Message from the Group CBO

We will increase our fan base by delivering high-quality services at the optimal timing and creating the optimal customer experience through the unified efforts of the entire Group

Deputy President
(Representative Director, Group Chief Business Officer (CBO), General Manager in charge of Business Promotion)

Kiyomi Yamazaki

The role of the CBO at The Chiba Bank

Throughout my career, whether as a department head at the Head Office or as a branch manager in the field, I have engaged with numerous customers and tackled a wide range of challenges on the frontlines of the region. Through these experiences, I have continually come to appreciate that the regional customers regard us as a trusted partner they can easily consult. In order to continue meeting those expectations, I have, since FY2021, been leading the entire sales division in my capacity as CBO.

For many years, I have upheld the principle of “swift and decisive action.” When customers consult a bank, they are often facing moments of uncertainty or concern. Recognizing these feelings and responding as quickly and sincerely as possible is of utmost importance. This is a conviction I have carried with me throughout my daily work, and it is the reason why The Chiba Bank has earned the trust it enjoys today. That trust—our relationship with customers—is the very bedrock upon which the Bank’s strong operational base is built, and it is the foundation of my own work.

I see my current role as CBO as an opportunity to put this principle into practice on a larger scale.

The operating environment for regional financial institutions has undergone substantial change in recent years. Competitive pressures are intensifying, driven by the contraction of local markets amid population decline, the diversification of financial services—including the entry of non-financial players—and the rapid advance of digitalization. At the same time, the issues confronting regional businesses have grown increasingly complex, giving rise to a growing demand for holistic support that goes beyond the scope of conventional financial services.

In this environment, what is required of us is execution capability—the ability to listen attentively to our customers, act promptly, and provide optimal solutions. Our branches, Head Office, and Group companies are working as one to build a system that supports corporate growth from both financial and non-financial perspectives. At the heart of this effort, I always keep in mind the importance of prioritizing feedback from the frontlines above all else. The direct, unfiltered feedback we gather from the frontlines of our business operations is the most valuable input for management decisions and the lifeblood of our relationship-based regional banking. I am determined to continue serving as the “most approachable partner” for our regional customers. To stand beside our customers as they embrace new challenges, and to contribute to the future of our region—that is my mission and the responsibility I bear as CBO. To remain a trusted partner walking alongside our community, I will continue to marshal the full strength of our sales division and devote myself wholeheartedly to this purpose.

— Understanding our customers well to deliver optimal solutions —

Under the Mid-term Plan, we envision the realization of our Purpose alongside a meaningful contribution to addressing social issues, pursuing sustainable growth for both the regional community and the Group.

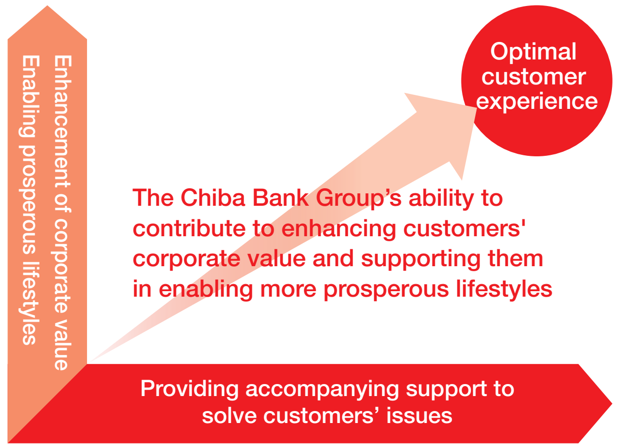
I will now discuss our specific initiatives to achieve this, broken down into our retail and corporate businesses, starting with the retail business.

We will further strengthen retail comprehensive consulting proposals that offer a variety of financial services tailored to our customers’ diverse needs. We will deliver these services through the most appropriate channels to provide value more quickly and accurately. More concretely, we will prepare a framework to provide sustained, long-term support—remaining close to our customers at key “points” prompted by life events, when their needs are most acute, helping them map out the “lines” of their life plans, and maintaining broader “surface” touchpoints throughout their lives as trusted, lifelong partners.

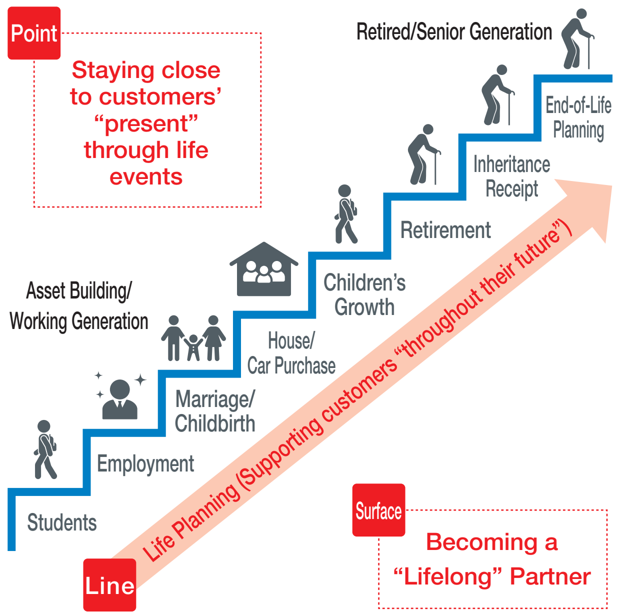
Next, in the corporate business, as “a management assistant,” the Head Office, branches, and Group companies will work together to gain a full picture of the management issues of individual corporate customers and promptly make proposals that will help support their core business. At the same time, we will strive to deliver the optimal customer experience by further enhancing our human resources development, sales system, and solution proposals.

Specifically, to help companies to enhance their ability to grow, we will offer solutions to management issues such as GX, DX, and WX based on their management’s vision and business plans. In this way, we aim to realize Regional Transformation.

By steadily implementing the initiatives outlined above, we will achieve overwhelming growth, expand our base of fans who resonate with us, and deepen engagement with all stakeholders as the region’s leading bank. In doing so, we will revitalize the regional economy and maximize our corporate value.



○ Initiatives to enable optimal customer experience (retail)



○ Initiatives to enable optimal customer experience (corporate)

Advancement of Training and Development	• High level experts • Reliable staff (younger generation)
Advancement of Sales System	Understanding clients’ business strategies and challenges
Advancement of Solution Proposals	Optimal proposals through enhanced Head Office support system

Strategies by Area

The Chiba Bank Group's growth strategies focus on expanding its businesses in three areas: Chiba Prefecture, outside Chiba Prefecture, and nationwide.

Chiba Prefecture

Leading Regional Bank

Within Chiba Prefecture, our core market, we will continue to offer new products and services that deliver value from both financial and non-financial perspectives, with the aim of expanding our presence across all market segments as the "leading regional bank." By contributing to the resolution of regional issues through Region-wide DX, GX and WX, and through the development of a regional ecosystem, we aim to achieve sustainable growth for both the local community and the Group. We have also reached a final agreement on management integration with The Chiba Kogyo Bank to further strengthen our management base in Chiba Prefecture.

Solving regional issues

Financial × Non-financial

Continuously providing new convenient and useful products and services

Expand all types of market shares

CHIBA BANK

Region-wide DX, GX and WX

Regional ecosystem

Chiba Kogyo Bank

Final agreement on management integration

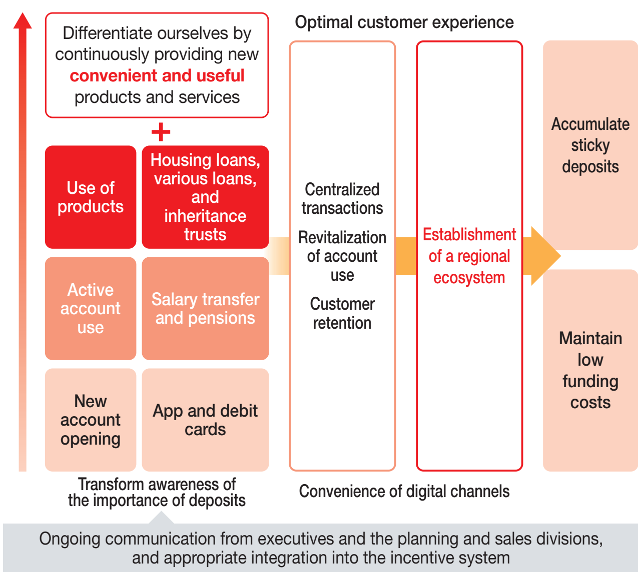
—Ultimate commitment to the region—

Pursuing synergy through a two-brand structure

Strategies to attract deposits

With the transition to an economy with positive interest rates, it has grown increasingly important to attract deposits. At Chiba Bank, we have steadily accumulated low-cost liquid retail deposits by offering our highly convenient app, expanding cashless payment services, and maintaining a robust branch network. This has enabled us to build a superior deposit base compared to other banks.

Under the new Mid-term Plan, we have identified attracting deposits as a key management theme, alongside stronger lending. Going forward, through initiatives such as the development of a regional ecosystem, we will continue to strengthen our relationships with customers who choose us in their daily lives, aiming to attract highly sticky deposits.



Outside Chiba Prefecture

Super regional

We will position lending as a core driver of growth and strengthen our initiatives as a super regional bank.

