Directors, Audit & Supervisory Board Members and Executive Officers

Directors

(As of June 26, 2026)

President (Representative Director, Group Chief Executive Officer)
Tsutomu Yonemoto

Apr. 1987 Joined the Bank
Jun. 2016 Executive Officer, General Manager, Business Promotion Division
Jun. 2017 Director and Managing Executive Officer
Jun. 2018 Director and Managing Executive Officer (Group Chief Business Officer, General Manager in charge of Business Promotion)
Jun. 2019 Director and Senior Executive Officer (Group Chief Strategy Officer, General Manager in charge of Corporate Planning)
Apr. 2020 Director and Senior Executive Officer (Group Chief Strategy Officer, Group Chief Digital Transformation Officer, General Manager in charge of Corporate Planning)
Apr. 2021 Director and Senior Executive Officer
Jun. 2021 President (Representative Director, Group Chief Operating Officer)
Apr. 2023 President (Representative Director, Group Chief Executive Officer) (current position)

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

Apr. 1988 Joined the Bank
Jun. 2018 Executive Officer, General Manager, Chuo Branch and Keisei-ekimae Branch
Jun. 2019 Executive Officer in charge of Domestic Business (Senior Deputy General Manager in charge of Business Promotion)
Jun. 2020 Managing Executive Officer, General Manager, Head Office and Saiwaicho Sub Branch
Apr. 2021 Senior Executive Officer (Group Chief Business Officer, General Manager in charge of Business Promotion)
Jun. 2021 Director and Senior Executive Officer (Group Chief Business Officer, General Manager in charge of Business Promotion)
Apr. 2024 Director and Senior Executive Officer (Representative Director, Group Chief Business Officer, General Manager in charge of Business Promotion)
Apr. 2026 Deputy President (Representative Director, Group Chief Business Officer, General Manager in charge of Business Promotion) (current position)

Deputy President (Representative Director, Group Chief Sustainability Officer)
Mutsumi Awaji

Apr. 1989 Joined the Bank
Jun. 2019 Executive Officer, General Manager, Regional Revitalization Division
Apr. 2020 Executive Officer, General Manager, Corporate Business Division
Apr. 2021 Managing Executive Officer (Group Chief Human Resources Officer)
Jun. 2021 Director and Managing Executive Officer (Group Chief Human Resources Officer)
Apr. 2022 Director and Managing Executive Officer (Group Chief Digital Transformation Officer, Group Chief Human Resources Officer)
Apr. 2023 Director and Senior Executive Officer (Group Chief Strategy Officer, Group Chief Digital Transformation Officer)
Apr. 2024 Director and Senior Executive Officer (Representative Director, Group Chief Strategy Officer, Group Chief Digital Transformation Officer)
Apr. 2025 Director and Senior Executive Officer (Representative Director, Group Chief Sustainability Officer)
Jun. 2025 Executive Director (Outside Director), Narita International Airport Corporation (current position)
Apr. 2026 Deputy President (Representative Director, Group Chief Sustainability Officer), the Bank (current position)

Director and Senior Executive Officer (Group Chief Strategy Officer)
Takashi Makinose

Apr. 1990 Joined the Bank
Apr. 2021 Executive Officer, General Manager, Human Resources Division
Apr. 2023 Managing Executive Officer (Group Chief Human Resources Officer)
Jun. 2023 Director and Managing Executive Officer (Group Chief Human Resources Officer)
Apr. 2025 Director and Managing Executive Officer (Group Chief Strategy Officer)
Apr. 2026 Director and Senior Executive Officer (Group Chief Strategy Officer) (current position)

Director and Senior Executive Officer (Group Chief Risk Officer, General Manager in charge of Corporate Management)
Masayasu Ono

Apr. 1990 Joined the Bank
Jun. 2019 Executive Officer, General Manager, Corporate Planning Division
Oct. 2020 Executive Officer in charge of New Businesses
Apr. 2021 Corporate Planning Division and Human Resources Division (Supervisor of regional trading company business)
May 2021 President and Representative Director, Chibagin Market Co., Ltd.
Apr. 2023 Managing Executive Officer (Group Chief Risk Officer), the Bank
Jun. 2023 Director and Managing Executive Officer (Group Chief Risk Officer)
Oct. 2023 Director and Managing Executive Officer (Group Chief Risk Officer, General Manager in charge of Corporate Management)
Apr. 2026 Director and Senior Executive Officer (Group Chief Risk Officer, General Manager in charge of Corporate Management) (current position)

Outside Directors

(As of June 26, 2026)

Director (Outside Director, Chairperson of the Board of Directors)
Yasuko Takayama

Apr. 1980 Joined Shiseido Co., Ltd.
Apr. 2006 General Manager, Consumer Information Center, Shiseido Co., Ltd.
Oct. 2008 General Manager, Consumer Relations Department, Shiseido Co., Ltd.
Apr. 2009 General Manager, Social Affairs and Consumer Relations Department, Shiseido Co., Ltd.
Apr. 2010 General Manager, Corporate Social Responsibility Department, Shiseido Co., Ltd.
Jun. 2011 Audit & Supervisory Board Member (standing), Shiseido Co., Ltd.
Jun. 2015 Advisor, Shiseido Co., Ltd.
Outside Director, the Bank (current position)
Outside Director, Nippon Soda Co., Ltd.
Jun. 2016 Outside Audit & Supervisory Board Member, Mitsubishi Corporation
Jun. 2017 Outside Audit & Supervisory Board Member, Yokogawa Electric Corporation
Jun. 2019 Outside Director (Audit and Supervisory Committee Member), Cosmo Energy Holdings Co., Ltd. (current position)
Jun. 2024 Outside Director, Yokogawa Electric Corporation

Director (Outside Director, Chairperson of the Nomination, Remuneration and Corporate Advisory Committee)
Takahide Kiuchi

Apr. 1987 Joined Nomura Research Institute, Ltd.
Jun. 2002 Head, Japanese Economic Research Unit, Economic Research Department, Nomura Research Institute, Ltd.
Jun. 2004 Deputy Head, Economic Research Department and Head, Japanese Economic Research Section, Financial & Economic Research Center, Nomura Securities Co., Ltd.
Jun. 2007 Managing Director, Head, Economic Research Department and Chief Economist, Financial & Economic Research Center, Nomura Securities Co., Ltd.
Jul. 2012 Member of the Policy Board, the Bank of Japan
Jul. 2017 Executive Economist, Nomura Research Institute, Ltd. (current position)
Jun. 2020 Outside Director, the Bank (current position)

Director (Outside Director)
Ryoji Yoshizawa

Apr. 1987 Joined The Ashikaga Bank, Ltd.
Oct. 1998 Joined Westdeutsche Landesbank Girozentrale (WestLB)
May 2001 Joined Standard & Poor's (currently S&P Global Ratings)
Apr. 2004 Director (Senior Analyst), Financial Institutions Ratings, Japan, Standard & Poor's
Apr. 2017 Senior Director, Financial Institutions Ratings, Japan, S&P Global Ratings
Nov. 2023 Managing Director, Financial Institutions Ratings, Japan, S&P Global Ratings
Jun. 2024 Outside Director, the Bank (current position)

Director (Outside Director)
Mana Nabeshima

Aug. 1991 Joined Citibank, N.A., Tokyo Branch
Oct. 2000 Joined Goldman Sachs Japan Co., Ltd.
Jan. 2015 Joined DBS Bank Ltd.
Aug. 2016 Representative Director and CEO, DBS Securities (Japan) Co., Ltd.
Sep. 2016 Country Head of Japan, DBS Bank Ltd.
Jan. 2020 Executive Officer, Head of Sales, HiJoJo Partners Inc.
Jul. 2020 Vice Chairman, DIGITAL GRID Corporation
Dec. 2020 Representative Director, Wakiaiai Co., Ltd. (current position)
Jun. 2021 Outside Director, Nichirei Corporation (current position)
Jun. 2025 Outside Director, the Bank (current position)

Director (Outside Director)
Naoko Mizukoshi

Apr. 1995 Registered at Osaka Bar Association
Joined Miyazaki Law Firm
Apr. 1998 Registered at Yokohama Bar Association (currently Kanagawa Bar Association)
Joined Nomura Research Institute, Ltd.
Sep. 1999 Registered at Dai-ni Tokyo Bar Association
Joined Autodesk, Ltd.
Sep. 2002 Registered at the State Bar of California
Joined Microsoft Co., Ltd. (currently Microsoft Japan Co., Ltd.)
Nov. 2006 Joined TMI Associates
Jan. 2008 Partner, TMI Associates
Mar. 2010 Partner, Endeavour Law Office
Jun. 2018 Outside Director, TIS Inc.
Dec. 2018 Partner, Leftright Law & IP (current position)
Mar. 2020 Outside Director, Nabtesco Corporation (current position)
Jun. 2021 Established polisee Inc.
as Co-founder, Chief Strategy Officer
Apr. 2025 Co-founder, Director and Chief Strategy Officer, polisee Inc. (current position)
Jun. 2026 Outside Director, the Bank (current position)

(Reference)

Group CEO	:	Group Chief Executive Officer
Group CBO	:	Group Chief Business Officer
Group CSuO	:	Group Chief Sustainability Officer
Group CSO	:	Group Chief Strategy Officer
Group CRO	:	Group Chief Risk Officer
Group CIO	:	Group Chief Information Officer
Group CHRO	:	Group Chief Human Resources Officer
Group CDTO	:	Group Chief Digital Transformation Officer

Directors, Audit & Supervisory Board Members and Executive Officers

Audit & Supervisory Board Members

(As of June 26, 2026)

Standing Audit & Supervisory Board Member
Yuichiro Ikeda

Apr. 1993	Joined the Bank
Jun. 2017	Chief Representative, Singapore Representative Office
Jun. 2018	General Manager, London Branch
Jun. 2021	General Manager, Treasury Operation Division
Apr. 2023	General Manager, Audit and Inspection Division
Apr. 2024	Corporate Officer, General Manager, Audit and Inspection Division
Jun. 2026	Standing Audit & Supervisory Board Member (current position)

Standing Audit & Supervisory Board Member
Chigusa Saito

Apr. 1988	Joined the Bank
Jun. 2017	Executive Officer, General Manager, Human Resources Division
Jun. 2018	Executive Officer, General Manager, Operation Planning Division
Apr. 2020	Executive Officer in charge of Special Appointment
Jun. 2020	President and Representative Director, Chibagin Heartful Co., Ltd.
Jun. 2023	Audit & Supervisory Board Member, the Bank Standing Audit & Supervisory Board Member, Chibagin Computer Service Co., Ltd.
Jun. 2025	Standing Audit & Supervisory Board Member, the Bank (current position)

Standing Audit & Supervisory Board Member (Standing Outside Audit & Supervisory Board Member)
Norikazu Takahashi

