

Message from the Group CHRO

Developing diverse professionals to become a corporate group that is better able to bring customers' and employees' hope to life

Atsushi Imai

Managing Executive Officer (Group Chief Human Resources Officer (CHRO))



Aim to be “an organization that creates new value by bringing together diverse specialists”

The Chiba Bank Group views its “human resources” as its most important management capital and positions them as the foundation that supports sustainable growth. To become an organization that creates new value by bringing together diverse specialists, we are committed to investing in human capital, and we are establishing an environment where each one of the employees is able to demonstrate their abilities to their fullest potential. In particular, we have positioned “human resources development” and the “improvement of personnel engagement” as our key challenges, and we will align these challenges with the realization of the Group's Purpose by establishing a workplace environment in which diverse personnel can feel a sense of reward in their work.

“Human Resources Development Policy” for the realization of our Purpose

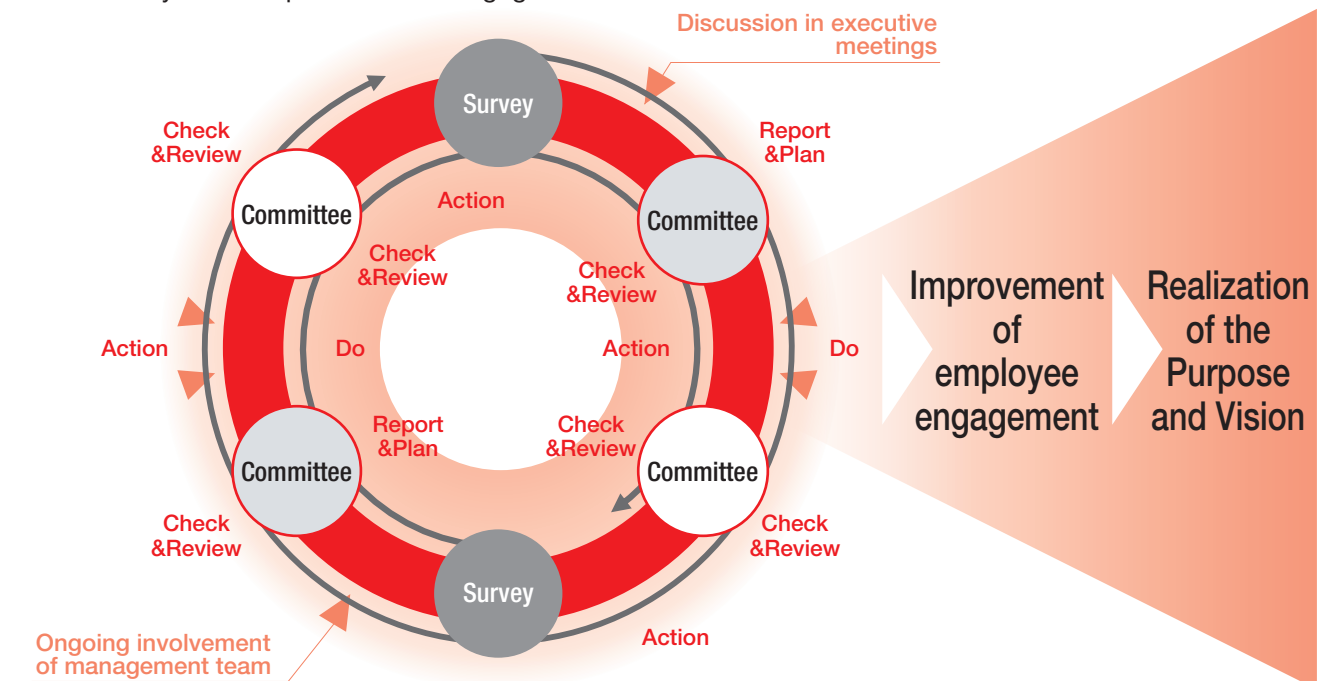
The Group has declared a human resources development policy of “Become someone who keeps running together,” and we are focusing efforts on the development of people who will “be a partner who continues to keep running with customers, the community and

colleagues.” To embody this policy, we have drastically reviewed our personnel evaluation system and reorganized it based on the three core elements of “Think things through,” “Utilize your own strengths,” and “Gain more supporters.” As this new evaluation system takes root, progress is also being made in enlightening employees, and we are endeavoring to instill a culture of more self-directed career development. I believe that providing employees with an environment that allows each of them to expand their own career potential and grow will lift up the entire organization and help to strengthen the value that we offer to the local community and our customers.

Develop personnel who bring customers' hope to life

The Group's top priority is to develop professionals who can respond flexibly to our customers' diverse values and to changes in the business environment for the realization of our Purpose. We are proceeding with the development of a learning environment with Chibagin Academy at its core, and we have increased the average study time per employee to over 50 hours. Through these efforts, a culture of voluntary, self-directed learning has been cultivated, making the advancement of specializations possible.

