

Message from the Group CBO (on Sales Strategy)

Delivering high-quality services tailored to each and every individual and corporate customer with the optimal timing

Kiyomi Yamazaki

Director and Senior Executive Officer
(Representative Director, Group Chief Business Officer (CBO), General Manager in charge of Business Promotion)

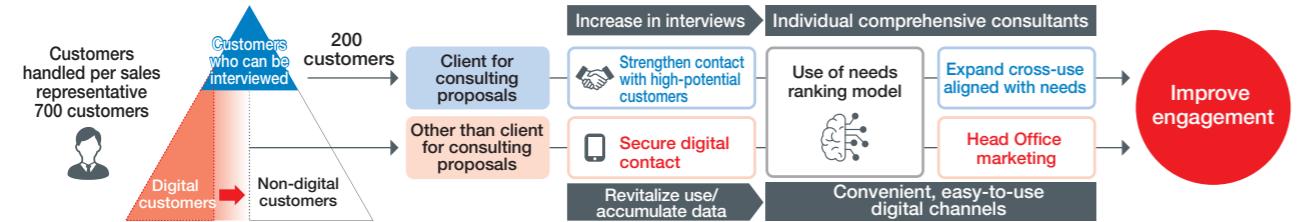
To create a local community better suited to bringing each person's hope to life

If we are to realize the Purpose and Vision, it is important to have a better understanding of our customers and to identify their existing and latent needs. By understanding those needs and making optimal proposals for bringing customers' hopes to life and solving their issues, we will evolve our business model into a customer-oriented model in which the Bank will grow together with our customers.

A more sophisticated sales organization

Amid significant changes in the environment surrounding the Bank, such as the transition to a world of positive interest rates and intensifying competition from other banks, including online banks, to offer our customers high value-added services quickly, we reinforced the divisions responsible for the integrated oversight of corporate and retail banking operations. We will work to make our sales organization more sophisticated by restructuring it to integrate sales promotion and product planning.

» Review of individual sales activities



We have also established a new Main Bank Service Office to strengthen our accompanying support services to the region's core companies. Staffed by personnel with extensive frontline experience, the Main Bank Service Office will provide long-term support as a trusted business advisor for companies, through services such as the provision of high-quality information and solution proposals through advanced consultative sales.

Understanding our customers well to deliver optimal solutions

I will talk in specifics about our retail, corporate, and cashless businesses separately, starting with the retail business.

We will shift away from the conventional role-specific approach to proposals toward individual comprehensive consulting proposals that offer a variety of financial services tailored to our customers' diverse needs.

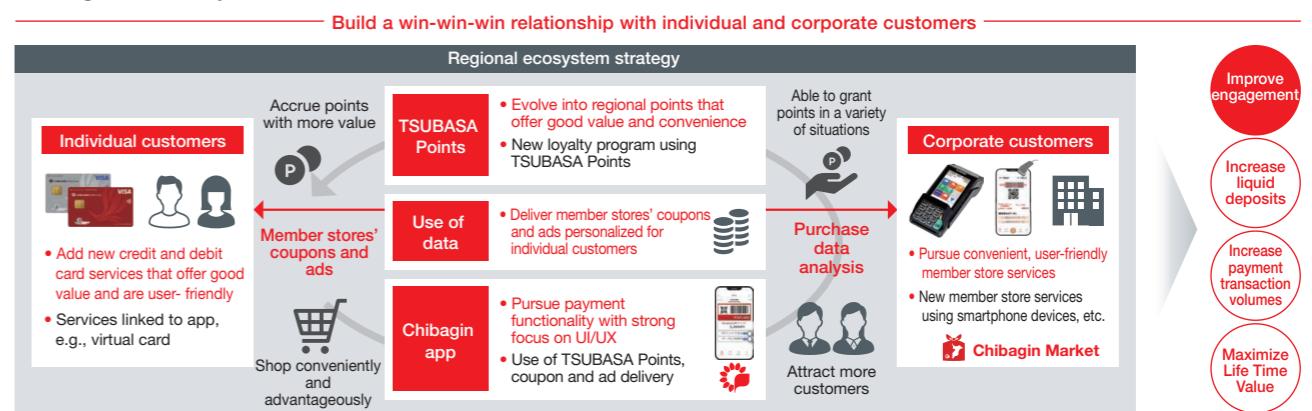
As individual comprehensive consultants, by making optimal proposals for diverse life events, we will offer customers the optimal customer experience and support them in achieving a prosperous lifestyle. We also hold regular seminars of various sizes for regional customers and employees of our corporate clients, with the aims of solving their money concerns and increasing their financial literacy. We aim to broaden our customer base by promoting awareness of our services as effective solutions to concerns and needs.

Next, in the corporate business, as "an assistant to management," Head Office, the branches, and Group companies will work together to gain a full picture of the management issues of individual corporate customers and promptly make proposals that will help support their core business. Specifically, to help companies to enhance their ability to grow, we will offer solutions to management issues such as DX (digital transformation) and GX (green transformation) based on their owners' vision and business plans. To support corporate revitalization and renewal, we will provide support through proposals for M&A, business succession planning, and buyout funds, leading the way among banks and other firms.

In addition, we hold Customer Contribution Information Meetings, where we share the needs and issues identified during interviews and discuss solutions that will contribute to our customers. We will provide more effective solutions to assist in solving social issues of the region.

In our cashless business, we are proceeding to build a "regional ecosystem" as a further evolution of our platform. This regional ecosystem connects individual and corporate customers through apps, cashless services, and

» Regional ecosystem



the regional trading company, with the aim of revitalizing the local economy. Our aim is to establish a win-win-win relationship, in which our individual customers, corporate customers, and the Bank all benefit, through initiatives such as enabling individual customers to shop more advantageously when shopping at our corporate clients' stores and by offering increased point reward rates when they use their cards at designated shops. As well as contributing to the revitalization of the local economy, we believe that these initiatives will lead to improved customer engagement, growth in sticky liquid deposits, the expansion of payment transaction volumes, and the maximization of lifetime value.

Continuing to grow alongside the region

The Bank possesses rock-solid business foundations that can be attributed to the relationships of trust that we have built up with our customers over many years.

Also, as the megabanks and other regional banks in the prefecture continue to close and amalgamate branches, Chiba Bank has been able to maintain its branch network, giving us a structure that allows us to respond promptly and carefully to customers when they seek our advice. In addition to our strength in face-to-face services, we will further strengthen our digital touchpoints, which are highly convenient for customers who have limited opportunities for direct contact with the Bank.

Through a hybrid of digital and face-to-face services, we aim to further deepen our relationships with our existing customers and develop new customers to take with us into the future, in our aim to be a banking group that continues to grow alongside the region.

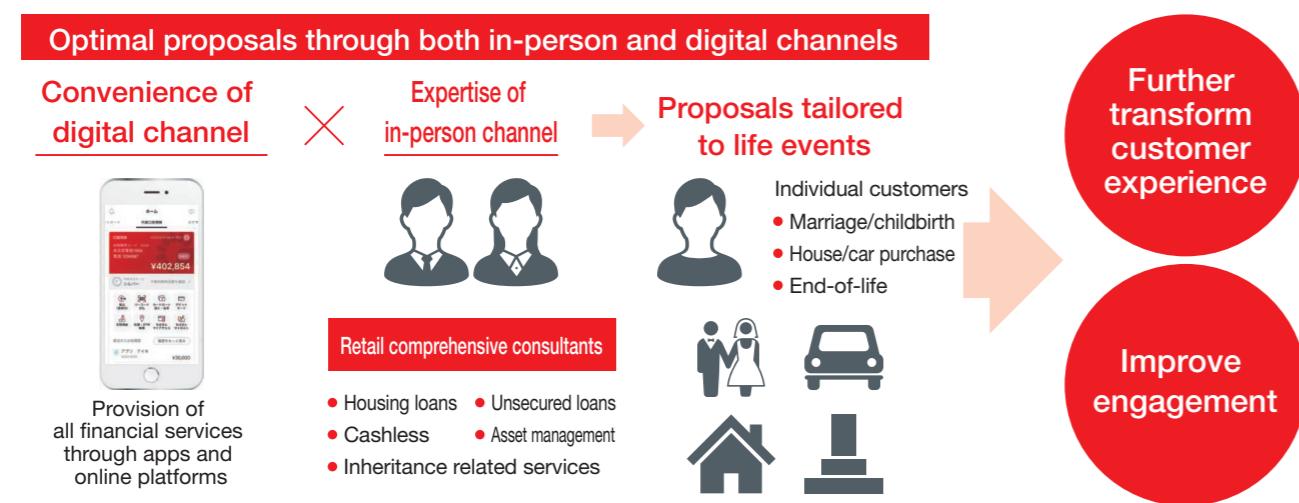
Retail Business

Individual values and lifestyles have diversified, and accordingly, the services that customers expect from financial institutions have changed. The Bank Group has worked to strengthen operational systems and various services to provide optimal services that meet the needs of retail customers.

Retail Comprehensive Consultants

We are strengthening our contact points with each individual customer by combining highly convenient digital channels such as apps with highly specialized in-person proposals.

Particularly in face-to-face meetings, we act as retail comprehensive consultants and offer proposals tailored to each customer's needs and life events from a wide range of products and services, rather than just single products, including asset management, housing loans, unsecured loans, cashless solutions, inheritance, and trust services in order to improve customer engagement.



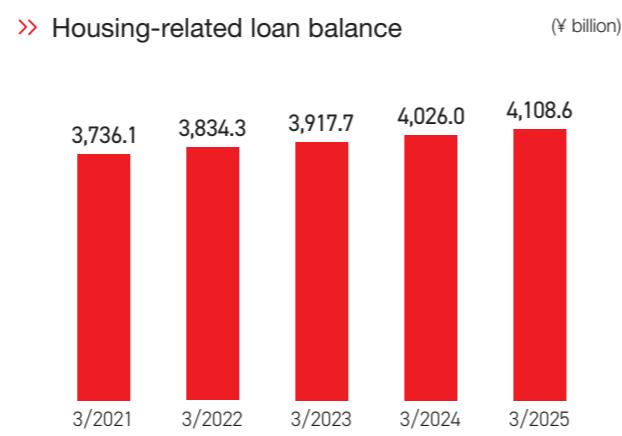
Strengthening Operational Systems for Housing Loans in and Outside of Chiba Prefecture

In order to flexibly respond to changes in the social environment including soaring housing prices and diversification of work styles and to closely support the wishes and intentions of our customers to purchase houses, we have strengthened our operational systems mainly by expanding the number of personnel specializing in housing loans.