Apr. 1985	Joined the Bank of Japan
Jul. 2005	Associate Director-General, Secretariat of the Policy Board, the Bank of Japan
Aug. 2008	General Manager, Okayama Branch, the Bank of Japan
May 2011	Associate Director-General, Currency Issue Department, the Bank of Japan
May 2012	Deputy Director-General, Currency Issue Department, the Bank of Japan
Nov. 2013	General Manager, Sendai Branch, the Bank of Japan
May 2015	General Manager, Information System Services Department, the Bank of Japan
Jun. 2016	Executive Director, The Center for Financial Industry Information Systems Auditor, The Financial Futures Association of Japan
Jun. 2021	Standing Outside Audit & Supervisory Board Member, the Bank (current position)

Audit & Supervisory Board Member (Outside Audit & Supervisory Board Member)
Yukio Anazawa

Apr. 1986	Joined the Chiba Prefectural Government
Apr. 2013	Director General, Property Management Division, General Affairs Department, Chiba Prefectural Government
Apr. 2014	Director General, Facility Management Division, General Affairs Department, Chiba Prefectural Government
Apr. 2015	Director General, Transportation Planning Division, Policy and Planning Department, Chiba Prefectural Government
Apr. 2016	Director General, General Affairs Division, General Affairs Department, Chiba Prefectural Government
Apr. 2018	Executive Director for Distribution and Sales, Chiba Prefectural Government
Apr. 2020	Executive Director, Agriculture, Forestry and Fisheries Department, Chiba Prefectural Government
Apr. 2021	Vice-Governor, Chiba Prefecture
Jun. 2025	Outside Audit & Supervisory Board Member, the Bank (current position)

Audit & Supervisory Board Member (Outside Audit & Supervisory Board Member)
Yukiko Matsuoka

Apr. 1991	Joined Chuo Shinko Audit Corporation
Aug. 2001	Registered as a Certified Public Accountant
Oct. 2013	Joined Sakai Tax Accounting Firm
Jan. 2017	Established Yukiko Matsuoka Certified Public Accountant Office (current position)
Mar. 2019	President and Representative Director, 99 Palisade Co., Ltd. (currently Matsuoka Research Institute of Economics and Management Co., Ltd.)
Jun. 2022	Outside Director, ARTNATURE INC.
Jun. 2025	Outside Audit & Supervisory Board Member, the Bank (current position)

Executive Officers

(As of June 26, 2026)

Managing Executive Officer (In charge of Market and International Business)
Nobukazu Odaka

Managing Executive Officer (In charge of Credit Review)
Kyota Izumi

Managing Executive Officer (Group CIO)
Kazunari Tanaka

Managing Executive Officer, Senior Deputy General Manager in charge of Business Promotion (Chiba Prefecture)
Masaki Miyauchi

Managing Executive Officer (Group CHRO)
Atsushi Imai

Managing Executive Officer (Group CDTO, General Manager of Digital Strategy & Business Unit)
Hideki Shibata

Managing Executive Officer (General Manager of Corporate Planning Division)
Shinichi Ito

Managing Executive Officer (In charge of Retail Business)
Yumiko Mitsuoka

Managing Executive Officer (In charge of Special Appointment)
Taro Kanzawa

Managing Executive Officer, Senior Deputy General Manager in charge of Business Promotion (Tokyo, Saitama, Ibaraki and the Western Japan Area)
Shigeru Saito

Executive Officer (Head of Narita and Choshi Area)
Yoshitaka Furumoto

Executive Officer (General Manager of Chuo Branch and Keisei-ekimae Branch)
Ryosuke Terauchi

Executive Officer (General Manager of Head Office and Saiwaicho Sub Branch)
Tatsuya Onishi

Executive Officer (General Manager of Human Resources Division)
Makoto Ito

Executive Officer (General Manager of EDP System Division)
Yoshinori Nishisaka

Executive Officer (General Manager of Operation Planning Division)
Hiroaki Matsuoka

Executive Officer (President and Representative Director of Chibagin Capital Co., Ltd.)
Hiroki Matsumoto

Executive Officer (General Manager of Corporate Business Division)
Makoto Sakamoto

Executive Officer (General Manager of Business Coordination Division)
Masanari Yasoshima

Executive Officer (Digital Strategy & Business Unit, General Manager of Payments & Loyalty Business Division)
Yasuyoshi Katsuragi

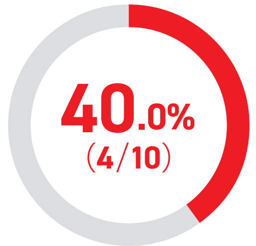
Executive Officer (General Manager of Audit and Inspection Division)
Hideaki Izumi

Executive Officer (Digital Strategy & Business Unit, General Manager of Digital Strategy Division)
Kyoko Ito

Executive Officer (General Manager of Compliance and Risk Management Division)
Daiju Hagiwara

Ratio of Independent Outside Directors

Ratio of Female Directors



- Organizational structure: Company with an audit & supervisory board
- Number of Directors: 10
- Number of outside directors: 5 (All of them are independent officers)
- Number of female directors: 4
- Number of Audit & Supervisory Board members: 5
- Number of outside Audit & Supervisory Board members : 3 (All of them are independent officers)
- Number of executive officers : 23
- Number of female executive officers : 2
- Attendance rate of the Board of Directors meetings* : 100% (attendance rate for outside directors: 100%)

*For the Board of Directors meetings held in FY2025

Skills Matrix

(As of June 26, 2026)

*The matrix does not exhaustively show the specialty and experience of each of the Directors and Audit & Supervisory Board Members.

Name	Position	Specialties and Experience of Directors and Audit & Supervisory Board Members						
		Corporate management	Corporate finance and accounting/ Finance	Risk management/ Legal affairs	Regional sales	International businesses/ Market operations	IT/DX	Sustainability
Tsutomu Yonemoto	President (Representative Director), Group CEO	●	●	●	●	●	●	
Kiyomi Yamazaki	Deputy President (Representative Director), Group CBO, General Manager in charge of Business Promotion		●	●	●	●		
Mutsumi Awaji	Deputy President (Representative Director), Group CSuO		●	●			●	●
Takashi Makinose	Director and Senior Executive Officer, Group CSO		●	●	●	●		●
Masayasu Ono	Director and Senior Executive Officer, Group CRO, General Manager in charge of Corporate Management	●	●	●		●		
Yasuko Takayama	Director (Outside Director, Chairperson of the Board of Directors)			●				●
Takahide Kiuchi	Director (Outside Director, Chairperson of the Nomination, Remuneration and Corporate Advisory Committee)		●	●		●	●	
Ryoji Yoshizawa	Director (Outside Director)		●	●		●		●
Mana Nabeshima	Director (Outside Director)	●	●	●		●		●
Naoko Mizukoshi	Director (Outside Director)	●		●			●	
Yuichiro Ikeda	Standing Audit & Supervisory Board Member		●	●		●		
Chigusa Saito	Standing Audit & Supervisory Board Member	●	●	●				
Norikazu Takahashi	Standing Audit & Supervisory Board Member (Outside Audit & Supervisory Board Member)		●	●		●	●	
Yukio Anazawa	Audit & Supervisory Board Member (Outside Audit & Supervisory Board Member)		●	●				●
Yukiko Matsuoka	Audit & Supervisory Board Member (Outside Audit & Supervisory Board Member)		●	●				

Contents of each skill item
[Corporate management] Experience as a top executive of a company or other organization, with the ability to execute in order to maximize business results.
[Corporate finance and accounting/Finance] Knowledge of banking finance and accounting, and financial business backed up by business experience.
[Risk management/Legal affairs] The ability to correctly identify and assess the risks involved in banking. Knowledge of legal matters related to the banking industry and the ability to perform their duties in an appropriate and sound manner.
[Regional sales] Familiarity with the products and services offered by the Bank, and to have the knowledge, experience and ability to contribute to the resolution of issues faced by regional customers.
[International businesses/Market operations] Global perspective based on overseas experience, and to have knowledge, experience, and ability related to overseas business and market operations.
[IT/DX] Knowledge of IT and DX, and able to contribute to the enhancement of the DX promotion system and the associated human resource development, utilization of new technologies, and advancement of cyber risk management.
[Sustainability] Knowledge, experience and ability to contribute to the sustainable growth of the Bank by addressing environmental, social and community issues.

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

Corporate Governance Structure

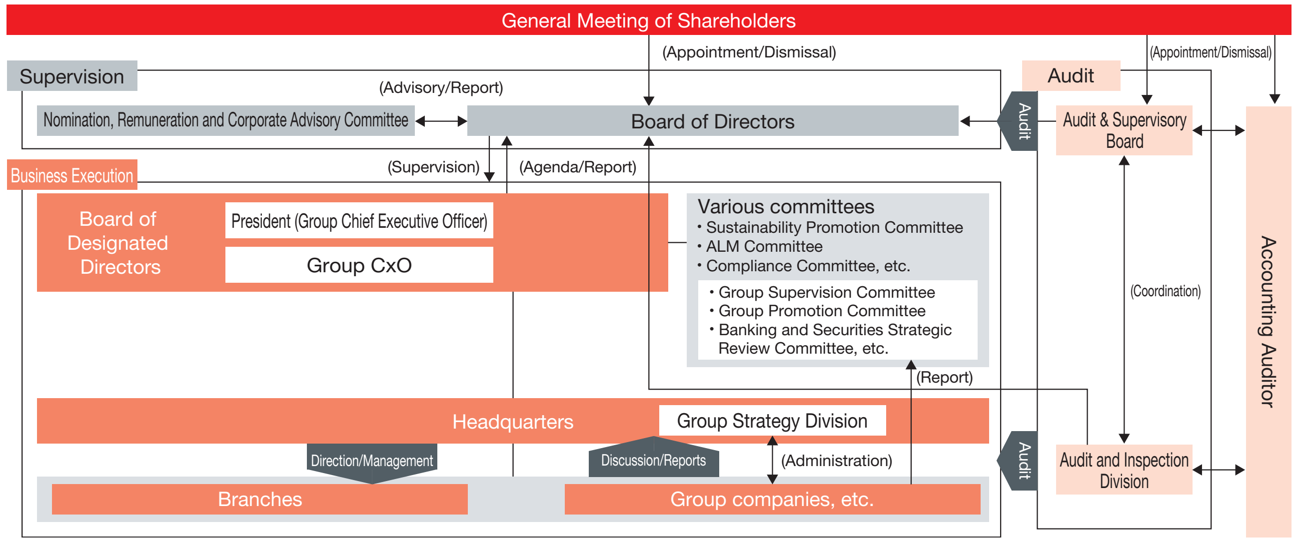
Basic Policies

The Bank Group bases all of its corporate activities on the Chiba Bank Group's Corporate Code of Conduct. In addition, in the Mid-term Plan, we have included "Group Governance" as one of our value creation bases as part of our drive to advance the level of corporate governance.

In complying with the Code and realizing these policies in our efforts to further strengthen and enhance corporate governance, we will contribute to the realization of a sustainable local community through appropriate cooperation with diverse stakeholders and strive for sustainable growth and the improvement of corporate value in the medium to long term.

Corporate Governance Structure

As of June 26, 2026



*The Group Improvement Office was integrated into the Audit and Inspection Division in April 2026.

Initiatives to Strengthen Governance

Corporate governance has been enhanced through such measures as the executive officer system introduced in 2003 and the appointment of outside directors which began in 2013.