>> PDCA Cycle for Improvement of Engagement



To support employees taking on their first managerial positions at sales branches, the frontlines of customer experience, in confidently fulfilling their duties, we have introduced a Management Training Program aimed at developing their practical abilities by strengthening their knowledge, skills, and mindset. With three separate courses for branch general managers, senior deputy general managers for branch operations, and senior deputy general managers for sales and lending, the six-month program combines OJT, training, and video learning modules. This initiative will encourage employees to be more forward-thinking about their own careers and to take concrete action to realize their career goals.

These development measures create a virtuous cycle of the development of specialist professionals leading to the provision of “social value” to the local community and our customers. Through investment in human resources from many different angles, we will realize sustainable growth alongside the local community.

Bringing employees' hope to life

The realization of each employee's career goals and expected work styles is directly connected to improved engagement, the maximization of individual capabilities, and productivity improvements. Twice a year, the Group conducts a tailored engagement survey,

targeting all employees. Based on the results of this survey, we identify issues and incorporate them into various initiatives, including human resources development and personnel placement planning.

We have established an Engagement Improvement Committee that conducts cross-organizational discussion under the leadership of top management. We have established a structure for the thorough implementation of the PDCA cycle, from reporting of engagement survey results and identification of issues to consideration of responses and verification of the effectiveness of measures taken.

With this, we have responded swiftly to a variety of challenges, such as office environments, remuneration systems, and work volume optimization.

In addition, we have focused efforts on measures to support diverse work styles, including improving the employment terms and conditions for part-time workers. Through such initiatives, we are creating workplaces where employees can gain a sense of growth and fulfillment in their work, in our aim to be an organization in which each employee is able to bring their hope to life.

By providing an environment in which our employees feel that they want to grow in this company, we will improve engagement and spread the effects of those efforts to all stakeholders. In doing so, we will realize our Purpose and Vision.

Human Capital (Base IV)

Group Human Resources Development Policy

Chiba Bank Group Human Resources Development Policy

“Become someone who keeps fighting for the customer”

Three core elements

Think things through

Utilize your own strengths

Gain more supporters

Think through everything on your own, and take action and take on the challenge

Have your own strengths and expertise

Accomplish while connecting with others

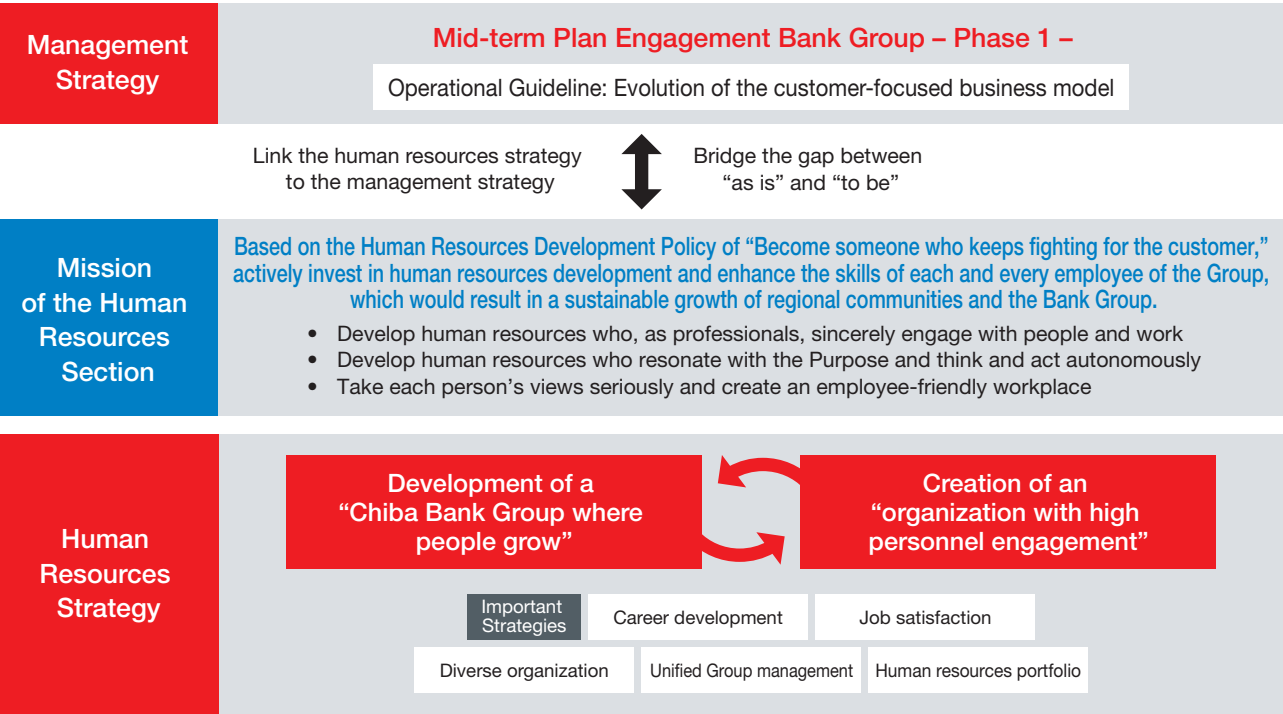
With the aim of the Bank Group becoming an organization that creates new value by bringing together diverse specialists, we have established the Human Resources Development Policy “Become someone who keeps fighting for the customer” with the idea that each and every employee should “be a partner who continues to keep fighting with customers, the community and colleagues.”

