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

CHIBA BANK

2026

The Chiba Bank, Ltd.
Integrated Report

Purpose, Vision, and Three Pledges

Purpose

Purpose

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

The Chiba Bank Group strives to share the aspirations of all its stakeholders—including customers, shareholders, and employees—and to remain a trusted partner that works closely with each and every individual and business in the local community, thereby shaping the local community into a place where all of our stakeholders' aspirations can be fulfilled. To this end, we have defined our Purpose: "To create a local community better suited to bringing each person's hope to life."

Vision

Vision

An Engagement Bank Group that works closely with the community

To realize this Purpose, the Chiba Bank Group has defined its Vision as "An Engagement Bank Group that works closely with the community." We aim to be a banking group that continues to grow alongside the region by building long-term relationships through the provision of value based on deep relationships with our stakeholders—including customers, shareholders, and employees.

Action Principles

Three Pledges

These pledges encourage employees to always pause and consider, before making customer proposals or business decisions, whether their actions contribute to:

- **realizing the customer's wishes**
- **solving the customer's problems**
- **enabling prosperous lifestyles for customers**

The Chiba Bank Group has established the "Three Pledges" to ensure that every officer and employee acts in accordance with our Purpose and Vision in daily operations. These action principles connect our Purpose and Vision to the actions of our officers and employees, serving as the foundation that supports the entire organization.
We will continue efforts to instill our Purpose and Vision throughout the organization in order to foster a culture where officers and employees can take proactive initiatives based on shared empathy. By having every officer and employee embody the "Three Pledges," we will continue to provide "the highest value" to each and every individual and corporate customer, as well as the local community as a whole.

Contents

Editorial Policy

This document has been edited in order for stakeholders to easily understand the approach and specific initiatives that the Chiba Bank Group is taking to achieve its Purpose: "To create a local community better suited to bringing each person's hope to life." It provides an integrated overview that encompasses not only financial information but also non-financial information, including business strategies, value creation initiatives, and sustainability. The International Integrated Reporting Framework advocated by the IFRS Foundation (former IIRC) and other guidelines were used for reference in the editing of this report.

This report contains forward-looking statements, including financial outlook. They are based on future outlook and forecasts, which the Bank deems reasonable at the time of publication. They do not constitute a promise by the Bank that these will be realized. Actual results may differ from those expressed in the forward-looking statements due to changes in conditions.

Reporting Period: April 2025 - March 2026 (The document includes some information from April 2026 onwards.)

