

Contribution to Regional Communities (Regional Revitalization and Social Contribution Activities)

Providing social value by contributing to the resolution of regional issues is an important mission of the Bank Group. The Bank Group will contribute to the sustainable growth of regional communities by leveraging and collaborating with regional networks, including local governments and local companies.

Regional Revitalization

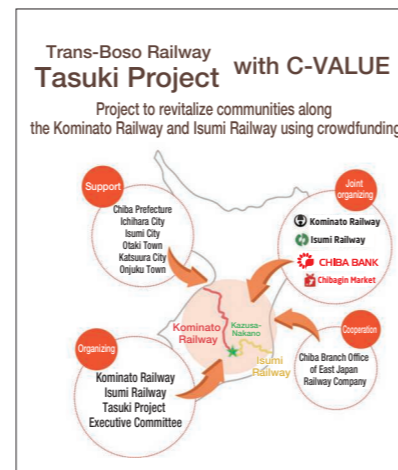
Holding the Trans-Boso Railway Tasuki Project

In August 2024, the Kominato-Isumi Railway Tasuki Project Executive Committee, consisting of Kominato Railway, Isumi Railway, Chiba Bank, and Chibagin Market, was established and the Trans-Boso Railway Tasuki Project was launched. This project utilizes C-VALUE, a reward-based crowdfunding site operated by the Bank Group's regional trading company, Chibagin Market, to support the realization of new products, services, and events created by businesses along the railway lines, with the aim of revitalizing communities along railway lines.

In December 2024, the first 10 crowdfunding projects were released and eight projects reached their targets. In April 2025, we held our first Musubime Machi Marche regional support event, and the second round of 11 crowdfunding projects was released.

Musubime Machi Marche, the venue for the announcement of new campaigns, is a market event held at Kazusa-Nakano Station, the junction point between the Kominato Railway and Isumi Railway, and its surrounding plaza. The event was named with the intention of connecting and energizing the towns (*machi*) along the railway lines through a market (*marche*) held at their junction (*musubime*). In addition to about 30 vendors offering a variety of local gourmet foods in one place, the event also featured Japanese drum performance by local children and dance shows, which provided great excitement to the approximately 1,500 people who visited the event.

Other special activities included a digital stamp collecting event covering 50 tourist spots along the lines, a 10x TSUBASA points campaign at participating stores along the railway lines, and the distribution of officially approved train-themed NFTs from both railway companies.



>> First round of crowdfunding businesses



>> Second round of crowdfunding businesses



>> Digital stamp collecting event



>> Distribution of NFTs (collaboration with Sony Bank)



Holding local government DX promotion trade fair

Continuing from 2023, in July 2024, we held "Local Government DX Promotion Trade Fair + Hybrid Seminar" at the Bank's Head Office building.

In the three areas of online administrative services, counter service reform, and internal operations reform, 14 DX contents were exhibited at the trade fair, where visitors could actually experience them on demonstration machines, and seminars on the latest DX trends such as the use of generative AI were held to provide information that would help local governments solve problems.



Holding the Regional Revitalization Seminar - Regional Revitalization through Food and Agriculture with Tourism -

In November 2024, we held the Regional Revitalization Seminar - Regional Revitalization through Food and Agriculture with Tourism - at the Bank's Head Office building as an opportunity to propose solutions to the regional issues of regional revitalization faced by local governments.

In this seminar, Chibagin Market, and its partner, Noren-kai Co., Ltd. introduced specific examples of regional revitalization efforts in collaboration with local governments, including product development and branding in each region. We will continue to provide information and accompanying support to help local government resolve issues.



Support for the establishment of the Chiba Park Children's Culture Promotion Executive Committee

The Bank supported the establishment of the Chiba Park Children's Culture Promotion Executive Committee in June 2024. To provide children in the regional community with opportunities to experience culture and art not taught in schools, we established a cooperative framework linking industry, government, academia, and finance, centered around the Shibaniwa in Chiba Park.

Going forward, we hope and support that through the Shibaniwa No Terakoya, children will develop abundant creativity and sensitivity by enjoying and learning about culture and art, and grow into individuals who are rooted in and contribute to their local communities.



Initiatives in Narita area

In the area around Narita Airport, the construction of a new third runway and the consolidation of terminals and cargo areas at Narita International Airport, the full opening of the Ken-O Expressway, and the extension of the Kita Chiba Road, together with further functional enhancements to the airport, will significantly improve access to the transportation network in the Tokyo Metropolitan area. With various large-scale developments and community building underway, the area around Narita Airport has considerable potential for growth.

The Bank established the Narita Project Promotion Office in October 2018. For the development of the regional economy, we collaborate with nine cities and towns as well as business operators around Narita Airport to support development projects and prospective developers.