Wide-area expansion of our regional bank business model

Leveraging alliances to increase our presence in the Tokyo metropolitan area

- Collaboration utilizing each bank's brand

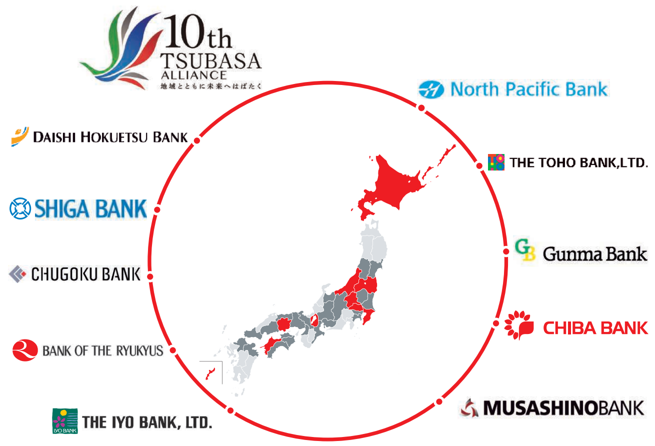
Expansion of our branch network outside Chiba Prefecture

June 2026 Newly opened the Akasaka Corporate Banking Office

Nationwide

Platformer

We will expand various services and systems over a wide area as a platformer through the TSUBASA Alliance.



Collaboration and consolidation

Platform business

Common platform for fintech

4.9 million IDs → Approx. 1.4x → Aim for 7.0 million under the new Mid-term Plan

(as of March 31, 2026)

Joint usage of core systems

Five-bank collaboration | Reached a basic agreement with Gunma Bank

AML Center

Start of business

Joint administrative center

July 2026 Establishment of new company → April 2027 onward Planned start of operations

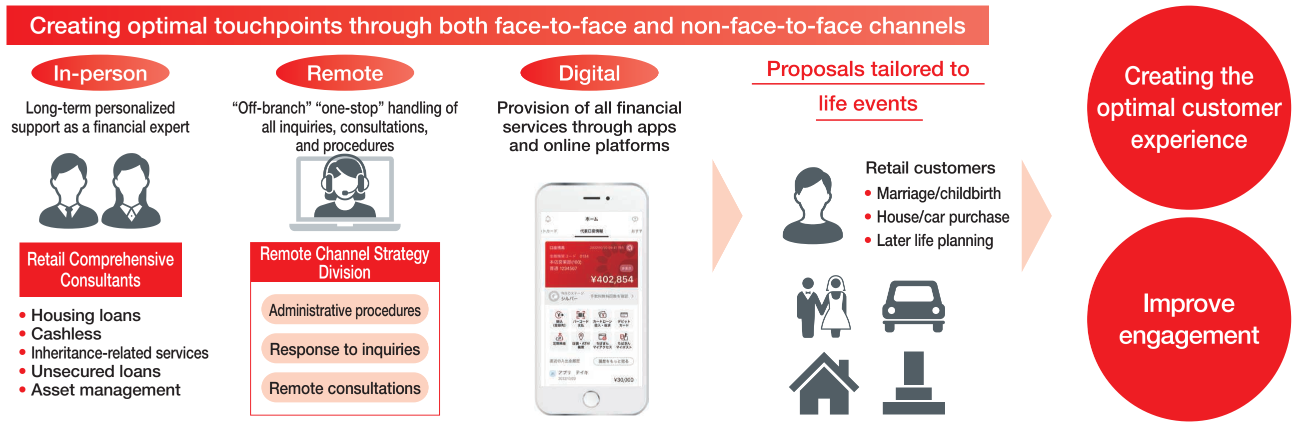
Strategies for Retail Customers

Individual values and lifestyles have diversified, and accordingly, the services that customers expect from financial institutions have changed. We leverage in-person, remote, and digital channels to strengthen operational systems and various services, providing optimal services tailored to the life plans of retail customers.

Retail Comprehensive Consultant

Through one-to-one marketing, we gain a deeper understanding of our customers' individual needs and provide personalized comprehensive consulting services using the optimal mix of in-person, remote, and digital channels.

During face-to-face interactions, especially, we focus on three core service areas—life planning, asset building and management, and inheritance and asset succession—to offer proposals that are truly aligned with each customer's life stage and goals. By delivering the products and services that are genuinely needed, we strive to create the best possible customer experience.



MESSAGE

For financial matters, turn to Chibagin
Working closely with customers as a comprehensive consultant

Matsuhidai Branch **Arisa Soda**

I have been in charge of retail customer relations since my second year at the Bank. In FY2023, I participated in a one-year skill development training course under the retail sales development trainee program. Currently, I am working as a retail comprehensive consultant at the Matsuhidai Branch.

In my role, I mainly handle retail customers, covering a wide range of consultations, including housing loans, asset management, and inheritance, and provide proposals aimed at solving the financial challenges faced by each customer. Many people find it difficult to discuss financial matters even with family or friends, and feel at a loss for who, what, or how to consult about these issues.

In such situations, based on my specialized knowledge, I carefully identify the underlying issues from various perspectives, summarize the options available for solving them, and make proposals accordingly. Through repeated meetings with customers, I encourage them to progressively share their thoughts and feelings. What I find attractive about this job is that I can work closely together with customers to solve issues and realize their ideals. Ultimately, my greatest sense of fulfillment comes from hearing the words "I'm glad I consulted you." I aspire to be the person customers think of first when they face financial decisions for the future and important milestones in life: "For financial matters, turn to Chibagin." I work towards this goal every day.

Housing-Related Loans

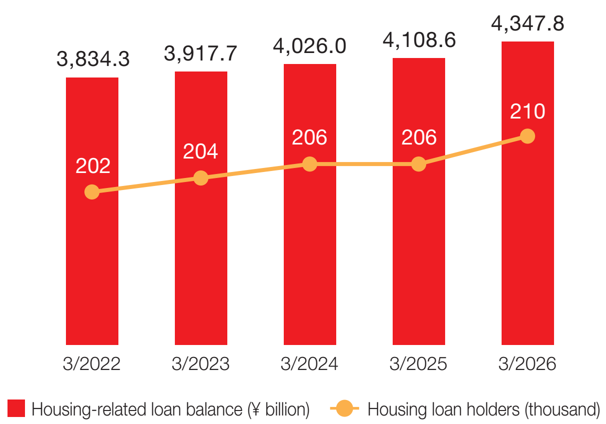
In order to flexibly respond to changes in the social environment including soaring housing prices and diversification of work styles and to closely support the wishes and intentions of our customers to purchase houses, we have strengthened our sales structure.

In Chiba Prefecture, our core market, we are conducting meticulous sales activities tailored to local conditions, such as expanding the number of personnel specializing in housing loans in areas with high housing demand such as Joban, Narita, and Kisarazu.

In addition, by strengthening relationships with real estate agents and enhancing product features such as group credit life insurance, the total amount of housing loans executed in FY2025 reached an all-time high, along with a substantial increase in the number of holders.

Housing loans play a very significant role as an entry point for building broader relationships with individual customers. We will flexibly review our operational systems in line with trends in housing needs as we work to evolve products and systems that meet the trend of digitalization and the needs of customers.

Housing-related loan balance and number of holders



Inheritance-Related Services and Trust Business

Aiming to realize customers' wishes for their families in a 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 to obtain permission to handle inheritance-related services within the bank. Since then, we have supported many customers to solve the issues they face 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 become unable to visit a bank branch...	It' s time to leave the rental property management to my successor...	Once the inheritance process starts, money cannot be withdrawn immediately...	Inheritance procedures are troublesome and a burden on my family...
Asset management trust Cumulative total of 2,323 applications	Family trust (civil trust) support service Cumulative total of 375 applications	Alternative testamentary trust Cumulative total of 1,507 applications	Testamentary trust Cumulative total of 7,808 applications

Solving customers' issues through a wide range of services!

Ongoing asset inheritance seminars that use a drama series as a learning tool

We have been holding inheritance seminars at our branches on an ongoing basis since December 2023. These seminars use drama-style videos and explanations to help customers easily understand the effectiveness of testamentary trusts for smooth asset succession.

Inheritance seminars (FY2025)
- Held 850 times
- 3,730 participants

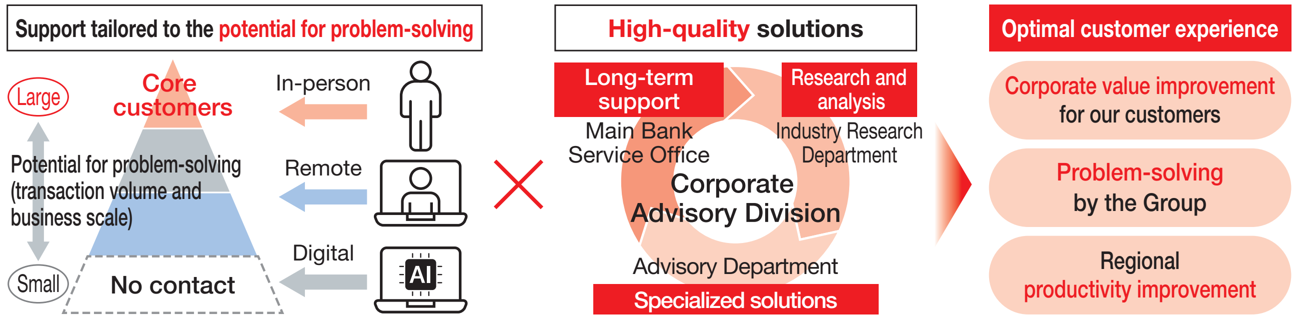
Strategies for Corporate Customers

The corporate business environment is undergoing a period of significant transformation due to rising prices, labor shortages, and rapid advances in AI technology. At the Chiba Bank Group, we aim to address management challenges arising from DX, GX, and WX by providing optimal contact points for each company and delivering high-quality solutions. In doing so, we seek to contribute to boosting our customers' corporate value and improving regional productivity.

Overall Strategy

Under the Mid-term Plan, we will work to enhance the added value of the Group's core strength: in-person customer engagement. Specifically, we will establish a sales structure that enables our representatives to engage closely with customers for which we see significant potential for problem-solving. While strengthening remote and digital channels, we will also provide tailored, ongoing support for each individual company.