Currently as of June 26, 2026, we have a 50% ratio of independent outside directors (5 out of 10) and a 40% ratio of female directors (4 out of 10).

2003	Introduced the executive officer system
2010	Abolished directors' retirement benefits Introduced equity-based remuneration in the form of stock options
2011	Put the Audit and Inspection Division under direct control of the Board of Directors
2013	Appointed an outside director
2015	Began evaluating the effectiveness of the Board of Directors Appointed two female outside directors Established the Corporate Advisory Committee (currently the Nomination, Remuneration and Corporate Advisory Committee) Formulated the Information Disclosure Policy
2018	Introduced the Group Chief Officer System Raised the ratio of outside directors on the Board of Directors to one-third
2019	Conducted evaluation on the effectiveness of the Board of Directors by collaborating with an external evaluation firm
2020	Assigned Group CDTO
2021	Assigned Group CHRO Revised the director remuneration framework (Introduced restricted stock remuneration system) Abolished the Advisor position and reviewed the role of Advisor to the President Assigned the first female internal director
2022	Appointed an outside director as the Chairperson of the Nomination, Remuneration and Corporate Advisory Committee
2023	Established the Group Strategy Division that oversees overall business execution of Group companies
2024	Appointed an outside director as the Chairperson of the Board of Directors Assigned the first female representative director Changed the term of office of a director (shortened from 2 years to 1 year) Revised the director remuneration framework (Introduced the performance-linked restricted stock remuneration system) Conducted an evaluation of the effectiveness of the Board of Directors at the Bank and major Group companies with the support of a third-party professional organization
2025	Assigned Group CSuO Implemented a 360-degree evaluation of executives

Board of Directors

The Board of Directors consists of 10 directors, including five independent outside directors as of June 2026 (the ratio of independent outside directors is 50.0%). The Board of Directors makes decisions about management policies and other important matters and supervises the execution of business by the directors and executive officers. The Bank has also adopted an executive officer system. This system provides for the clear separation of the roles of the directors, who reach decisions on important matters, supervise the execution of business operations, and the role of the executive officers, who conduct business operations. Furthermore, recognizing the importance of strengthening our governance structure to support the sustainable enhancement of corporate value, we are committed to further strengthening the supervisory function of the Board of Directors. To this end, since April 2024, we have continued the practice of appointing an outside director as the Chairperson of the Board of Directors.

Main Topics for Deliberation in FY2025	
Management strategy	• Formulation of the 16th Mid-term Plan • Formulation of business strategies and policies for the allocation of management resources • Initiatives to enhance corporate value and IR/SR activities • Status of initiatives and policies for human resources strategy • Management consolidation with The Chiba Kogyo Bank • Status of initiatives toward sustainability management • Challenges and policies regarding alliance and partnership strategies • Progress on Group company strategies
Digital strategy and IT	• Progress of the DX strategy • Formulation of systems initiatives • Upgrade of core systems (shared host infrastructure)
Governance	• Progress of the business improvement plan • Group CxOs' identification of issues and action policies • Evaluation of the effectiveness of the Board of Directors • Status of meetings of the Nomination, Remuneration and Corporate Advisory Committee • Status of cross-shareholdings
Risk management and compliance	• Selection of top risks • Status of integrated risk management, etc. • Establishment of Policy on Customer-oriented Business Operations and announcement of the status of initiatives • Report on customer feedback • Implementation status of the compliance program, etc.

Audit & Supervisory Board, Committees, etc.

Audit & Supervisory Board

The Bank has adopted a company with an audit & supervisory board with five Audit & Supervisory Board members, including a majority of three outside Audit & Supervisory Board members. In particular, the Bank's three standing Audit & Supervisory Board members, one of whom is an outside Audit & Supervisory Board member, conduct objective and appropriate audits of business execution by attending meetings of the Board of Directors and other important meetings, reviewing important documents, and conducting on-site inspections of the Head Office and branches.Through these activities, they provide effective oversight of the Bank's management.

Nomination, Remuneration and Corporate Advisory Committee

We have established the Nomination, Remuneration and Corporate Advisory Committee as an advisory body to the Board of Directors. To ensure objectivity, timeliness, and transparency of procedures, this Committee comprises five independent outside directors and three internal directors appointed by a resolution of the Board of Directors. In addition, since October 2022, an outside director has served as its chairperson to ensure the Committee's independence.

Policy for the Appointment of Directors

Candidates for Internal Directors

Candidates for internal directors are determined by the Board of Directors, following deliberations by the Nomination, Remuneration and Corporate Advisory Committee, a majority of whose members are independent outside directors, based on the President's recommendations of persons who, based on a deep understanding of the Bank's basic management policy, possess knowledge and experience to enable the appropriate, fair, and efficient bank management, as well as sufficient social credibility, with the aim of achieving our management strategy. In selecting a president, the Bank has established the qualities required of a representative, and the president is determined by the Board of Directors following deliberations by the Nomination, Remuneration and Corporate Advisory Committee on persons suitable for representing the Bank selected from among internal directors. In the event of occurrence of a serious obstacle to the execution of duties as a president or when the president falls under reasons for disqualification*, dismissal of the president shall be determined by the Board of Directors following deliberations by the Nomination, Remuneration and Corporate Advisory Committee.

*Reasons for disqualification The president is deemed to have a relationship with antisocial forces The president is deemed to have violated laws, regulations, or internal regulations

Candidates for Outside Directors

Candidates for outside directors are determined by the Board of Directors, following deliberations by the Nomination, Remuneration and Corporate Advisory Committee, a majority of whose members are independent outside directors, based on the President's recommendations of persons who possess specialist knowledge and experience primarily in areas outside the Bank's business operations and are deemed capable of contributing to the Bank's sustainable growth and corporate value enhancement over the medium to long term based on their insights in view of the skill matrix.

Candidates for Audit & Supervisory Board Members

Candidates for Audit & Supervisory Board members are determined following deliberations by the Nomination, Remuneration and Corporate Advisory Committee, a majority of whose members are independent outside directors, and consent by the Audit & Supervisory Board, based on the President's recommendations of persons who possess knowledge and experience to enable the appropriate, fair, and efficient performance of audits on the execution of duties by directors, as well as sufficient social credibility.

Succession Planning

A successor to the president is determined by the Board of Directors following deliberations by the Nomination, Remuneration and Corporate Advisory Committee, a majority of whose members are independent outside directors, in view of desired qualifications, development policy and plan, as well as the development progress, etc. The status of deliberation is reported, as appropriate, to the Board of Directors.

Desired qualifications of candidates (nomination policy)

The desired qualifications of candidates are deliberated by the Nomination, Remuneration and Corporate Advisory Committee in view of qualities and abilities required of management, as well as the business environment surrounding our Group and the direction of its future business strategies, and are shared with the Board of Directors. The need to review the desired qualities and abilities in accordance with changes in the business environment, etc.is deliberated as appropriate.

Review of candidates and development plans

The Nomination, Remuneration and Corporate Advisory Committee members assess the candidates based on third-party evaluations conducted by external experts. The committee then considers policies and plans for training candidates based on the desired candidate profile.

Candidate selection process

Candidates are proposed by the President (including the reappointment, replacement and dismissal of directors including representative directors) and determined by the Board of Directors following deliberations on the consistency with the nomination and development policy by the Nomination, Remuneration and Corporate Advisory Committee.

Reasons for the Appointments of Outside Directors and Audit & Supervisory Board Members, and Support Systems

The Bank appoints outside directors who are deemed to be capable of contributing to the enhancement of corporate value over the medium to long term, through a further enhancement of the decision-making and supervisory functions of the Board of Directors, by leveraging the knowledge and experience of said persons in the Bank's management.

Name (Appointment)	Reasons for Appointment as Outside Director
Yasuko Takayama (June 2015)	Has experience as a manager of customer service and CSR divisions and as a standing Audit & Supervisory Board member of a major cosmetics company, as well as experience as an outside director at other companies.
Takahide Kiuchi (June 2020)	Has both domestic and international experience as an economist and, in addition to having accumulated significant expertise, was responsible for carrying out deliberations regarding monetary policies as a member of the Policy Board, the Bank of Japan.
Ryoji Yoshizawa (June 2024)	Has experience in credit analysis of financial institutions as Managing Director of Financial Institutions Ratings, Japan at a major ratings agency and in supervision of rating standards and analysis techniques for banks around the world as a member of the agency's highest internal council for analysis.
Mana Nabeshima (June 2025) *Name in family register: Mana Tokoi	Has extensive knowledge in finance overall gained through experience working at an investment bank in the U.S., as well as experience serving as the first Representative Director and CEO of the Japanese subsidiary of a major foreign securities company and also as an officer at other companies.
Naoko Mizukoshi (June 2026) *Name in family register: Naoko Suzuki	Has a high level of expertise as an attorney in addition to having served as an outside director at other companies. She also has knowledge of AI and corporate legal affairs.

The Bank appoints outside Audit & Supervisory Board members who are deemed to help further strengthen the audit function by leveraging the knowledge and experience of said persons in the Bank's management.

Name (Appointment)	Reasons for Appointment as Outside Audit & Supervisory Board Member
Norikazu Takahashi (June 2021)	Has a high level of expertise gained through experience as General Manager of branches and General Manager of Information System Services Department of the Bank of Japan, etc., as well as extensive knowledge in finance overall.
Yukio Anazawa (June 2025)	Has extensive knowledge mainly in public administration gained through holding numerous important positions including Vice-Governor of Chiba Prefecture.
Yukiko Matsuoka (June 2025)	Has a high level of expertise gained through experience working at an audit corporation and an accounting firm and through establishing a certified public accountant office, as well as extensive knowledge in accounting overall.

Outside Directors

The Bank has placed staff in the General Secretariat and Corporate Planning Division to support the outside directors and provide them with information and support necessary for the execution of their duties in an appropriate and timely manner to ensure that outside directors fully exercise their management oversight function. We continuously give outside directors opportunities for deepening their understanding of the Bank's management strategy and activities with the aim of enhancing deliberations by the Board of Directors, by means such as provision of materials and explanations for the Board of Directors meeting in advance, provision of individual explanations on important matters, attendance at key committee meetings, visiting and holding dialogues at affiliated offices within the Group, participation in major external events, and provision of information related to the Bank's activities whenever necessary. In addition, the Bank provides outside directors with opportunities to undergo training by third-party organizations at the Bank's expense.

Outside Audit & Supervisory Board Members

In order for Audit & Supervisory Board members to conduct audits, etc., and to operate the Audit & Supervisory Board smoothly, the Audit and Supervisory Support Office was established independent of the executive officers. Staff members of the Audit and Supervisory Support Office promptly report to the Audit & Supervisory Board members and liaise and cooperate closely with them. In order to ensure independence from directors, the Bank obtains the consent of Audit & Supervisory Board members regarding personnel changes, etc. In addition, through attendance at meetings of the Board of Directors and other important meetings, review of important documents, individual opinion exchange meetings with CxOs, and participation in audit meetings involving headquarters, branches (including overseas branches) and the Group, we provide timely and appropriate information on the Bank's activities to the Audit & Supervisory Board members, thereby continuously offering opportunities to deepen their understanding of the Bank's management strategies and activities. In addition, the Bank provides outside Audit & Supervisory Board members with opportunities to undergo training by thirdparty organizations at the Bank's expense.

