



June 20, 2025

Company name: The Chiba Bank, Ltd.
Name of representative: Tsutomu Yonemoto, President
(Securities code: 8331;
Tokyo Stock Exchange, Prime Market)

Announcement regarding Initiation of Full-Scale Discussions for the Coalition of Core Systems with Gunma Bank

— “TSUBASA Alliance” Collaboration Measures —

The Chiba Bank, Ltd. (President: Tsutomu Yonemoto) (“Chiba Bank” or “the Bank”) announced that the Bank will start a full-scale discussions for the coalition of “TSUBASA core systems” from July 2025 with The Gunma Bank, Ltd. (President: Akihiko Fukai) (“Gunma Bank”) which collaborates with “TSUBASA Alliance^{*1}”.

In addition to the four banks (Daishi Hokuetsu Bank, Ltd. (“Daishi Hokuetsu Bank”), The Chugoku Bank, Ltd. (“Chugoku Bank”), North Pacific Bank, Ltd. (“North Pacific Bank”) and The Toho Bank, Ltd. (“Toho Bank”)) that have already been in coalition of core systems, IBM Japan, Ltd. (“IBM Japan”) and Kyndryl Japan KK (Kyndryl Japan) will also participate in this effort.

The participants will discuss the details of the system development and how to share the costs of operation, with the aim of reaching a final agreement by the end of the second half of FY2025.

[About the TSUBASA Alliance core systems]

The TSUBASA Alliance core systems were jointly developed by Chiba Bank, Daishi Hokuetsu Bank, Chugoku Bank, North Pacific Bank, Toho Bank, IBM Japan, and Kyndryl Japan. The systems are designed to improve efficiency through joint development, operation, and maintenance of various functions.

The goals of the next systems are to “provide new value to customers,” “respond quickly and flexibly to business changes,” “ensure stability and security,” “achieve sustainable growth of the Coalition of Core Systems,” and “further improve productivity.” To achieve these goals, the Bank will work with IBM Japan and Kyndryl Japan to further evolve the current “hybrid core systems of mainframes and open platforms^{*2}.”

In addition, the Bank will also consider the use of IBM Japan's cutting-edge technologies such as AI and quantum resistant computer cryptography^{*3}.

^{*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} A system in which highly reliable mainframes and flexible open/cloud infrastructures are used in the optimal manner.

^{*3} Quantum computers, which are expected to be put into practical use in the mid-2030s, have the potential to break some current encryption technologies in a short period of time, and this new high-strength encryption scheme is expected to prevent this problem.

[History of the TSUBASA Alliance core systems coalition]

年 月	内 容
Oct. 2012	Chiba Bank, Daishi Hokuetsu Bank, and Chugoku Bank reached a basic agreement regarding the coalition of core systems.
Jan. 2016	Chiba Bank began operation of the “TSUBASA Alliance core systems”.
Jan. 2017	Daishi Hokuetsu Bank began operation of the “TSUBASA Alliance core systems”.
May 2017	Chugoku Bank began operation of the “TSUBASA Alliance core systems”.
Jul. 2018	North Pacific Bank reached a basic agreement regarding the coalition of core systems.
Sep. 2019	Toho Bank reached a basic agreement regarding the coalition of core systems.
Jan. 2023	North Pacific Bank began operation of the “TSUBASA Alliance core systems”.
Jan. 2024	Toho Bank began operation of the “TSUBASA Alliance core systems”.
Jul. 2025	Gunma Bank began full-scale discussions for the coalition of core systems.