

Company Name: The Chiba Bank, Ltd.  
 Representative: Tsutomu Yonemoto, President  
 Stock Exchange Listing: Tokyo (code: 8331)

**Chiba Bank Announces Establishment of  
 “TSUBASA / JUUDANKAI Joint Research Group”  
 - Joint research into systems, store management and operational efficiency,  
 and cyber security -**

March 28, 2024 - The Chiba Bank, Ltd. (President and CEO: Tsutomu Yonemoto) (“Chiba Bank” or “the Bank”) announced that the TSUBASA / JUUDANKAI Joint Research Group (the “Research Group”) would be established with THE HACHIJUNI BANK,LTD. based on the agreement of all 15 banks, participating in TSUBASA Alliance\*1 and JUUDANKAI\*2.

1. Background and purpose of this collaboration

The COVID-19 has accelerated the trend toward digitization and brought about major changes in individual values and behavior. As a regional financial institution, contributing to the sustainable development of the region while improving management efficiency has become a common challenge for all banks in order to meet the diversifying needs of customers and the expectations of stakeholders toward resolving regional issues.

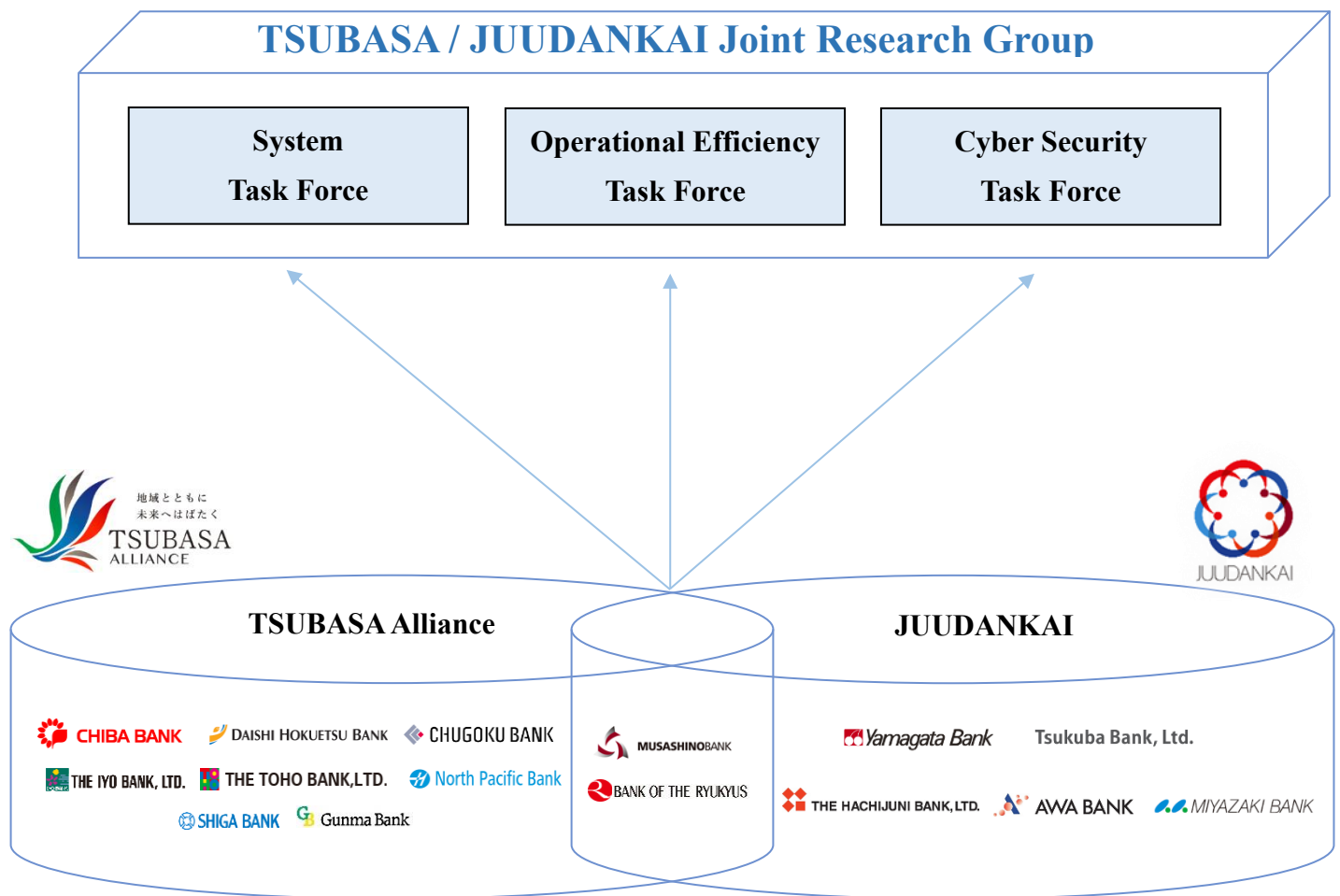
In such an environment, the two groups, which have a strong affinity for each other in terms of systems, will share their knowledge and know-how in order to realize efficient system operation and business processes. In addition, in order to contribute to the advancement of customer services and the sustained growth of each regional economy, we have decided to launch the Research Group.

Chiba Bank Group aim to be an engagement bank group that works closely with the community by providing value-added services to regional communities and customers in cooperation with participating banks of the Research Group, and supporting our customers' affluent lifestyles through the sophistication of systems, etc.

2. Overview of the Research Group

Name	<b>TSUBASA / JUUDANKAI Joint Research Group</b>
Research theme	<p>&lt;System Task Force&gt;</p> <ul style="list-style-type: none"> <li>• Joint research on next-generation systems and subsystems</li> <li>• Joint research on the digital field (utilization of API, etc.)</li> <li>• Joint research on anti-money laundering (AML)</li> </ul> <p>&lt;Operational Efficiency Task Force &gt;</p> <ul style="list-style-type: none"> <li>• Joint research on labor saving measures in branch operations                      (labor saving at staffed branches, joint use of back-office facilities)</li> <li>• Joint research on operational efficiency</li> </ul> <p>&lt;Cyber Security Task Force&gt;</p> <ul style="list-style-type: none"> <li>• Joint research on cybersecurity measures</li> <li>• Sharing cyber risk management know-how</li> </ul>
Members	<p>All 15 banks* (TSUBASA Alliance 10 banks and JUUDANKAI 7 banks)</p> <p>* Musashino Bank and Bank of the Ryukyus participation in both groups</p>

【Image view】



\*1 Wide-area regional bank partnership framework consisting of 10 banks: Chiba Bank, Daishi Hokuetsu Bank, Chugoku Bank, Iyo Bank, Toho Bank, North Pacific Bank, Musashino Bank, SHIGA BANK, Bank of the Ryukyus, and Gunma Bank. (<https://tsubasa-al.co.jp>) (Japanese)

\*2 Framework for 7 regional banks to jointly use the core banking system developed by HACHIJUNI BANK. (Yamagata Bank, Tsukuba Bank, Musashino Bank, HACHIJUNI BANK, Awa Bank, Miyazaki Bank, Bank of the Ryukyus) (<https://sec.juudankai.jp>) (Japanese)  
Musashino Bank and Bank of the Ryukyus participate in both groups.

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