Remuneration of Directors and Audit & Supervisory Board Members

The remuneration system for Directors and the percentage of remuneration by type are considered by the Nomination, Remuneration and Corporate Advisory Committee, a majority of whose members are independent outside directors, as appropriate in response to changes in the business environment, with reference to companies of similar size to the Bank and related industries and business sectors. Remuneration of the Bank's directors is determined by the Board of Directors based on the remuneration regulations established by the Board of Directors, following deliberations by the Nomination, Remuneration and Corporate Advisory Committee to ensure transparency, fairness, and rationality.

Remuneration Structure and Components

Directors (Excluding Outside Directors)

- Remuneration consists of basic remuneration (60%), bonuses (20%), and stock remuneration (20% (fixed RS: 10%, performance-linked RS: 10%)). (RS: Restricted stock)
- The amount of basic remuneration, bonuses, and stock remuneration (fixed RS: 10%, performance-linked RS: 10%) is determined based on position.
- The Bank introduced fixed RS and performance-linked RS remuneration plans with the objectives of granting incentives aimed at sustainable improvement of the corporate value of the Bank through the achievement of the performance targets set forth in the Mid-term Plan and the medium- to long-term improvement of the Bank's performance, as well as further sharing value with shareholders.

Outside Directors

- In light of their role in supervising the business execution, the remuneration system is not linked to performance, but rather is limited to "basic remuneration."

Audit & Supervisory Board Members

- In order to ensure independence, remuneration for Audit & Supervisory Board members is not linked to performance, but is limited to "basic remuneration."

Group Management System

Group Chief Officers* (CxO) are assigned responsibility for their areas of supervision, thereby creating a Group-wide corporate management system. Efforts are made to ensure proper operations in the Group. In addition to the assignment of responsible directors to supervise each Group company, the dispatch of Audit & Supervisory Board Members, audits by the Bank's Audit and Inspection Division, and other initiatives under the Group Companies Management Regulations, Group companies are required to consult with and report to the Bank about their important business execution matters in accordance with the Prior Consultation and Reporting System.

In FY2025, the Group Supervision Committee met twice with the aim of understanding the management status of each Group company and their various issues. The Group Promotion Committee also met twice with the aim of generating synergies through further collaboration between the Bank and Group companies. The Group Strategy Division has been established to oversee overall business execution, including sales and administrative aspects of Group companies, to realize integrated group management and sophisticated Group governance. In addition, from the perspective of clarifying responsibility, a single responsible division within the Bank is designated for each Group company, and dedicated Group management functions have been established to realize optimal allocation of management resources not only crossfunctional risk management.

*The following Group Chief Officers are assigned:

- Group Chief Executive Officer (CEO)
- Group Chief Business Officer (CBO)
- Group Chief Sustainability Officer (CSuO)
- Group Chief Strategy Officer (CSO)
- Group Chief Risk Officer (CRO)
- Group Chief Information Officer (CIO)
- Group Chief Human Resources Officer (CHRO)
- Group Chief Digital Transformation Officer (CDTO)

Evaluation of the Effectiveness of the Board of Directors

The Bank has been verifying whether the Board of Directors is properly performing the functions of decision making and supervision, which are required of the Board of Directors. Since FY2015, the Bank carries out an evaluation of the effectiveness of the Board of Directors annually to enhance those functions. In addition, in FY2018 and FY2023, we utilized an external evaluation firm, and are working to enhance the objectivity and accuracy of our evaluations by incorporating their insights. In FY2025, we conducted questionnaires and individual interviews with directors and Audit & Supervisory Board members and evaluated effectiveness from both quantitative and qualitative perspectives. The evaluation covered the roles and functions of the Board of Directors, the content of its discussions, the status of its operations, and its composition, as well as initiatives for business improvement and recurrence prevention, the status of the Nomination, Remuneration and Corporate Advisory Committee and the performance of Group CxO functions. Moreover, the Group companies also conducted an evaluation of effectiveness through questionnaires and individual interviews with some directors and Audit & Supervisory Board members. The overview of the results of the evaluation of the effectiveness of the Board of Directors for FY2025 is as follows.

(1) Considering the findings below and quantitative and qualitative evaluations including questionnaire results, the Bank has judged that the functions of decision making and supervision are performed properly by the Board of Directors and its effectiveness is ensured. The questionnaire results have generally maintained a high level, and the Board of Directors has received an overall positive evaluation.

- All directors and Audit & Supervisory Board members, whether they are internal or outside officers, aim to be a banking group that continues to grow together with the local community. This is done through the provision of value based on the Purpose and Vision, against a backdrop of deep connections with stakeholders, including customers, employees, and shareholders. They are also deepening discussions on key strategies, such as the Mid-term Plan, management consolidation, DX strategy, alliance strategy, human capital strategy, and cybersecurity risks, and freely exchange their opinions based on mutual understanding with a strong sense of unity.
- Board discussions have become deeper as internal directors voice opinions based on their rich experience across various areas of banking operations, and outside directors and Audit & Supervisory Board members make recommendations based on their specialized knowledge in diverse fields and voice their opinions from an independent and objective standpoint. With an outside director continuing to serve as the Chairperson of the Board of Directors, discussions have become even more invigorated, with opinions being exchanged from even more diverse perspectives.
- We have appropriately monitored the degree of penetration of the Purpose and Vision and the progress of business improvement through reports on the results of customer feedback collection and analysis and CX survey and engagement survey results in order to understand and discuss changes in awareness as the Board of Directors.
- With the aim of further enhancing the effectiveness of the Group Chief Officer System, each CxO has taken steps to deepen discussions from a group-wide perspective and strengthen the supervisory function through in-depth examination of essential issues in each management area, including Group companies, and reporting to the Board of Directors for discussion on matters that should be addressed in the future.
- The Nomination, Remuneration and Corporate Advisory Committee, which continues to have a majority of outside directors, increased the number of meetings and deepened and enhanced its discussions not only on nomination and remuneration but also on matters related to important management issues. Efforts to ensure the objectivity, timeliness, and transparency of this committee were also made, including reporting by the outside director who chairs the committee on the committee's deliberations to the Board of Directors. In FY2025, the Bank implemented various measures to enhance the Board of Directors' operations and decision-making processes. By streamlining and consolidating agenda items and reviewing operating procedures for the Board of Directors, we made progress in prioritizing the allocation of deliberation time to key agenda items. As a result, An improvement in the Board's effectiveness has been confirmed, as evidenced by more in-depth discussions than ever before on medium- to long-term management issues and strategic themes. In addition, we continue to review the agenda items submitted to the Board of Directors in light of changes in the external environment, advancing efforts to further enhance its supervisory functions.

(2) In light of changes in both the internal and external environments, the Bank has identified the following key issues as part of its efforts to further enhance the functioning of the Board of Directors.

- Optimizing agenda items and focusing on key agenda items
  We recognize the need to continuously review the agenda. One challenge is ensuring sufficient deliberation time for particularly important management issues. Accordingly, we will further promote focused deliberation on key agenda items by streamlining and consolidating agenda items and reviewing the agenda-setting process.
- Strengthening supervisory functions for key management issues
  A key challenge is to further strengthen the Board of Directors' supervisory functions regarding key priorities such as the allocation of management resources, company-wide risk management systems, and human capital. We will conduct ongoing and systematic discussions on these priorities to enhance the Board of Directors' supervisory functions.
- Enhancing information provision and opportunities for engagement for outside directors
  A key challenge is to enhance the provision of information to outside directors and promote their understanding of frontline operations. To this end, we will encourage deeper engagement from outside directors through measures including providing enhanced advance briefings and facilitating dialogue with executive divisions.

To address these challenges, we will refine the agenda-setting and operational processes of the Board of Directors, strengthen coordination with committees, and regularly review progress at meetings of the Board of Directors to implement a cycle of continuous improvement (PDCA).

Internal Audit

At the Bank, the Audit and Inspection Division, which is independent of the units subject to auditing, verifies and evaluates the appropriateness and effectiveness of the internal management systems including compliance and risk management. The division also makes recommendations for addressing identified issues, in order to ensure the sound and proper management of business operations and thereby contribute to the achievement of management goals.

The Audit and Inspection Division reports directly to the Board of Directors and conducts internal audits of branches, headquarters and Group companies in accordance with the Internal Audit Regulations and the Internal Audit Plan, a plan established every fiscal year and approved by the Board of Directors. The division regularly reports the results and findings of internal audits to the Internal Audit Committee and the Board of Directors. Compliance and risk management-related issues and improvement measures are reviewed.

Moreover, the division strives to increase the sophistication of internal audits by implementing measures, such as strengthening oversight and monitoring functions, adapting to changes in the environment, improving the audit quality (including external evaluation), hiring and training specialized talent, and strengthening audits of overseas branches and Group companies.

Initiatives for Business Improvement and Recurrence Prevention in Response to Administrative Actions

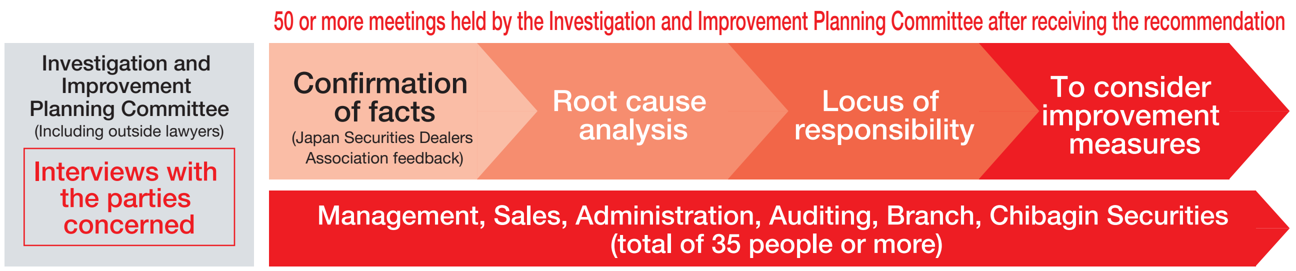
On June 23, 2023, the Bank was the subject of administrative actions (Business Improvement Order) for situations where a problem related to investor protection is recognized by the Kanto Local Finance Bureau, pursuant to Article 51, Paragraph 2 of the Financial Instruments and Exchange Act, regarding the financial instruments intermediary business related to the solicitation and sales of structured bonds. Also, in accordance with Article 51 of the Financial Instruments and Exchange Act, Chibagin Securities was the subject of administrative actions (Business Improvement Order) from the Kanto Local Finance Bureau regarding business operations that violated the suitability principle for solicitation of sales of structured bonds.

Recognizing these to be matters of the utmost gravity, following thorough root cause analysis, on July 24, 2023, the Bank and Chibagin Securities submitted to the Kanto Local Finance Bureau their respective business improvement reports including recurrence prevention measures. In addition, having clarified management responsibility, we imposed disciplinary action on those involved.