Contribution to Regional Communities (Regional Revitalization and Social Contribution Activities)

Social Contribution Activities

Education-related initiatives

Providing career and financial education

The Bank visits local schools to provide on-site classes on career and financial education. From February 2025, we have further enhanced the course program to provide a wider range of learning opportunities. These classes provide easy-to-understand lessons through real-life examples on topics such as what a job or profession is and the role of banks and their significance in society. In addition, by sharing knowledge useful for managing household finances and preventing financial problems, we are helping students enhance their financial literacy. Classes were provided to approximately 2,000 students in FY2024. More on-site classes will be offered in the future.



The Bank is committed to fully supporting the realization of each child's aspiration and aims to contribute to the regional communities.

Holding a private company training program for teachers

In July 2024, we hosted a private company training program for teachers, with eight elementary and junior high school teachers participating. Participants deepened their understanding of banking operations, the Bank's role as a regional financial institution, and its CSR initiatives during the training. At the end of the training, the participants developed original class content that could be applied at schools.



Hosting the Economics Koshien Chiba Tournament

In December 2024, we co-hosted the 19th national high school students' financial and economic quiz championship Economics Koshien in Chiba, together with Chiba Kogyo Bank.

Economics Koshien is a quiz event in which high school students from all over Japan compete in a competition on financial intelligence, with the aim of spreading financial and economic education to the high school students who will lead the next generation.

Six teams of 12 high school students from six high schools in the prefecture participated in the Chiba Tournament, and the winning team advanced to the national competition held in February 2025.



Initiatives to support sports

Sponsorship of the Chiba Aqua-Line Marathon 2024

In November 2024, the Bank sponsored the Chiba Aqua-Line Marathon 2024 as a gold sponsor. As a new initiative, Chibagin Presents Fun Run for Every Body! was held to allow people with disabilities and small children to run along the Aqualine, and provided opportunities for everyone to enjoy sports.



Title sponsorship of a home game hosted by the local basketball team

In November 2024, the Bank offered a title sponsorship for a game organized by the professional basketball club Altiri Chiba. This initiative, the first of its kind for the Bank, is intended to support the realization of the goal that the players and team staff, who share the vision of the team's hometown in Chiba Prefecture, are united in pursuit of, and the wishes of the fans who strongly support them. We set up a Chiba Bank booth at the venue and held events for the enjoyment of visitors.



Special sponsorship of the 29th Chibagin Cup

In February 2025, we became a special title sponsor of the 2025 J.League Pre-Season Match, 29th Chibagin Cup - JEF United Ichihara Chiba vs. Kashiwa Reysol.

With the aim of supporting local J-League teams and promoting local sports, the Bank has been a special co-sponsor of the Chiba Derby Match, a pre-season match between the two teams, since the first event in 1995. This year, approximately 300 people with disabilities were invited to the game through the home cities of JEF United Ichihara Chiba, Chiba City and Ichihara City.



Social welfare initiatives

Grant ceremony held for a public charitable trust, Chibagin Heartful Welfare Fund

In September 2024, Chibagin Heartful Welfare Fund, a public charitable trust, awarded a total of ¥7.89 million in grants to 15 organizations.

The fund supports social welfare activities conducted by social welfare corporations and volunteer groups in the form of grants with the aim of enhancing social welfare in Chiba Prefecture. Including the grant this year, a total of 187 grants have been awarded up until now, amounting to ¥108 million.



Donated food to Food Bank Chiba

Chibagin Food Drive* was held in October 2024.

This initiative is in cooperation with the food drive activities of Food Bank Chiba, under a comprehensive cooperation agreement related to food provision. We collected unused food from our employees' home, and donated a total of 230.47 kg of food to Food Bank Chiba.



*Chibagin Food Drive is an activity that aims to reduce food loss and support those in need by having employees bring surplus food at home to their workplace and delivering it to social welfare facilities and people in need through the Food Bank Chiba

Initiatives for Respecting Human Rights

The Bank Group recognizes that respect for human rights is a responsibility that companies must fulfill. In order to respect the human rights of all stakeholders, including executives and employees, customers, and suppliers, we are formulating a human rights policy, conducting human rights due diligence, and establishing grievance mechanisms based on the framework of the UN Guiding Principles on Business and Human Rights.

Policies, Guidelines, etc., Concerning Respect for Human Rights

Human rights policy

The Bank Group has established the Chiba Bank Group Human Rights Policy, which states that the Bank Group respects the human rights of all executives and employees, and will not tolerate discrimination, harassment, or human rights violation based on race, gender, nationality, etc.

For details of the Chiba Bank Group Human Rights Policy, see our website:
https://www.chibabank.co.jp/en/related/human_rights_policy

Corporate code of conduct

The Bank Group has declared the Chiba Bank Group's Corporate Code of Conduct and is committed to respect the human rights of all people, including executives and employees, and customers, as a company and a bank to take social responsibility and public mission.

