Contribution to Regional Communities

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.

Holding the “Chiba Everyone Sports Festival”

In March 2026, the Chiba Everyone and Project Executive Committee, consisting of the Bank, Chibagin Market, and K’s Network, was launched, and the inaugural “Chiba Everyone Sports Festival” was held.
Taking place at the Sanbashi Square in Chiba Minato, the event featured a special program combining the three elements of “watching, experiencing, and enjoying,” offering activities such as sports viewing, sports experiences, and night cruises.
With over 5,000 visitors on the day, the event successfully created a new attraction for the Chiba Minato area.

Live public viewing on a large monitor

A live public viewing of the first-ever matchup between Altiri Chiba and Chiba Jets, both B.LEAGUE teams based in Chiba Prefecture, was shown on a large screen, drawing enthusiastic cheers from many visitors.

Sports activity booths & food trucks

Approximately 10 sports experience booths, including those hosted by professional sports teams and para-sports from along the JR Keiyo Line area, were set up, and many people, from children to adults, enjoyed the sports activities in the warm spring weather.
In addition, over 20 popular local food trucks were on site, and the event was further enlivened by attractions such as a stationmaster photo booth hosted by the Chiba Branch of East Japan Railway Company and a monorail driving experience offered by Chiba Urban Monorail Co., Ltd.

After-party special night cruise

Following the sports activities, a special night cruise was held aboard the luxury cruiser “Ocean Bleu.” Approximately 80 passengers enjoyed the illuminated factory nightscape of Chiba Port while savoring the lingering excitement of the event.

Live viewing scene

Sports experience scene

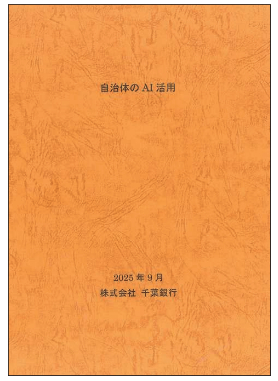
Event poster

Support for local government DX

The Bank considers the “2040 problem,” which reflects the concern that a shortage of local government officials due to the shrinking workforce will result in a decline in resident services, to be a critical issue.
In collaboration with Group companies and business partners, we are promoting support for local government DX from the perspective of maintaining public infrastructure, which will lead to streamlined administrative operations and improved service quality. Through these initiatives, we will build a sustainable social infrastructure and contribute to the region’s sustainable growth.

Survey on AI utilization by local governments in the prefecture

In June 2025, as part of our support for solving issues, we conducted a survey on the actual state of AI utilization by local governments within the prefecture.
Based on the survey results, and following reporting to the associations of city mayors and town/village mayors, we are collaborating with Group companies such as Chibagin Research Institute, Ltd., EDGE Technology, Inc. and Chibagin Computer Service Co., Ltd. to make specific recommendations for promoting DX and resolving issues faced by local governments, including educational programs for DX personnel and the provision of generative AI services.



Holding the local government DX promotion trade fair & DX seminar

In July 2025, we held the “Local Government DX Promotion Trade Fair & DX Seminar” at the Bank’s Head Office building. This event provided local government officials with an opportunity to gain hands-on experience with various DX tools and engage in direct dialogue with exhibiting vendors about specific ways to utilize them. Marking the third iteration of this event, 14 vendors set up exhibits. In addition, the seminar featured a report on the results of the survey regarding actual AI usage within local governments in the prefecture, and presented easy-to-understand examples of how generative AI can be applied to daily operations, all aimed at supporting the promotion of DX in local governments.

Initiatives in the educational field

Career and financial education initiatives

The Bank promotes career education—which encourages students from elementary school through university to reflect on how they wish to live and what they value—along with financial education that supports the realization of those aspirations.

In our on-site classes, rather than simply introducing specific professions, we emphasize fostering students' own values and decision-making criteria, encouraging a fundamental understanding of money as a "tool for expanding one's choices and expressing gratitude." Through preliminary consultations, we design semi-customized lessons tailored to each school's educational goals and students' grade levels, structuring the sessions around dialogue and hands-on activities so that students can learn proactively. After the lessons, we distribute questionnaires and provide schools with reports that visualize the students' level of understanding and key insights.

In FY2025, we provided the program to a total of approximately 6,800 students.