The three core elements of the Human Resources Development Policy are “think things through,” “utilize your own strengths,” and “gain more supporters.” We strive to develop and retain human resources by providing a variety of opportunities for “training, challenges, and practice” so that employees can refine their own skills and maximize their capabilities.

Formulation of Human Resources Strategy That is Linked to Management Strategy

The Bank Group links its human resources strategy to the management strategy to establish an organization that creates new social value toward the achievement of the Purpose and Vision.

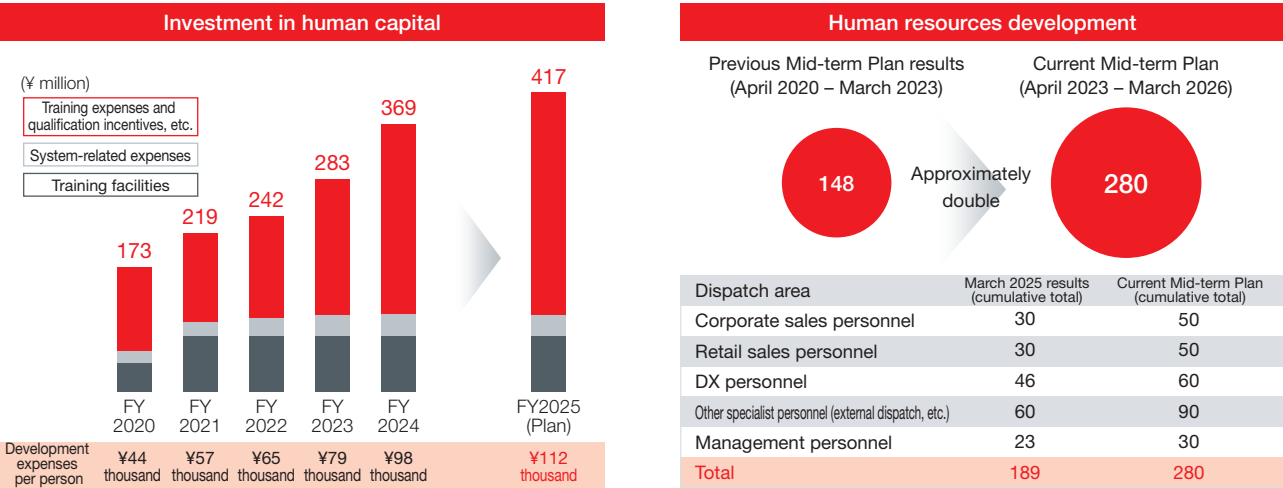
Under the two pillars of the human resources strategy, which are the “development of a Chiba Bank Group where people grow” and the “creation of an organization with high personnel engagement,” we will bridge the gap between “as is” and where we aim “to be.” We will thus make the Bank Group an organization with diverse experts that provides new social value, and we will realize our customers’ hopes and the sustainable growth of the local community.



Investment in Human Capital

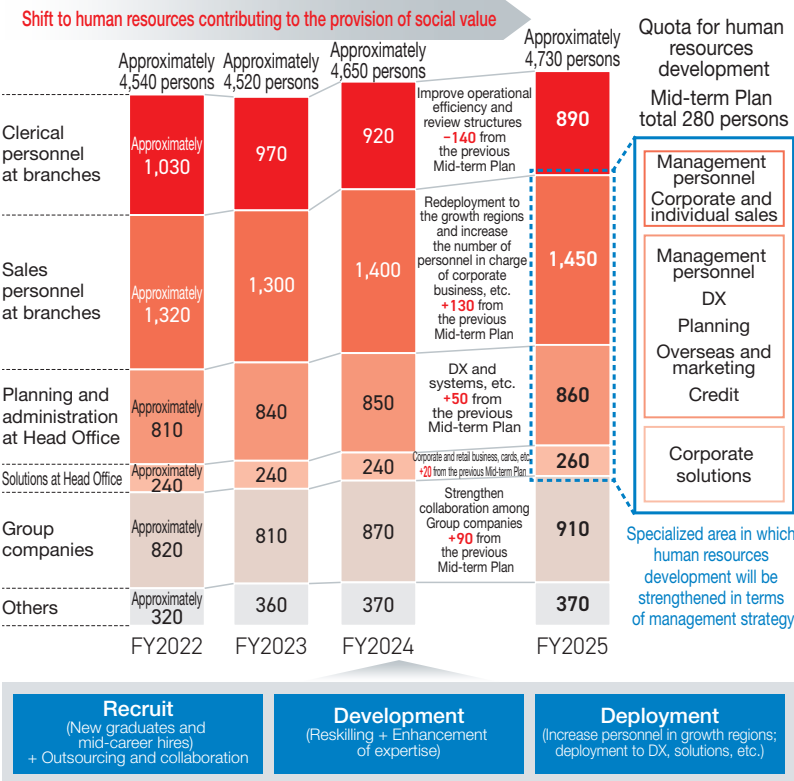
We believe that in order for the Bank Group to provide social value and achieve sustainable development together with the local community, developing human resources responsible for service provision is an urgent issue. Therefore, we are significantly expanding our investment in human capital.