In Chiba Prefecture, we are conducting sales activities that respond to regional demand, such as increasing the number of personnel specializing in housing loans, strengthening our operational systems in the Joban area, and increasing the number of specialists in the Kisarazu area.

In addition, in order to further strengthen sales in Tokyo, where demand for housing remains strong, we have expanded the structure of the Tokyo Consumer Loan Center, and established the "Tokyo Consumer Loan Center Shinjuku Office" in the Shinjuku Nishi Corporate Banking Office in June 2024, to provide consultation services for housing loans in the West Tokyo area.

Housing loans play a very significant role as a gateway to individual customer transactions. We will flexibly review our operational systems in line with trends in housing needs and work to evolve products and systems that meet the trend of digitalization and the needs of customers.



Inheritance-Related Services and Trust Business

To solve issues in the 100-Year Life Society

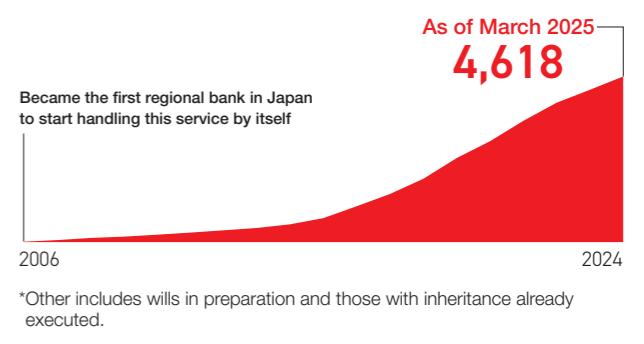
We want our customers to use Chiba Bank throughout their lives, which is why in 2006 we became the first regional bank in Japan licensed to handle inheritance-related services by itself. Since then, we have supported many customers in solving the issues in a 100-Year Life Society as a close and accessible advisor.

Two important preparations in a 100-Year Life Society			
Preparation for dementia, etc.	Preparation for inheritance		
What if I can no longer go to the bank...	It's time to leave the rental property management to my successor...		
Asset management trust Cumulative total of 2,033 applications	Family trust (civil trust) support service Cumulative total of 321 applications	Alternative testamentary trust Cumulative total of 1,380 applications	Testamentary trust Cumulative total of 7,070 applications

Handling status of testamentary trusts

Our testamentary trusts have been well received, as they enable customers to realize their desire of not causing trouble for heirs upon inheritance, with cumulative applications exceeding 7,000 since the start of the service.

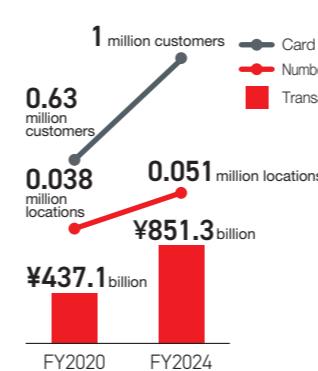
» Number of wills in custody (testamentary trusts)



Cashless/Regional Ecosystem

In order to provide services to more customers in the expanding cashless payment market, the Bank launched the franchise business in 2019 and the TSUBASA Chibagin Visa debit card issuance business in 2020. As of the end of March 2025, the Group has 1 million card membership, 50,000 franchises, and is steadily growing transaction volume. We will continue to pursue improved customer convenience and link this to our regional ecosystem strategy, including a business partnership with SoftSpace, a Malaysian FinTech venture, in March 2025.

Card membership, number of franchises, and transaction volume



Business partnership with SoftSpace



*A FinTech company providing payment solutions to over 90 businesses in approximately 30 countries, mainly in Asia

Franchise system with smartphone-type payment terminals, etc.

Wallet functions in the app, etc.

Improvement of customer convenience/Regional ecosystem strategy

Corporate Business

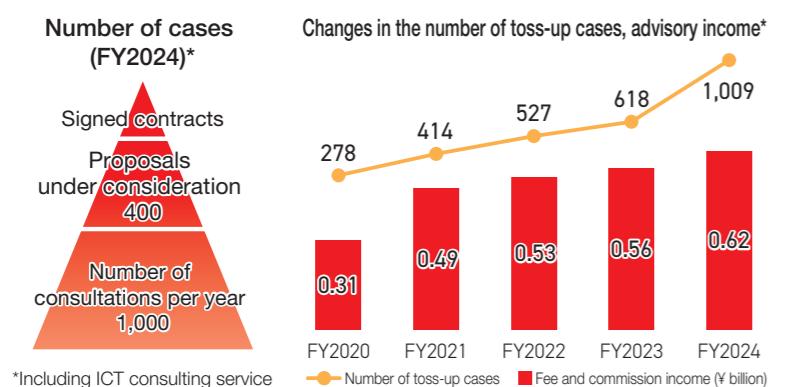
The business environment surrounding companies has been dramatically changing as seen in soaring raw material prices and labor shortages. The Bank Group conducts customer-oriented consulting by sharing management issues with various business operators, including individual business owners, small and medium enterprises, and major companies.

Main Initiatives

Advisory services for business operators

In advisory services for business operators, we carry out initiatives to improve customer engagement, including support for forming management strategies and business plans in anticipation of business expansion, support for creating human resources management systems, and lateral support for starting a new business in response to changes in the business environment.

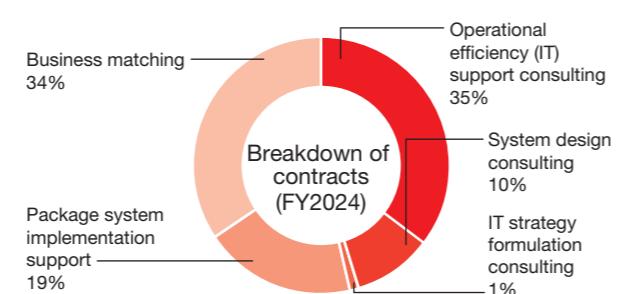
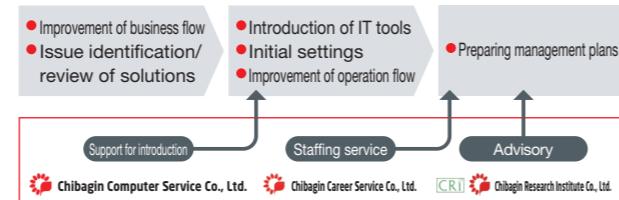
The number of contracts in FY2024 exceeded 200 for the second consecutive year, contributing to the increase in the Bank's commission income. The specific number of consultations is increasing, exceeding 1,000 per year (approximately 1.6 times year on year). We will continue to provide sophisticated consulting on our customers' management issues.



ICT consulting service

In our ICT consulting service launched in April 2021, we provide services that support digitalization to help improve customer productivity. We offer consulting on the introduction of the optimal system and IT tools independently from IT service providers to help solve customer issues. The number of consultations in FY2024 has exceeded 400, and we have increased consulting on workflow analysis to improve operational efficiency, support for system selection, and support for the introduction of no-code/low-code systems. We will continue our accompanying support services toward the digitalization of small and medium enterprises in the region.

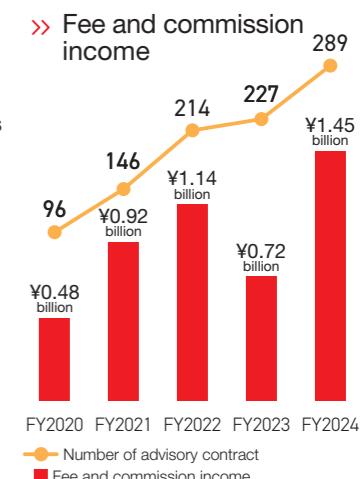
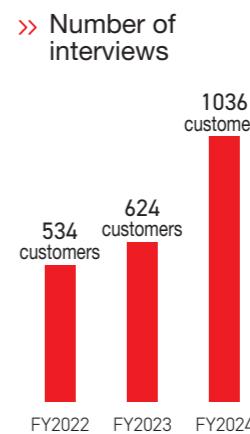
Providing accompanying support to business operators through ICT adoption



Business succession consulting services

Our business succession consulting services provide one-stop, speedy support for all options related to business succession (relatives, employees, M&As).

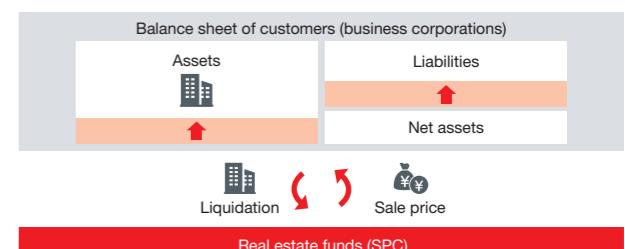
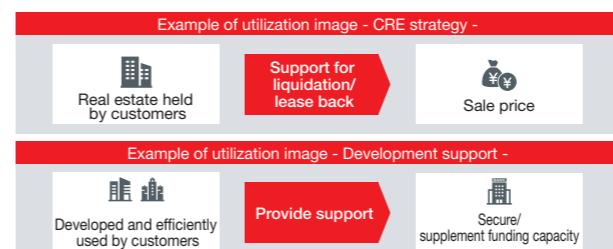
Interest, concerns, and worries among business owners regarding succession are on the rise, and the number of companies having interviews with the Business Succession Consulting Division has increased to a level exceeding 1,000 in FY2024. We will continue to provide detailed support tailored to each customer for their business succession needs in a timely and appropriate manner.



High-level solutions via real estate funds

To meet the increasingly diversified and sophisticated customer needs related to real estate, such as improving the balance sheet, raising growth capital, and realizing large-scale investments, we work with external experts to provide support utilizing real estate liquidation scheme. In August 2024, we established a fund backed by World Business Garden, the largest office building in Chiba Prefecture.