As we move forward toward realizing our Purpose, we remain committed to fostering children's self-esteem and supporting their growth into positive adults who contribute to their communities.

Holding a private company training program for teachers

In July 2025, we hosted a private company training program for teachers, with 12 elementary and junior high school teachers participating. During the training, the Bank introduced the three core banking operations (deposits, loans, and exchange services), as well as its unique approach to diversity, DX initiatives, and efforts toward regional revitalization, helping participants deepen their understanding of the social role played by financial institutions. 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 November 2025, we co-hosted the 20th 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 across Japan compete in a financial and economic knowledge, with the aim of spreading financial and economic education to the high school students who will lead the next generation.

Seventeen teams of 34 high school students from nine high schools in the prefecture participated in the Chiba Tournament, and the winning team advanced to the national competition held in February 2026.

Initiatives in the fields of sports, the arts, and social welfare

Special sponsorship of the 30th Chibagin Cup

In January 2026, we became a special title sponsor of the 2026 J.League Pre-Season Match, 30th Chibagin Cup - Kashiwa Reysol vs. JEF United Ichihara Chiba.

With the aim of supporting local J-League teams and promoting local sports, the Bank has been a special sponsor of the Chiba Derby Match, a pre-season match between the two teams, since the first event in 1995. To commemorate the 30th edition of this event, a "Legends Match" featuring former players from both teams was held. Many spectators arrived from the morning to watch the Legends Match, and total attendance on the day of the match reached 13,556, a record high for SANKYO FRONTIER Kashiwa Stadium.

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

In March and May 2026, the Bank offered a title sponsorship for games between the Chiba Jets and Altiri Chiba, two professional basketball clubs based in Chiba Prefecture. Sharing the vision of these two teams, which are based in Chiba Prefecture, the Bank supports the realization of the goals pursued collectively by the players and team staff, as well as the aspirations of the fans who strongly support them. On the days of the games, we distributed specially designed harisen (traditional Japanese foldable paper fans) to visitors, helping to foster a sense of unity within the venue and adding to the excitement of the games.

Supporting a mini-orchestra event for children

In March 2026, the Bank supported the event "Let's Play with the Orchestra!" co-hosted by the Chiba Prefecture Cultural Promoting Foundation and the Chibagin Mirai Foundation. The event was held to introduce children and their families to the joy of music. On the day of the event, 492 people gathered in the Main Hall on the third floor of the Bank's Head Office building to enjoy singing and dancing.

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

In August 2025, Chibagin Heartful Welfare Fund, a public charitable trust, awarded a total of ¥8 million in grants to 13 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, the cumulative record of grants reached 200 cases totaling ¥116 million.

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 have formulated a human rights policy, and are 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

AI Policy

Guided by its human-centric approach, the Bank Group leverages artificial intelligence (AI) to pursue the well-being of diverse communities. The Bank Group strives to ensure AI fairness and address issues such as bias and disinformation, while remaining committed to ensuring legal compliance, privacy protection, safety, and transparency.

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

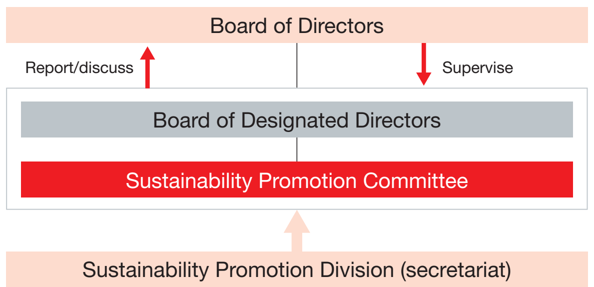
Annual Statement on the UK Modern Slavery Act 2015

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 reduces long working hours, so that employees can feel fulfilled in their work.
Borrowers and investees	The Loan Policy has 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 that the customer remedy the human rights violation if a human rights violation is identified.
Suppliers	We have established the Chiba Bank Group Procurement Policy and provided our suppliers with copies of Chiba Bank Group Human Rights Policy and Chiba Bank Group Procurement Policy and request that they understand and comply with these policies. In addition, we conduct monitoring once a year to determine whether any human rights violations have occurred among our suppliers. 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 enhance our human rights due diligence and promote appropriate disclosure of information and stronger engagement with stakeholders.