We will secure the budget for human capital investment in training and other human resources development, which is nearly double the previous budget, and expand external training and on-demand learning for specialists. In addition, we will establish a human resources development quota of 280 persons for the period of three years, and actively have them participate in programs to strengthen consulting proposal capabilities for both corporate and retail business, and dispatch them to different industries such as DX and ICT consulting. In this way, we will focus on continuously developing highly specialized personnel.



Human Resources Portfolio to Achieve Management Strategy

By developing specialists and improving employee engagement, we will develop the overall Group’s human resources portfolio. While strengthening our workforce by hiring new graduates and career professionals, we will also clarify the required skill sets in core human resource domains such as digital and corporate solutions, and build a portfolio based on the perspective of how many human resources are needed in which fields to provide social value. We will recruit personnel with high capabilities and potential, develop human resources to hone their expertise, and place the right person in the right job based on each person’s strengths and career aspirations. In this way, we will fill the gap in both the quality and number of human resources to create an organization that can achieve the management strategy.



*Redefine personnel counts by looking at new hires as a competitive force from their first year with the Bank (October) through early training

Human Capital (Base IV)

Pillar of Human Resources Strategy (1) Development of a “Chiba Bank Group where People Grow”

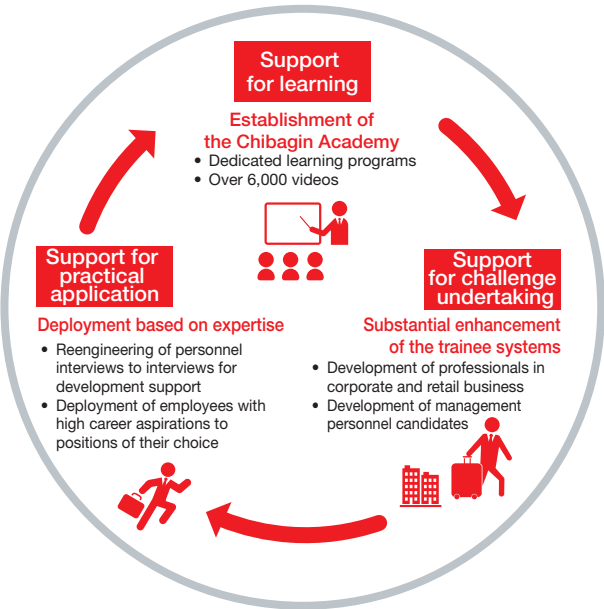
Career Step Support for Each Employee

The Bank believes that employees realizing careers which they themselves hope to pursue will lead not only to value provision to our customers, but also to job satisfaction and improved engagement for employees themselves. We are enhancing our career step support initiatives, where we actively offer opportunities for each employee to learn, take on challenges, and apply practically what they learn to realize his/her career goals.

As an initiative to acquire business knowledge, etc. required to realize their career goals, we have established the Chibagin Academy, a learning management system, and introduced it to all Group companies. We have provided an environment where employees can learn anytime, anywhere, with over 6,000 videos. At the same time, we have also provided functions to recommend leaning contents in accordance with each employee's responsibilities and level.

In addition, employees are given opportunities to take on jobs of their choice. Specifically, job shadowing opportunities are available to allow employees to experience specialized work at the Head Office for a few days, and we are enhancing the FA system and the job recruitment system, where employees apply for new responsibilities.

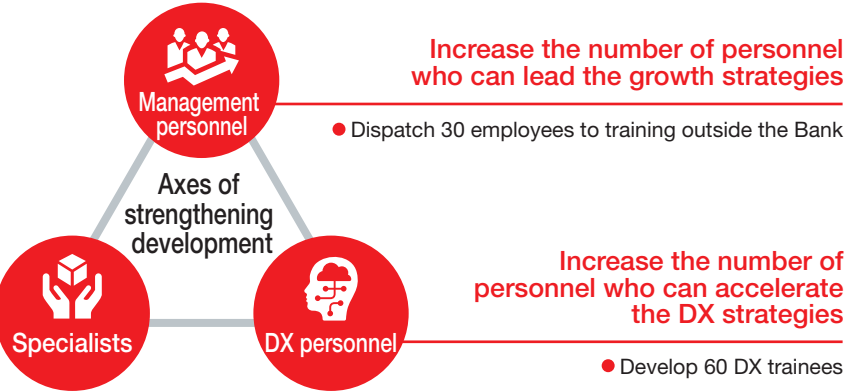
As career paths each employee pursues, we strengthen the three axes of “specialists, DX personnel, and management personnel” in our Mid-term Plan. We are developing human resources systematically by creating development systems for each area, such as the professional certification system, internal and external trainee systems, and the program for management personnel development.