In addition, we have established the new Corporate Advisory Division to further advance our consulting capabilities. We will continue to offer highly specialized solutions from a long-term perspective, addressing the increasingly diverse and complex challenges faced by our customers.



MESSAGE

Supporting customers in solving management challenges as a trusted management partner

General Manager, Matsugaoka Branch **Kotaro Makino**

At the Bank's Matsugaoka Branch, our management policy is to "do exciting work for the community and our customers." We place great value on ideas such as "Would this proposal make the customer happy?" or "Could this proposal create new value?" By focusing on work that genuinely excites us, we build trust with our customers and ultimately take pride in what we do.

Every week, we hold a "customer contribution meeting" where all sales representatives share and discuss the four customer concerns: anxiety, dissatisfaction, insufficiency, and inconvenience—and propose solutions to address them.

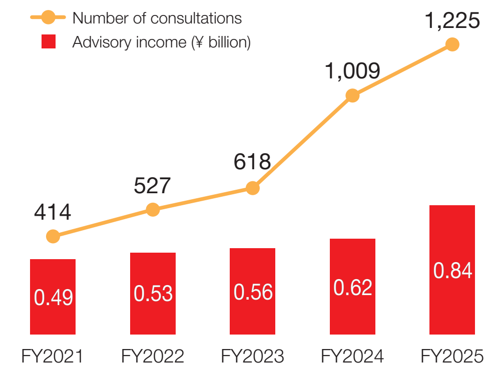
Our customers consult us not only on financing-related matters but also on a wide range of topics, including business planning, human resources, and digitalization. The hiring and development of personnel, in particular, has emerged as a common and important challenge, and we work in collaboration with Group companies and other partners to provide support such as recruitment support services and reviews of personnel systems. As an "assistant to management," it is one of the greatest rewards of being a banker to provide close and careful support to each company and, in doing so, contribute to solving our customers' challenges. Moving forward, I will continue to leverage the Bank's strengths—highly specialized consulting and a passionate commitment to community contribution—and, together with our team members, engage in branch management that is deeply integrated into the local community.

Advisory Services for Corporate Clients

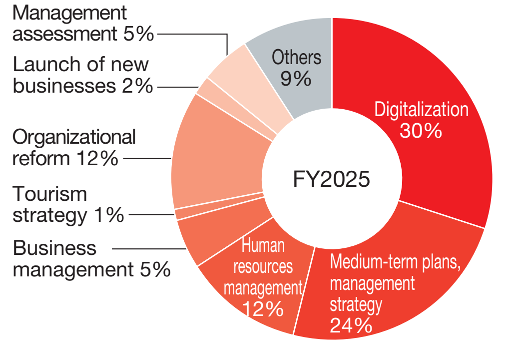
In our business advisory and ICT consulting services, we engage in initiatives aimed at addressing management challenges—including support for the formulation of management strategies and business plans, assistance in developing personnel systems, and guidance on operational efficiency improvements. In FY2025, through the strengthening of our personnel structure, we increased the number of consultations to approximately 1,200, representing an increase of about 200 from the previous fiscal year. We have also maintained a solid level of contracts by addressing a wide range of client needs, with approximately 300 contracts.

Furthermore, with the establishment of the Corporate Advisory Division in April 2026, we will further enhance the lineup of solutions we offer—such as consulting services, business matching, and personnel referral services—enabling us to respond more swiftly to the increasingly diverse management challenges faced by our clients. We remain committed to providing ongoing support to our customers.

Changes in the number of consultations, and advisory income



Breakdown of contract categories (FY2025)*



*Including ICT consulting services

Case Study: Formulation of large-scale capital investment plans and support for verifying the return on investment

We have provided support to a local food manufacturing company that was considering strengthening its production capacity. We helped the customer to plan equipment investments for factory expansion and verify the recovery of these investments.

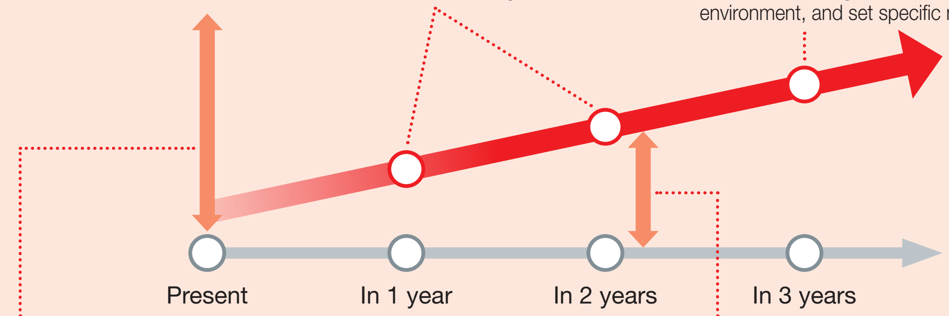
To help the customer formulate business plans, we also conducted research on market and competitor trends, as well as a qualitative analysis of the organizational structure before and after the expansion, thereby helping to realize the customer's vision.

Step 3 Establish more detailed targets

Establish target levels for one year (and two years) into the future, to meet the customer's three-year targets

Step 1 Clarify the future vision

Clarify the customer's vision for three years into the future, considering factors like the concept and market environment, and set specific numerical targets



Step 2 Understand the gap between the current situation and target levels

- Analyze the current internal and external environments to gain a true understanding of the situation
- Understand the gap between current results and the targets set in Step 1, and the issues currently facing the customer
- Establish a companywide strategy and business strategies to solve the issues

Step 4 Establish specific measures to bridge the gap

- Understand the gap between current situation and the detailed targets set in Step 3
- Analyze management resources, industry trends, and the market environment, and set policies by segment and function to bridge the gap
- Formulate action plans for smaller units, such as departments, based on the policies established

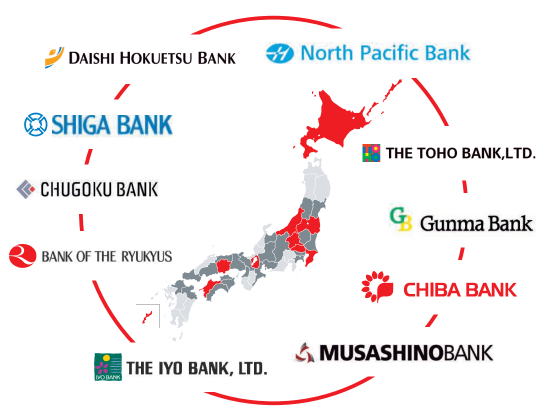
Alliances

Alliances represent a key strategy for differentiation for the Chiba Bank Group. We will work to further strengthen our alliances through expanded collaboration measures. By extending these initiatives to other financial institutions, we aim not only to expand synergies but also to establish ourselves as a platformer for regional financial institutions.

TSUBASA Alliance

TSUBASA Alliance is expanding in size year by year while firmly maintaining the independence of each bank as Japan's largest regional banking alliance, bringing together 10 regional banks with solid business foundations. Since its launch in October 2015, the TSUBASA Alliance has expanded beyond FinTech and the joint use of operations and systems to include inheritance-related services, the arrangement of syndicated loans, international operations, and the utilization of group companies. By bringing together the expertise of the 10 participating banks, the alliance will further deepen collaboration and operational integration, while advancing initiatives to enhance top-line growth and reduce costs through economies of scale.

10th anniversary of launch in October 2025



Basic data (Total for 10 banks, as of March 31, 2026)

Total assets	¥100 trillion
Deposits	¥80 trillion
Loans	¥63 trillion

Total synergy effects (For all 10 banks)

FY2025	¥25.6 billion
FY2024	¥14.6 billion
FY2023	¥11.5 billion

Jointly funded company

Company	Investor	Business activities
TSUBASA Alliance	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	The Chiba Bank, Daishi Hokuetsu Bank, The 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	The Chiba Bank, Daishi Hokuetsu Bank, The Chugoku Bank, North Pacific Bank, and NRI	Joint operation of measures to prevent money laundering and terrorist financing (exchange transaction analysis business)

TSUBASA/JUUDANKAI Joint Research Group

The two groups, which have a strong affinity in terms of systems, engage in joint research to share knowledge and expertise in the 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.

Collaboration

JUUDANKAI

The Yamagata Bank · Tsukuba Bank · MUSASHINOBANK · Hachijuni Nagano Bank · The Awa Bank · The Miyazaki Bank · BANK OF THE RYUKYUS

Video to commemorate the 10th anniversary of the launch of the TSUBASA Alliance
https://youtu.be/WzYPOfn-SFc (Japanese only)

Scan the code on the right to view the video

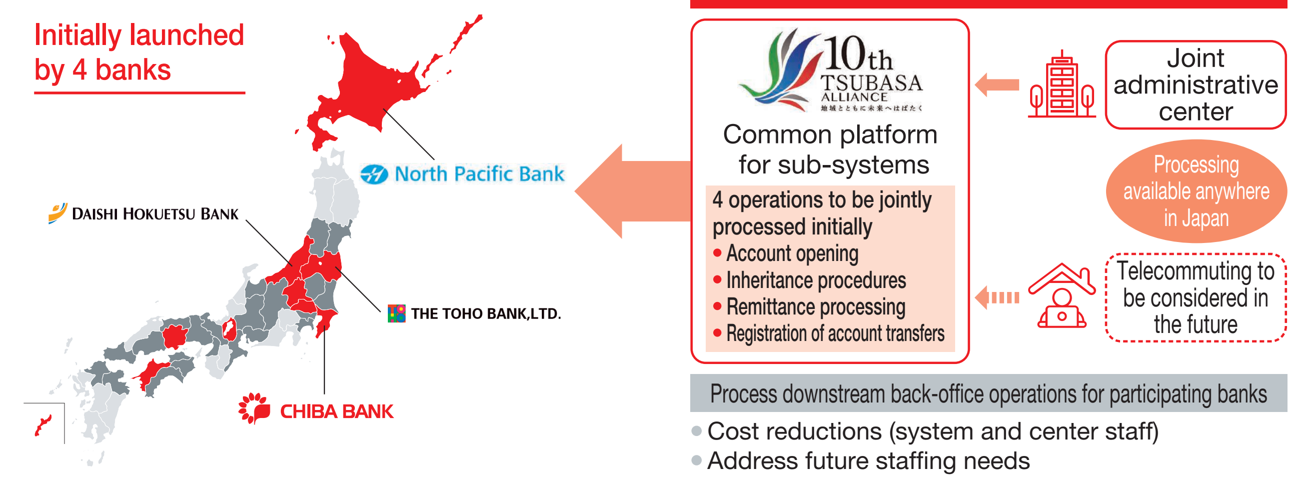
Establishment of TSUBASA Joint Administrative Center Co., Ltd.