For details of the Chiba Bank Group's Corporate Code of Conduct, see our website:
https://www.chibabank.co.jp/en/related/behavioral_policy

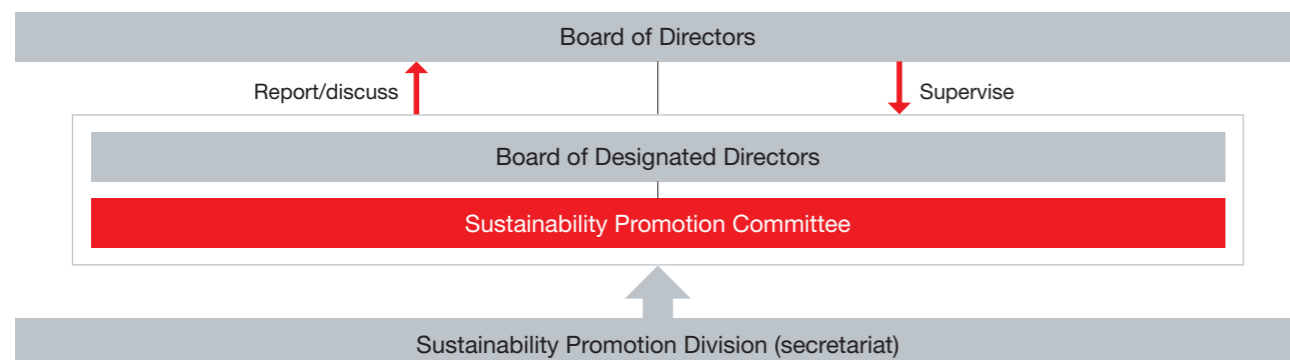
Annual statement on the UK Modern Slavery Act 2015

Based on the UK Modern Slavery Act 2015, we publish an annual statement on our initiatives to prevent human rights violations, including slave labor and human trafficking, not only at our London Branch but throughout the entire business operations of the Bank.

For details of the annual statement on the UK Modern Slavery Act 2015, see our website:
https://www.chibabank.co.jp/en/related/slavery_act

Governance Structure Regarding Respect for Human Rights

The Sustainability Promotion Committee, chaired by the President, deliberates and decides on policies regarding respect for human rights, reports regularly on progress, and works to respect human rights under the commitment of senior management. The deliberations by the Sustainability Promotion Committee are reported to the Board of Directors and are subject to their supervision.



Human Rights Due Diligence

The Bank Group implements human rights due diligence by creating a human rights issue map to identify and analyze the negative impacts that its business may have on human rights, implementing measures to prevent or mitigate them, verifying their effectiveness through regular monitoring, and disclosing information externally regarding the status of its response.

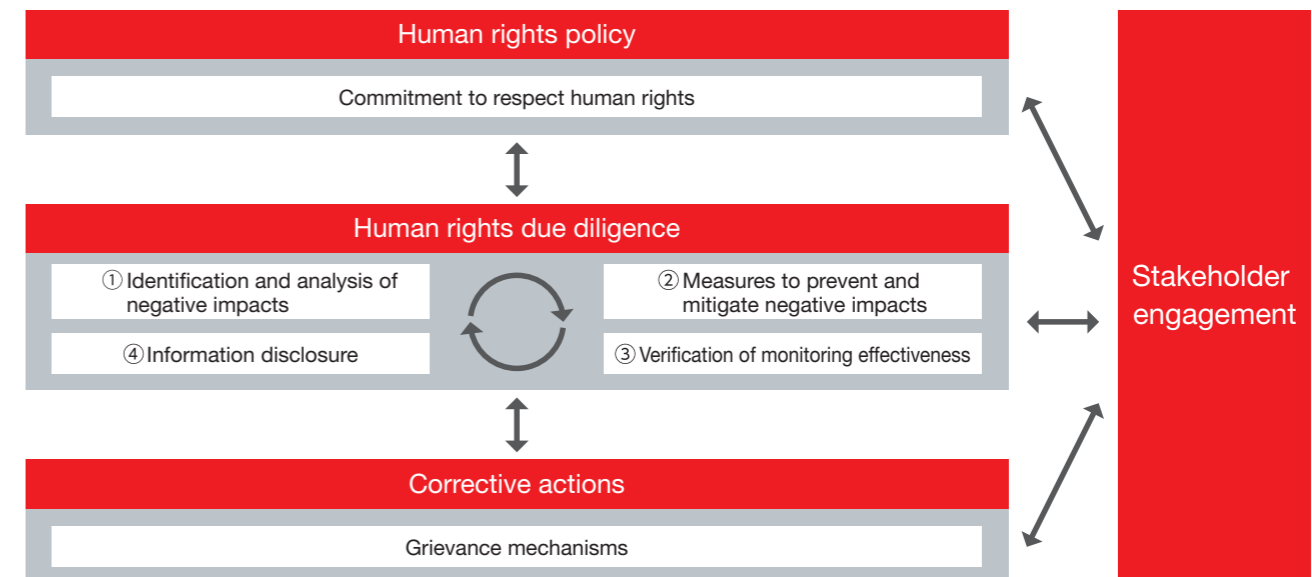
Employees	We conduct regular questionnaire surveys for employees to identify and monitor human rights violations. We also regularly hold training sessions and seminars for employees on topics such as harassment prevention and promotion of diversity and inclusion, and work to raise the awareness of employees regarding respect for human rights. In addition, through initiatives such as teleworking, staggered working hours, use of IT, and operational reforms by reviewing business processes, we are establishing a work environment that enables flexible work styles and correction of long working hours, so that employees can feel fulfilled in their work.
Borrowers and investees	The Policies on Loans have been revised to prohibit investments in and loans to businesses that engage in forced labor, child labor, and other human rights violations, as well as to prohibit new transactions with companies that may be involved in human rights violations, by checking for information regarding human rights violations when extending new credit. Moreover, we regularly conduct monitoring of customers with whom we already have investment or lending transactions, and we engage in dialogue with the customer and request improvements to the human rights violation if a human rights violation arises.
Suppliers	We have established the Chiba Bank Group Procurement Policy and directly distributed the Chiba Bank Group Human Rights Policy and the Chiba Bank Group Procurement Policy to our suppliers and ask them to understand and comply with the policies. In addition, we conduct monitoring once a year to confirm that the suppliers have no violations of human rights. For details of the Chiba Bank Group Procurement Policy, see our website: https://www.chibabank.co.jp/en/related/procurement_policy

