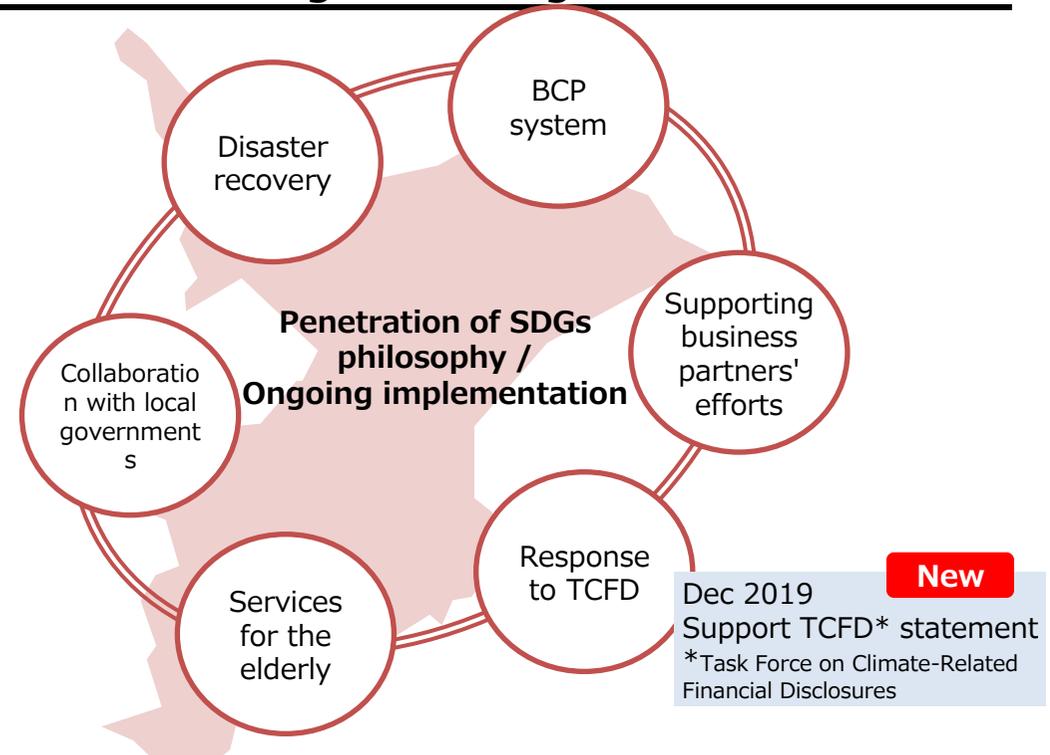


# Achieve both social value and economic value through our long-term aims

**Sustainable management =  
“long-term aim” +  
“social value (solving social issues) +  
economic value”**

## Chiba Bank group declaration on SDGs

Theme	Key issues	SDGs goals
<b>Regional economy and community</b>	Contribute to the revitalization of the regional economy and local communities	8 DECENT WORK AND ECONOMIC GROWTH, 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE, 11 SUSTAINABLE CITIES AND COMMUNITIES, 17 PARTNERSHIPS FOR THE GOALS
<b>Population aging</b>	Support safe and secure lives for the elderly	3 GOOD HEALTH AND WELL-BEING, 11 SUSTAINABLE CITIES AND COMMUNITIES, 16 PEACE, JUSTICE AND STRONG INSTITUTIONS, 17 PARTNERSHIPS FOR THE GOALS
<b>Financial Service</b>	Provide financial services for better life	1 NO POVERTY, 4 QUALITY EDUCATION, 8 DECENT WORK AND ECONOMIC GROWTH
<b>Diversity</b>	Promote diversity and work style reforms	4 QUALITY EDUCATION, 5 GENDER EQUALITY, 10 REDUCED INEQUALITIES, 17 PARTNERSHIPS FOR THE GOALS
<b>Environmental conservation</b>	Contribute to the conservation of a sustainable environment	2 ZERO HUNGER, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY, 12 RESPONSIBLE CONSUMPTION AND PRODUCTION, 13 CLIMATE ACTION, 14 LIFE BELOW WATER, 15 LIFE ON LAND, 17 PARTNERSHIPS FOR THE GOALS



Revision of the policies on loans (from Dec 2019) <span style="float: right;">New</span>	
Item	Policy
Coal-fired thermal power plants	In principle, we will not extend credit to newly established coal-fired thermal power plants. *In cases where support from the Government of Japan, etc. can be confirmed, as an exception to the above policy, there are cases where cautious responses may be considered based on power generation efficiency, etc. with reference to international guidelines
Cluster munitions	Credit to companies manufacturing cluster munitions is prohibited regardless of the use of funds.
Palm oil	When considering loans for the development of palm oil plantations, we make credit decisions with careful attention to the status of obtaining international certification (RSPO), etc.
Deforestation operations	When considering loans for deforestation operations, we make credit decisions with careful attention to the status of obtaining internationally recognized certification (FSC, PEFC, etc.)