In July 2026, we established a joint venture, TSUBASA Joint Administrative Center Co., Ltd., together with Daishi Hokuetsu Bank, The Toho Bank, North Pacific Bank, and Hitachi, Ltd. with the aim of jointly conducting back-office banking operations.

Under this arrangement, the company will build a common cloud-based platform, on which each bank deploys its own subsystems. This enables back-office operations to be jointly performed across multiple banks—including account transfers, remittances, and inheritance procedures—thereby reducing operational costs for each bank and addressing potential future staffing shortages.

Given that many regional financial institutions face similar challenges, we are also exploring the possibility of expanding this initiative beyond the framework of TSUBASA Alliance in the future.

Overview of the joint administrative center concept



- Cost reductions (system and center staff)
- Address future staffing needs

MESSAGE

Creating the future of banking operations through collaboration

Representative Director, TSUBASA Joint Administrative Center Co., Ltd.
Senior Deputy General Manager, Operation Planning Division, The Chiba Bank
Nozomu Fukushima

The TSUBASA Joint Administrative Center leverages the knowledge accumulated through the TSUBASA Alliance in the joint use of core system and subsystems to further advance the joint back-office operations across banks.

By utilizing the common platform for sub-systems on AWS, the Center enables participating banks to entrust and receive back-office operations, provides personnel coordination functions, and works to improve the overall administrative quality of the participating banks, while also addressing personnel shortages in centralized departments. Building systems on the common platform also helps to contain system costs.

As an initial effort, we will build an inheritance system on the common platform, based on the standardized administrative rules for inheritance procedures developed jointly by the participating banks.

We expect a reduction in system costs through joint system development with the other participating banks. We also expect a significant reduction in administrative workload for each bank through operations based on the standardized rules and systems.

By steadily promoting efficiency, standardization, and operational advancement, we aim to establish our position as a platform provider supporting the joint back-office operations.

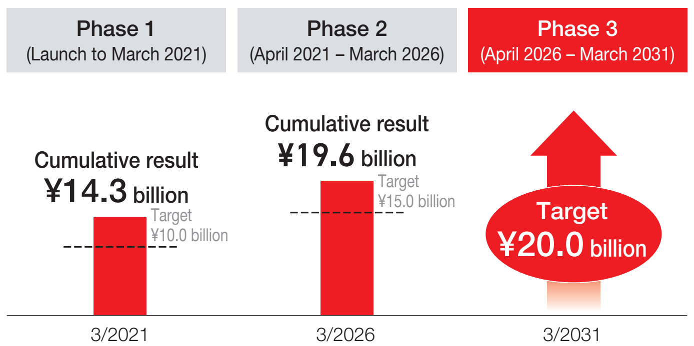
Chiba-Musashino Alliance

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. As of the end of the final year of Phase 2 (FY2021 to FY2025), the alliance had generated collaboration synergies of ¥19.6 billion over five years, significantly exceeding the target of ¥15.0 billion.

During the five years of Phase 3 (FY2026 to FY2030), we will target cumulative collaboration synergies of ¥20.0 billion.

Phase 3 is designated as a period of rapid development for the Alliance. While maintaining the Alliance's existing Mission and Vision, we aim to further revitalize the regional economy and society, and to enhance customer services, by building on the foundation we have established to date and deepening collaboration under the three basic policies: Create, Match, and Advance.

Collaboration synergies (total of both banks)



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.

Three basic policies of Phase 3

Create Achieve a significant expansion of value-creation areas through AI utilization and DX promotion

Use of AI

- Deployment of AI products and solutions for customers
- Use of AI in personnel transfers, personnel placements, and new graduate recruitment

Joint development of new products and tools

- Deposit products and non-financial products/services
- Housing loan scoring models, etc.

Match Shared operations beyond differences in host systems and platforms

Standardization of administrative flows and tools, joint usage of systems (also considering the potential standardization of business flows)

- Joint clerical work using the TSUBASA general-purpose paperless system*
- Joint development of Power BI and other M365-related tools
- Standardization of inheritance back-office operations and real estate collateral operations
- Joint operation at market section, etc.

*A system jointly developed by The Chiba Bank, Daishi Hokuetsu Bank, The Chugoku Bank, and IBM Japan that enables paperless follow-up tasks in branch operations.

Advance Deepening and expansion into other alliances beyond the CMA framework

Expansion to TSUBASA & JUUDANKAI member banks (beginning with CMA)

- Generative AI models and AI efficiency tools
- Various other tools jointly created by both banks, etc.
- TSUBASA general-purpose paperless system

Video to commemorate the 10th anniversary of the launch of the Chiba-Musashino Alliance
https://youtu.be/SlYnHNj46hk (Japanese only)

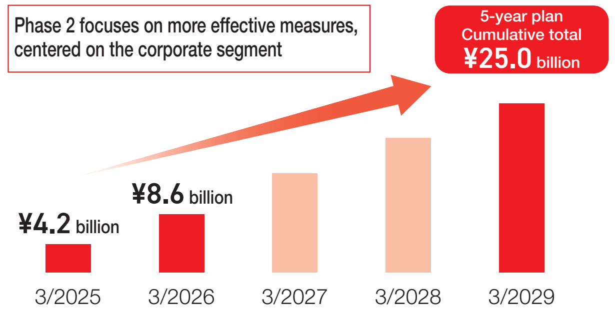
Scan the code on the right to view the video

Chiba-Yokohama Partnership

The Chiba-Yokohama Partnership, which started in July 2019 with a focus on collaboration in the business division, achieved collaboration synergies of ¥4.3 billion in FY2025, bringing the cumulative synergies so far during Phase 2 (FY2024-FY2028) to ¥8.6 billion. 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, engaging in personnel exchanges at overseas bases, and holding joint seminars on themes such as nursing care.

Going forward, we will continue to pursue value creation for our customers that both banks are uniquely positioned to achieve.

Collaboration synergies (total of both banks)



Concept and areas of collaboration for Phase 2

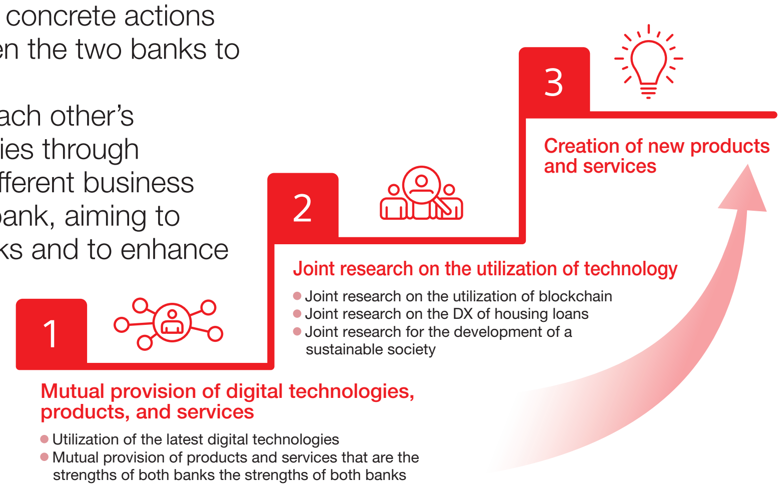
Concept (what we aim to be)	"Increasing Presence in the Tokyo Metropolitan Area" - Creating Value for Customers that only Chiba and Yokohama can provide -
Corporate sector	● Expansion of cooperation among sales branches, mainly in Tokyo (Sustainable finance, real estate non-recourse loans, LBO loans) ● Development of overseas business opportunities at overseas bases (Co-financing, seminars, business negotiation events)
Retail sector	● Collaboration contributing to the realization of a nation built on asset formation and investment ● Efforts to implement Fiduciary Duty (FD)
Digital sector	● Studying collaborative measures in digital human resources development and advertising business ● Sharing knowledge and knowhow to create new digital businesses
Sustainability sector	● Strengthening efforts to contribute to the ESG strategies of both banks (decarbonization, human capital, governance, etc.)
Others	● Consideration of joint investments and other initiatives to support the inorganic 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 fourth year.

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

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



New Business Strategy

By pursuing challenges in new business areas, we aim to deliver unprecedented value, addressing the challenges facing our customers and the local community. We will also contribute to the sustainable development of the local community by enhancing our Group-wide value-providing capabilities from both financial and non-financial perspectives.

The Significance of New Business Initiatives

Issues facing customers and the local community

- [DX] Delays in business transformation due to a shortage of digital talent, disparities in digital literacy, etc.
- [GX] Insufficient local penetration of decarbonization, the investment burden of introducing renewable energy and energy-saving equipment, etc.
- [WX] The necessity of promoting diversity and inclusion, including work style reforms

The Bank's strengths

- [Customer base] A solid business base and close connections with customers and the local community
- [Financial base] Top-class asset size among the regional banks
- [Alliances] Leading position among banks in deepening nationwide collaboration through an advanced alliance strategy

Background and environment

- Increasingly diverse and sophisticated preferences and expectations of the local community and customers in an era of irreversible change
- Relaxation of regulations on the scope of banking operations and investment restrictions due to the 2021 amendments to the Banking Act

Examples of Initiatives

Expanding the business scope of Chibagin Market Co., Ltd.