Going forward, we will further advance the sophistication of human rights due diligence and promote appropriate disclosure of information and stronger engagement with stakeholders.

Grievance Mechanisms

The Bank Group has established an internal hotline and conducts periodic surveys with employees, such as engagement surveys, to detect human rights violations and to protect and provide relief for victims.

We also collect requests and complaints related to respect for human rights through customer service offices, customer cards, and questionnaire surveys, and respond to all voices concerning human rights from our customers.



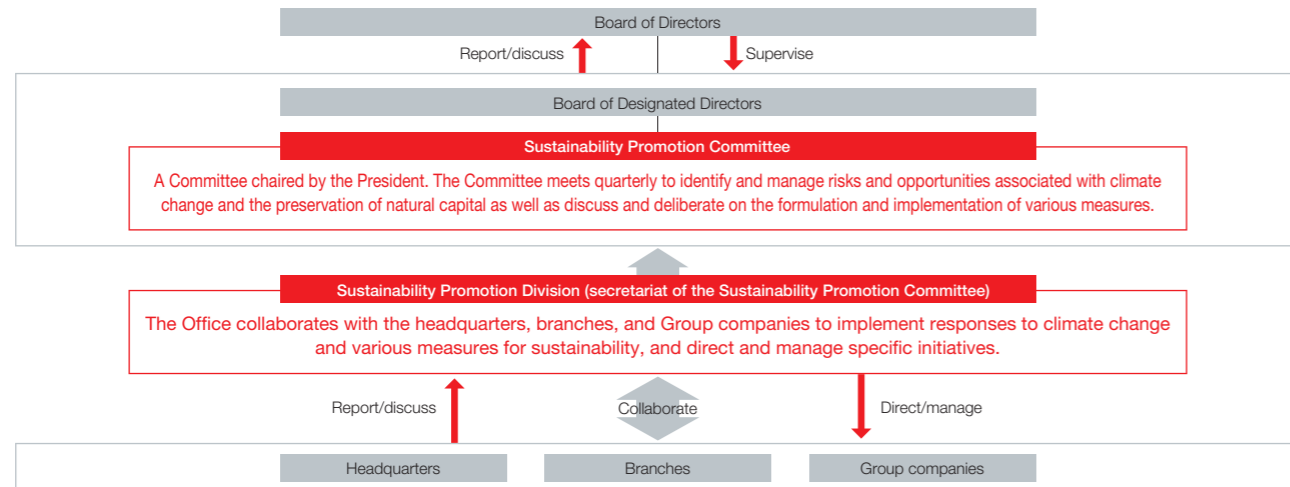
Climate Change Responses and Natural Capital Preservation Initiatives (Disclosure based on the TCFD and TNFD Recommendations)

The Bank Group announced its endorsement of the TCFD recommendations and registered as a TNFD Adopter, and has since proactively disclosed information on its climate change responses and natural capital preservation initiatives in accordance with items of the TCFD's and TNFD's disclosure recommendations.

Governance

Climate Change Natural Capital

The Bank Group has built a flexible and solid governance system to identify and manage dependencies, impacts, risks, and opportunities associated with climate change and the preservation of natural capital.



Supervision by the Board of Directors

The identification and management of dependencies, impacts, risks, and opportunities associated with climate change and natural capital, and formulation and implementation of various measures are discussed and deliberated by the Sustainability Promotion Committee on a quarterly basis. Discussions and deliberations in the Committee are periodically reported to the Board of Directors.

Key initiatives for dependencies, impacts, risks, and opportunities associated with climate change and natural capital are determined at or reported to the Board of Directors after separate discussion by the Board of Designated Directors.