Sustainability Report

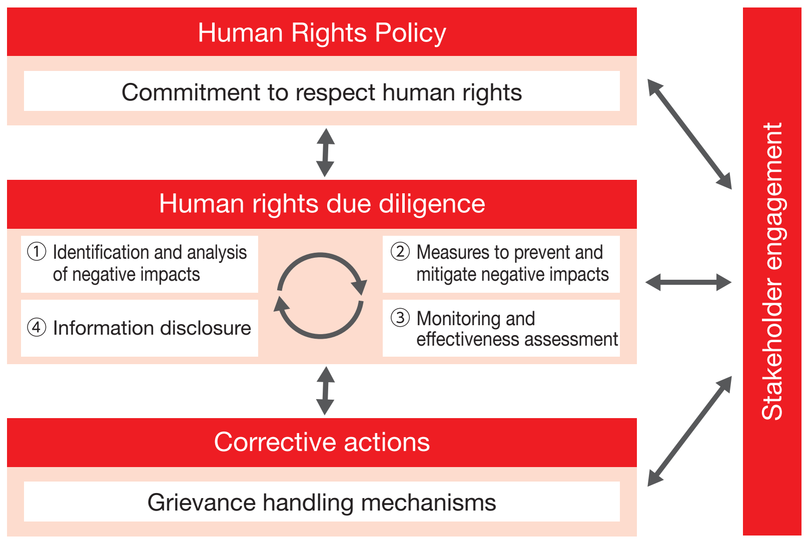
The Bank Group publishes a sustainability report to disclose detailed information on its initiatives aimed at respecting human rights and to promote appropriate disclosure of information. Going forward, we will further enhance our human rights due diligence and strengthen our engagement efforts.

For the sustainability report, see our website:
https://www.chibabank.co.jp/en/ir/disclosure

Grievance Handling 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 consultation department, customer cards, and questionnaire surveys, and listen and respond to all feedback from customers concerning human rights.



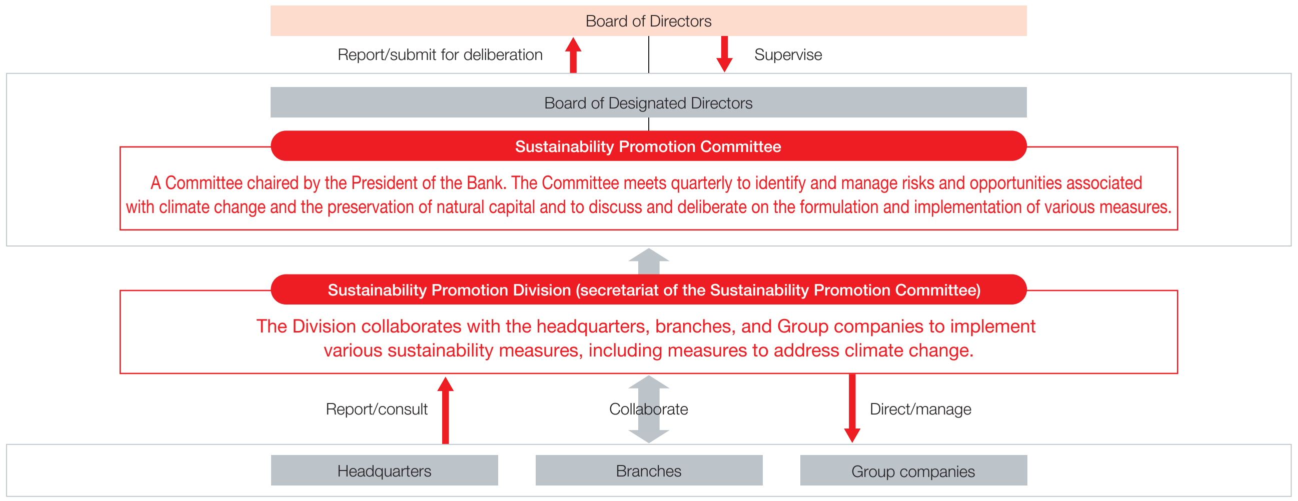
The Value Chiba Bank Aspires To
Chiba Bank's Value Creation
Growth Strategy for Value Creation
Contribution to Local Community, Society, and Environment
Management Base Supporting Value Creation

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

The Bank Group has expressed its support for 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 line with the disclosure items recommended by the TCFD and TNFD.