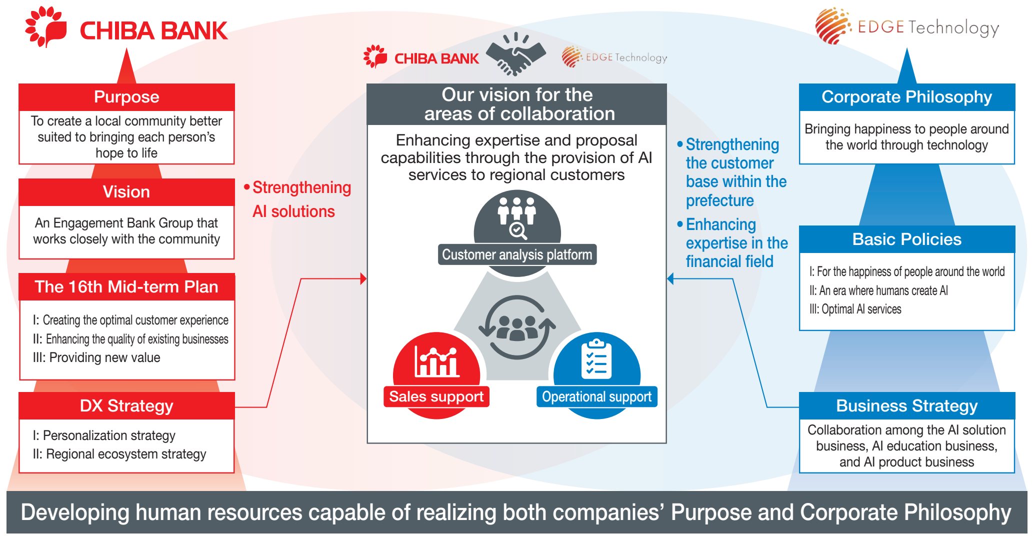
Chibagin Market was established as a wholly-owned subsidiary of The Chiba Bank in May 2021. It aims to contribute to the sustainable development of our customers and the local community by building a regional economic circulation system through support for the market development and marketing of outstanding local products and services.

Looking ahead, we will also consider entering businesses related to new products and life events. We will support everyday consumption activities and explore initiatives aimed at "connecting with daily lives."

Acquisition of EDGE Technology Inc. as a subsidiary

In September 2024, the Chiba Bank Group announced its intention to acquire the shares of EDGE Technology through a public tender offer, with the aim of realizing a range of synergies such as the further strengthening of one-to-one marketing, business transformation through AI, expansion to alliance partner banks, and the promotion of Region-wide DX including the provision of AI solutions.

Subsequently, as a result of the tender offer, EDGE Technology became a subsidiary of the Bank on October 30, 2024. On December 10, 2024, all remaining shares were acquired through a minority squeeze-out, completing the acquisition as a wholly-owned subsidiary.



Acquisition of Fresh Farm Chiba Co., Ltd. as a subsidiary

Fresh Farm Chiba was jointly established by 15 local companies and the Bank in March 2018, to resolve issues such as the decrease in the number of farmers due to aging and the resulting increase in abandoned farmland.

We acquired it as a subsidiary in March 2025. By further strengthening collaboration, we aim to contribute to solving the challenges faced by primary industries in the region and make Fresh Farm Chiba a core company for primary industries within the Chiba Bank Group.

Image source: AQUPONI Co., Ltd.'s website

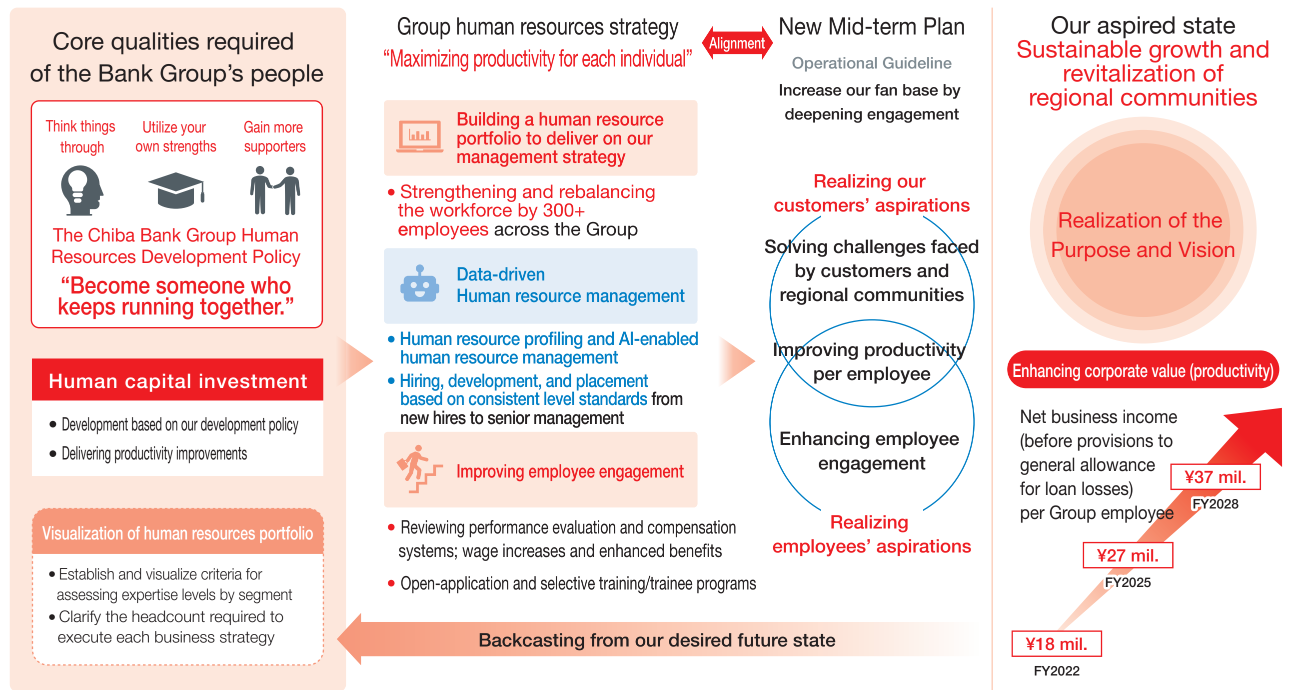
Message from the Group CHRO

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

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

Atsushi Imai

Formulation of human resources strategy that is linked to management strategy



Our view of the human capital environment and related challenges

Human capital is widely regarded as the most critical management capital of any company, and we are now said to be in an era in which the quality of that human capital itself determines corporate value.

Since 2020 in particular, external shifts—including greater workforce diversity, evolving values, and intensifying competition for human resources—have exposed the limitations of the Group's traditional human resources management practices.

Our previous approach to human resources relied partly on experience and subjective judgment, which at times gave rise to concerns over the fairness of evaluations and the soundness of personnel assignments. There were cases, for example, in which employees were transferred involuntarily simply to fill vacancies, or were placed in roles that did not align with their aptitudes or career aspirations. As a result, such practices inevitably result in diminished organization-wide productivity and decreased employee engagement.

Given this situation, I became acutely aware of the need to fundamentally reassess our human resources decision-making framework and reconstruct our human resources strategy as a "repeatable and systematic process."

Integrating our human resources strategy with management strategy

With this issue in mind, the Group has repositioned human resources strategy, not as a set of human resources measures but as an integral part of management strategy in its own right.

It is the individual business divisions that execute the Group's management strategy, and only the front lines possess detailed knowledge of what kinds of talent are required, in which business areas, and in what numbers. Accordingly, in building our human resources portfolio, we have adopted a co-creation process involving each business division, and have designed our recruitment, development, and deployment efforts as an integrated, unified system.

At the same time, in executing our business strategy, it is essential not only to consider the "quantity" of human resources but also to "maximize productivity for each individual." By clearly defining each employee's role and unlocking their full potential, we will strengthen the organization's overall value-creation capacity.

I am firmly convinced that treating our human resources strategy and business strategy as a single, integrated whole—rather than as separate endeavors—is a fundamental prerequisite for sustainable growth.

Maximizing productivity through Human × AI

To ensure the success of our human resources initiatives, the Group has made "enhancing productivity through Human × AI" a central pillar of our approach. Rather than depending on human effort alone, we will leverage data and AI to strengthen human resource decision-making and talent deployment, enabling more objective and transparent operations.

AI is not meant to supplant human judgment; instead, we use it as a base to reduce variability in evaluations and optimize personnel deployments. Through these measures, we aim to cultivate an environment in which employees are able to dedicate themselves to more creative and higher-value-added work.

For the Group, which is committed to delivering the optimal customer experience, it is equally critical within the human resources strategy to offer growth opportunities and role assignments that align with each individual's strengths and career aspirations.

By treating our employees as "internal customers" and drawing out their full potential and motivation, we seek to achieve both higher productivity and stronger engagement—ultimately reinforcing the competitiveness of the organization as a whole.

Creating value through employee growth

Given the Group's scale, we are still able to promptly identify issues within each business division and any imbalances in resource allocation, and we can flexibly reallocate resources through collective decision-making by management. Looking ahead to future growth, however, it is essential that we move beyond reliance on individual judgment and instead fully systematize these processes through thorough visualization and formalization.

Under our new Mid-term Plan, we are advancing a human resources strategy anchored in "maximizing productivity for each individual," supported by three core pillars: building our human resources portfolio, data-driven human resources management, and enhanced employee engagement.

These are not standalone initiatives; they represent a fundamental strengthening of our management base that directly contributes to the enhancement of corporate value.