Strengthen development of specialists, DX personnel, and management personnel

Increase the number of practical personnel who can provide value to customers

- Develop 50 trainees for corporate and retail business respectively
- Develop 90 Head Office specialist trainees



Specialists	DX personnel	Management personnel
<div>Branches</div> <div>Develop specialists in consulting proposals</div> <div>① Professional certification system Development support aiming at obtaining professional certification • Chibagin Academy • Practical training</div> <div>② Corporate and retail business trainee system Practice at Head Office and Group companies • Dispatch employees to university courses to develop sales capability</div>	<div>DX specialists</div> <div>Specialists training system</div> <div>DX core personnel</div> <div>DX core personnel training courses DX trainee</div> <div>DX base personnel</div>	<div>Candidates for senior management</div> <div>• Dispatch candidates to training for senior management (university courses for working adults, cross-industry interactions, etc.)</div> <div>Managers</div> <div>• Six-month coaching programs • Assessment training for department managers, etc.</div>

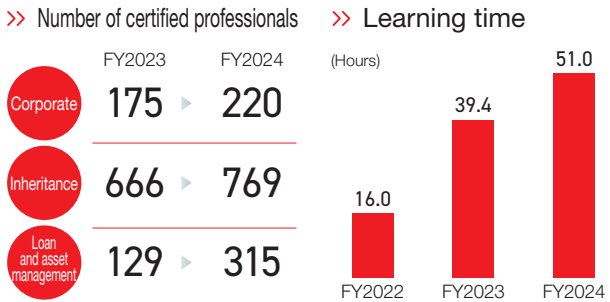
Enhancement of Corporate and Retail Business Personnel Development at Branches and the Professional Certification System

The Bank is developing corporate and retail business specialists, who interpret customer needs at branches and make consulting proposals. To visualize the stage of each eligible employee's development and increase their motivation, we have launched the professional certification system, where one to four stars are awarded in accordance with the certification criteria based on each employee's performance and other quantitative elements.

Criteria are set in the four areas of corporate, inheritance-related services, sale of financial products, and housing loans, and the certification is carried out every six months. The stage of development is measured for eligible employees across the Bank.

Based on this system, in FY2023 we launched the corporate sales and retail sales development program, which is a framework to develop specialists at branches systematically and allow employees in charge at branches to gain practical skills and experience necessary for reaching a higher level. This is a practical one-year program for corporate sales and a six-month program for retail sales, where participants experience in rotation a wide range of solution offering jobs at the Bank Head Office and specialized departments at Group companies.

Under the current Mid-term Plan, we plan to develop 100 specialists in total. Participants of the program are mainly employees who have a high interest in corporate and retail sales, recruited based on internal self-recommendation. Those who completed the program are assigned to branches where they can offer actual proposals to customers. We measure their performance after the participation in the program, thereby developing human resources systematically.



Enhancement of Head Office Specialist Development and Trainee Systems

The Bank Group actively dispatches trainees internally and externally to develop Head Office specialists in such areas as DX, ICT consulting, corporate solutions, and international affairs. In FY2024, 51 trainees were dispatched internally and externally, including to companies in other industries. We will continuously focus on the development of specialists through personnel dispatch to fields with high-level expertise. In addition, we support self-development by paying qualification incentives of up to ¥300 thousand to employees who obtain highly advanced qualifications (Small and Medium sized Enterprise Consultant, etc.).

Number of trainees dispatched in FY2024		Number of employees who obtained specialist qualifications	
DX/ICT	22	CMA	75
Megabanks	5	Small and Medium sized Enterprise Consultant	67
Consulting	2	1st grade Certified Skilled Professional of Financial Planning	267
Securities companies	2	Real Estate Transaction Agent	426
Government agencies	4	Labor and Social Security Attorney	15
Market and international divisions	5	Certified Public Accountant	1
Credit and audit divisions	11	Certified Public Tax Accountant	3
Total	51	Licensed Real Estate Appraiser	1

Enhancement of and Program for Management Personnel Development

The Bank has a program for management personnel development in place from the perspective of developing next-generation management personnel who lead the growth strategies.

We expand the pool of next-generation management personnel by implementing a program where participants at each level learn decision-making skills, finance theories, organizational management frameworks, and other kinds of expertise required of management personnel, in accordance with age, position, and other elements. (There were 12 participants in FY2024.)