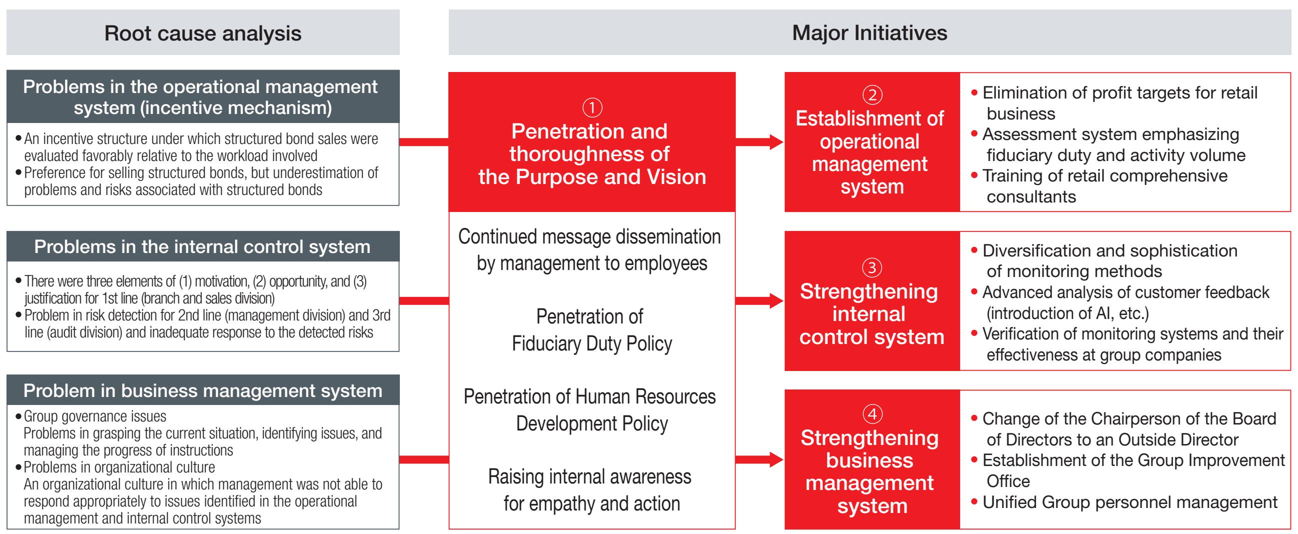
Root Cause Analysis and Formulation of a Business Improvement Plan

Following confirmation of the facts and root cause analysis by the Investigation and Improvement Planning Committee and discussions at several meetings of the Board of Directors and the Nomination, Remuneration and Corporate Advisory Committee, the Bank recognizes that the root causes of the matters subject to the administrative actions were issues concerning operational management, internal control, and business management systems and has formulated respective improvement and recurrence prevention measures.

Moreover, considering that ensuring thorough penetration of the Purpose and Vision throughout the organization is the key to achieving improvement with respect to all these issues, we have implemented cross-organizational initiatives to achieve this, while reflecting the expertise of external advisors.



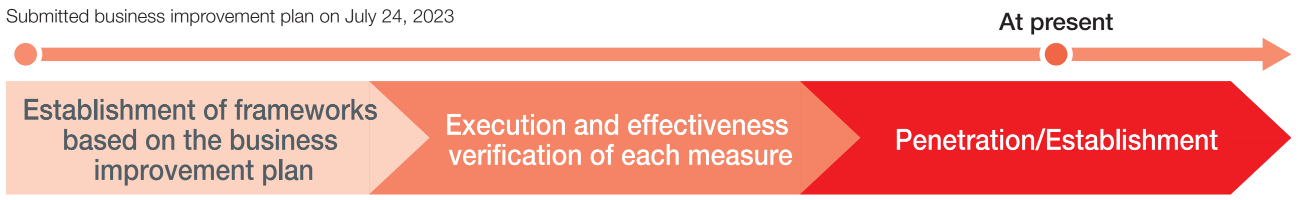
▲ Process for formulation of the business improvement plan



▲ Overview of the business improvement plan based on root cause analysis

Status of Initiatives for Business Improvement and Recurrence Prevention

Since the formulation of the business improvement plan, the entire organization has worked to implement improvement and recurrence prevention measures. As a result, all initiatives set forth in the plan—with the penetration of the Purpose and Vision at its core —have been completed. Moreover, the results of customer and employee surveys confirm that these initiatives have been steadily taking hold and becoming embedded within the organization. The Bank Group will continue its various business improvement initiatives and work tirelessly to prevent the incident that gave rise to the administrative action (Business Improvement Order) from fading from memory. Through these efforts, all executives and employees will work together to become a financial institution group that is trusted by its customers and the regional communities.



▲ Roadmap for business improvement and recurrence prevention

List of Major Measures

① Penetration and thoroughness of the Purpose and Vision		Implementation timing	Implementation*1	Addition*2
Displaying the Purpose and Vision on internal PCs and business cards		September 2023	●	
Reviewed Fiduciary Duty Policy, established Fiduciary Duty Handbook		October 2023	●	
Established Three Pledges		October 2023	●	●
Monthly Fiduciary Duty Study Meeting involving all employees		October 2023	●	
Career support based on human resource development policies at personnel interviews		October 2023	●	●
Discussion by project team (two subcommittees under the project team)		December 2023	●	●
On the 23rd of every month, distributed video messages from Executives		December 2023	●	
Start of Fiduciary Duty Hearings		December 2023	●	●
Senior management and compliance training		December 2023	●	
Implemented Fiduciary Duty Special Award		2H of FY2023	●	●
Linking performance reviews to human resource development policies		April 2024	●	●

② Establishment of operational management system		Implementation timing	Implementation*1	Addition*2
Implemented the four major measures concerning investment-type financial instruments	Proposal capabilities	April 2023	●	
Specialist training in retail comprehensive consulting	Proposal capabilities	April 2023	●	
Training and video distribution for Fiduciary Duty, behavioral change to focus on activity volume	Incentive	September 2023	●	●
Elimination of the Bank's profit targets for the retail departments	Incentive	October 2023	●	
Eliminated return-of-profit incentives completely from Chibagin Securities' transactions based on the Bank referral	Incentive	October 2023	●	

③ Strengthening internal control system		Implementation timing	Implementation*1	Addition*2
Conducted engagement survey	1st line	September 2023	●	
Opened Chotto line to Group companies	1st line	September 2023	●	
Newly established practical training for newly appointed internal administration supervisors	1st line	October 2023	●	
Introduced conformity verification tools	1st line	March 2024	●	
Introduced 360-degree evaluation to Group companies	1st line	August 2024	●	
Review of the 2nd line system (Establishment of the Customer Support Monitoring Office)	2nd line	October 2023	●	
Customer interviews by headquarters staff about sales of financial products	2nd line	December 2023	●	●
Advanced analysis of customer feedback (introduction of RPA and AI)	2nd line	September 2024	●	
Diversification and sophistication of monitoring methods (Phone recording system, voice and video recording of visits)	2nd line	August 2024	●	
Assigned president as officer in charge of the Audit Department with deep involvement in PDCA.	3rd line	October 2023	●	
Introduced culture audits	3rd line	March 2024	●	
Strengthening Group cooperation in auditing departments through participation of the Bank's Audit Department in the meetings of Chibagin Securities' Audit Department	3rd line	September 2023	●	

④ Strengthening business management system		Implementation timing	Implementation*1	Addition*2
Dispatch of Directors and general managers from the Bank to Chibagin Securities	Group Governance	April 2023	●	
Establishment of the Group Improvement Office	Group Governance	October 2023	●	
Implemented customer satisfaction surveys at all Group companies	Group Governance	November 2023	●	●
The Chairperson of the Board of Directors was changed to an Outside Director.	Group Governance	April 2024	●	
One-on-one meetings between the President and Group company presidents	Organizational culture	September 2023	●	
Opinion exchange meetings between the Bank's Executives and Group companies	Organizational culture	September 2023	●	
Introduced skill matrix for executives of Group companies	Organizational culture	April 2024	●	

*1 Implementation completed or ongoing (out of a total of 57 measures, major measures are listed.)

*2 Additional measures after submission of the business improvement plan

Message from the Group CRO and Group CIO

We will further enhance our management systems to better serve our customers and the regional community

Director and Senior Executive Officer
(Group Chief Risk Officer (CRO), General Manager in charge of Corporate Management)

Masayasu Ono

Progress of business improvements under the Three Pledges

Chiba Bank and Chibagin Securities were issued with administrative actions (Business Improvement Order) in June 2023, and we have subsequently reported to the relevant authorities that the implementation of all measures under the business improvement plan, which the entire Chiba Bank Group has been working on, was completed as of the end of June 2025.

Within the administrative departments, we have been working to establish highly effective systems for improvement and prevention of recurrence, based on the dual pillars of reforming our organizational culture and strengthening our internal control systems. Recently, we have seen a significant increase in the number of occasions when customers have offered words of praise and gratitude, and we believe this reflects a certain level of recognition for the progress we have made in improving our operations.

As part of reforming our organizational culture, we have established the Three Pledges as the standard of conduct and decision-making for all officers and employees across the Group. The President and other members of the management team continue to issue monthly Fiduciary Duty Day executive messages reminding all employees to always keep the Three Pledges in mind in every situation. Moreover, through initiatives such as regular, Group-wide voting to recognize exemplary practices aligned with the Three Pledges, we are seeing a growing number of employees derive meaning and satisfaction from serving our customers. The sales division has proactively embraced the principle of "prioritizing righteousness over profit" in shaping action plans and performance targets, and we believe that a stronger sense of risk ownership is now taking hold among our frontline teams.

In terms of "strengthening the internal control system," we have established mechanisms to collect, analyze, and centrally manage a wide range of customer feedback. This is achieved by monitoring feedback and requests received at our branches, via telephone, and through our website and social media sites, as well as through customer surveys—the scope of which we are gradually expanding—and recordings of conversations during product and service briefings. Consequently, in addition to enhancing our risk management system—which monitors, checks, and detects early warning signs of inappropriate sales activities and administrative procedures—we have also made significant strides in strengthening our quality control system for service delivery and customer interactions. Looking ahead, we will continue to pursue and implement more effective and efficient systems, including the development of AI-powered monitoring capabilities, guided by our Three Pledges.

Continuing to serve our customers and the region

We are committed to creating social value and accomplishing the Group's Purpose, namely, "to create a local community better suited to bringing each person's hope to life," while offering practical value to achieve the Group's Vision, "an Engagement Bank Group that works closely with the community." We believe that our ongoing efforts for improvement and prevention of recurrence will enable us to earn the trust of our customers and the local community, based on our attitude of responding sincerely to the expectations and trust of our customers and the regional community through our continued efforts to achieve our Purpose and Vision.

We have also launched the new Mid-term Plan. Moving forward, we remain committed to further strengthening our management systems, with a steadfast focus on serving our customers and the regional community. Our goal is to win the loyalty of as many individuals and businesses as possible as fans of the Group, and to earn their continued trust and recognition.