Going forward, by driving our human resources strategy and management strategy as an integrated whole, we will create a virtuous cycle of sustainable growth—one in which the development of each employee generates value for our customers and the regional community that, in turn, is reinvested in our people.

Human Capital

Maximizing productivity for each individual

We aim to link our human resources strategy, based on the Human Resources Development Policy, with the management strategy, to deliver productivity improvements.

Group Human Resources Development Policy

Chiba Bank Group Human Resources Development Policy **"Become someone who keeps running together."**

Three core elements	Think things through	Think through everything on your own, and take action and take on the challenge
	Utilize your own strength	Have your own strengths and expertise
	Gain more supporters	Accomplish while connecting with others

To achieve the Group's Purpose—"To create a local community better suited to bringing each person's hope to life"—we believe it is vital to become an organization that creates new value by bringing together diverse specialists. To this end, we have established the Human Resources Development Policy "Become someone who keeps running together." with the idea that each and every Group employee should "be a partner who keeps running together with customers, local communities and colleagues."

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

Formulation of Human Resources Strategy and KPIs Aligned with Management Strategy

We have formulated the Group human resources strategy, linked to our management strategy, and established the following KPIs in line with the strategy's three pillars, to achieve the Group's Purpose and Vision and improve corporate value.

Challenges	Actions under the new Mid-term Plan (Human Resources Strategy)		Human Capital KPIs	Previous Mid-term Plan	New Mid-term Plan	The Group's Vision
Gap with the human resources portfolio essential to fulfill our management strategy	Building a human resource portfolio to deliver on our management strategy	Define the segment-level strategic vision and build the requisite HR portfolio	Executive leadership succession pool (participants in the selective training program)	33 persons	At least 60 persons	Fulfill the human resources portfolio to deliver our management strategy
Lack of proper setup for job requirements and expected roles (level definitions)		Establish skill level assessments and visualize the status of human resources	Specialist development plan (3-year cumulative)	291 persons	360 persons	
			AI specialist development (dispatched trainees) included in above	24 persons	30 persons	
Mismatches due to failure to meet hiring requirements, and stagnation in the performance of developed human resources		Establish a roadmap and development system for nurturing core human resources, which are at heart of our business	Number of certified corporate solutions professionals (★2 or above)	115 persons	150 persons	
		Verify future retirement forecasts, identify the required number of personnel and candidates in each segment, and formulate recruitment and placement plans	Number of mid-career hires (3-year cumulative)	292 persons	240 persons	
Insufficient objective criteria for personnel evaluation and reassignment	Achieving data-driven talent management	Conduct talent profiling and visualize the characteristics and strengths of each employee	Increase in employees' sense of growth	80%	At least 80%	Achieve optimal personnel placements based on detailed data for each employee, and ensure objectivity
The deterioration of the feedback process into a mere formality and the lack of communication of role expectations		Develop HR AI in-house Enhance personnel transfers, performance evaluation feedback, and HR interviews	Improvement in employees' job satisfaction	82%	At least 80%	
			Improvement in perceived fairness of employee evaluations	72%	At least 75%	
Discrepancy between management policy and employee behavior patterns	Realizing an organization where employees can perform with high engagement	Provide opportunities for dialogue between management and employees to eliminate gaps, and clarify guidelines for action	Increase employee alignment with our Purpose	92%	At least 92%	Create a workplace where engagement of each employee is enhanced and they can feel job satisfaction Overall score* At least 80%
Decline in competitiveness of working conditions in the labor market		Expand support for self-development and housing welfare, and continue to implement wage increases	The company's attractiveness	82%	At least 82%	
Lack of organizational human resources capacity due to rising employee turnover rate		Actions to make improvements for organizations and individuals, leveraging the results of engagement surveys	Reduction in the employee turnover rate	2.5%	2.5% or less	

Deliver productivity improvements

Achieve our Purpose and improve corporate value

*Percentage of positive responses

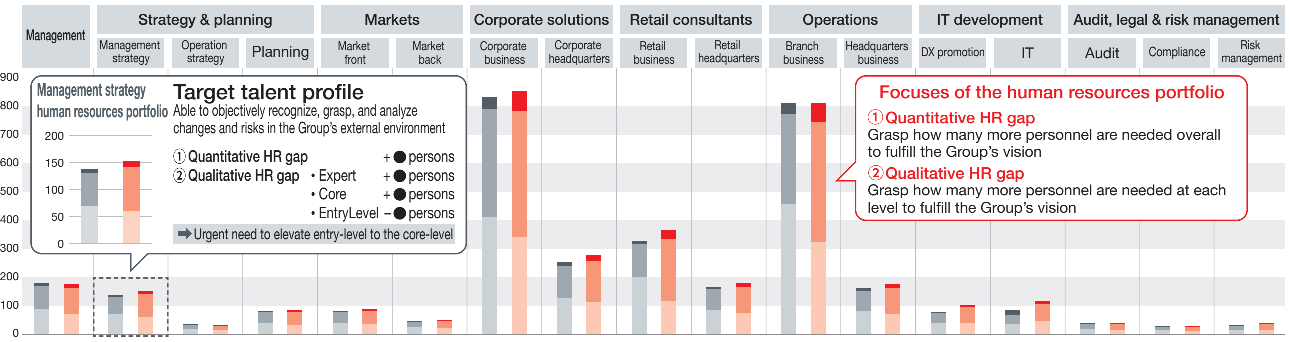
Pillar of Human Resources Strategy (1) Building a human resource portfolio to deliver on our management strategy

Human Resources Portfolio

By developing specialists and improving employee engagement, we will build the Group-wide human resources portfolio. We classify personnel into 17 types, assess their levels within each classification, and visualize them in terms of As-Is and To-Be for each type and level.

Based on our human resources portfolio, we aim to build an organization that delivers on management strategies by implementing measures such as non-uniform recruitment considering quantitative and qualitative gaps and unique requirements for each personnel type, scientifically customized and optimized development by personnel type and level, optimal placement of personnel based on both business and individual expertise, proactive promotion of unique and specific initiatives in each department, an increased sense of ownership, and enhanced applications of data analysis and AI utilization through a common Group-wide human resources data infrastructure.

Number of personnel by each of the 17 personnel types and personnel levels, and the gap between the As-Is and To-Be (illustration)



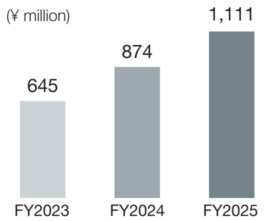
Strengthening Human Resource Development and the Development of Specialists and Management Personnel

We believe that in order for the Group to achieve sustainable growth and revitalization for the region, while also enhancing corporate value, developing human resources responsible for service provision is an urgent issue. For this reason, we significantly expanded our investment in human capital in FY2025. We also conducted large-scale training at an unprecedented level, with a strong focus on practical learning that leverages AI, to strengthen our consulting and proposal capabilities for both corporate and retail customers (Training days per person: 42 business days for corporate banking personnel; 24 business days for retail banking personnel).

From FY2026 onward, we plan to invest ¥3.5 billion in human capital to establish a human resources development framework for a total 360 personnel over three years, with the aim of deepening the expertise of each employee. We will continue to review and enhance our training framework while accelerating the development of specialists through the Group's unique professional certification system, and leverage the outcomes for strategic personnel placements. In addition, we will proactively develop next-generation management talent with the introduction of our "Chibagin MBA" training program, scheduled to launch in FY2026.

Investment in human capital

Results under the previous Mid-term Plan
¥2.6 billion
(3-year cumulative total)



New Mid-term Plan
¥3.5 billion
(3-year cumulative total)

*The definition of investment in human capital has been revised under the new Mid-term Plan, and the results under the previous Mid-term Plan have been aggregated based on the new definition.

Human resources development

Results under the previous Mid-term Plan (April 2023 – March 2026): 291 persons → New Mid-term Plan (April 2026 – March 2029): 360 persons

Development field	New Mid-term Plan (cumulative)
Corporate solutions	24 persons
Strategy & planning	90 persons
Retail consultants	30 persons
Audit, legal & risk management	30 persons
IT development	60 persons
Other specialist fields	96 persons
Management	30 persons
Total	360 persons

Pillar of Human Resources Strategy (2) Achieving data-driven talent management

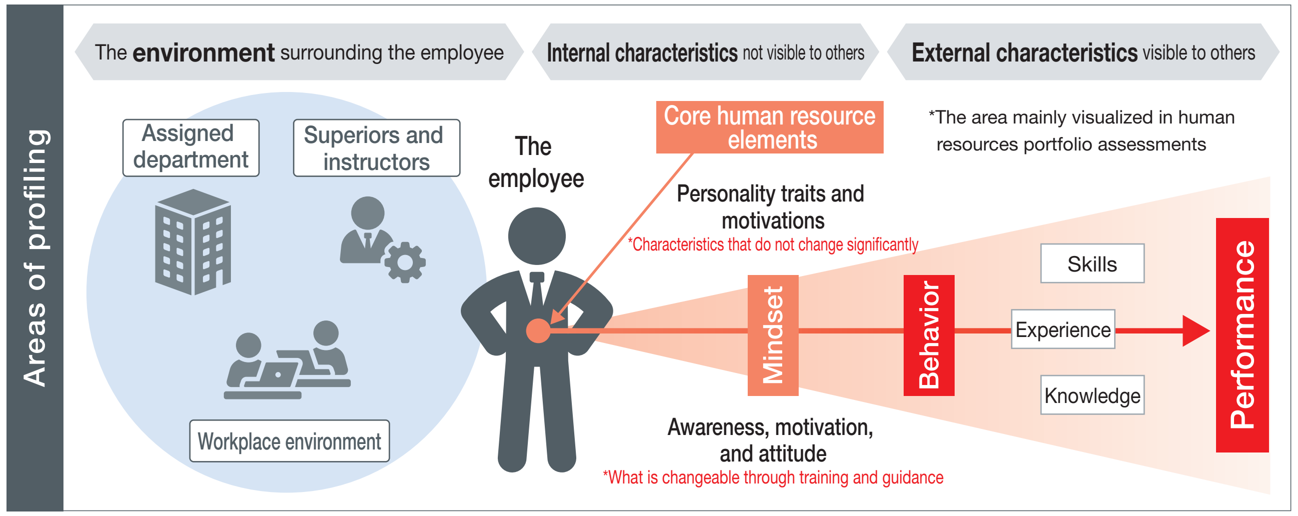
AI-enabled HR Management

We are actively advancing the use of AI in the field of HR to enhance employee engagement through initiatives such as earlier career development, more optimized personnel transfers, and increased objectivity in personnel evaluations. By reallocating the time saved through the use of AI tools to higher-value tasks, we aim to improve overall productivity.