We will continue to dig deeper into the management and financial issues of each customer from the perspective of real estate, thereby providing custom-made optimal solutions.



Initiatives backed by World Business Garden (August 2024)



Supporting the stable operation of WBG, a landmark in Makuhari New City

Employment promotion and economic revitalization

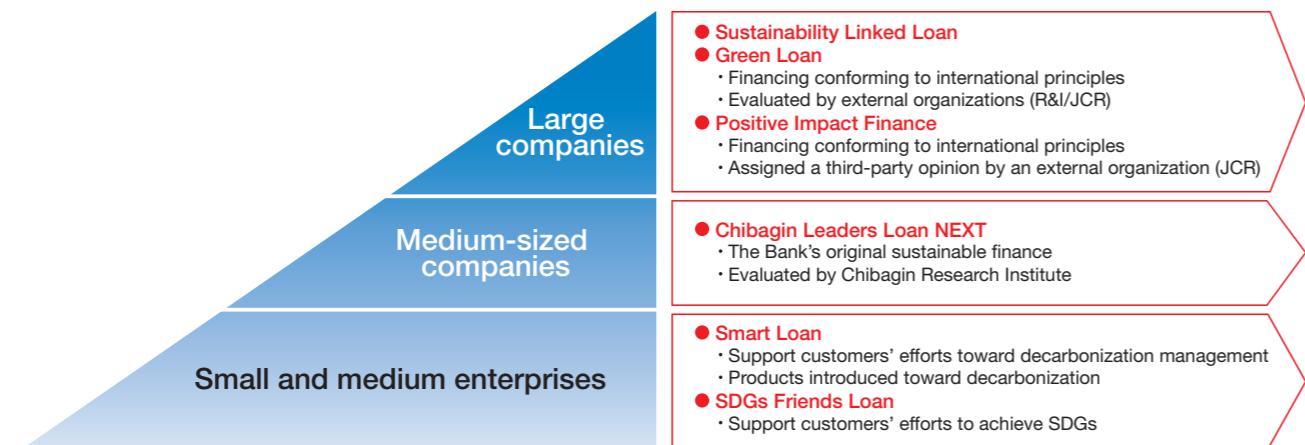
Corporate Business

Expansion of sustainable finance products

The Bank provides various loan products to promote customers' sustainability-oriented management in terms of finance.

For large companies, we offer a product lineup conforming to the Sustainability Linked Loan Principles and other international principles, such as the Chiba Bank Sustainability Linked Loan and Chiba Bank Green Loan, as well as the Chibagin Positive Impact Finance, which comprehensively analyzes and evaluates the impact of corporate activities on the environment, society, and economy in an aim to increase positive impacts and reduce negative ones.

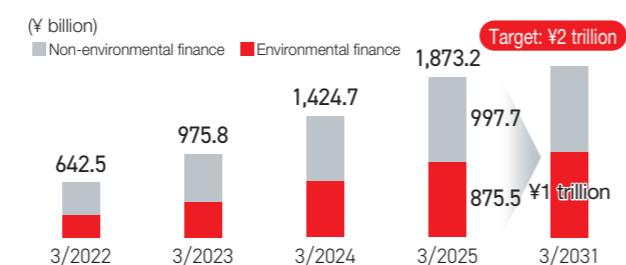
For medium-sized companies and small and medium enterprises, we launched new products in April 2025, including the Chibagin Leaders Loan NEXT, in which specialized departments of the Bank provide support to businesses for setting effective targets and so forth according to business size and management conditions and evaluated by the Chibagin Research Institute, and the Chibagin Smart Loan, which supports initiatives toward decarbonization management, and both of these products are being used by many customers.



» Target for amount of sustainable finance and results

	Target amount (FY2019 to FY2030)	Actual amount [progress rate] (FY2019 to FY2024)
Sustainable finance	¥2 trillion	¥1,873.2 billion [93%]
Environmental finance	¥1 trillion	¥875.5 billion [87%]

» Cumulative amount of sustainable finance



Overseas Business

Financial support utilizing the overseas network

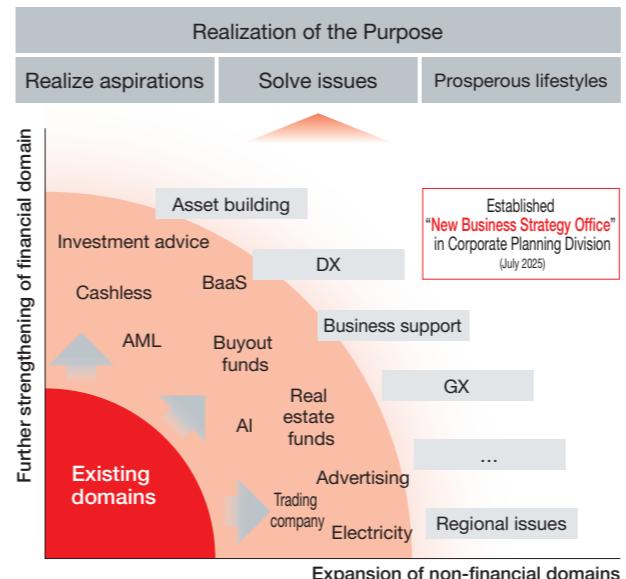
In January 2025, we newly established the Singapore Branch to support customers' overseas expansion in the Asia-Pacific region and strengthen our local support system, and with this, our overseas branch network reached four branches, the largest among regional banks.

We provide support for overseas business expansion through our six overseas locations (four branches and two representative offices) and partner banks, including the latest information on the investment environment, market development, and financial support for local subsidiaries to businesses overseas and customers considering overseas expansion.



New Business

The Bank is expanding its business areas in both financial and non-financial areas and enhancing the sophistication of its solutions to regional social issues through new business initiatives. In addition, to further strengthen new businesses, we established the New Business Strategy Office within the Corporate Planning Division in July 2025 to reinforce our internal structure.



Main initiatives since the start of the current Mid-term Plan	
Chibagin Market	EC/FC business expansion Housing consultation services (trial underway)
Regional trading company	Himawari Green Energy Started power generation business Started intermediation of non-fossil certificates
Energy business	Advertising business
Buyout funds	Buyout funds Established Chiba Engagement Fund No. 1
Anti-money laundering	TSUBASA-AML Center Started operation (under contract from The Chiba Bank, DAISHI HOKUETSU BANK, CHUGOKU BANK, and North Pacific BANK)
AI	AI Full acquisition of Edge Technology
Primary industry	Primary industry Full acquisition of Fresh Farm Chiba

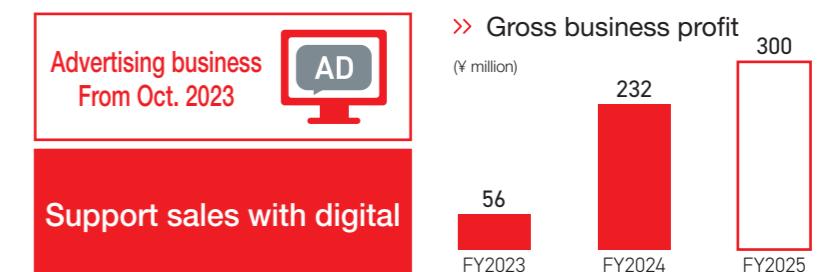
Chibagin Market Co., Ltd.

In addition to expanding our e-commerce site and crowdfunding businesses, we are preparing for full-scale development of the "Chiba Housing Concierge" housing-related services.



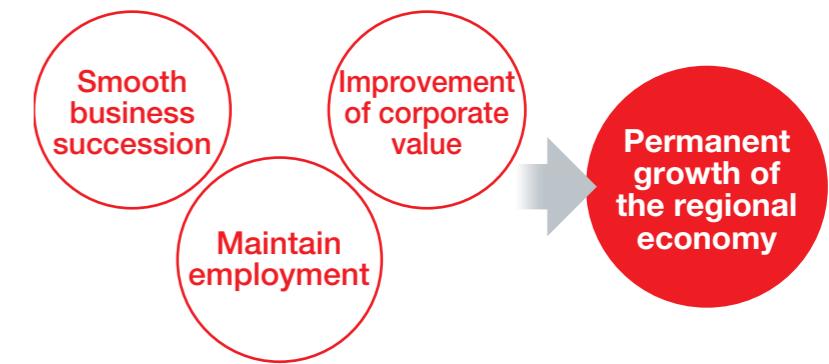
Advertising business

We are developing two businesses, the advertising media services and the advertising consulting services, and are accelerating efforts to achieve ¥300 million in gross business profit for FY2025.



Buyout funds

We aim to develop sustainably along with the regional economy by supporting local companies in smooth business succession, maintaining employment, and increasing corporate value. In September 2024, we launched the Chiba Engagement Fund and executed the first project.



Message from the Group CDTO



Aiming to be a banking group that serves its customers with “DX for the whole region”

Hideki Shibata

Managing Executive Officer (Group Chief Digital Transformation Officer (CDTO))

DX strategy initiatives

After serving as General Manager of the Digital Innovation Division from April 2021, and subsequently as General Manager of the Digital Strategy Division, I took on a new role as Group Chief Digital Transformation Officer (CDTO) in April this year. During that time, in addition to improving operational efficiency, we expanded our direct-channel products and services and built systems

for the integrated promotion of proposals that are individually tailored to each customer.

As well as expanding the functions available on the Chibagin app and the Chibagin Business Portal in our customer-targeted services, we promoted paperless and seal-less operational procedures within the Bank and focused our efforts on human resources development to support these strategies.

The cumulative number of registered account owners using the Chibagin app has exceeded 1.25 million as of June 30, 2025, and we are seeing growth in the use of digital channels for major transactions such as opening new accounts, transferring funds, and investment trusts. We have also taken on the challenge of an advertising business that leverages digital technologies and Web 3.0 initiatives in our endeavor to provide new customer experiences in non-financial businesses as well.