We will leverage our alliances to achieve more advanced systems and administrative processes, thereby helping to bring our customers' hopes to life

Managing Executive Officer
(Group Chief Information Officer (CIO))

Kazunari Tanaka

Advancing systems and administrative processes through alliances

At the Chiba Bank Group, we are committed to further enhancing and streamlining our systems and administrative processes, not simply as infrastructure but as essential elements that will enable us to achieve DX and realize our Purpose and Vision. At the same time, given the rapidly escalating threat of cyberattacks, we are intensifying our efforts to strengthen response capabilities and stay current with the latest developments, in addition to deploying technical safeguards to reinforce our defenses. Across all of these areas, our alliances deliver significant value—including knowledge sharing, cost efficiencies, and problem-solving—and we will continue to deepen and evolve our collaborative efforts going forward.

Further development of the TSUBASA Alliance core systems coalition

The core systems that manage primary banking operations—such as deposits, funds transfers, and lending—have been in use by five banks since 2016 as part of the "TSUBASA Alliance core systems coalition" initiative and have yielded significant results in improving development speed and quality, reducing costs, and developing IT talent. Going forward, concurrently with the participation of The Gunma Bank, Ltd. (with system migration scheduled for FY2029), the five banks currently using the system will also migrate to the next-generation system between FY2028 and FY2030. As part of this upgrade, in addition to modernizing applications, establishing a cloud development environment, and introducing the latest development tools, we will build an infrastructure capable of utilizing cutting-edge technologies such as AI and post-quantum cryptography. We will further develop the system into a hybrid core system that combines open and cloud environments where appropriate, thereby contributing to the provision of reliable and convenient services.

Shared back-office operations and the establishment of a new company

Currently, some of the transactions undertaken at bank branches are processed by each bank at its own central processing center. However, with the aim of the joint management of these back-office operations, we plan to establish a joint venture company with the other banks participating in the TSUBASA Alliance, as well as others, with the goal of launching a joint administrative center in 2027. Initially, we will begin by outsourcing and subcontracting operations among participating banks—starting with funds transfer operations at selected TSUBASA Alliance member banks—while standardizing related administrative procedures. We will then progressively expand the number of participating banks and the scope of services covered. Through this initiative, we seek to achieve cost reductions by enabling greater operational efficiency and to mitigate risks associated with future personnel shortages. At the same time, we will proceed with an eye toward future platform integration and the potential expansion of the model to include banks outside the TSUBASA Alliance.

Leveraging alliances for cybersecurity

We have established a risk management system that addresses cyber risks in conjunction with system risks and other risks. While we have been promoting the sharing of expertise among participating banks in the TSUBASA Alliance, the TSUBASA/JUUDANKAI Joint Research Group, launched in 2024, has also made cybersecurity a focus of joint research. We are striving to strengthen our countermeasures by further sharing expertise and enhancing our capabilities.

Risk Management

As part of our efforts to maintain sound management, the Bank Group has developed a Basic Policy on Risk Management, which focuses on accurate understanding and analysis of risks, promotion of risk quantification and management through figures, and timely and appropriate reporting. We are working in line with this basic policy to build a robust risk management system to manage a variety of risks, including credit risk, market risk, liquidity risk, and operational risk.

Top Risk Management

The Bank Group selects and manages those risks to our business that are highly significant in terms of impact and probability as "top risks." In selecting top risks, a risk map covering a wide range of risk events inside and outside the Group is produced, also reflecting the opinions of external experts. Then, after discussion, including by the outside directors and Group companies, the Board of Directors selects top risks. For the selected top risks, risk scenarios (alarm points) are set under the oversight of the Group CxO responsible for each top risk, and specific measures are considered and implemented. Through these top risk management activities, we are striving to ensure deeper risk communication and sharing of risk awareness within the Group, leading to forward-looking risk management.

Top Risks in FY2026

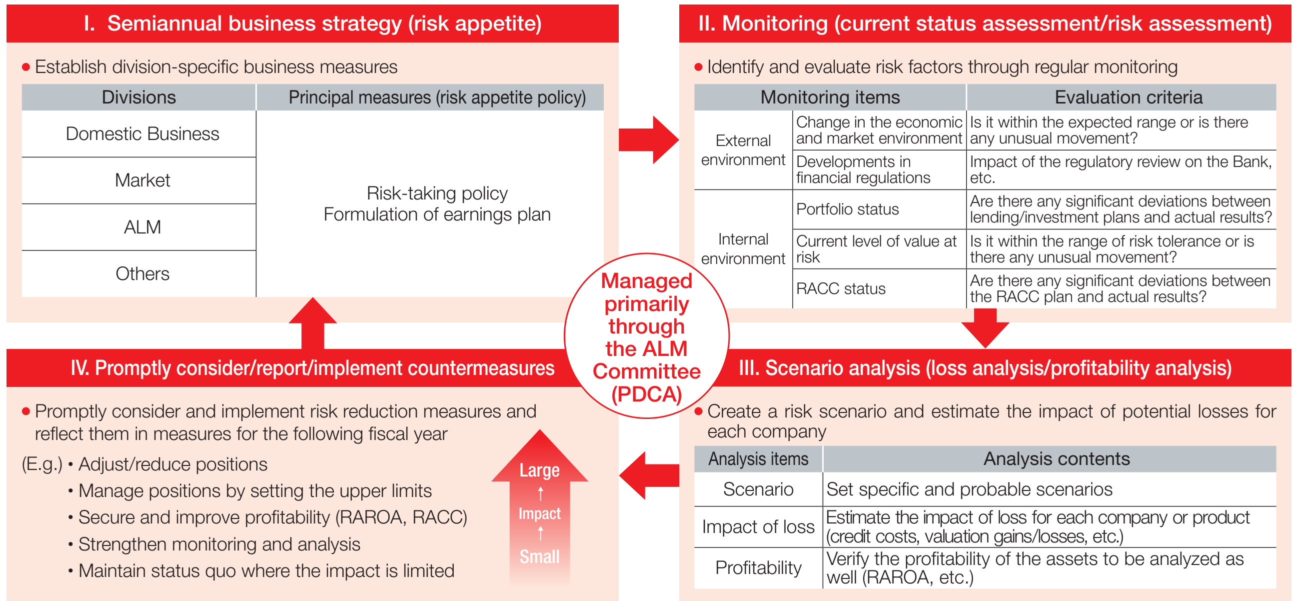
Top risks	Risk countermeasures (examples)
Decline in profitability due to deterioration in operating base	Expansion of the revenue base through collaboration with other banks and business expansion into new business lines, addressing regional revitalization, and promoting the adoption of our deposit accounts as the main accounts
Stagnation of sustainable growth due to lack of human resources and talent	Improving employee engagement, supporting career development, and strengthening hiring
Stagnation of DX/AI strategies and deficiencies in governance	Establishing AI development frameworks and governance, expanding app/portal features, and systematic development of DX personnel
Increase in credit costs	Vigorous management support, core business support, and business succession support to customers experiencing deteriorating business performance
Financial market instability	Setting and managing alarm points based on the rate of valuation gains/losses for each asset class and individual issue
Deteriorating environment for funding through deposits and other sources	Diversifying funding methods based on deposit trends and market conditions Compliance with liquidity risk management indicators
Inappropriate acts by officers and employees/loss of trust	Thorough implementation and instilling of customer-oriented business operations (fiduciary duties) Ensuring fair and honest behavior and strengthening the instilling of appropriate corporate culture
Inadequate measures against financial crimes such as money laundering	Thorough implementation of filtering and screening Preventing fraud-related losses
Occurrence of cyber-attacks or system failures	Strengthening cybersecurity risk management framework Prevention of system failures and development of contingency plans
Suspension of business due to large-scale natural disaster and other events	Reinforcement of business continuity preparedness through effective training, etc.
Delay in response to climate change	Sophisticated simulation of transition and physical risks

Risk Appetite Framework (RAF)

The Bank defines risk appetite as the type and total amount of risk-taking required to achieve its business plan, and utilizes a risk appetite framework (RAF), which is a system to verify the appropriateness of the risk-return balance and the estimated impact of loss when a stress event occurs.

(For details on the RAF, please refer to "Management and Disclosure of Major Risks by Risk Category" and "Methods for Fostering a Risk Culture within the Bank" in the Disclosure Report "Explanation of the Status of Capital Adequacy, etc.") (Japanese only)

Overview of Risk Appetite Framework

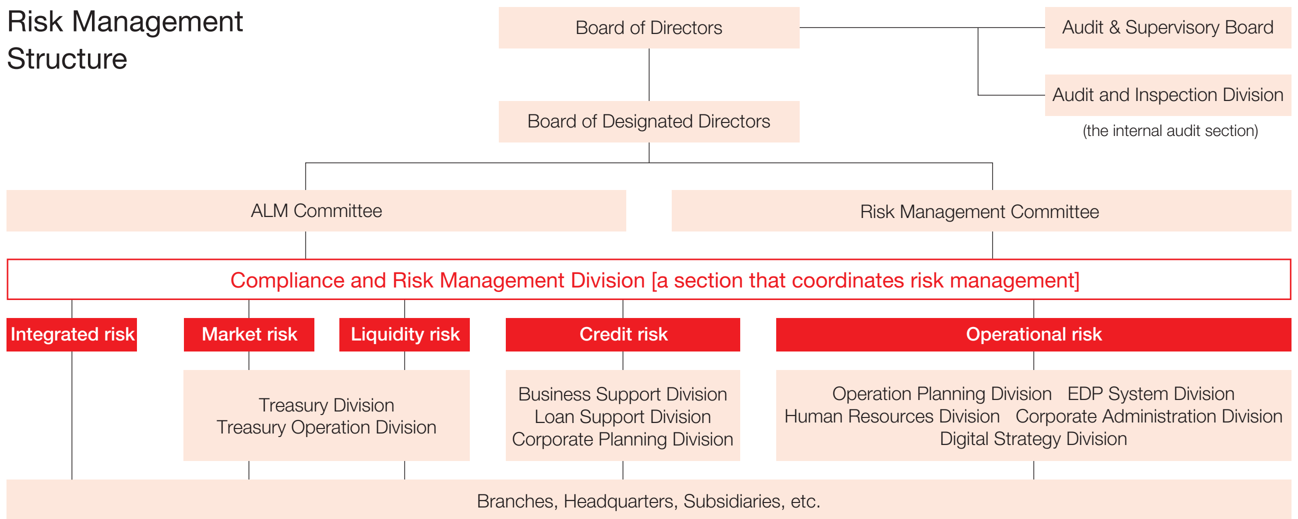


*RAROA: Risk Adjusted Return on Asset

Integrated Risk Management System

The Bank Group assigns departments to manage risks for each form of risk, and each committee discusses risk countermeasures under the supervision of the Compliance and Risk Management Division. The Group Chief Risk Officer (CRO) reports the status of risks to the Board of Directors. To ensure an effective risk management system, the Audit and Inspection Division conducts audits for each risk category to determine whether risk is appropriately managed and reports the audit results to the Board of Directors.

Risk Management Structure



Three lines of defense: The Bank's risk management system has been built in accordance with the three lines of defense model that the Basel Committee on Banking Supervision recommends in its Corporate governance principles for banks.