In addition, we launched a development program in FY2023 for candidates for managerial positions of branches, such as General Managers and Senior Deputy General Managers, from the perspective of developing management-level employees at branches, etc. This is a personalized program where each candidate can gain knowledge and experience they lack. Through this initiative, we are enriching the pool of management-level personnel.

Human Capital (Base IV)

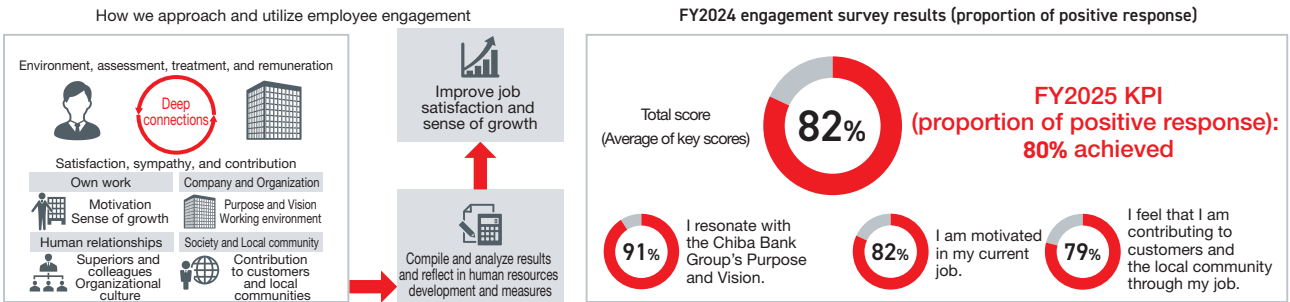
Pillar of Human Resources Strategy (2) Creation of an “Organization with High Personnel Engagement”

Improve Employee Engagement

From the perspective of fulfilling employees’ aspirations, the Bank Group is working to improve employee engagement through various measures to promote self-development, enhance job satisfaction, and review compensation.

To accurately understand the status of employee engagement, we conduct semiannual engagement surveys, with questions independently designed based on advice from an external consultant.

In addition, as part of initiatives to improve engagement, we have produced a relay video titled the Relay of Thanks, based on actual words of appreciation received from customers, under the theme of gratitude from customers and those around us. The purpose of this initiative is to have employees rediscover the meaning and fulfillment of their work.



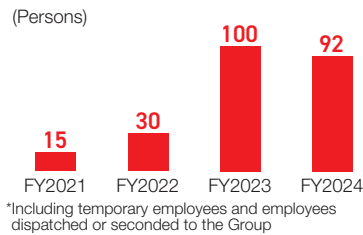
Enhancement of Human Resources Recruitment

When recruiting new graduates, the Bank Group focuses on the recruitment of human resources who resonate with our Purpose and Vision and keep fighting for the customer, not to mention the recruitment of human resources with high skills and potential. From FY2024 onward, the Bank will centrally recruit new graduates for the entire Group. The Bank Group thereby strives to provide diverse career paths and facilitates personnel exchanges within the Group.

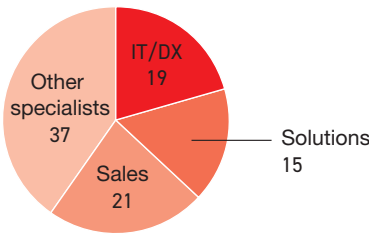
We try to bridge the gap between what applicants wish to do and the actual job at the Bank by providing a number of opportunities to experience hypothetical jobs at the Bank Group in briefings and internships, as well as to speak with actual employees.

To respond to changes in customers’ values and behavior driven by the external environment and promptly advance progressive initiatives without being bound by preconceived ideas, we consider it important to secure human resources who have high levels of expertise from other industries and companies and can immediately play an active role. We have therefore enhanced mid-career recruitment substantially, hiring 92 persons in FY2024.

>> Trends in mid-career recruitment



>> Breakdown of mid-career hires’ backgrounds



Health Management and Financial Wellness

Based on the belief that creating a company where employees are physically and mentally healthy and feel fulfilled in their work will lead to the provision of quality services to customers, the Bank has established the Health Management Declaration and is promoting measures to maintain and improve the health of its employees, with the President as the chief executive. As the practice of health management leads to the realization of the Purpose and Vision, we have formulated the Health Management Strategy Map, and through various measures such as walking campaigns, we are

working to reduce presenteeism (decrease in work efficiency due to health issues) and absenteeism (leave or absence due to health issues).