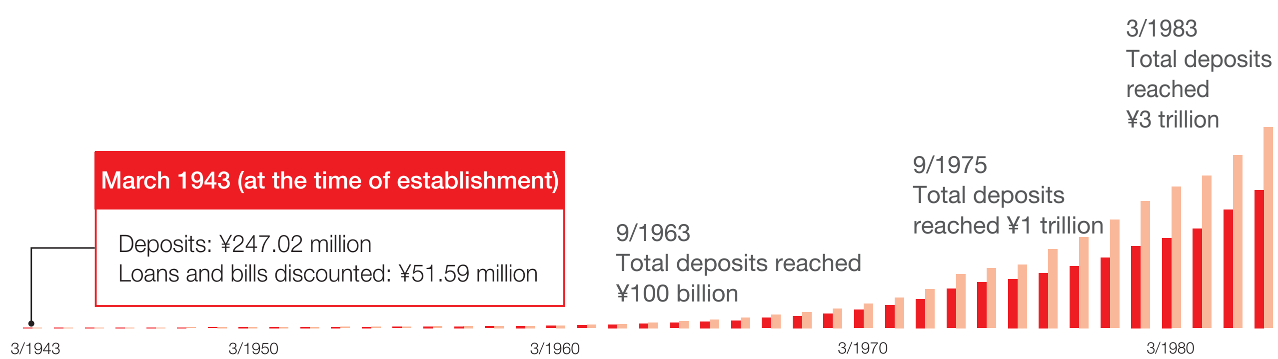
History of the Chiba Bank Group

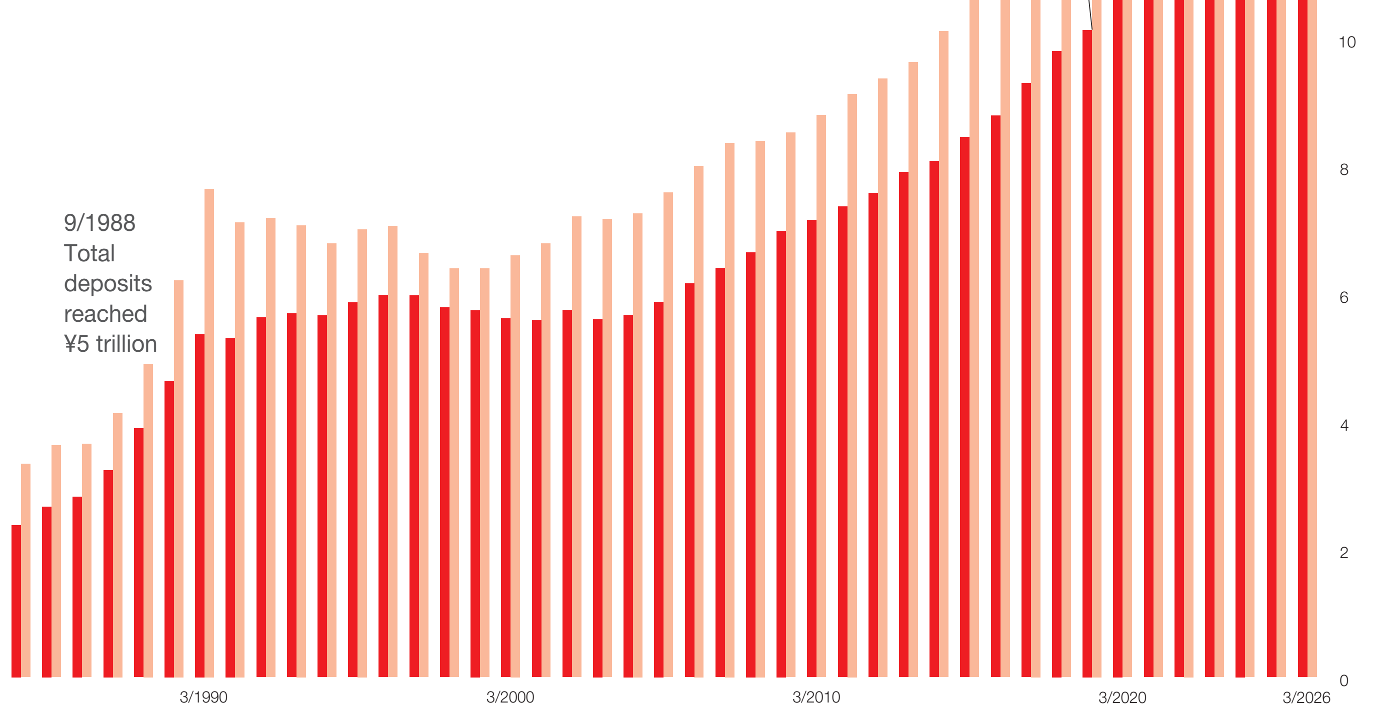
The Chiba Bank Group, as a regional financial institution, meets the diverse needs of our customers and is expanding the scale of our business. Looking ahead, we will pursue continuous growth together with our regional communities.

▼ First Head Office

▼ Second Head Office

▼ Chibagin Head Office Building (completed construction in September 2020)





History of The Chiba Bank Group

Establishment-

Mar. 1943 Founded as a result of the merger of three banks, Chiba Godo Bank, Omigawa Agricultural and Commercial Bank, and the Kujuhachi Bank

1960s-

- **1960-** Deposits and loans grew in response to high economic growth
- **Apr. 1964** Entered into an agreement with Chiba Prefecture to be a designated financial institution for business handling
- **Oct. 1970** Listed on the 2nd section (at that time) of the Tokyo Stock Exchange
- **Aug. 1971** Transferred to the 1st section (at that time) of the Tokyo Stock Exchange
- **Oct. 1971** Started operation of the first online system
- **Mar. 1973** Built the new Head Office building and relocated the Head Office from Chuo to Chiba-minato
- **Oct. 1973** Introduced the first CD machine at the Chiba-ekimae Branch

1980s-

- **Oct. 1986** Appointed the first female Branch General Manager among Japanese banks
- **Apr. 1987** Opened its first overseas branch in New York
- **Feb. 1990** Established Chibagin Research Institute
- **Oct. 1991** Established Oyumino Center
- **Mar. 1995** Held the first "Chibagin Cup" (J. League pre-season match)
- **Mar. 1998** Acquired Chuo Securities (currently Chibagin Securities) as a Group company

2000s-

- **Jan. 2014** Completed construction of Muromachi Chibagin Mitsui Building
- **Oct. 2015** Launched the TSUBASA Alliance
- **Mar. 2016** The original character "Himarin" debuted
- **Mar. 2016** Launched the Chiba-Musashino Alliance
- **Jul. 2019** Launched the Chiba-Yokohama Partnership