- **First line** Operations divisions, which autonomously manage risks while conducting business operations in compliance with regulations, procedures, and other rules.
- **Second line** Corporate divisions that have jurisdiction over individual risks and the section that comprehensively oversees and manages the broader risks of the Group.
- **Third line** The internal audit section that evaluates and verifies the appropriateness and effectiveness of the Group's internal management systems from an independent standpoint.

Integrated risk management

The Bank Group periodically reports to the Board of Directors the results of the verification of the adequacy of capital with respect to integrated risk, which is the sum of credit risk, market risk, and operational risk that can be managed through risk quantification. In addition, through stress tests, we verify capital adequacy based on the expected increase in value at risk based on certain stress scenarios. The results of stress tests are also reflected in capital policies such as dividends and acquisitions of treasury shares.

Furthermore, as a framework for integrated risk management, the Group has introduced and utilizes a risk capital allocation system to set and manage the maximum amount of risk capital used to control the occurrence of losses.

Credit Risk	Market Risk	Liquidity Risk		Operational Risk
		Funding Risk	Market Liquidity Risk	
The risk of incurring a loss because of a decline in, or total loss of, the value of assets held as a result of deterioration in the financial soundness of borrowers	The risk of incurring a loss due to a change in the value of owned assets as a result of fluctuations in interest rates, prices of securities or other financial instruments, or exchange rates	The risk of incurring a loss due to failure to maintain funding as a result of the inability to secure necessary funds or the necessity of procuring funds at significantly higher interest rates than usual due to the worsening of the financial institution's financial position or other circumstances	The risk of incurring a loss due to the inability to trade on markets or the necessity of trading at prices significantly less favorable than usual due to market turmoil or other circumstances	The risk of incurring losses due to the inappropriateness of business processes, activities of directors and employees, or systems or external events

Credit risk management

The Group has developed a rigorous credit risk management system centered on an internal credit rating system and engages in individual credit management and credit portfolio management. In the self-assessment of assets, the Group implements appropriate write-offs and provisions.

The Risk Management Committee meets regularly, in order primarily to consider credit risk management policy and to monitor the operation of the internal credit rating system and the credit portfolio.

Market risk and liquidity risk management

The Group manages risk by setting risk limits for the amount of market risk for each product, such as securities investments and other market transactions or loans and deposits, in an effort to ensure management soundness. In regard to market transactions, moreover, the Group sets upper limits for market investments based on position balance and valuation loss alarm points, and implements risk control by reviewing investment policy each quarter.

In addition, the Bank manages funding risk by operating within a certain limit on market funding amounts and by maintaining a certain minimum level of assets that can be converted to cash in a short time. Moreover, market liquidity risk is controlled by setting position limits for each market transaction.

The market division consists of the transaction execution unit, the business administration unit, and the risk management unit, which creates a structure with mutual oversight and checks. The section that manages risk strives to avoid increases in liquidity risk by identifying and assessing various factors that affect liquidity risk and monitoring the observance of limits. The Bank has established a business continuity plan that provides for a rapid response across the Bank in the event of unforeseen circumstances that could affect the Bank's funding.

Operational risk management

The Group categorizes the various forms of operational risk into clerical risk, system risk and cybersecurity risk, human risk, tangible asset risk, reputational risk, and AI risk, and the corporate divisions that have jurisdiction over operational risks collaborate in performing risk management under the overall management of the Compliance and Risk Management Division.

In addition, we have established a management system in which the Risk Management Committee monitors operational risk losses events and improves and corrects problem areas. In addition, to ensure the effectiveness of management, the Group has introduced Control Self Assessment (CSA).

Clerical Risk	System Risk	Cybersecurity Risk	Human Risk	Tangible Asset Risk	Reputational Risk	AI Risk
The risk of incurring a loss due to the failure to perform accurate clerical work, clerical accidents or fraud, or the failure to perform professional obligations or provide explanations to customers	The risk of incurring a loss resulting from a leak or falsification of information held by the Bank or the unauthorized use, failure, or malfunction of computer systems	The risk of incurring a loss from the occurrence of a risk event that falls under system risk due to cyber-attacks	The risk of incurring a loss due to workplace safety, discrimination, or the like	The risk of incurring a loss from damage to buildings or facilities, or the like	The risk of incurring a loss due to loss of public confidence resulting from deterioration of the Bank's reputation or the like	The risk of incurring a loss caused by the development, provision, or use of AI

*The Compliance and Risk Management Division and the corporate divisions that have jurisdiction over operational risks jointly manage legal risk and compliance-related risk included in the various risk categories.

<System risk and cybersecurity risk management>

Within the Bank Group, the EDP System Division and the Compliance and Risk Management Division work together to implement various measures in response to system risks and cybersecurity risks, which have become increasingly important and noteworthy in recent years. The Cyber Security Management Office was newly established within the EDP System Division in April 2025. This makes it possible to further enhance our response to system failures and cyber-attacks, and to manage risks in a timely and appropriate manner.

As specific measures against system risk, the Bank has duplicated key hardware and network lines for backbone systems to ensure continuation of business even in the event of a failure. In addition, the Bank has implemented the preparation of a contingency plan to provide for unforeseen circumstances such as large-scale disasters and conducts training in preparation for ATM failures during holidays.

As measures against cybersecurity risk, we have implemented measures to prevent the intrusion of unauthorized programs including computer viruses and have developed steps to protect data within critical computer systems. We also carry out regular training to ensure the effectiveness of the management and readiness systems that we have developed for the event of a cyber-attack.

Regarding the internet-based services that we provide to customers, we take measures to prevent denial-of-service attacks and unauthorized access to computer systems as well as strictly confirm that each transaction is made by the actual customer. We regularly pursue initiatives to raise the awareness of our employees regarding the increasing sophistication of spoofed e-mails, as well as the handling of suspicious or unfamiliar e-mails.

As a result of the various measures, we have not experienced a cyber risk event such as a data breach. However, as cyber-attacks are becoming more sophisticated each year, we will continue to collect information and implement measures at appropriate times.

<AI risk management>

In April 2025, anticipating the active use of AI technology, the Bank Group formulated and announced the Chibagin AI Policy, which is the basic policy for the active use of AI technology, as well as the basic policy for risk management within the Group, the roles and responsibilities of the corporate divisions that have jurisdiction over risks, and the reporting system in the event of a loss event.

At the Bank, we have established a risk governance framework with the Digital Strategy Division as the first line, the Compliance and Risk Management Division and the EDP System Division as the second line, and the Audit and Inspection Division as the third line. Based on the concept of a risk-based approach, which understands the magnitude of risk (severity of harm and its likelihood) depending on the form of AI utilization and matches the degree of countermeasures to that magnitude of risk, we implement AI risk management balancing innovation and risk management through documentation such as technical specifications and control registers, and the systematization of evaluation and decision-making flows related to AI risks.

Business continuity management system

The Bank Group maintains a business continuity system to allow essential operations to continue for the preservation of the financial system during an unexpected disaster such as an earthquake or pandemic as well as the rapid restoration of operations that the Bank Group would be forced to suspend during an emergency and mitigation of the impact. While keeping in mind that human life is our first priority, we will continue to enhance its business continuity management framework so that customers can use the Bank Group's financial services with confidence, by upgrading its systems in line with the basic concept of operational resilience, including countermeasures against large-scale earthquakes such as an earthquake beneath the Tokyo Metropolitan area, as well as a variety of risks such as increasingly severe storm and flood damage in recent years and epidemics.

Compliance

The Bank Group is a corporate group that fulfills its social responsibility and public mission as a part of society. To instill awareness of compliance more firmly, the Group established the Chiba Bank Group's Corporate Code of Conduct in April 2021. To continue to be a bank that is trusted by customers, we are committed to thorough compliance and undertake business activities in an ethical and responsible way.

Compliance Structure

The Bank positions compliance as the foundation of all its business operations, and believes it important to conduct all of our business activities fairly and in good faith, by complying with all laws and regulations relating to banking transactions, by observing all internal rules and regulatory requirements pertaining to our role in society, and by avoiding actions that would fall short of social norms and standards. The Bank thus works to instill compliance across its operations.

As for specific measures, the Bank regularly convenes the Compliance Committee, which is chaired by the President and consists of directors, executive officers, and general managers as members, to review concrete practical plans and specific measures to instill compliance. The Compliance and Risk Management Division oversees the Bank's overall compliance-related tasks such as through the administration of compliance regulations and manuals, the preparation and monitoring of training programs, and periodic checks on the status of compliance and risk management . In addition, each division of the headquarters monitors branch-level compliance and provides guidance.

Thorough Implementation of Basic Policies and Formulation of Compliance Program

We established The Chiba Bank Group's Corporate Code of Conduct and Action Guidelines for Executives and Employees to clarify the code of conduct for employees. We also established the Chibagin Group Compliance Manual, which contains specific guidelines, to instill these rules.

Every fiscal year, the Board of Directors establishes a compliance program to provide a specific action plan for achieving further improvements in compliance activities.

The implementation of this program is regularly monitored by the Board of Directors and the Compliance Committee.

The Chiba Bank Group's Corporate Code of Conduct

1 Establishing Unwavering Trust
2 Providing High-Quality Financial Services
3 Contribution to Regional Economy and Community
4 Thorough Compliance with Laws, Rules and Other Fundamental Principles
5 Transparent Management
6 Respecting Human Rights
7 Responsibility to Help Realize a Sustainable Society
8 Opposition to Antisocial Forces and Prevention of Money Laundering, Etc.

Action Guidelines for Executives and Employees

Ⅰ For Our Customers
1 We will maintain unwavering trust and our brand by conducting business with sincerity and fairness.
2 We will remain closely attuned to our customers' expectations and continue to be their trusted best partner.
3 We will do our utmost to protect our customers' valuable assets.

Ⅱ For the Local Community and Society
1 We will prevent illicit use of financial functions by criminal organizations and provide safe and secure financial services.
2 We will comply with all domestic and international laws and regulations and contribute to ensuring the fairness and integrity of the market.
3 As members of society, we will act responsibly, striving to create a sustainable society.

Ⅲ For the Workplace and Teams
1 We will hold each other accountable and eradicate misconduct, rule violations, and harassment from the workplace.
2 We will foster and maintain a comfortable, high-quality workplace environment that encourages open communication.
3 We will speak out against wrongdoing.

Protecting Customers and Personal Information

The Bank has established a "Management Policy for Customer Protection and Offering Greater Convenience," and all employees receive guidance and training designed to ensure that everyone conducts business with sincerity and fairness in order to protect customers and offer them greater convenience.

We sincerely listen to requests and complaints from customers and properly deal with disputes, if any, in accordance with the principle of the financial ADR system*1.

We regard personal information*2 as a valuable asset entrusted to us by our customers and strictly manage customer information in accordance with the Pronouncement of Policies Concerning Appropriate Protection and Utilization of Personal Information (Pronouncement Concerning Protection of Personal Information).