	Initiative overview and aims
① Use of AI in human resource development (AI role-playing)	• Incorporate AI-driven role-playing exercises into the training curriculum for both corporate and retail customer relations, providing more practice opportunities than would be possible for face-to-face training with real personnel. • Based on the content of interviews conducted with AI agents, we will score whether proposals and customer dialogues are being executed at the expected standard. This enables us to visualize employee growth and clarify capability expectations from the training.
② Use of AI in personnel transfers	• Deploy AI to learn the logic and considerations involved in formulating personnel transfer proposals—a process traditionally carried out by staff in the Human Resources Division. • Based on the learned logic, AI will generate transfer proposals, with the aim of achieving optimal placement across the entire organization. • Tasks that would otherwise require several days of manual work—such as calculating the negative impact on sales branches resulting from an increase in headquarters staff—will be performed instantly.
③ Use of AI in personnel evaluation (raises, promotions, bonuses)	• AI checks the fairness and validity of goal-setting based on past data. • Managers use AI to create suggestions for convincing feedback to express what they want to say during evaluation interviews.
④ Use of AI in career support	• The introduction of AI-enabled interviews provides employees with a tool for casual and candid consultation. • AI presents the characteristics and career scenarios of the person seeking advice, based on interview history and HR data.

Talent Profiling

We will carry out talent profiling to tailor development and placement according to each employee's personal characteristics. Specifically, we will analyze employee data alongside related attributes—such as personal characteristics, experience, interests, and skills—that distinguish high performers from low performers. By applying these success and performance factors to individual employees, we will identify the roles or departments in which they are likely to perform most effectively. We aim to optimize our human resources portfolio and enhance overall employee engagement by utilizing these insights in transfers, recruitment, and personnel development.

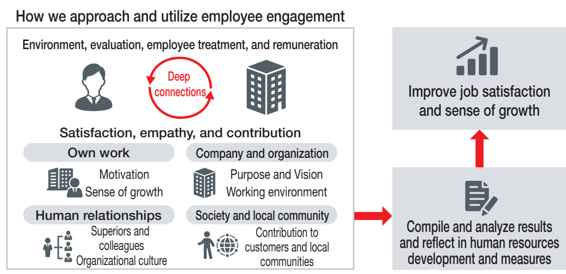


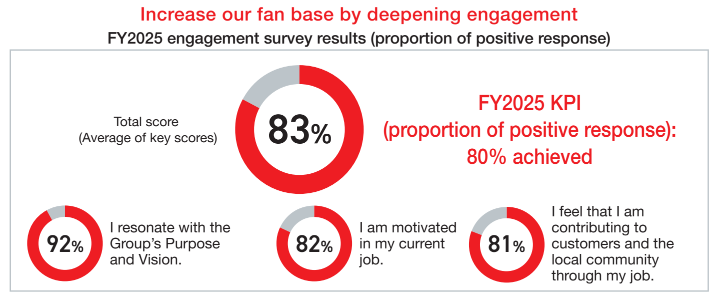
Pillar of Human Resources Strategy (3) Building an organization where employees can thrive with high engagement

Engagement Survey

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. As a result of our rigorous implementation of the PDCA cycle, the percentage of positive responses in the overall score has improved from 77% in FY2023 to 83% in FY2025.





Improving Employees' Working Conditions (Pay Increases and Benefits)

To respond to each employee's hard work and improve engagement, we have progressively raised our employees' working conditions, including their pay, to a competitive level. As a result, we have implemented wage increases of over 4–5% for five consecutive years from FY2022 to FY2026. 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. In FY2025, we also introduced welfare services for all employees, aiming to enhance employee benefits.

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.

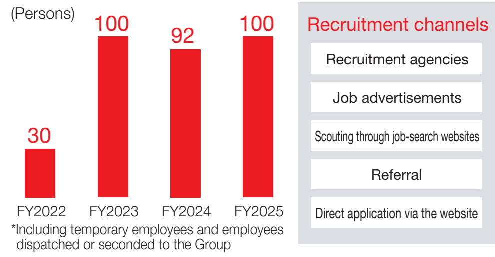
Enhancement of Human Resources Recruitment

We focus on the recruitment of human resources who resonate with our Purpose and Vision and keep running together. From FY2024 onward, the Bank centrally recruits new graduates for the entire Group, to provide diverse career paths and facilitate 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 simulated Bank Group operations in briefings and internships, as well as to speak with actual employees.

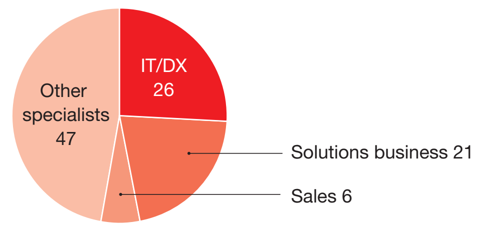
Securing highly specialized personnel is of paramount importance against the backdrop of rapidly changing times, and given our aim of evolving into a new financial group that transcends the conventional framework of banking. We are therefore significantly expanding our mid-career recruitment, with 100 new mid-career hires in FY2025.

○ Trends in mid-career recruitment



*Including temporary employees and employees dispatched or seconded to the Group

○ Breakdown of mid-career hires' backgrounds



Health Management and Financial Wellness

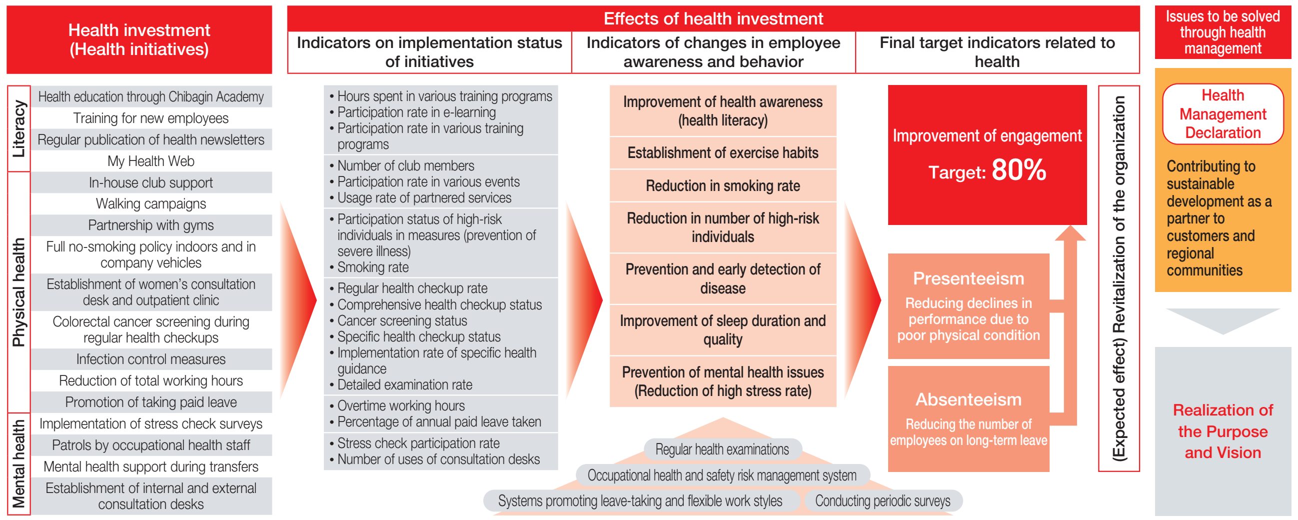
Based on the belief that creating a company where employees are physically and mentally healthy and feel fulfilled in their work will lead to the provision of quality services to customers, the Group has established the Health Management Declaration and is promoting measures to maintain and improve the health of its employees, with the President as the highest responsible 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 and absenteeism.

We also believe that supporting the financial well-being of employees (financial wellness) is important, and we have established a corporate defined contribution pension plan and employees' share ownership plan to encourage employee 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



Message from a Mid-career Hire

Leveraging my experience to support people and organizations through audits

Audit and Credit Assessment Department
Audit and Inspection Division
Ayumi Shoji

In my previous job at a credit card company, I was involved in the evaluation of the effectiveness of internal control over financial reporting (J-SOX). I changed jobs because I wanted to make use of my experience and take on work that supports organizations from a broader perspective, and also because I wanted to contribute to my hometown. Having dealt with disaster response in my previous job, I became strongly aware that our everyday work can have an impact on customers' lives, which is another reason I decided to join Chiba Bank.

In the Audit and Inspection Division, my work currently focuses on verifying internal control systems in operational departments and making proposals for improvements. I find it very fulfilling to work so closely with colleagues, carefully exchanging opinions and tackling challenges together; identifying issues hidden in daily tasks and turning them into improvements.

What I find particularly attractive about Chiba Bank is the warmth of the people and the supportive environment for growth. In addition to an open culture where anyone can easily ask for advice, there are plenty of learning opportunities, such as training for mid-career hires and the Chibagin Academy, which enable us to confidently take on challenges in new areas. Looking ahead, I hope to continue to contribute to enhancing the value of both the region and the Bank through my auditing work.