2020s-

- **Sep. 2020** Completed construction of Chibagin Head Office Building
- **May 2021** Established Chibagin Market
- **Apr. 2023** Established Himawari Green Energy
- **Nov. 2023** Established TSUBASA-AML Center
- **Oct. 2024** Acquired Edge Technology as a Group company
- **Mar. 2025** Acquired Fresh Farm Chiba as a Group company
- **Sep. 2025** Reached an agreement on the management consolidation with The Chiba Kogyo Bank
- **Mar. 2026** Executed a definitive agreement with The Chiba Kogyo Bank regarding the establishment of a joint holding company

From April 2027

CHIBA BANK
Chiba Kogyo Bank

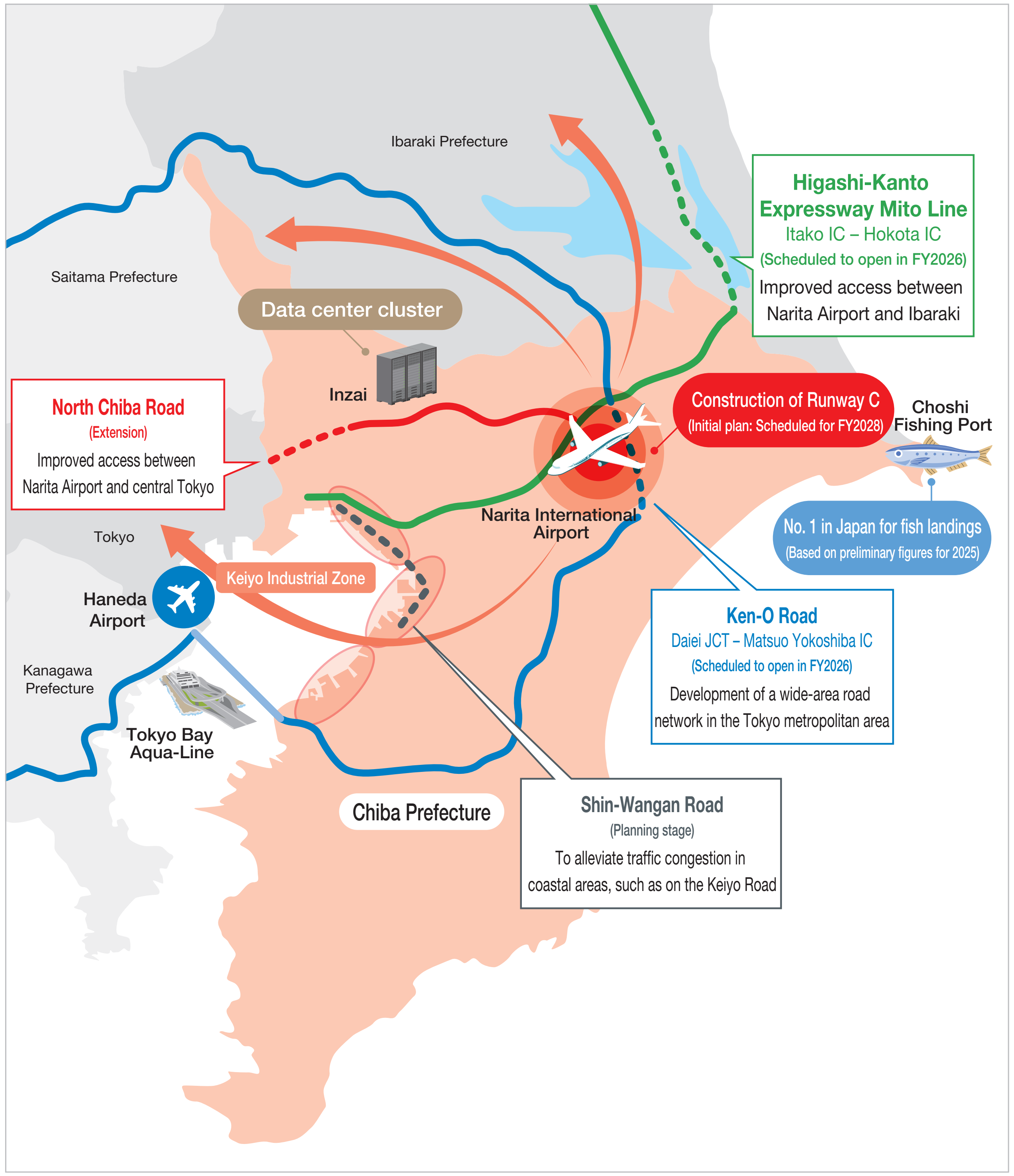
Planned establishment of Chiba Financial Group