Creating the optimal customer experience

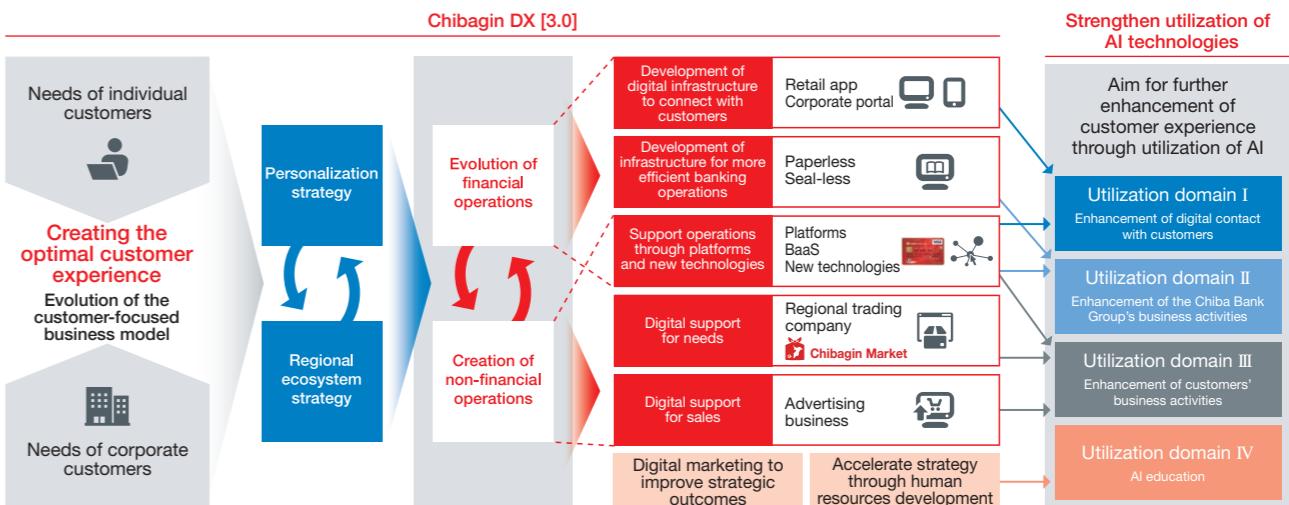
The top diagram on the opposite page shows the Bank's overall DX strategy [3.0]. The central focus of our strategy is creating the optimal customer experience. The main pillars for realizing this goal are our personalization strategy and regional ecosystem strategy.

The Analysis and Marketing Foundation that began operating in March 2025 is a key mechanism supporting these strategies. In addition to the data that we have accumulated to date, we are now able to collect data through apps, e-mails, and other sources and speed up the process from analysis to measurement of effectiveness. I believe that the “optimal customer experience” that we are aiming for involves enhancing our digital infrastructure to increase the number of customer contact points, making appropriate proposals when customers want them, and connecting them to smooth, comfortable procedures, including follow-up inquiries. I feel certain that this provision of integrated services will drive the further deepening of our relationships of trust and engagement with our customers.

Utilization of AI technologies

Artificial intelligence (AI) continues to evolve as a key technology for solving increasingly complex issues. We have positioned AI as not merely a

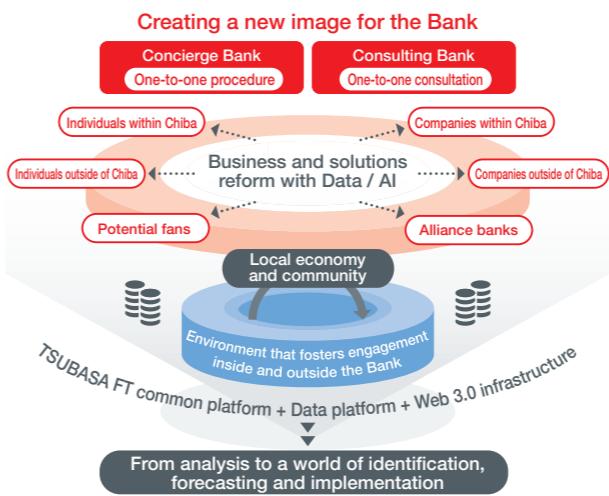
» DX Strategy (Chibagin DX [3.0])



means to improve efficiency, but as a core technology for the evolution of “creating the optimal customer experience.” We are leveraging it to enhance digital contact with customers, the Group’s business activities, and customers’ business activities.

In our AI Solution Lab, which we established in September 2024, AI engineers fostered within the Group are playing a central role in the development of AI applications, such as role-playing simulations for training that will contribute to human resources development. Further, we have made EDGE Technology, an AI and data analytics firm that owns one of Japan’s largest AI-based human resources databases, a wholly owned subsidiary, thus establishing a system for fully utilizing AI’s potential. With these initiatives, we are working

» DX Strategy (Chibagin DX [4.0])



to create new value by tying technological innovation to solutions to regional issues.

Creating a new image for the Bank

The diagram at the bottom left shows the concept for DX Strategy [4.0], which we are considering for the next stage. In addition to our existing infrastructure, which includes the TSUBASA FinTech common platform and our data platform, we are considering the construction of Web 3.0 infrastructure. Using these digital platforms, we are aiming to improve the customer experience and make advances in the banking ecosystem through the use of collected data and AI-driven operational transformation.

I gain a real sense every day of the importance of creating value through the power of teamwork. As a financial institution that walks alongside customers in the local community, instead of relying solely on advances in digital technology, the power of the people who support and apply those technologies is crucial. The Group will continue to foster data- and AI-native professionals with the aim of creating new value through the power of teamwork. Further, by using the knowledge that we have cultivated to date to offer solutions and consulting services to customers, we hope to contribute to productivity gains in the region. Through deeper engagement with each customer, we will continue our challenge of realizing “DX for the whole region.”

DX (Base I)

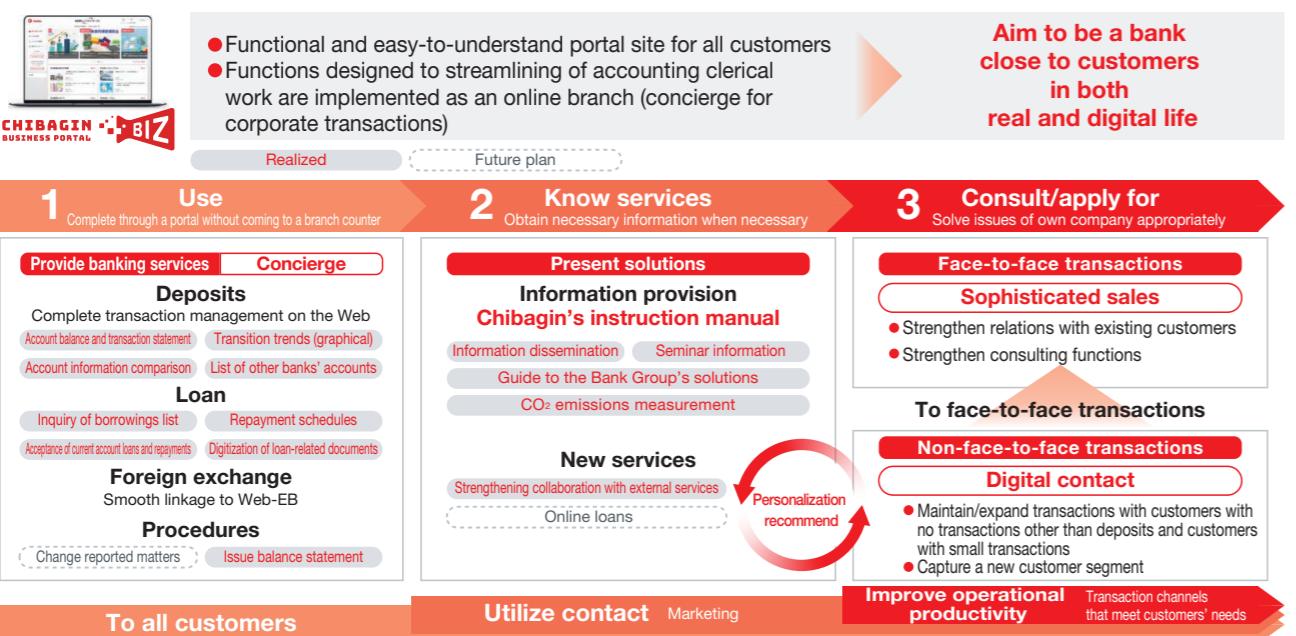
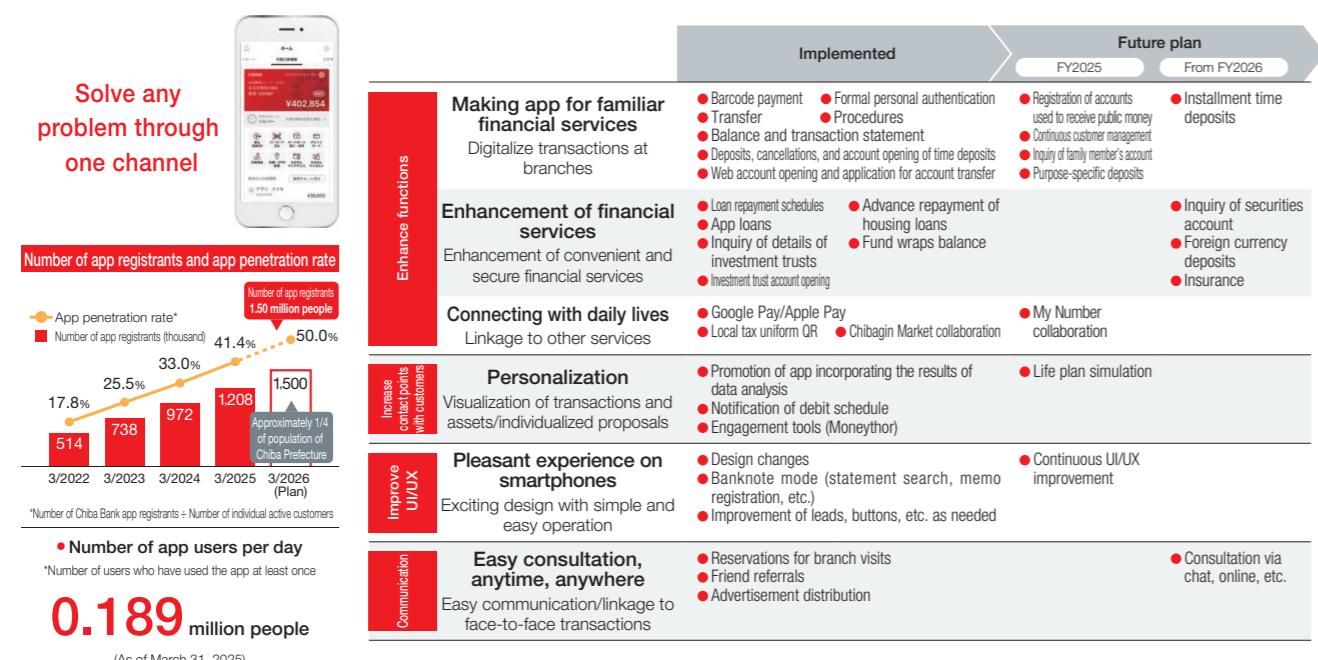
DX is an important management challenge for a company to maintain its competitiveness and grow. The Bank Group includes “DX (digital transformation)” as one of the value creation bases in its Mid-term Plan, and is working on various initiatives based on its DX strategy.