Various policies, management plans, etc. related to responses to climate change and natural capital preservation initiatives

The Bank Group has incorporated items related to climate change responses and natural capital preservation into the Chiba Bank Group Sustainability Policy and various policies and management plans, and taken various measures.

Chiba Bank Group Sustainability Policy	The Chiba Bank Group Sustainability Policy states that we promote environmental initiatives including climate change responses and natural capital preservation throughout the entire Group.
Chiba Bank Group Declaration on SDGs	The Chiba Bank Group Declaration on SDGs stipulates that environmental protection is a key priority issue (materiality) to be dealt with, and various measures in response to climate change and nature-related initiatives are being taken.
Chiba Bank Group Environmental Policy	In order to contribute to the realization of sustainable regional communities, the Chiba Bank Group Environmental Policy sets forth our policy for addressing environmental issues such as environmental conservation initiatives and responses to climate change risk through our business activities.
Chiba Bank Group Human Rights Policy	The Chiba Bank Group Human Rights Policy stipulates that we will respect human rights through our business activities, and we are implementing initiatives in consideration of stakeholders based on this policy when engaged in environment-related initiatives.
The 15th Mid-term Plan	GX (green transformation) is set as one of the value creation bases in the 15th Mid-term Plan, and initiatives for decarbonization are incorporated as an important strategy of the Mid-term Plan.

Strategy

Climate Change

Risks and opportunities associated with climate change

The Bank Group qualitatively analyzes risks (physical and transition risks) and opportunities associated with climate change over short- (less than five years), medium- (five to 10 years), and long-term (over 10 to 30 years) horizons. Specific risks and opportunities associated with climate change and their impact on the Bank's business, strategy, and financial plan are as follows.

Risks and opportunities	Specific risks and opportunities and their impact on the Bank's business, strategy, and financial plan	Time horizon*
Risks		
Physical risks		
Credit risk	Damage to the Bank's real estate collateral due to large-scale storm and flood	Short to long term
	Deterioration in business performance due to stagnation of business of financing customers as a result of their operations being hampered by large-scale storm and flood to their business locations	Short to long term
	Financing customers closing down their operations due to damage from sea level rises to their business locations	Long term
Operational risk	Interrupting or discontinuing our branch operation as a result of large-scale storm and flood	Short to long term
Transition risks		
Credit risk	Deterioration in business performance of financing customers as a result of revision to climate change laws and regulations and taxes	Medium to long term
	Deterioration in business performance of financing customers as a result of a failure to invest in decarbonization technologies or excessive investment burden in new technologies	Medium to long term
	Deterioration in business performance of financing customers as a result of decreased demand for traditional products and services	Short to long term
	Deterioration in business performance of financing customers as a result of rapid fluctuations in resource prices due to progress toward a decarbonized society	Medium to long term
Reputational risk	Drop in our share price and difficulties in raising funds as a result of the deterioration of the Bank's reputation due to its continued over-investments and loans in the fossil fuel-related sectors	Short to long term
Opportunities		
Products and services	Increase in initiatives for sustainable finances including renewable energy-related loans	Short to long term
	Increase in consulting services related to decarbonization support	Short to long term
	Increase in demand for funds driven chiefly by infrastructure investment for disaster countermeasures and business continuation	Short to long term
Cost reduction	Reduction of operation costs through high-efficiency operations such as saving of energy	Short to long term

*Short-term (less than five years), medium-term (five to 10 years), and long-term (over 10 to 30 years)

Initiatives for risks and opportunities associated with climate change

The Bank Group has identified and recognized risks and opportunities associated with climate change, and taken following measures as its main strategies.

CO ₂ emissions reduction	With the aim of realizing a carbon-free society, the Bank Group is striving to reduce its CO ₂ emissions from its own emissions. Promotion of energy saving in buildings and introduction of environmentally-friendly vehicles Introduction of electricity derived from renewable energy sources Installation of solar power plants through Himawari Green Energy Co., Ltd., a company engaged in energy generation business
Support for decarbonization management	We are engaging in various activities to support our customers' decarbonization management. Provision of CO ₂ emission measurement tool "C-checker" Decarbonization consulting Identification of greenhouse gas emissions and promotion of dialogue using the ESG evaluation sheet Promotion of customer engagement through measurement of Financed Emissions
Promotion of sustainable finance	We have strengthened our efforts in sustainable finance that will contribute to mitigation of and adaptation to climate change risks. Promoting renewable energy-related loans, such as financing the installation of solar power generation facilities Provision of various loan products including green loans, sustainability linked loans, and Chibagin Leaders Loan NEXT Active investment in green bonds and sustainability linked bonds Setting target for the amount of sustainable finance
Enhance climate change risk management	We have selected "delays in responding to climate change" as a top risk and are strengthening risk management. Selecting and managing "delays in responding to climate change" as one of the top risks that are highly significant in terms of impact and probability Formulation of Policies on Loans and stricter credit to fossil fuel-related sectors Managing credit and operational risks associated with climate change through an integrated risk management system

Climate Change Responses and Natural Capital Preservation Initiatives (Disclosure based on the TCFD and TNFD Recommendations)

Nature-related risks and opportunities

The Bank Group qualitatively analyzes nature-related risks (physical and transition risks) and opportunities over short- (less than five years), medium- (five to 10 years), and long-term (over 10 to 30 years) horizons. Specific nature-related risks and opportunities and their impact on the Bank's business, strategy, and financial plan are as follows.