## Initiatives to counteract global warming, provision of ESG-related financial products

### Promotion of environmental finance

Financial support for customers working on the use of **renewable energy**

As of the end of Mar 2020	Loan balance
Solar power generation	¥113.8 Bil.
Biomass generation	¥6.8 Bil.
Wind power generation	¥7.6 Bil.
Water power generation	¥0.1 Bil.
Total	¥128.5 Bil.

Amount of renewable energy generated from loans provided by the Bank during the FY2019 ended March 2020

- Annual power generation :150 MWh
- CO2 savings: Approx. 83 tons
- Conversion of cedar trees to about 6000 trees

### Joint sales of Green Bonds and SDGs Bonds

Joint sales of **Green Bonds and SDGs Bonds** issued by the World Bank by securities companies belonging to each of TSUBASA Alliance banks

Total sales: **¥8.1 Bil.**  
(by Chibagin Securities: ¥4.7 Bil.)



Chibagin Securities, Daishi Securities, Chugin Securities, Shikoku Alliance Securities, Toho Securities, and Hokuyo Securities

Timing	Product name
Sep 2017	Green Bonds
Feb 2018	Green Bonds
Sep 2018	Sustainable Development Bonds
Sep 2019	Sustainable Development Bonds

### Chiba Bank SDGs friends loan

New

※ Scheduled in FY2020

- Creation of a "SDGs checklist" describing the relevancy between the business philosophy, etc., and SDGs objectives at the time of business financing, and **support for SDGs management of local enterprises**
- As customers interested in SDGs we post the name as "Chiba Bank SDGs Friends" on our website and inform customers about seminars, etc.



Introduced jointly with the Bank of Yokohama (B/K of Yokohama began this service in Oct 2019)

### Composition and sales of ESG index investment trusts

**Composition** **ちばぎんアセットマネジメント**  
Chibagin Asset Management

- Establishment of a domestic stock index fund using ESG-based stock index as benchmarks
- Linked to "iSTOXX MUTB JAPAN ESG Quality200, with dividend" composed of 200 companies selected with financial and non-financial criteria

**Sales** Private Placement [for qualified institutional investors]  
(from Sep 2019): Total sales: **¥7.4 Bil.**

Public offering (from Mar 2020): Total sales (at the end of Mar) **¥0.7 Bil.**

New

\*Joint sales by Chiba Bank, Chibagin Securities, Bank of Yokohama, and Musashino Bank



## Utilizing diverse human resources, contributing to regional revitalization and industrial growth

### Promotion of diversity

Status of promotion of women in the workplace	FY 2007	Apr 2020	Target for Jul 2021
<b>Percentage of management positions held by women</b> (No. of persons)	2.0% (17)	15.2% (152)	<b>20%</b>
<b>Percentage of leadership positions held by women</b> (No. of persons)*	9.4% (98)	31.1% (275)	<b>30%</b>

\* Staff members who are in a position with subordinates such as deputy branch managers, etc. and staff in an equivalent position who are officers responsible for organizational management as the responsible person in charge of operations.



The "New Diversity Enterprise 100" selected by METI (for the first time as a financial institution)

**New**



The "Nadeshiko Brand" selected by METI and Tokyo Security Exchange

**Third consecutive year**



"Creating a Gender-Equal Society Prime Minister's Award for Meritorious Achievement" by Cabinet Office

### Talent Bank for Regional Banks

(Created by a board of regional banking presidents to accelerate the empowerment of women)

This is for employees who leave work when they move home upon getting married, when their spouse is transferred, or when they need to care for their parents, etc., and it is a scheme that tries to introduce them who want to continue to work to a local bank near their new residence.

April 2015-March 2020: **205 persons** were re-employed under this scheme

### Contributions to regional revitalization

#### Cooperation with local governments

**New**

In Mar 2020, conclusion of the "Collaboration Agreement Concerning the Handling of Taxes, Public Funds, etc." with ALSOK and Bank of Yokohama

Promoting labor-saving and efficient collection operations, which are burdensome for both local governments and financial institutions

Agreements with local governments, etc. concerning testamentary gifts

[Oct 2018] Chiba City  
[Oct 2019] Matsudo City  
[Mar 2020] Japanese Red Cross Society

**New**

Acceptance of individual consultation services for those who wish to bequeath to local governments, etc.

#### Initiatives for industrial development

- Initiatives to assist venture companies in Chiba and the development of human resources for the future

Scheme	Performance
Himawari Venture Development Fund (a public interest incorporated foundation)	Total 210 participants / ¥643 Mil. in aid grants
Chibagin R&D Assistance Program	Total 42 companies / ¥43 Mil. in aid grants
Chibagin Business Ideas Contest for Students	Total of 31 winners 8 times (six out of these started businesses)





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