Main Initiatives

Apps/portal

The Chiba Bank app and Chibagin Business Portal are digital infrastructures that connect with customers, and we are gradually adding new functions to them for creating the optimal customer experience.

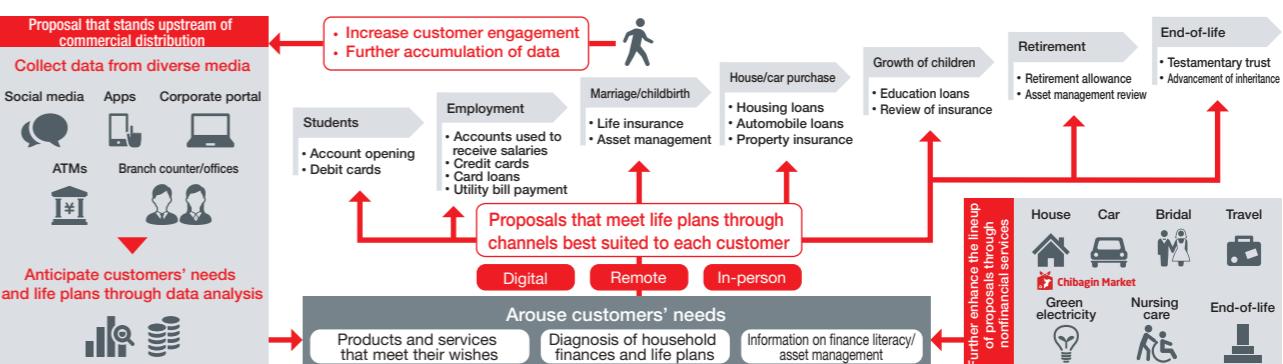
For the Chiba Bank app, in addition to enhancing financial services, we will work to develop functions that connect with customers' daily lives and functions personalized to customers. For Chibagin Business Portal, we are enhancing basic functions as well as developing ancillary functions that are useful for customers' business activities.



Digital marketing

We are working to estimate customers' interests, concerns, and problems through data analysis and promote efforts to deliver solutions to them by the most appropriate channels and timing.

We will improve customer experience by grasping the results of analysis of the needs of customers, etc. in an integrated manner at branches and headquarters, and making appropriate proposals through all channels.



Metaverse demonstration experiment

The Bank is considering the use of the metaverse space to reach new customer segments by providing new customer experiences. In FY2022, we surveyed users' receptivity to metaverse space, including for prospective employees, employees of local governments, and child-rearing generation, and in FY2023, we provided a pilot Metaverse Housing Exhibition Venue, the first of its kind for a financial institution, in cooperation with a real estate company. In addition, in FY2024, we launched metaverse game content on the Roblox platform in order to reach a wider youth demographic.



NFT (non-fungible token)

We distributed a race completion certificate as an NFT at the Chiba Aqua-Line Marathon in November 2024, and a support certificate as an NFT at the Chibagin Cup, a match sponsored under the Bank's name, in February 2025. We will continue to apply new technologies to the banking business to deliver new value to our customers.



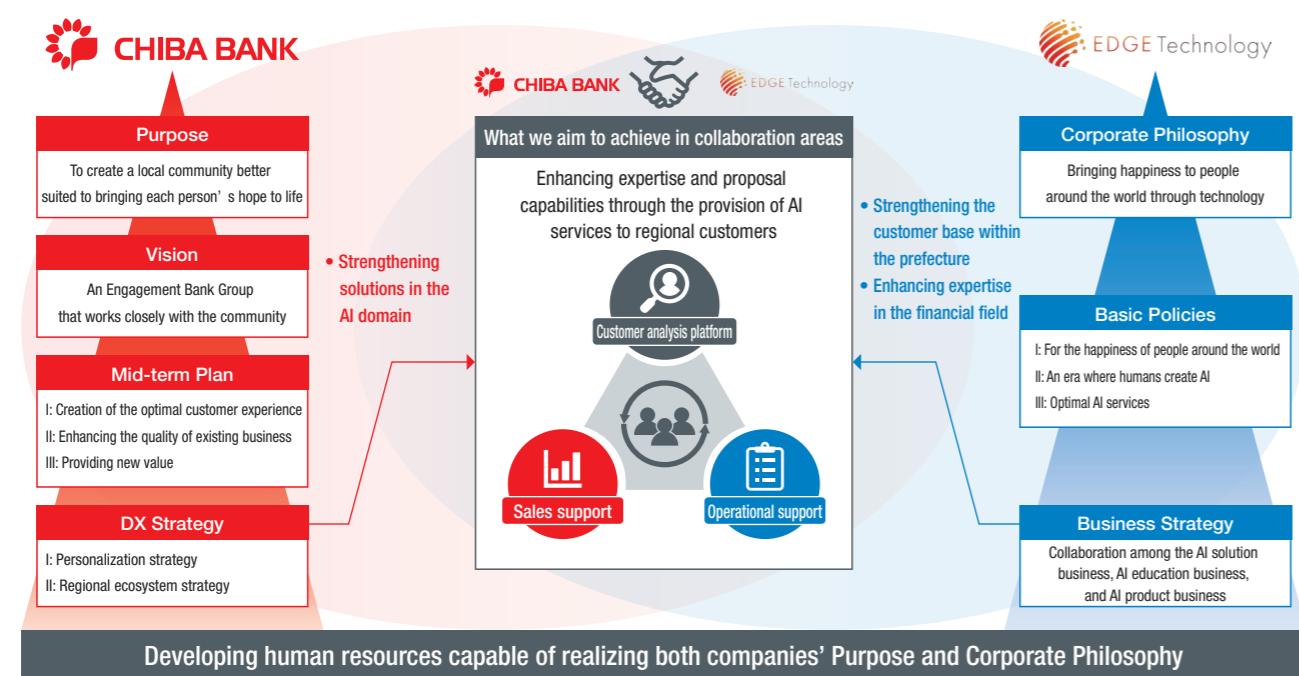
DX (Base I)

Strengthening of AI business

Through the acquisition of EDGE Technology as a subsidiary and PMI, we aim to create synergies totaling ¥3.0 billion over 5 years by addressing the following areas: (1) advances in digital contact points with customers, (2) advances in the Bank Group's operational activities, (3) advances in customers' operational activities, and (4) AI education.

Through these initiatives, the next Mid-term Plan will focus on the future vision of creating a new image of the bank by enhancing the sophistication of the DX strategy.

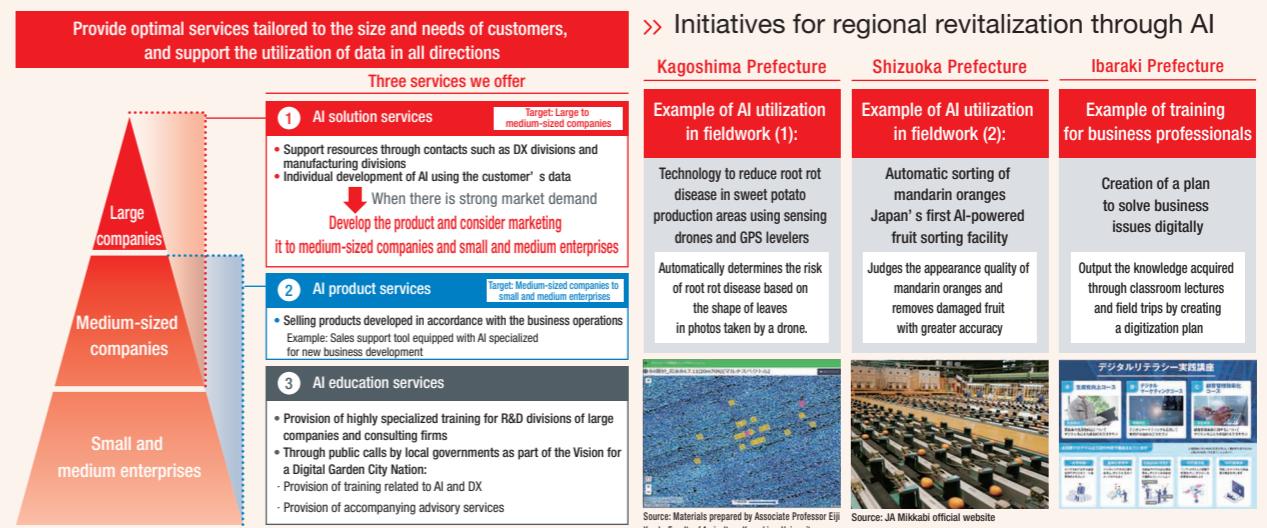
Specifically, by incorporating AI-based forecasting to enhance the customer experience, organizational culture, innovation, and the banking ecosystem as a whole, and by training a large number of data and AI-native human resources to evolve our operations, we aim to improve our consulting capabilities.