Governance Climate Change Natural Capital

The Bank Group has built an agile and robust governance framework 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 the formulation and implementation of various measures are discussed and deliberated by the Sustainability Promotion Committee on a quarterly basis. Matters discussed and deliberated by 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 resolved by, or reported to, the Board of Directors after being separately submitted to the Board of Designated Directors for deliberation.

Policies and management plans related to climate change responses and natural capital preservation

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 is implementing 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.
Materiality	The Chiba Bank Group has designated "GX" as one of its priority issues (materiality), and is advancing various climate- and nature-related measures.
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 16th Mid-term Plan	GX (green transformation) is set as one of the value creation bases in the 16th Mid-term Plan, and initiatives for decarbonization are incorporated as a key strategy under 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 real estate collateral held by the Bank due to large-scale storms and floods	Short to long term
		Deterioration in business performance due to business disruptions at borrowers resulting from damage to their business locations caused by large-scale storms and floods	Short to long term
		Withdrawal of borrowers from business operations due to damage caused by sea-level rises to their business locations	Long term
	Operational risk	Disruption or inability to continue operations at the Bank's business locations as a result of large-scale storm and flood	Short to long term
Transition risks			
	Credit risk	Deterioration in business performance of borrowers as a result of changes in climate-related laws, regulations, and tax systems	Medium to long term
		Deterioration in business performance of borrowers as a result of failed investments in decarbonization technologies or excessive investment burden in new technologies	Medium to long term
		Deterioration in business performance of borrowers as a result of decreased demand for traditional products and services	Short to long term
		Deterioration in business performance of borrowers as a result of rapid fluctuations in resource prices as the transition to a decarbonized society progresses	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 excessive financing of and investment in fossil fuel-related sectors	Short to long term
Opportunities			
Products and services		Increase in sustainable finance transactions 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 continuity	Short to long term
Cost reduction		Reduction in operating costs through high-efficiency operations including energy conservation	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 is implementing the following initiatives as its main strategies.

CO_2 emissions reduction	With the aim of realizing a decarbonized society, the Bank Group is striving to reduce CO_2 emissions from its own operations. Improvement of energy efficiency 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., an electric power company
Support for decarbonization initiatives	We are engaging in various activities to support our customers' decarbonization management. Provision of CO_2 emissions 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 climate change mitigation and adaptation. 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 a target for the amount of sustainable finance provided
Enhancement of climate change risk management	We have selected "delays in responding to climate change" as one of the top risks and are strengthening risk management. Selecting and managing a "delayed response to climate change" as one of the top risks that are highly significant in terms of impact and probability Establishment of the Loan Policy and stricter credit standards for fossil fuel-related sectors Managing of credit and operational risks associated with climate change under the integrated risk management framework

Responses to Climate Change and Natural Capital Conservation

(Disclosures based on the TCFD and TNFD Recommendations)

Scenario analysis

The Bank Group analyzes resilience in its strategy, taking into consideration various climate change scenarios including a Below 2°C scenario.

As a result of our analysis based on each scenario, physical risks are estimated at ¥7.0-¥8.0 billion and transition risks at up to ¥31.0 billion over the analysis period (up to 2050). Considering the Bank's business performance (¥94.0 billion of profit attributable to owners of parent (consolidated)) and other factors, we recognize that these risks do not pose a significant concern to the sustainability of the Bank Group's business at this point.

We will continue to enhance our analysis methods for physical and transition risks associated with climate change on a continual basis, to manage risks, take appropriate countermeasures, and disclose information.