Events in Society

1941〜1945	The Pacific War
1949	Exchange rate set at ¥360 yen to the dollar
1964	Tokyo Olympics held
1973	First Oil Crisis
1978	New Tokyo International Airport (Narita Airport) opened
1985	Plaza Accord
1989	Consumption tax introduced
1991	Collapse of the economic bubble
1997	Tokyo Wan Aqua-Line Expressway opens
2002	Chiba Prefecture's population exceeds 6 million
2005	Full implementation of the "pay-off" system (limited deposit protection)
2008	The 2008 global financial crisis
2011	Great East Japan Earthquake
2013	Bank of Japan introduces "quantitative and qualitative monetary easing"
2019	Consumption tax raised to 10%
2020	Spread of COVID-19
2021	Tokyo 2020 Olympics and Paralympics held
2024	Bank of Japan decides to end "negative interest rate policy"

Regional Potential

Chiba Prefecture, the Bank Group's home market, boasts one of the largest populations and economies in Japan, as well as abundant natural environments and a well-balanced industrial structure. Furthermore, expansion projects are underway at Narita International Airport, and with the designation of the entire Chiba Prefecture as part of the Tokyo Area National Strategic Special Zone in July 2025, new growth opportunities are emerging. With excellent access to central Tokyo and a market environment well positioned to benefit from the growth of the Tokyo metropolitan area where people, goods, and information converge, this region represents a major strength that supports the Bank Group's medium- to long-term growth.



Characteristics of Chiba Prefecture

One of the largest economies in Japan

Population	Prefectural income	Prefectural GDP
6.25 million	¥19.8 trillion	¥21.4 trillion
Ranked 6th in Japan	Ranked 6th in Japan	Ranked 7th in Japan

Well-balanced industrial structure

Primary industries	Secondary industries	Tertiary industries
¥0.1 trillion	¥5.0 trillion	¥15.9 trillion
Ranked 7th in Japan	Ranked 9th in Japan	Ranked 8th in Japan

Source: Statistics Bureau, Ministry of Internal Affairs and Communications, "2025 Population Census: Preliminary Results"; Economic and Social Research Institute, Cabinet Office, "Prefectural Accounts" (FY2022)

Narita International Airport "Second Opening" Project
-Toward an international aviation and logistics hub driving growth for the Tokyo metropolitan area and Japan-

With the goal of a "second opening," Narita International Airport is implementing large-scale functional enhancements, including increasing and extending runways, extending operating hours, reconstructing passenger terminals, and developing a new cargo area.

Enhancement of airport functions	Expected effects
• Extension of Runway B • Construction of Runway C	Annual flight slots Approx. 300,000 ➡ 500,000 Passenger volume 40 million ➡ 75 million Cargo volume 2 million tons ➡ 3 million tons

Source: Action Package Starting from Narita Airport's "Second Opening"

Economic ripple effects from Narita International Airport's functional expansion*

Approx. ¥55 trillion

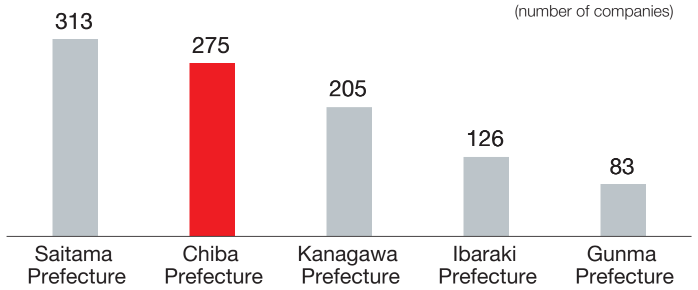
Increase of approx. ¥19 trillion compared to FY2024

*Cumulative total for FY2025–FY2040
Source: Chibagin Research Institute, 'Economic Ripple Effects of Narita Airport's "Second Opening" Project'

Status of corporate headquarters relocations to Chiba Prefecture

Ranked 2nd nationwide for net inflow of headquarters in FY2025

The prefecture has become a popular destination for companies relocating from Tokyo, experiencing a net inflow across a wide range of industries.



Source: Tokyo Shoko Research, Ltd.