Anticipated synergies 5 year cumulative total ¥3.0 billion		
Field	Current status	Projected synergies (To be refined in the future)
Utilization field I Advances in digital contact points with customers	Establishment of "Marketing Model Upgrading Plan" for the Bank Realization of advanced models and expansion of target models	Development of 15 models
Utilization field II Advances in the Bank Group's operational activities	Considering areas for efficiency improvements through AI (project No. 1) Expansion of projects	Reduction of 150,000 hours
Utilization field III Advances in customers' operational activities	Confirmation of needs of AI solution target companies Provision of AI solutions to clients with identified needs	1,200 potential customers
Utilization field IV AI education	Introduction of "AI Job College" Systematization of AI/data human resources development	Becoming an AI-native corporate group

EDGE Technology Inc.

EDGE Technology, which became part of the Bank Group in October 2024, not only develops AI by handling customer data but also operates a project introduction website for freelancers, BIGDATA NAVI, thereby establishing one of the largest AI human resources databases in Japan. In Japan, where the declining birthrate and aging population continue, AI human resources with practical experience are scarce among IT professionals. The company not only utilizes necessary human resources from its proprietary AI human resources database for its own use, but also provides them to data-driven companies, government offices, and local governments to promote the social implementation of AI. In addition, it contributes to improving AI literacy by providing AI education services and supports the improvement of corporate productivity by selling AI-implemented products.



We will pursue the creation of corporate value as social infrastructure by circulating scarce and highly valuable AI human resources to regional communities.

Representative Director and President,
EDGE Technology Inc.

Yuta Shimada

A regional community is an ecosystem composed of companies of various business sizes that complement each other. The number of employees, use of digital tools, and capital investment levels vary depending on the size of the business. We hope to contribute to the development of regional communities by carefully listening to each customer's situation and proposing optimal solutions. For large and medium-sized companies, we provide the necessary human resources from our AI human resources database to the departments in charge of DX. We can also develop AI individually using the customer's big data. Among the AI that we have developed individually, those with strong market demand can be commercialized, enabling us to offer relatively low-cost services such

as subscriptions, making them accessible to small and medium enterprises. AI education services include customized training for large and medium-sized companies, and training for small and medium enterprises on the use of data through publicly solicited projects by local governments. As a next step, we will first develop services for companies and municipalities in Chiba Prefecture and the adjacent Tokyo metropolitan area through the Chiba Bank network. In addition, by strengthening collaboration with alliance banks, we aim to realize our vision as a social infrastructure that promotes social implementation of AI in regional communities through local financial institutions, thereby enhancing our corporate value.

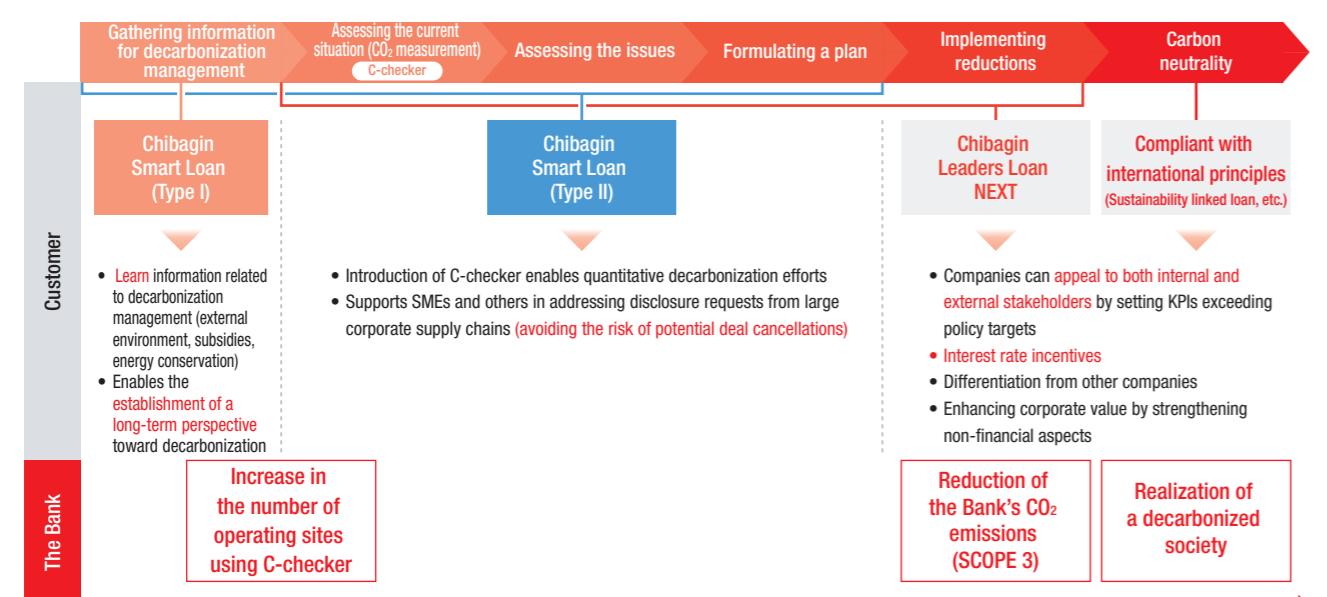
GX (Base II)

In order to protect the global environment, which is indispensable for realizing a sustainable society, the Bank Group will promote GX (green transformation) through sustainable finance initiatives and the promotion of renewable energy, thereby contributing to the realization of a decarbonized society in regional communities.

Main Initiatives

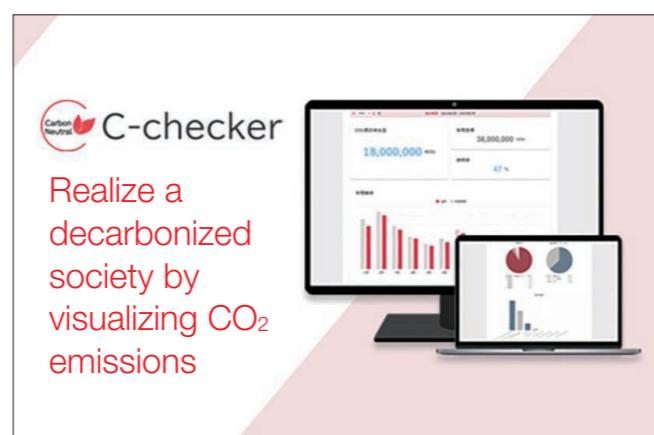
Toward customers' decarbonization

The Bank offers both financial and non-financial products for each step of the decarbonization process to achieve a decarbonized society. In April 2025, we established the Chibagin Smart Loan with the desire to support the efforts for decarbonization management of all business customers. The Chibagin Smart Loan is a product specifically designed to support decarbonization initiatives that targets a broader range of customers than before. Specifically, through dialogue with customers, we support the three steps of (1) gathering information on decarbonization, (2) assessing current CO₂ emissions, and (3) formulating a CO₂ emissions reduction plan, thereby accelerating decarbonization in regional communities and contributing to a sustainable future.



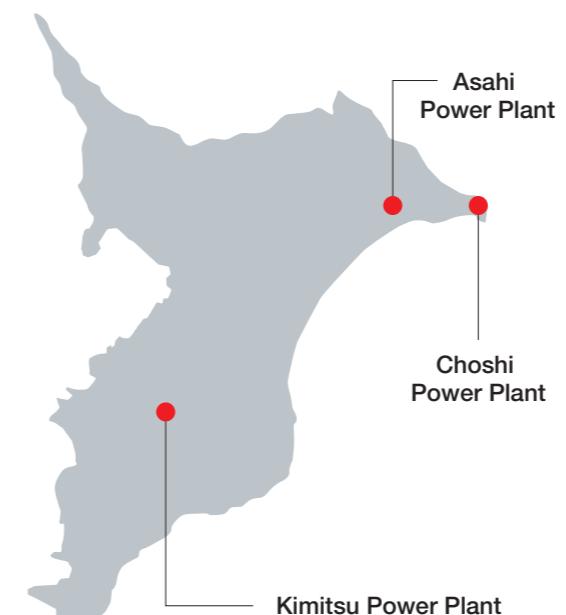
CO₂ emission measurement tool "C-checker"

The Bank Group developed a CO₂ emission measurement tool "C-checker" in September 2023, and offers it as a free service of the Chibagin Business Portal. Starting with "C-checker," which helps customers visualize their CO₂ emissions as a first step toward decarbonization, we support the formulation of CO₂ emission reduction plans and provide a solution menu such as solar power generation facilities and energy saving facilities in collaboration with business matching partners. In this way, we have established a system to support customers' GX activities in a comprehensive manner.



Himawari Green Energy Co., Ltd.

We established the electric power company Himawari Green Energy Co., Ltd. in April 2023 to promote local production and consumption of renewable energy. Currently, it is engaged in solar power generation business in Asahi City, Kimitsu City, and Choshi City whose annual power generation is equivalent to approximately 40% of the Chiba Bank Group's annual electricity consumption. We are also engaged in the intermediary business for non-fossil certificates as part of our decarbonization efforts. It will continue to accelerate its business utilizing renewable energy to contribute to the realization of a decarbonized society in the regional communities.



Support for new regional power companies

The Bank is working in collaboration with local governments, local companies, and chambers of commerce to achieve a decarbonized society (zero-carbon cities) in each region.

In February 2025, we co-invested with local governments, local companies, and chambers of commerce to establish Ichikawa Clean Energy Co., Ltd., a regional new power company in Ichikawa City, and in April 2025, Kashiwa Public Energy Co., Ltd. in Kashiwa City. Back in June 2016, we also invested in CHIBA Mutsuzawa Energy CO., LTD., a regional new power company in Mutsuzawa Town.

Regional new power companies aim to promote local production and consumption of electricity and economic circulation within the region (returning profits to the regional community), and going forward, they will contribute to the spread of renewable energy and regional revitalization by leveraging the solutions and networks of the Bank Group.



▲ Ichikawa Clean Energy Co., Ltd.



▲ Kashiwa Public Energy Co., Ltd.