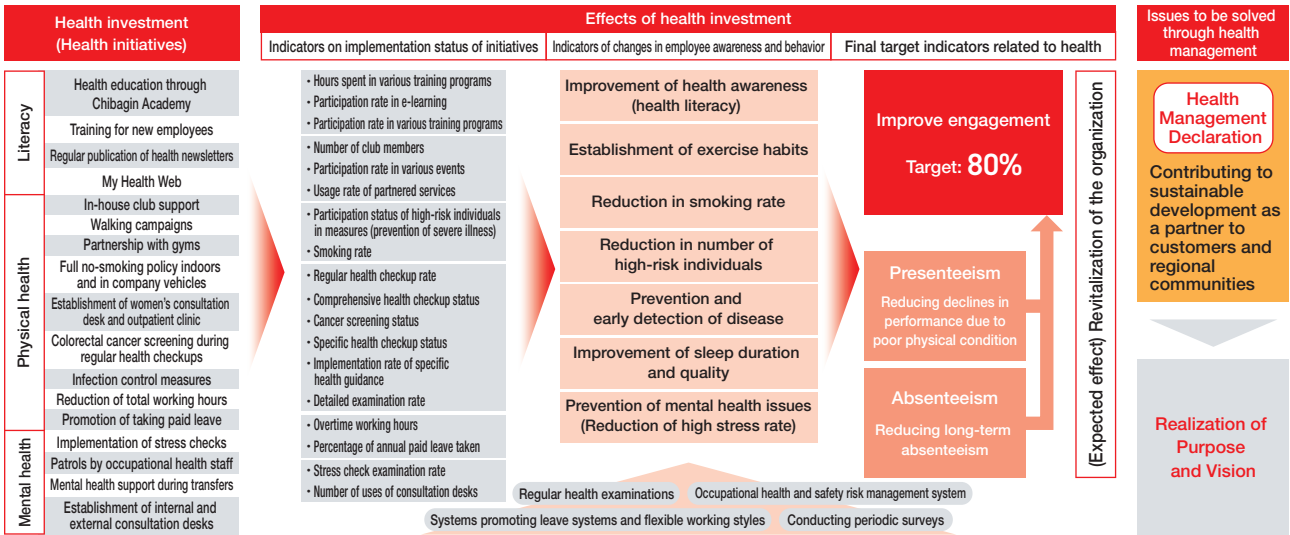
We also believe that supporting financial wealth of employees (financial wellness) is important, and we have established a corporate defined contribution pension plan and employees’ share ownership plan to encourage employees participation.

Health Management Declaration We have established the Health Management Declaration to clearly state our approach and stance toward health management.

Chiba Bank is working to maintain and improve the physical and mental health of employees and to prevent infectious diseases, aiming to create a workplace where diverse human resources can work with motivation and contribute to the sustainable development of the regional economy as a partner to customers and regional communities.

President Tsutomu Yonemoto

>> Health Management Strategy Map



Better Treatment of Employees

To respond to each employee’s hard work and improve engagement, we are raising our employees’ working conditions, including their pay, to a competitive level. The wage increase level for FY2025 will amount to an average of approximately 7% on an annual income basis, combining the increase in regular monthly salary and scheduled raises (approximately 10% on a monthly regular salary basis), marking the fourth consecutive year of wage increases exceeding 4–5%. As part of wage increase efforts, the shareholding incentive program was expanded in July 2025. The incentive level of the employees’ share ownership plan has been significantly increased from 5% to 20%, and the maximum contribution amount eligible for the incentive has been doubled.

In addition, treatment of non-regular employees has been improved through measures such as reviewing compensation for employees who continue to work after the age of 60 and revising hourly wages for part-time employees.

The Bank Group regards human resources as its most important management capital and believes that sustainable growth of the Group is achieved through the growth of its human resources. Going forward, we will continue to create an environment where employees can work with enthusiasm and make active investments to support their growth.

Achievement of Flexible Work Styles and Correction of Long Working Hours

We actively engage in work style reform to create a workplace where employees can feel job satisfaction, as well as to let diverse human resources play an active role. We have introduced remote work, flextime, and staggered working hours, as well as reformed business operations by utilizing IT and reviewing business processes. Through such initiatives, we work to improve productivity by allowing flexible work styles and correcting long working hours. In addition, employees are encouraged to take paid leave. The percentage of paid leave taken was 82% in FY2024.

Diversity

Diversity Promotion Policy

In order to fulfill our mission of contributing to the sustainable development of the regional economy, the Bank Group has positioned the promotion of diversity as a “management strategy for sustainable growth” and is actively working to become an organization that can harness the turbulence of the times by enabling diverse individuals to collaborate and leverage each other’s strengths. In order to accelerate innovation by combining diverse opinions, under the current Mid-term Plan, we are promoting initiatives with a focus on the four themes of career development support, work-life management support, elimination of the gender gap, and corporate culture reform. We will continue to return value to the regional communities by promoting the coexistence of diverse human resources and the expression of diverse ways of thinking.



Initiatives for Promoting Diversity & Inclusion

Diversity forums

To ensure that all employees, including employees of Group companies, understand the importance of diversity management and take action, we hold a diversity forum every year. The forums are attended by all executives, as well as representatives from each workplace and Group companies. The program of the forums includes messages from the top management, lectures by experts, opinion exchange between participants, and other workshops, creating a platform for mindset and behavior transformation toward diversity management.