Diversity & Inclusion Promotion Policy

At the Chiba Bank Group, we leverage the individuality and strengths of our diverse human resources to create innovation through synergies as a key management strategy, supporting sustainable growth. To this end, we are actively advancing diversity and inclusion initiatives. Under the previous Mid-term Plan, we aimed to generate value by integrating diverse opinions and perspectives. We focused on the four themes of career development support, work-life management support, elimination of the gender gap, and corporate culture reform, and pursued initiatives from both a system development and awareness-building standpoint. This enabled us to lay a solid foundation for promoting diversity and inclusion.

Under our new Mid-term Plan, we will build on the foundations established through our efforts to date to create an environment in which diverse human resources can fully exercise their capabilities and aspirations. At the same time, we aim to establish an organizational culture that encourages open dialogue and a willingness to take on challenges. Through these efforts, we aim to cultivate an organization in which diverse perspectives and values are respected and proactive collaboration is generated, thereby strengthening the Group's unique value creation capabilities and delivering sustainable value to the local community on an ongoing basis.

Main Initiatives

Diversity Promotion Committee

The Diversity Promotion Committee brings together members from diverse positions, job types, and departments, facilitating the review and dissemination of organizational transformation initiatives from a broad range of perspectives. Through bottom-up discussions grounded in frontline input, the committee aims to develop highly effective measures. As part of these efforts, in FY2025, it introduced the "Ikuboss Award," which showcases how senior management teams are supporting diverse work styles and talent development. We recognize and share exemplary initiatives selected from best practices reported from across the entire Group, linking them to the dissemination of desirable leadership models and the cultivation of organizational culture. In addition, we continuously work to promote mutual understanding through dialogue at the workplace level. We hold regular opportunities at each workplace for employees to share their individual strengths and ways of thinking through dialogue, thereby enhancing psychological safety, energizing teams, and reinforcing the organizational foundations to respond flexibly to change.

Support for balancing work and family caregiving

We hold annual "diversity forums" with participation from all executives and general managers, including those from Group companies. The forums focus on themes grounded in changes in the social environment and current trends, aiming to reflect them in our organizational culture. In FY2025, the central theme was set as "balancing work and nursing care." In addition to a keynote lecture by an expert with firsthand caregiving experience, participants engaged in group work sessions. By providing managers with an opportunity to consider how they should respond to consultations from their subordinates, we seek to promote understanding at the workplace level and enhance management capabilities. Through this approach, we encourage changes in participants' awareness and behavior that go beyond the development of personnel systems, contributing to the cultivation of an organizational culture that supports the successful balancing of work and nursing care. We also held caregiving-related events in collaboration with local governments. These events were aimed not only at the Group's employees but also at members of the local community. Through these efforts, we are advancing "Region-wide WX," an initiative that seeks to deepen understanding of nursing care through simulations using VR headsets and to help realize rich and fulfilling lifestyles for people living in the region.

Selected for the New Diversity Management Selection 100 Prime

Certified as a Platinum Kurumin Plus company

2025 Constituent of MSCI Japan Empowering Women (WIN) Select Index

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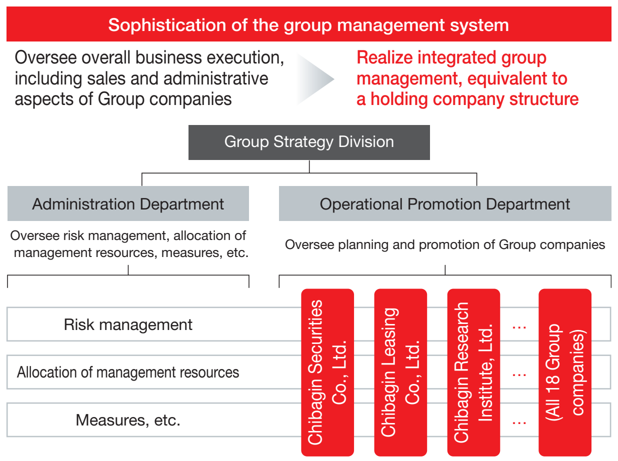
Group Governance

The Bank Group has introduced the Group Chief Officer System. Under the overall leadership of the Group CEO, Group Chief Officers oversee their respective areas of responsibility across the Group. Additionally, to maintain management discipline and manage critical business risks at Group companies, we appoint our officers and employees as Directors and Audit & Supervisory Board Members of Group companies to oversee their business execution.

Group Management System

In April 2023, which marked the start of our previous Mid-term Plan, the Group Strategy Division was established to oversee overall business execution, including sales and administrative aspects of Group companies, with the aim of realizing integrated Group management, equivalent to a holding company structure. This division is working to strengthen group governance in cooperation with the departments responsible for supporting the business operations of Group companies and the Group management departments that conduct cross-group management of their respective functions.



Measures Implemented in FY2025

Formulation of the next Mid-term Plan at Group companies

The Mid-term Plan that commenced in April 2026 was formulated autonomously and through a bottom-up approach by each Group company, following extensive discussions with the Bank's management team and relevant departments.

The Bank Group believes that "maximizing synergies through strengthened integrated Group management" is essential to address the growth challenge of "improving the profitability of Group companies" identified in the previous Mid-term Plan, and is committed to working as a unified Group to implement the various measures outlined in the Mid-term Plan.

Ongoing evaluations of the Board of Directors' effectiveness at Group companies

The Bank has been conducting evaluations of the effectiveness of its Board of Directors since FY2015. Aiming to enhance engagement with all stakeholders by improving the effectiveness of our Board of Directors and thereby making the Bank Group a better company and a company we can be proud of, we have been conducting these evaluations at our Group companies as well since FY2023.

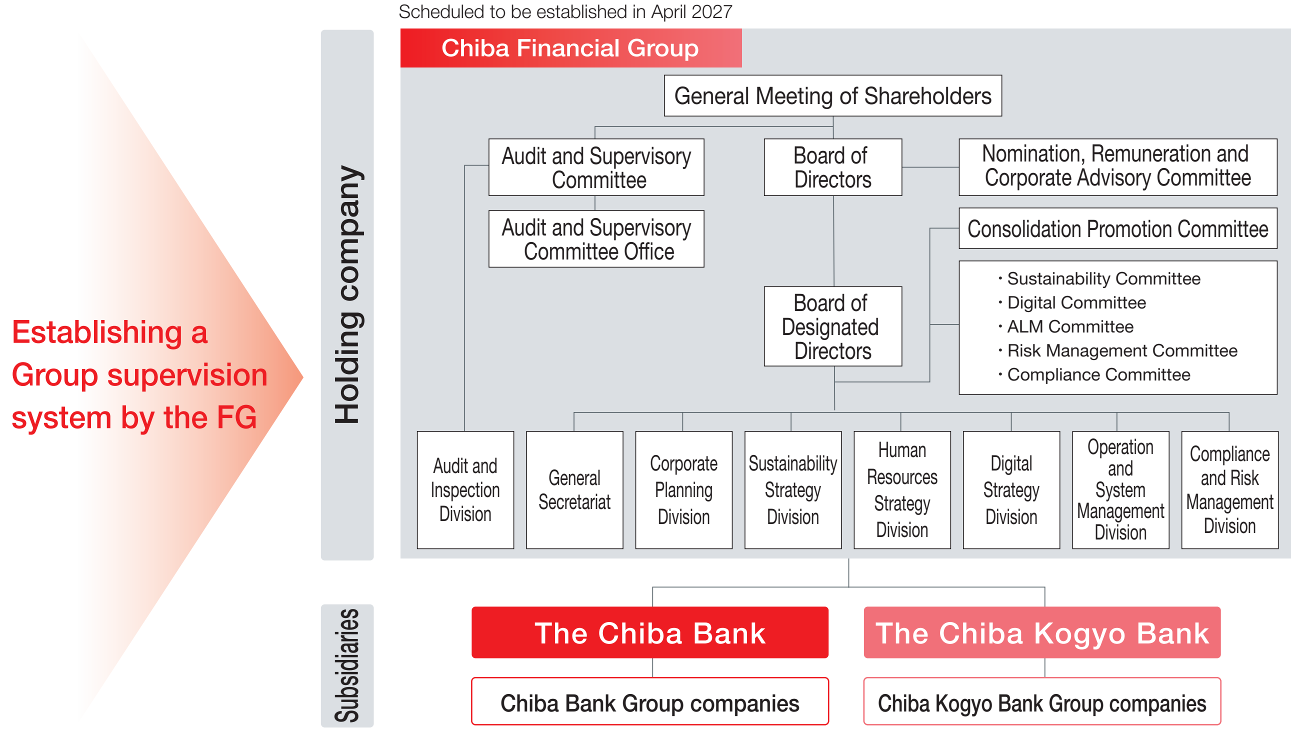
The evaluation process involves an annual questionnaire that includes self-assessments by individual directors. The results are shared with each company's Boards of Directors and incorporated into specific improvement measures, such as enhancing agenda items on important management challenges and fostering more substantive free discussions.

Ongoing implementation of risk assessments

To identify and manage risks across the Group on a comprehensive basis, we conduct continuous risk assessments covering all Group companies. We use the results of these assessments, which take into account the business characteristics of each company, to identify and prioritize key risks for the Group. As necessary, we consider corrective and improvement measures and monitor their implementation status.

Enhancing Group Governance through Transition to a Holding Company Structure

With a view to transitioning into a new financial group, we will advance the enhancement of our organizational and operational structures, strive to enhance group governance, and aim to create synergies.



Group Companies

The Bank Group has 19 group companies. In recent years, we have been expanding our business activities beyond banking through initiatives such as establishing a power business company, entering the agricultural sector, and strengthening our capabilities in the field of AI solutions.