Alliances (Base III)

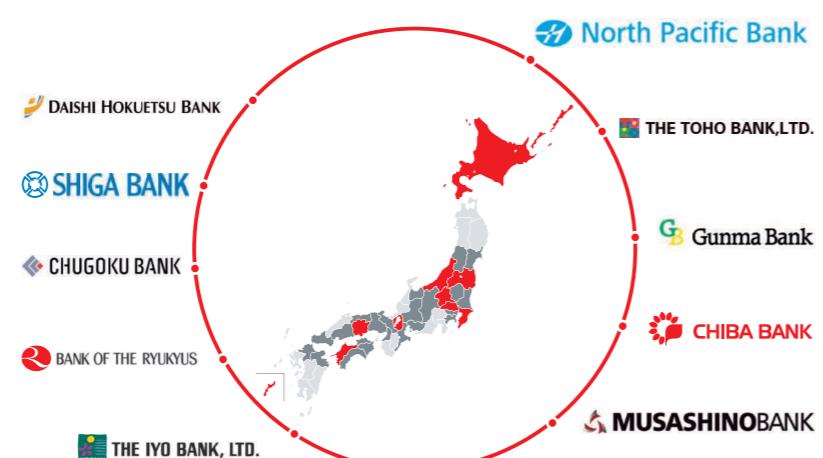
TSUBASA Alliance

TSUBASA Alliance is expanding in size year by year while firmly maintaining the independence of each bank as the largest framework of regional alliances in Japan, consisting of 10 top regional banks with solid management bases. Since its launch in October 2015, we will further deepen collaboration and joint usage while consolidating the knowledge of 10 banks, and we will further advance initiatives to improve the top line and reduce costs using the advantage of scale such as FinTech, use of joint clerical work and systems, as well as inheritance-related services, development of syndicated loans, international business, and utilization of group companies.



» Basic data (total of 10 banks) (As of March 31, 2025)

Total assets	Approx. ¥100 trillion
Deposits	Approx. ¥80 trillion
Loans and bills discounted	Approx. ¥60 trillion



Jointly funded company

Company	Investor	Business activities
TSUBASA Alliance Co., Ltd.	All 10 alliance banks	Planning and making recommendations on important issues and operational efficiency common to all banks Operation and implementation of AML programs
T&I Innovation Center Co., Ltd.	The Chiba Bank, DAISHI HOKUETSU BANK, CHUGOKU BANK, THE IYO BANK, THE TOHO BANK, North Pacific Bank, and IBM Japan	FinTech surveys and research Planning and development of financial services using FinTech
TSUBASA-AML Center Co., Ltd.	The Chiba Bank, DAISHI HOKUETSU BANK, CHUGOKU BANK, North Pacific Bank, and NRI	Joint operation of measures to prevent money laundering and terrorist financing (funds transfer analysis service)

T&I Innovation Center Co., Ltd.

Established in July 2016

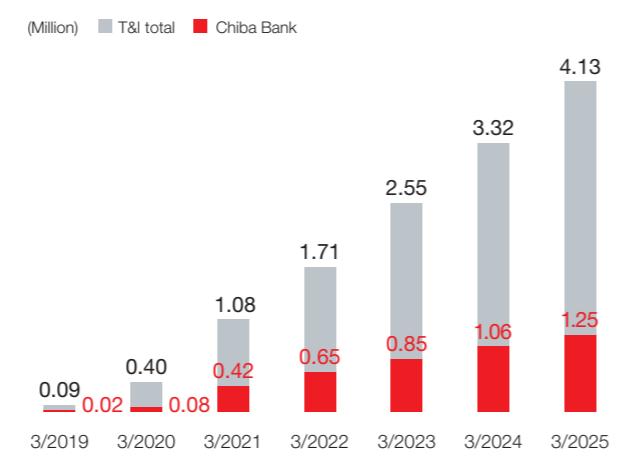


Company creating a network between finance and technology

In July 2016, we established the T&I Innovation Center, which conducts FinTech surveys and research, and planning and development of financial services using FinTech.

The T&I Innovation Center develops and operates "TSUBASA FinTech common platform," a platform for open API, and works with companies providing financial services to realize the speedy delivery of superior financial services.

» T&I number of individual user IDs on the API platform



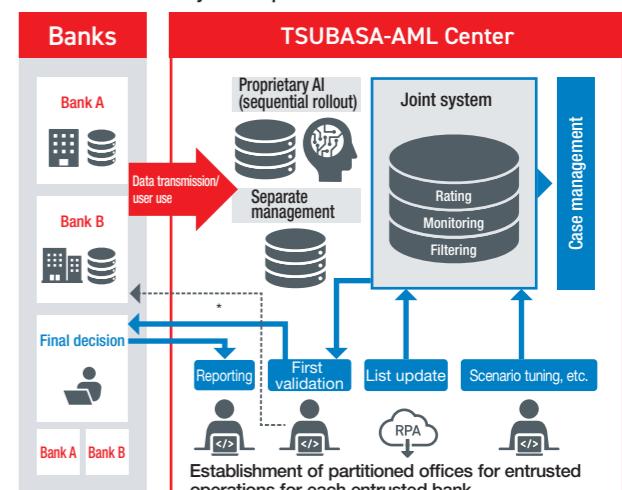
TSUBASA-AML Center Co., Ltd.

Established in November 2023

The TSUBASA-AML Center, established for the purpose of addressing social issues such as special fraud, began anti-money laundering and countering the financing of terrorism (AML/CFT) operations in April 2025, entrusted by the four investing banks: Chiba Bank, DAISHI HOKUETSU BANK, CHUGOKU BANK, and North Pacific Bank.

The Company utilizes the advanced financial IT solutions of Nomura Research Institute, Ltd. to centrally process a variety of measures such as transaction monitoring to accurately and quickly detect transactions suspected to be criminal use. By making these efforts a joint operation, we aim to achieve greater sophistication and efficiency in AML/CFT measures.

» Overview of joint operations

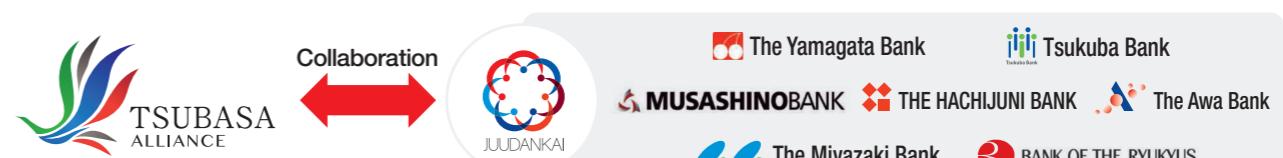


*Each bank's terminal is installed, and access permissions to subsystems necessary for verification (CRM, images, etc.) are granted

TSUBASA/JUUDANKAI Joint Research Group

In March 2024, the two groups, which have system-related compatibility, launched a joint research group to share knowledge and expertise in three fields of systems, operational efficiency, and cybersecurity.

We will provide value-added services to regional communities and customers in cooperation with participating banks of the Research Group.



Alliance collaboration measures

Joint purchase of non-fossil certificates

In March 2025, a total of 5 million kWh of FIT non-fossil certificates generated in each bank's business area were purchased using Himawari Green Energy, an electric utility company in the Bank Group. The non-fossil certificates purchased are used to offset the CO₂ emissions from each bank's electricity use, contributing to a total reduction of approximately 2,100 tons of CO₂ (equivalent to the annual CO₂ emissions of about 5,000 ATMs).

Joint seminars

Getting Started with TSUBASA! Asset Management Startup Seminar

A discussion by popular comedians and commentary by asset management professionals on asset management

Bangkok TSUBASA Seminar & Networking Event 2025

Providing customers operating businesses in Thailand with the latest business information in Thailand and opportunities for networking

Human resources development

TSUBASA Management School

Management training and networking event for general manager-level personnel at each bank

TSUBASA Trainee System

Mutual understanding and further strengthening of collaboration among the alliance banks (personnel exchange)

Alliances (Base III)

Chiba-Musashino Alliance

The Chiba-Musashino Alliance was launched in 2016 as a new model for regional bank collaboration that does not involve management integration and aims for cooperation across all fields. The alliance generated collaboration synergies of ¥5.0 billion in FY2024.

The cumulative effect of Phase 2 (April 2021 to March 2026), which started in April 2021, reached ¥16.8 billion over four years, achieving the target of collaboration synergies of ¥15.0 billion over five years, one year ahead of schedule.

In FY2024, we continued short- and long-term personnel exchanges in each field, and joint in-person training sessions were held for the first time since the COVID-19 pandemic.

C-checker, a CO₂ emissions measurement tool developed by the Bank and Chibagin Computer Service, has also been introduced at MUSASHINO BANK and has been available to customers since October 2024.

By sharing the know-how and thinking of both banks and deepening mutual understanding, we will pursue joint operations and greater sophistication in various fields and continue to provide customers with value-added and highly convenient services.

» 5-year plan for the Chiba-Musashino Alliance from 2021 to 2025

Mission	Provide added value and highly convenient services to our customers and the community by combining ideas of both banks.		
Vision	Realize an image of evolved regional banks as front-runners in regional bank collaboration.		
Measures	Concept	Front-runners in regional bank collaboration	Evolved regional banks
	Create	Collaborate in new areas	Respond to digitalization (such as apps)
	Match	Accelerate standardization and joint usage	Expand the use of joint clerical work and standardization areas
Advance	Continue and deepen past initiatives	Strengthen existing measures such as assets and joint sales Promote co-syndicated loans and co-financing, sharing of knowhow, and personnel interactions	

Chiba-Yokohama Partnership

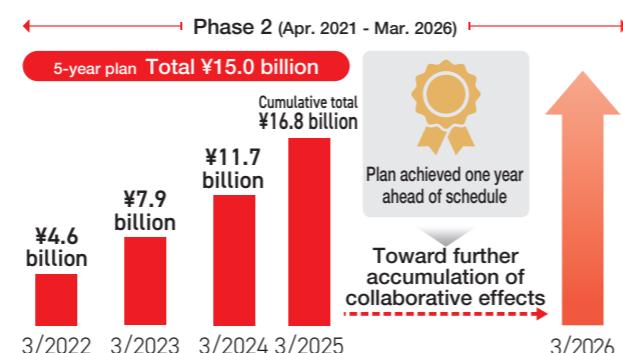
The Chiba-Yokohama Partnership, which started in July 2019 with a focus on collaboration in the sales, formulated a new 5-year plan for further cooperation starting in FY2024, and achieved collaboration synergies of ¥4.2 billion in the first year.