Risks and opportunities		Specific risks and opportunities and their impact on the Bank's business, strategy, and financial plan	Time horizon*	
Risks	Physical risks	Credit	Concerns about business continuity/deterioration in business performance of financing customers caused by natural disasters associated with natural capital degradation	Medium to long term
	Transition risks	Credit	Deterioration in business performance of financing customers as a result of revision to climate change laws and regulations and taxes	Medium to long term
			Deterioration in business performance of financing customers as a result of decreased demand for traditional products and services	Short to long term
	Reputation		Deterioration of the Bank's reputation due to its inadequate response to the preservation of natural capital	Short to long term
		Deterioration of the Bank's reputation due to the negative impact of the borrower's business on natural capital	Short to long term	
Opportunities	Products and services		Increase in opportunities for investment and loans for conservation and restoration of natural capital	Medium to long term
			Increase in consulting and business matching opportunities related to natural capital	Short to medium term
	Cost reduction		Cost reduction associated with reduction of paper consumption and waste volumes	Short to long term

*Short-term (less than five years), medium-term (five to 10 years), and long-term (over 10 to 30 years)

Initiatives to address nature-related risks and opportunities

Forest conservation and CO₂ reduction through biochar production

Chiba Prefecture has extensive bamboo forests, and bamboo damage caused by neglected bamboo forests is an issue.

The Bank produced biochar in Sakura City, Chiba Prefecture, and engaged in forest conservation through bamboo forest maintenance. Biochar is effective in storing CO₂ in the ground for a long period of time, and we have also contributed to CO₂ reduction by spreading 108 kg of biochar on farmland at Fresh Farm Chiba.



Forest management activities for the Chibagin Forest

Since 2003, the Bank has been implementing forest management activities using "Corporate Forest Business" in Chiba Prefecture. These activities strive to restore the coastal shelter forest, which has become sparse due to damage from pine weevils and the tsunami caused by the Great East Japan Earthquake. We thus aim to enhance disaster mitigation effects at the time of the tsunami and promote tourism by improving the landscape.



Measuring resources consumption and waste volumes from business activities

FY2024	Water consumption (m ³)	Paper consumption (t)	Waste volume (t)
	52,288	31	429

Data from the head office building, Oyumino Center building, and Soga Center building. Water consumption is the total volume of water and sewage.

Study of the impact of the Bank's business location on nature

In order to analyze the impact of the Bank's business activities on natural capital, we conducted a survey of the relationship between the Bank's business locations and areas requiring attention (protected areas, KBAs, etc.) using methods such as IBAT*¹ from the perspective of the importance of biodiversity. Water stress was also evaluated using Aqueduct.*² As a result, although no areas with high water stress were identified, five of the Bank's business locations were found to be situated in areas requiring attention. The impact on nature is assessed to be limited because these business locations are mainly involved in office operations.



Areas requiring attention

- Key Biodiversity Areas
- Local environmental conservation areas
- Nationally designated wildlife protection areas
- Ramsar wetlands
- Natural environment conservation areas
- Quasi-national parks
- Prefectural natural parks
- Green space environmental conservation areas
- Prefectural designated wildlife protection areas

*¹ IBAT is a tool recommended by the TNFD that enables the survey of nature-related information for specific sites using geospatial data on important nature-related information.

*² Aqueduct is an online water risk assessment tool developed by the World Resources Institute.

Risk Management

Climate Change Natural Capital

Identification and assessment of risks and impacts

The Bank Group recognizes climate change and nature-related risks (physical and transition risks) as risks that have significant impact on the management of the Group, and has strengthened management of these risks after having identified and assessed their specific details by time horizon (short, medium, and long term). For natural capital, a heat map of dependency and impact was created for borrowers and investees. The Sustainability Promotion Division and the Compliance and Risk Management Division cooperate to identify and assess these risks and impacts, and report the analysis results at the Sustainability Promotion Committee and other meetings.

Top risk management

The Bank Group selects those risks surrounding our business that are highly significant in terms of impact and probability as "top risks" in the Board of Directors. In selecting and managing top risks, a risk map covering a wide range of risk events is produced and discussed, including by the outside directors and Group companies, after which a report is presented to the ALM Committee and the Board of Directors.

In order to strengthen the management of climate change and nature-related risks, we have designated "delays in responding to climate change" as a top risk and "delays in responding to natural capital and biodiversity" as a sub-risk (a risk equivalent to a top risk).