The Chiba Bank Group Today

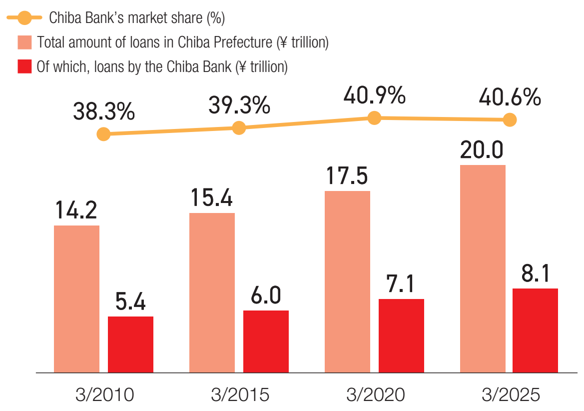
Customer Base

Supported by a solid customer base built over more than 80 years of history, the Bank maintains some of the highest deposit and loan balances among regional banks. Our market share in Chiba Prefecture—our home market—has been expanding year by year, allowing us to hold the top market share.

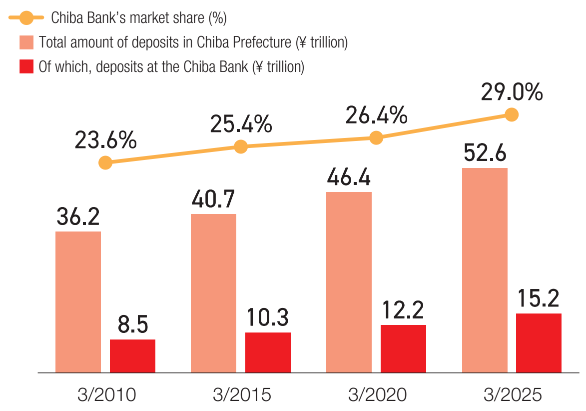
Loans and Bills Discounted (Non-Consolidated)[*1]	Deposits (Non-Consolidated)[*1]
¥14,147.7 billion	¥16,851.4 billion

*1 As of March 31, 2026

Loans in Chiba Prefecture



Deposits in Chiba Prefecture[*2]

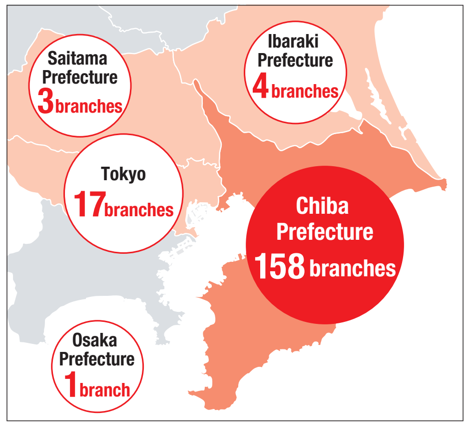


*2 Includes negotiable certificates of deposit
Source: The Kinyu Journal

Branch Network

In Japan, we operate 186 locations, primarily in Chiba Prefecture, as well as in Tokyo's 23 wards, and in Ibaraki and Saitama Prefectures.This network allows us to secure contact points with customers and provide optimal services that meet customers' needs in each region. Overseas, we have branches in New York, Hong Kong, London, and Singapore and representative offices in Shanghai and Bangkok, giving us one of the most extensive overseas networks among regional banks.

Domestic: 183 branches / 3 money exchange counters **Overseas:** 4 branches / 2 representative offices



*As of March 31, 2026

Financial Base

The Bank maintains top-class profitability and asset size among regional banks. The stable ROE and low OHR show our efficient business operations. We also maintain a high level of financial soundness, with a capital ratio of 15.02% and a non-performing loan ratio of 0.84%, which is below 1%.

Top-Class Profitability Among the Regional Banks

Profit Attributable to Owners of Parent (Consolidated)	¥94.0 billion
ROE (Consolidated, based on Shareholders' Equity)	8.93%

Low Expense Ratio

OHR (Consolidated)	41.50%

Robust capital

Total Capital Ratio (Consolidated)	15.02%
Common Equity Tier 1 Capital Ratio (Consolidated)	15.02%

Sound Loan Assets

Non-Performing Loan Ratio (Non-Consolidated, and based on the Financial Reconstruction Act)	0.84%

*Results for FY2025

Alliances

The Bank is deepening collaboration through three key alliances, TSUBASA Alliance, Chiba-Musashino Alliance, and Chiba-Yokohama Partnership, and is collaborating with Sony Bank in various ways to improve our financial services through DX. Our pioneering alliance strategy, implemented ahead of other banks, is our greatest differentiating factor and has strengthened the Bank's presence.

10th TSUBASA ALLIANCE 地域とともに未来へはばたく

2015–

ALLIANCE 千葉・武蔵野アライアンス

2016–

千葉・横浜パートナーシップ CHIBA YOKOHAMA PARTNERSHIP

2019–

Sony Bank

2022–