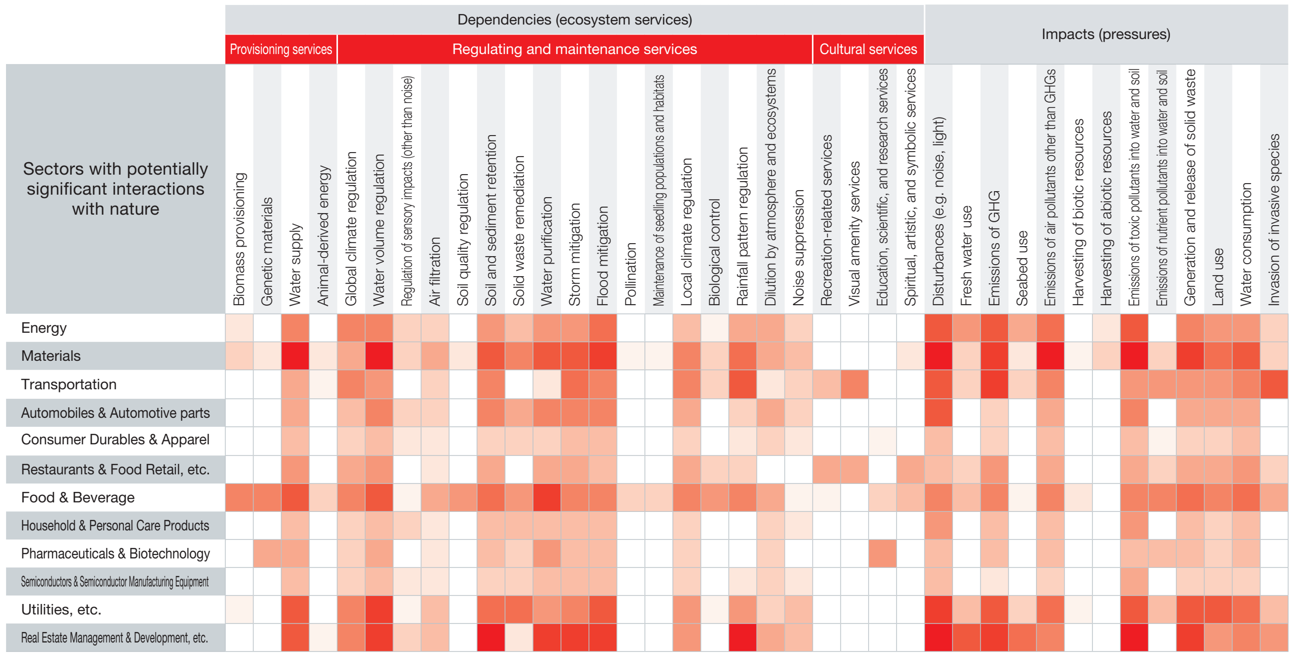
	Physical risks	Transition risks
Scenario	RCP4.5 scenario and RCP8.5 scenario (4°C scenario) of the Intergovernmental Panel on Climate Change (IPCC)	IEA's NZE scenario Net Zero 2050 and Below 2°C scenario of NGFS
Analysis target	The Bank's real estate collateral (only that for general lending) The Bank's borrowers (general corporate borrowers)	Oil and gas and coal industries Electric utilities industry Steel, chemical, and air transport industries
Analysis method	Analyze the amount of increase in net credit costs based on the deterioration of business performance of financing customers, based on damage to the Bank's real estate collateral caused by typhoons, heavy rainfall and other storm and flood events, and on flooding depth at each borrower's location.	Analyze the amount of increase in net credit costs due to changes in borrower classification by estimating the business performance and financial status of financing customers through 2050, based on the IEA's NZE scenario and other factors
Analysis period	Up to 2050	Up to 2050
Analysis result	Increase in net credit costs: ¥7.0 to ¥8.0 billion	Increase in net credit costs: maximum ¥31.0 billion

*The risk status and risk ratio of building sites were analyzed with the support of a weather information company Weathernews Inc.

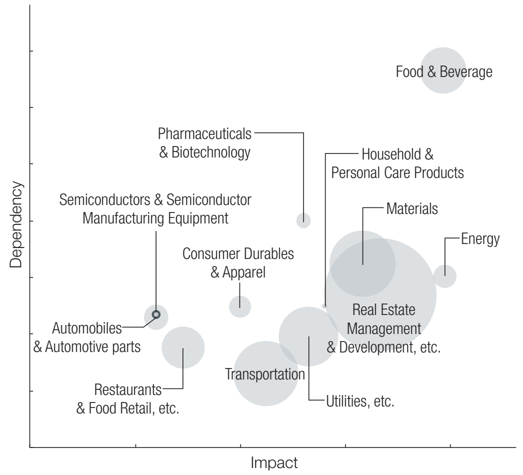
Strategy Natural Capital

Dependence and impact on natural capital

To understand the dependencies and impacts of borrowers on natural capital, a heat map and bubble chart were created using the nature-related risk analysis tool ENCORE to analyze the degree of dependency and impact for each sector.