Integrated risk management

The Bank Group assigns divisions to manage risks for each form of risk, and the Compliance and Risk Management Division centrally monitors these risks and discusses risk countermeasures. The Group Chief Risk Officer (CRO) reports the status of risks to the Board of Directors. In addition, to ensure an effective risk management system, the Audit and Inspection Division conducts audits to determine whether risks are appropriately managed and reports the audit results to the Board of Directors.

Climate change and nature-related risks are categorized into credit risk related to borrowers' business activities and operational risk in continuous operation of our branch locations, in light of the results of qualitative and quantitative analyses, and integrated into the above risk management system.

Formulation of Policies on Loans and stricter credit to specific sectors

The Bank Group has formulated and announced its Policies on Loans for businesses that are considered to involve significant environmental and social risks or negative impacts, and for specific sectors where lending efforts are expected to have a huge environmental and social impact.

Furthermore, we have established a stricter credit examination system in which we determine the lending for fossil fuel-related sectors that are considered to have a huge impact on global warming after receiving opinions of divisions in charge of sustainability.

>> Overview of the Policies on Loans

Prohibition	<ul style="list-style-type: none"> • Businesses that have negative impact on Ramsar wetlands and UNESCO World Heritage sites • Businesses that violate the Washington Convention • Credit to newly established or expanded coal-fired thermal power plants • Credit to new coal mining projects and expansion of existing facilities • Credit to mountaintop removal coal mining
Strict response	<ul style="list-style-type: none"> • Credit to oil and gas sector, credit to palm oil farm development • Credit to deforestation business • Credit to large-scale hydropower plant

For full text of the Policies on Loans, see our website:
https://www.chibabank.co.jp/en/related/loan_policy

Climate Change Responses and Natural Capital Preservation Initiatives

(Disclosure based on the TCFD and TNFD Recommendations)

Metrics and Targets

Climate Change Natural Capital

Carbon Neutrality Declaration

The Paris Agreement came into effect in 2016 as an international framework on issues of climate change. The Agreement sets a common global long-term goal of keeping the global average temperature increase well below 2°C above pre-industrial levels and pursuing efforts to limit it to 1.5°C.

The Bank supports the Paris Agreement and announced its goal of “achieving net zero CO₂ emissions by FY2030” in March 2022, and has been working on reducing CO₂ emissions.

CO₂ emissions

CO₂ emissions in FY2024 was 5,029 t-CO₂, a decrease of 6% from the previous fiscal year. We are taking measures to achieve carbon neutrality, including the use of electricity derived from renewable energy sources, the use of non-fossil certificates through Himawari Green Energy, a Group company engaged in energy generation business, and offsetting emissions through J-Credit.

We will continue to promote energy saving measures such as replacing lighting with LED lighting and introducing environmentally-friendly vehicles.

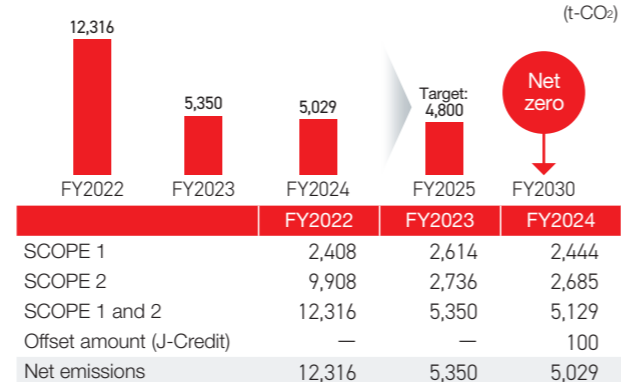
The Bank has measured and disclosed CO₂ emissions in SCOPE 3 category 15 since FY2021. We will continue to expand the scope of measurement through utilization of PCAF database and other resources, while supporting our customers’ efforts for decarbonization, and strive to reduce CO₂ emissions in SCOPE 3 category 15 to achieve a decarbonized society in 2050.

Changes in CO₂ emissions (SCOPE 3)

	FY2022 ¹	FY2023 ¹	FY2024
Category 1 (Purchased goods and services)	8,961	9,634	10,517
Category 2 (Capital goods)	35,222	24,536	40,601
Category 3 (Fuel- and energy-related activities not included in SCOPE 1 or 2)	2,855	2,824	2,691
Category 4 (Transportation and distribution (upstream))	1,297	1,363	1,348
Category 5 (Waste generated in operations)	204	234	517
Category 6 (Business travel)	618	968	1,002
Category 7 (Employee commuting)	1,436	2,241	2,356
Category 15 (Investments ²)	12,622,906	13,422,825	15,742,179

¹ An independent third-party assurance from SOCOTEC Certification Japan was obtained. (Excluding Category 15 in FY2022.)
² Estimate values were used for companies whose emissions were not measured or not disclosed. Loan amount of approximately ¥7.9 trillion in FY2024 for companies measured is equivalent to 95.4% of loans to general business corporations and individual business owners (excluding public and private funds).