In addition to active mutual client referrals, mainly in Tokyo, we further strengthened our ability to provide solutions to corporate and individual clients by jointly arranging syndicated loans and holding joint seminars on themes such as dementia prevention and asset management.

Moreover, active information exchange was conducted in the digital and sustainability fields to enhance the products and services of both banks and strengthen their management foundations.



» Collaboration synergies (total of both banks)



5-year plan Total ¥15.0 billion

Cumulative total ¥16.8 billion

Plan achieved one year ahead of schedule

Toward further accumulation of collaborative effects

» 5-year plan for the Chiba-Yokohama Partnership from 2021 to 2025



» Collaboration synergies (total of both banks)



Phase 2 focuses on more actionable measures, centered on the corporate segment

5-year plan Total ¥25.0 billion

Going forward, we will continue to create value unique to our banks for customers, address regional issues, and contribute to the sustainable growth and revitalization of the regional economy.

» 5-year plan for the Chiba-Yokohama Partnership from 2024 to 2028

Concept (what we aim to be)	"Improving the Presence in the Tokyo Metropolitan Area" - Creating Value for Customers that only Chiba and Yokohama can provide -
Corporate sector	<ul style="list-style-type: none"> Expansion of cooperation among sales branches, mainly in Tokyo (Sustainable finance, real estate non-recourse loans, LBO loans) Exploration of overseas projects at overseas bases (Co-financing, seminars, business negotiation events)
Retail sector	<ul style="list-style-type: none"> Collaboration that contributes to the realization of an asset management nation Efforts to implement for Fiduciary Duty (FD)
Digital sector	<ul style="list-style-type: none"> Studying collaborative measures in the digital human resources development and advertising businesses Sharing knowledge and knowhow to create new digital businesses
Sustainability sector	<ul style="list-style-type: none"> Strengthening efforts to contribute to the ESG strategies of both banks (decarbonization, human resources capital, governance, etc.)
Others	<ul style="list-style-type: none"> Consideration of joint investment etc., for in-organic growth of both banks

Business Partnership with Sony Bank

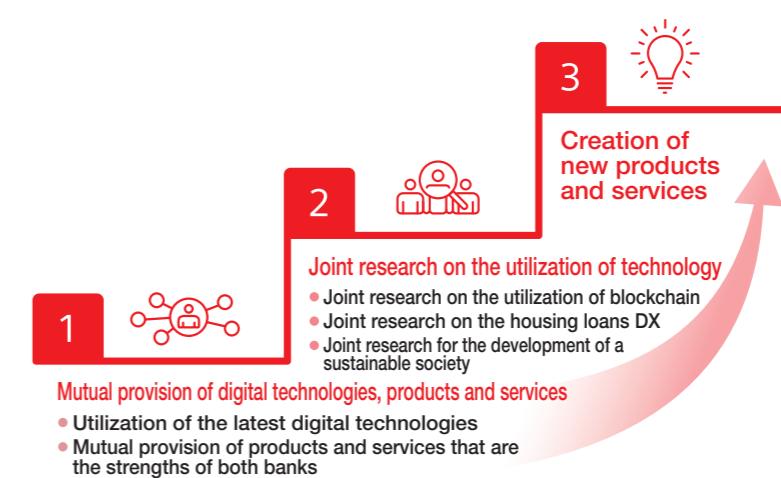
The business partnership with Sony Bank, for which a basic agreement was concluded in October 2022, is now in its third year.

This partnership is a business partnership between the two banks focusing on our joint-initiatives in the digital field, with the aim of concretizing measures while deepening the relationship between the two banks to create new products and services.

In July 2024, to improve engagement with housing loan customers, we welcomed the male vocal duo CHEMISTRY as our first attempt at offering a new customer experience in a hybrid-format music event combining offline (on-site) and online participation.

In April 2025, for the purpose of revitalizing the region and providing new technologies, we distributed a vehicle-type 3D model NFT in the planning of the Boso Cross Railway Tasuki Project and realized our efforts regarding the utilization of the latest digital technologies, etc.

Going forward, we will complement each other's strategies to generate significant synergies through cooperation of both banks with different business models (regional bank and online bank), aiming to achieve the sustainable growth of both banks and to enhance corporate value.

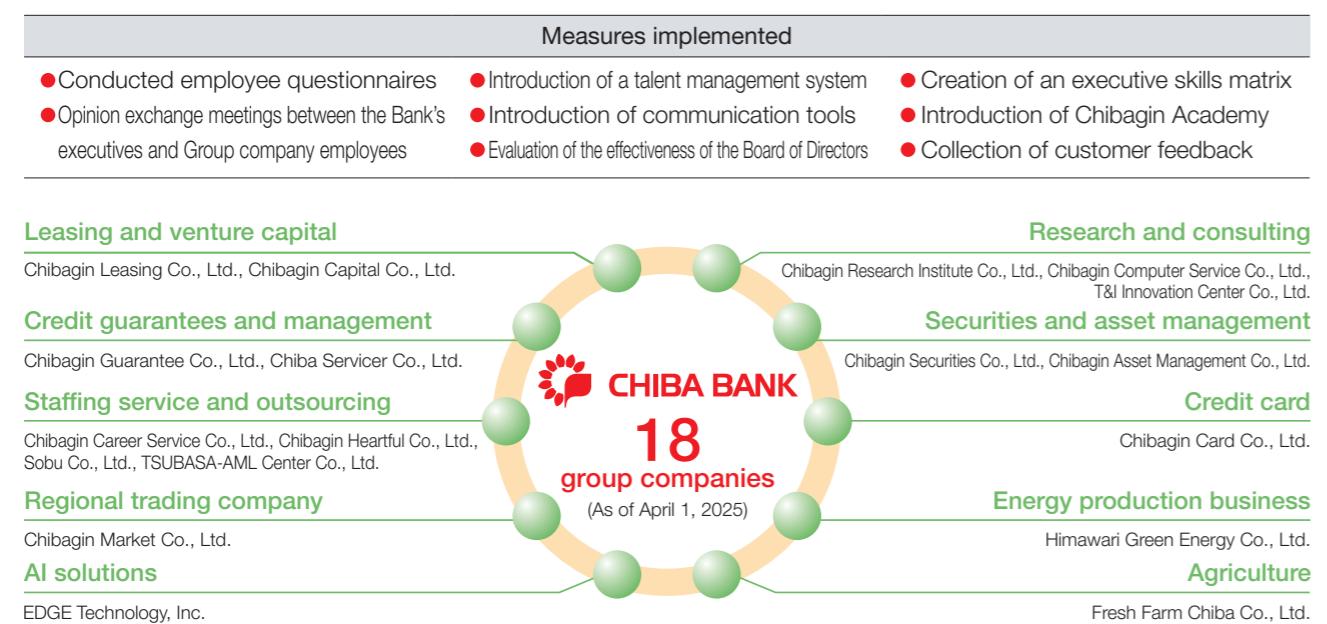


Group Governance (Base V)

Because it is necessary to take full advantage of the expertise of Group companies in order to realize the wishes of our customers, we are working to strengthen group governance as well as sales aspect.

Group Management System

The Group Strategy Division was established in April 2023 and oversees overall business execution, including sales and administrative aspects of Group companies, to realize integrated Group management, equivalent to a holding company structure. We are strengthening group governance in cooperation with the operations division responsible for supporting sales, and the group management department that carries out cross-organizational group management of operations under its jurisdiction.



Opinion Exchange Meetings Between the Bank's Executives and Group Company Employees

To strengthen the structure for gaining an understanding on the overall situation of the Group and to enhance engagement by incorporating the voices of Group company employees into initiatives, we began holding “opinion exchange meetings with executives,” previously held only at branches of the Bank, across all Group companies starting in FY2023, where the Bank's management team engages in two-way communication with Group company employees and directly listens to their opinions.

In FY2024, the second year of implementation, a total of 61 opinion exchange meetings were held throughout the Group, with the aim of incorporating as many opinions as possible by reducing the number of participants per meeting to deepen communication, and by conducting meetings by job level as much as possible.

The feedback from these opinion exchange meetings is utilized in cooperation with related divisions of the Bank for future measures and the enhancement of the Group's integrated management.

Fresh Farm Chiba Co., Ltd.

Fresh Farm Chiba, an agricultural corporation established together with 15 local companies and the Bank in March 2018, has been engaged mainly in rice cultivation in Minayoshi, Ichihara City, in order to resolve issues such as the decrease in the number of farmers due to the aging of farmers and the resulting increase in abandoned farmland.

In March 2025, it joined the Bank Group to further strengthen cooperation, while contributing even more to solving issues faced by primary industries in the region and taking on new business challenges.

Currently, it has also started initiatives beyond rice farming and will work to expand operations in primary industries and establish advanced models through the use of cutting-edge technologies and AI to contribute to solving the issues of the primary industry in the region.



Contributing to the development of Chiba Prefecture's primary industries, with agriculture as a starting point

Representative Director and President, Fresh Farm Chiba Co., Ltd.

Kuniharu Takeuchi

Fresh Farm Chiba started rice cultivation in the Minayoshi district of Ichihara City with an initial cultivation area of 2 hectares, and in FY2025, the eighth year of cultivation, the cultivation area has expanded to 14 hectares (about three times the size of Tokyo Dome). Going forward, we plan to further expand the scale of rice cultivation by taking over farmland from farmers in the same area who are considering withdrawing due to the absence of a successor.

In FY2024, we started growing Aroma Red Carrots in Yachimata City, as we took on the challenge of agriculture other than rice cultivation. In the future, we will strive to establish advanced farming styles such as smart agriculture and take

on the challenge of entering other primary industries such as aquaculture and fisheries.

Furthermore, we aim to contribute to the development of primary industries within the prefecture by leveraging the know-how and experience we have accumulated to roll out our business model and provide agricultural consulting, and by recruiting human resources who aspire to become agricultural managers and developing human resources strong in both agriculture and management.

Through primary industries, we will continue contributing to customers and regional communities by providing new value that the Bank Group has not been able to create until now.