Based on factors such as loan balance ratios, importance within the region and in administrative plans, and the results of dependency and impact assessments, we selected "Real Estate Management & Development, etc." as a priority sector and mapped out its value chain.



Upstream	Midstream	Downstream
Construction Materials Dependency/Impact: High Loan balance ratio: Medium	**Real estate development** Dependency/Impact: High Loan balance ratio: High	
Construction-related products Dependency/Impact: Medium Loan balance ratio: Low	**Hotels, resorts, and cruise ships** Dependency/Impact: High Loan balance ratio: Medium	
Forest products Dependency/Impact: High Loan balance ratio: Low	**Leisure facilities** Dependency/Impact: High Loan balance ratio: Medium	
Construction machinery and heavy transport Dependency/Impact: Low Loan balance ratio: Low		**Real estate management companies** Dependency/Impact: Low Loan balance ratio: High
Metal, glass, and plastic containers Dependency/Impact: Medium Loan balance ratio: Low		**Real estate services** Dependency/Impact: Low Loan balance ratio: High
Steel Dependency/Impact: High Loan balance ratio: Low		**Environmental and facility services** Dependency/Impact: High Loan balance ratio: Medium
Paper products Dependency/Impact: Low Loan balance ratio: Medium		**Specialized consumer services** Dependency/Impact: Medium Loan balance ratio: High
Electrical components and equipment Dependency/Impact: Medium Loan balance ratio: Medium	**Construction and civil engineering** Dependency/Impact: Medium Loan balance ratio: High	**Security and alarm system services** Dependency/Impact: Low Loan balance ratio: Low

Nature-related risks and opportunities

After assessing dependencies and impacts in the priority sector and analyzing the interaction with nature at the locations where our borrowers operate, the Bank Group identified nature-related risks and opportunities within the priority sector. Based on these findings, the specific risks and opportunities facing the Bank Group, as well as 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
Risks	Dependency	Policy risks Acute and chronic risks	Risks of deterioration in borrowers' repayment capacity and a decline in the value of the Bank's assets due to stricter regulations or natural disasters, and risks of increased costs or business interruptions resulting from regulatory compliance or disaster damage.
		Acute and chronic risks	Risks of deterioration in borrowers' repayment capacity, a decline in the value or liquidity of the Bank's assets and difficulties in raising funds due to water shortages or disasters, and risks of business interruptions and recovery costs resulting from disaster damage.
	Impact	Policy and reputational risks	Risks of a deterioration in borrowers' repayment capacity due to factors such as stricter regulations, and risks of a deterioration in the Bank's own reputation due to financing that fails to give due consideration to nature-related issues.
			Risks of deterioration in borrowers' repayment capacity and a decline in the value of the Bank's assets due to inadequate compliance with GHG regulations, and risks of increased costs resulting from regulatory compliance or reputation deterioration.
		Technology and policy risks	Risks of a deterioration in borrowers' repayment capacity and a deterioration in the Bank's own reputation and increased costs due to stricter regulations on pollutants or inadequate pollution management, and risks of financial burdens arising from litigation over pollution issues.
Opportunities		Reputational capital, capital flows and funding, and markets	Revenue growth through sustainable finance and consulting.
		Products and services, reputational capital, protection, restoration, and regeneration of ecosystems, and markets	Enhancement of corporate value through initiatives that contribute to the natural environment.

Initiatives to address nature-related risks and opportunities

Forest conservation activities at the Chibagin Forest

Since 2003, the Bank has been implementing forest management activities using Chiba Prefecture's "Corporate Forest Program" initiative. These activities strive to restore the coastal shelter forest, which has become sparse due to pine wilt disease damage and the tsunami caused by the Great East Japan Earthquake. The activities aim to enhance tsunami damage mitigation and promote tourism by improving the landscape.

Measurement of resources consumption and waste generation from business activities

	Water consumption (m³)	Paper consumption (t)	Waste generated (t)
FY2025	51,025	32	514

Data from the Head Office, Oyumino Center, and Soga Operations Center building. Water consumption is the total volume of water and sewage.