Themes are selected in line with the issues of the time, and in FY2024, in order to further accelerate innovation brought about by diversity, a keynote speech was held under the theme of “Creating Innovation Through Diversity-oriented Thinking.” Participants deepened their understanding by complementing knowledge with lectures and exchanging opinions with each other after the lectures, including thoughts and impressions, and ideas on how to act on the ground. At the end, each participant declared what action they would take, which leads to concrete changes in behavior.

TSUBASA cross-mentor

Banks in the TSUBASA Alliance have the TSUBASA cross-mentor system in place, which is a cross-organizational mentoring system. The Bank has been serving as the secretariat since the launch of the initiative. The purpose of the program is to support female employees who are executive candidates, in terms of both skills and mindset. As mentees are matched with mentors from a different bank, the program offers fine-tuned advice on work from those in the same industry, as well as psychological safety that derives from speaking to someone in a different company.

In FY2024, in addition to online meetings, face-to-face meetings were encouraged, and many participants commented that being able to visit other banks and directly experience their corporate culture and atmosphere served as a positive stimulus. We will continue our efforts to develop female employees by utilizing the framework of the TSUBASA Alliance.

Participation in the Gender Equality Summit

In order to contribute to the promotion of diversity in the local community, Director and Senior Executive Officer Awaji spoke at the Gender Equality Summit held in October 2024 (hosted by the Chiba Prefecture Council for the Promotion of Gender Equality, Chiba Prefecture).

On the day of the event, Awaji served as both facilitator and panelist in a discussion with leaders from within the prefecture, including Governor Toshihito Kumagai of Chiba Prefecture, under the theme of “Roles of Leaders and Changing Consciousness,” where topics such as the importance of eliminating stereotyped gender roles, how to overcome related challenges, and how leaders should act were addressed, and communicated with business executives in attendance from companies across the prefecture.



Major diversity-related initiatives and external evaluation

2007	Chibagin Heartful was certified as a special subsidiary pursuant to the Act to Facilitate the Employment of Persons with Disabilities as a regional bank.
2014	Established the Diversity Management Division, and appointed the first female general managers (two persons).
2015	Appointed female outside directors (two persons). Opened an in-house nursery facility “Chiba Institute of Technology Himawari Nursery School” jointly with Chiba Institute of Technology. Signed the Chiba City Iku-Boss Joint Declaration.
2016	Obtained the Eruboshi (stage three) certification for good-standing companies.
2017	Appointed the first female Executive Officer. Obtained the Platinum Kurumin certification based on the Act on Advancement of Measures to Support Raising Next-Generation Children.
2018	Became the first regional bank to be selected as Nadeshiko Brand by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange (selected for five consecutive years until 2022) Opened in-house nursery facilities “Himawari Nursery Chiba” and “Himawari Nursery Kashiwa”. *Closed on March 31, 2023
2019	Then-President Sakuma was awarded the Prime Minister’s Commendations to Contributors for Creating a Gender Equality Society by the Cabinet Office.
2020	Became the first financial institution to be selected as New Diversity Management Selection 100 Prime by the Ministry of Economy, Trade and Industry.
2021	Appointed the first female internal director. Became the first regional bank to win the Grand Prize in the Company Prize Advanced Division of the 2021 J-Win Diversity Award sponsored by nonprofit organization J-Win. Ranked first in the Nikkei DUAL survey “NIKKEI Top Companies Supporting Dual-income Parents with Childcare Needs”.
2022	Became the first bank to obtain the Platinum Eruboshi certification based on the Act on Promotion of Women’s Participation and Advancement in the Workplace. TSUBASA Diversity & Inclusion Declaration. Appointed the first female Chairperson of the Nomination, Remuneration and Corporate Advisory Committee.
2023	Obtained the Platinum Kurumin Plus certification based on the Act on Advancement of Measures to Support Raising Next-Generation Children.
2024	Appointed the first female representative director, as well as the first female Chairperson of the Board of Directors



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Data on active participation of women

- ① Number of women in senior positions (As of July 2025)
● Director: **3** ● Executive Officer and General Manager: **1** ● General Manager: **2**
● Positions of General Manager, Senior Deputy General Manager, etc.: **133**
- ② Percentage of leadership positions held by women*: **30.8%** (As of July 2025)
(Percentage of supervisory and managerial positions held by women: **18.9%**)
*Staff with subordinates and staff in equivalent positions, such as branch manager, who are responsible for organizational management as responsible for operation.

Data on supporting balance between work and childcare

- ① In-house nursery facilities: **2 in Chiba Prefecture** (As of July 2025)
- ② Percentage of men taking childcare leave: **115.3%** (FY2024)

Data on number of employees with disabilities

Number of employees with disabilities: **158** (As of June 2025)