Changes in CO₂ emissions (SCOPE 1 and 2, net emissions)



*The scope of calculation is the Bank and the Bank Group companies.
 *An independent third-party assurance from SOCOTEC Certification Japan has been obtained since FY2021.

Breakdown of SCOPE 3 Category 15 (FY2024)

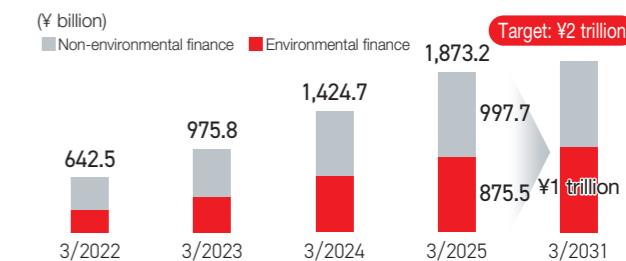
Industries	Emissions (t-CO ₂)	Carbon intensity (t-CO ₂ /¥ million)	Data quality score
Oil Gas Coal	364,787	2.3	2.2
Electric utilities	1,279,233	26.5	3.9
Air transportation	72,372	2.9	2.5
Maritime transportation	258,646	13.8	2.4
Rail transportation	21,548	1.6	1.6
Trucking services	639,669	3.4	3.8
Automobiles and components	38,677	3.7	1.8
Metals and mining	1,235,212	11.5	1.9
Chemicals	491,022	6.2	2.1
Construction materials	818,358	17.0	3.0
Capital goods	233,511	3.9	2.6
Capital goods (buildings, etc.)	1,425,032	4.2	3.5
Real estate management and development	638,312	0.7	3.7
Beverages	36,154	2.7	3.3
Agriculture	119,063	6.2	3.8
Packaged foods and meats	665,692	4.6	3.3
Paper and forest products	177,517	3.8	2.9
Others	7,227,373	2.5	3.5
Total	15,742,179	—	3.5

Promotion of sustainable finance

The Bank Group regards the type of investments and loans where funds are used to solve environmental and social issues as “sustainable finance,” and has strengthened its initiatives, setting the target of ¥2 trillion of the amount of sustainable finance from FY2019 to FY2030 (of which target for the amount of environmental finance ¥1 trillion).

The amount of sustainable finance that has been executed by FY2024 (fiscal year ended March 31, 2025) is ¥1,873.2 billion (progress rate 93%), and that of environmental finance in it is ¥875.5 billion (progress rate 87%).

Cumulative amount of sustainable finance



Key examples of sustainable finance

- Sustainability linked loans
- Green loans
- Positive impact finance
- Chibagin Leaders Loan NEXT
- Chiba Bank SDGs Friends Loan
- Chibagin Smart Loan
- Chibagin SDGs Private Placement Bonds
- Renewable energy-related loans
- Project finance for creating social infrastructure
- Funds for environmentally-friendly houses (Sustainable Housing Support Discount)
- Environmentally-friendly renovation funds (renovation loan)
- Funds for purchasing environmentally-friendly vehicles (car loans)
- Fixed income investment such as green bonds, sustainability linked bonds

Status of carbon-related assets

Based on the revision of the TCFD recommendations in October 2021, we have expanded the target sectors for carbon-related assets in FY2022 to include the energy,* transportation, materials and buildings, and agriculture, food, and forest products sectors. The loans, acceptances and guarantees, foreign exchange, and private placement bonds (hereinafter the Loans, etc.) for the carbon-related assets account for around 37.76% of the Bank’s Loans, etc. as of March 31, 2025. Loans, etc. for coal-fired power generation account for 0.08% of the Bank’s Loans, etc., and credit for coal-fired power generation is scheduled to be zero by the end of March 2037.

*Oil and gas, coal, and electric (excluding renewable energy business) utilities

CDP climate change

In the climate change survey conducted by CDP* in 2024, our efforts to address climate change and the transparency of our disclosures were recognized, and the Bank was selected as an A List company, the highest rating.

*An international non-governmental organization that collects, evaluates, and discloses information on the environment from companies, local governments, etc.



Industries	Percentage of the Loans, etc.	
	FY2024	
Energy	Oil and gas, coal	0.70%
	Electric utilities	0.56%
Subtotal		1.26%
Transportation	Air transportation	0.07%
	Marine transportation	0.39%
	Rail transportation	0.47%
	Trucking services	1.21%
	Automobiles and components	0.19%
Subtotal		2.36%
Materials and buildings	Metals and mining	0.85%
	Chemicals	0.99%
	Construction materials	0.22%
	Capital goods	0.80%
	Capital goods (buildings, etc.)	2.17%
Subtotal		32.39%
Agriculture, food, and forest products	Beverage	0.27%
	Agriculture	0.12%
	Packaged foods and meats	0.95%
	Paper and forest products	0.39%
Subtotal		1.74%
Total		37.76%