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 a significant impact on the Group's management, 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, we created a heat map of dependencies and impacts for our 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 identifies risks with high significance in terms of impact and likelihood among risks surrounding its business as "Top Risks," which are selected by 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 addressing 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 related to the continuity of operations of our branch locations, in light of the results of qualitative and quantitative analyses, and integrated into the above risk management system.

Establishment of the Loan Policy and stricter credit screening for specific sectors

The Bank Group has formulated and announced its Loan Policy for businesses that are considered to involve significant environmental and social risks or negative impacts, and for specific sectors where lending activities may have significant environmental and social impact.

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

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

Overview of the Loan Policy

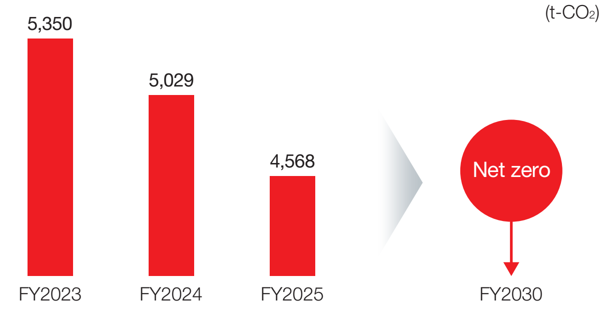
Prohibition	• Businesses that have negative impact on Ramsar wetlands and UNESCO World Heritage sites • Businesses that violate the Washington Convention • Credit to newly established or expanded coal-fired thermal power plants • Credit to new coal mining projects and expansion of existing facilities • Credit to mountaintop removal coal mining
Strict response	• Credit to oil and gas sector, credit to palm oil farm development • Credit to deforestation business • Credit to large-scale hydropower plant

Metrics and Targets Climate Change Natural Capital

GHG emissions

The Bank Group supports the Paris Agreement and announced its goal of "achieving net zero CO_2 emissions by FY2030" in March 2022, and has been working on reducing GHG (CO_2) emissions. For FY2025, our GHG emissions (SCOPE 1 and 2, net emissions) totaled 4,568t-CO_2, achieving our target of 4,800t-CO_2 and representing a decrease of approximately 9% compared to FY2024.

GHG emissions (SCOPE 1 and 2, net emissions)



	FY2023	FY2024	FY2025
SCOPE 1	2,614	2,444	2,439
SCOPE 2	2,736	2,685	2,129
SCOPE 1 and 2	5,350	5,129	4,568
Offset amount (J-Credit)	—	100	—
Net emissions	5,350	5,029	4,568

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

While supporting our customers' efforts for decarbonization, we will strive to reduce GHG emissions in SCOPE 3 category 15 to achieve a decarbonized society in 2050.

GHG emissions (SCOPE 3)

(t-CO_{2e})

	FY2025
Category 1 (Purchased goods and services)	12,820
Category 2 (Capital goods)	65,952
Category 3 (Fuel- and energy-related activities not included in SCOPE 1 or 2)	2,644
Category 4 (Transportation and distribution (upstream))	1,385
Category 5 (Waste generated in operations)	511
Category 6 (Business travel)	1,028
Category 7 (Employee commuting)	2,413
Category 15 (Investments and loans)	34,118,189

Breakdown of SCOPE 3 Category 15 (FY2025)

(t-CO_{2e})

	SCOPE 1	SCOPE 2	SCOPE 3	Total
Business loans	10,931,266	1,483,055	21,063,436	33,477,757
Project finance	489,349	42,436	108,647	640,432
Total	11,420,614	1,525,492	21,172,083	34,118,189

* An independent third-party assurance from SOCOTEC Certification Japan was obtained.
* For emissions, carbon intensity, and data quality scores by industry, please refer to the "Sustainability Report 2026."

Sustainable finance

For sustainable finance targets and results, please refer to page 56.

Status of carbon-related assets

Loans, acceptances and guarantees, foreign exchange transactions and private placement bonds (hereinafter the Loans, etc.) for carbon-related sectors account for 43.5% of the Bank's Loans, etc. as of March 31, 2026.

Loans, etc. for coal-fired power generation account for 0.07% of the Bank's Loans, etc., and credit exposure to coal-fired power generation is planned to be reduced to zero by the end of March 2037.