*1 The financial ADR system is an out-of-court dispute settlement procedure in the financial sector, designed to solve disputes in a simplified and prompt manner without going to court through the involvement of a fair and neutral third-party organization. The Bank has signed a basic agreement to implement the procedure with the Japanese Bankers Association and the Trust Companies Association of Japan, which are designated dispute resolution organizations under laws and regulations.

*2 Personal information includes personal identification numbers and specific personal information that includes a personal identification number.

Initiatives to Prevent Money Laundering, etc. and Financial Crimes

In accordance with the Anti-Money Laundering and Anti-Terrorist Financing Policy, while responding to changes in the internal and external environment, the Bank appropriately evaluates risks of money laundering, terrorist financing, proliferation financing, and other violations of economic sanctions involved in transactions it carries out, and implements measures according to the risks involved. In addition, we are reinforcing measures to protect customers' assets from a variety of financial crimes such as wire transfer fraud.

Moreover, to respond appropriately to the expected increase in the complexity and sophistication of money laundering, etc. and financial crime techniques, we are working together with the banks participating in the TSUBASA Alliance to address these risks. In April 2025, the TSUBASA-AML Center, established in November 2023 through a joint investment with Daishi Hokuetsu Bank, Ltd., the Chugoku Bank, Ltd., and Nomura Research Institute, Ltd., began contracting work from four banks, the Bank, Daishi Hokuetsu Bank, Chugoku Bank, and North Pacific Bank, and launched joint business operations that utilize a shared system for transaction monitoring, filtering, and related activities. Going forward, the TSUBASA-AML Center will gradually begin undertaking operations for other TSUBASA Alliance participating banks, and aim to further enhance effectiveness and efficiency through AI-powered monitoring, etc.

Initiatives to Strengthen Compliance and Risk Management of the Group Companies

The Compliance and Risk Management Division is enhancing capabilities to oversee and manage Group companies by monitoring the status of compliance and risk management of each Group company in a timely and appropriate manner and providing necessary support and guidance, etc. through frequent and substantive dialogue between the Division and the Group companies.

Opposition to Antisocial Forces

The Bank maintains close communication with police authorities, lawyers, and other external organizations and has established a framework to respond appropriately against unreasonable demands, interference, or other inappropriate approaches from antisocial forces. Moreover, the Bank has put antisocial force exclusion clausess in various contract documents and deposit account regulations, and is actively taking measures to eliminate relationships with antisocial forces. Furthermore, the Group companies are also taking measures similar to those of the Bank to eliminate relationships with antisocial forces, and the status of implementation of such measures is controlled and managed by the Bank.

Customer-oriented Business Operations

To improve our service and the quality of the Group's financial products and various services, we compile feedback, including requests and complaints from customers and the opinions of branches, and step up our responses in our efforts to increase customer satisfaction. As a regional financial institution that works closely with its customers, we will continue to pursue customer-oriented business operations (fiduciary duties).

Initiatives for Instilling Customer-oriented Business Operations

The Three Pledges action principles and customer-oriented business operations

On June 23, 2023, the Bank and Chibagin Securities received administrative actions (Business Improvement Order) for situations where a problem related to the protection of investors is recognized regarding the financial instruments intermediary business. Recognizing these to be matters of the utmost gravity, the Group is strengthening customer-oriented initiatives, and the Three Pledges action principles are at the core of these efforts.

The Three Pledges embody our commitment to customer-oriented business operations, with the principle of always stopping and considering, that is, refraining from prioritizing the Bank's own interests, taking a moment to face the customer sincerely, and then thinking and acting with the primary focus on what can and should be done to be of service to the customer.

The Three Pledges are set forth in the Policy on Customer-oriented Business Operations (Fiduciary Duty Policy) as the axis of action and decision-making in all business operations and services provided by the Bank Group, and are distributed as portable cards for the constant awareness of officers and employees. In addition, we have designated a monthly Fiduciary Duty Day, and the management team continues to send video messages to officers and employees of the Group to communicate their aspirations in an effort to instill and establish customer-oriented business operations.

Seven policies and action plans for customer-oriented business operations

In asset management-related operations, to help customers better understand the Bank's specific initiatives and framework for a customer-oriented approach, on July 1, 2025, the Fiduciary Duty Policy was reorganized into seven items, and the specific initiatives (action plans) under each item were significantly revised.

Seven items of the Fiduciary Duty Policy
1 We will listen carefully to customers, get to know them well, and work closely with them.
2 We will make proposals appropriate for each individual customer to help realize their aspirations, solve their problems, and achieve a fulfilling lifestyle.
3 We will provide transparent, clear, and accurate explanations from the customer's perspective and offer timely and appropriate ongoing follow-up.
4 We will provide information in line with changes in lifestyles and other aspects of the lives of customers as a partner that works closely with customers.
5 We will establish a lineup of products and services that contribute to the realization of the best interests of our customers.
6 We will develop a system to improve the skills of our employees to realize the above.
7 We will foster an organizational culture to put into practice customer-oriented business operations and monitor and evaluate its effectiveness.

Moreover, to promote the practice of customer-oriented business operations and the pursuit of customers' best interests, we have established quantitative indicators (KPIs), which are monitored regularly. We also conduct qualitative evaluations through interviews with employees and other means, and implement necessary improvements based on the results.

Major Quantitative Indicators (KPIs)

Actions for and awareness of fiduciary duties	Benefits to customers	Evaluation by customers
• Sales ratio via Okane no Basket • Ratio of sales by Group companies • Investment trust cancelation rate • Number of holders of Asset Building Consultant certificates • Number of seminars held	• Ratio of customers by investment profit/loss (investment trust funds, foreign currency-denominated insurance products)* • Ratio of customers holding multiple investment trusts • Number of customers periodically purchasing investment trust funds and amount of automatic transfer • Number of active NISA accounts and balance • Cost-Return and Risk-Return* of top 20 investment trust funds on assets under management • Cost-Return* of top 20 foreign currency-denominated insurance products	• Customer satisfaction questionnaire survey

Marked with * are indicators based on the "common KPIs comparable across investment trust distributors" and "common KPIs comparable across foreign currency-denominated insurance distributors" published by the Financial Services Agency in June 2018 and January 2022, respectively.

• The Basic Policy on Customer-oriented Business Operations and Policy and Action Plan for Customer-oriented Business Operations are available on our website (Japanese only).
https://www.chibabank.co.jp/company/services/strategy/fd

• For the status of KPIs, please refer to the Status of Initiatives in FY2025 under the Policy on Customer-oriented Business Operations available on our website (Japanese only).
https://www.chibabank.co.jp/f/fiduciary_duty_02

Efforts to Improve Service Quality by Listening to Customer Feedback

We are stepping up guidance and oversight for the headquarters and branches with the aim of improving the quality of the Group's products and services by compiling a wide variety of feedback including requests and complaints from customers and feedback from branches. Specifically, for requests and complaints directly received from customers and gathered through questionnaires and other means, after analyzing the trends and causes we will plan and improve products and services from the customer's perspective. We will also test the effectiveness of these efforts and make further improvements to raise quality.

Collection of Customer Feedback
- Customer Feedback Cards (accepted at branches or by post)
- In-person comments made at branches or via telephone
- Questionnaires
- Our website (opinion & request forms)

Identification and Analysis of Issues

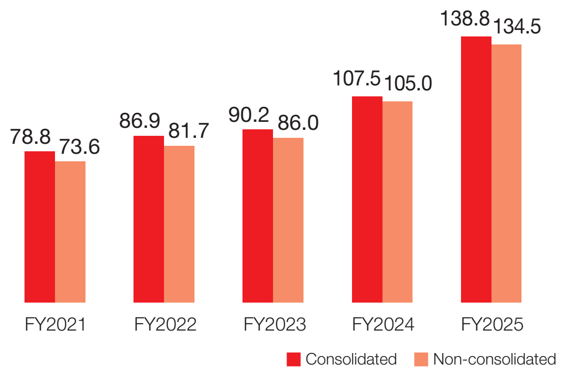
Formulation and Implementation of Improvement Measures

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

Financial Highlights

Ordinary Profit (Consolidated/Non-consolidated/¥ billion)

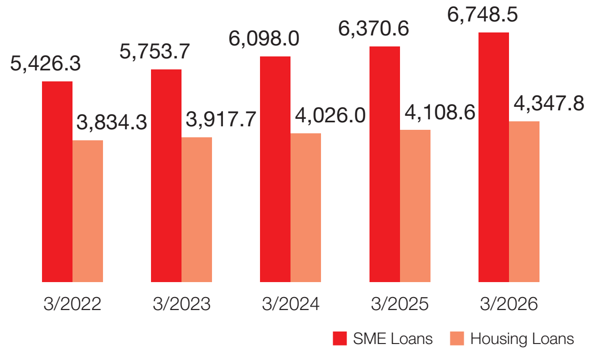
Consolidated: ¥138.8 billion Non-consolidated: ¥134.5 billion



SME Loans/Housing Loans (Non-consolidated/¥ billion)

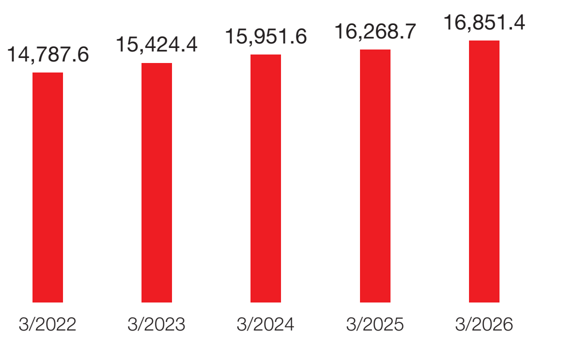
SME Loans: ¥6,748.5 billion

Housing Loans: ¥4,347.8 billion



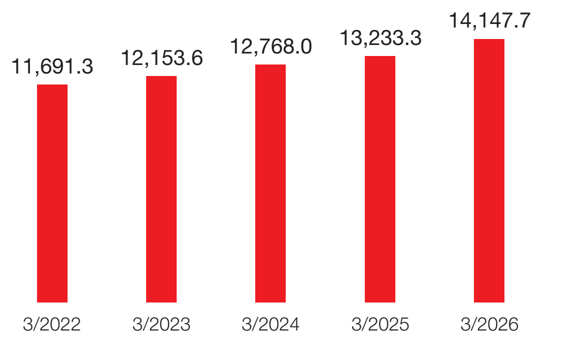
Deposits (Non-consolidated/¥ billion)

Non-consolidated: ¥16,851.4 billion



Loans and Bills Discounted (Non-consolidated/¥ billion)

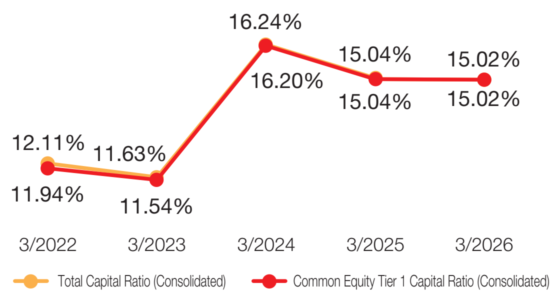
Non-consolidated: ¥14,147.7 billion



Capital Ratio

Total Capital Ratio (Consolidated): 15.02%

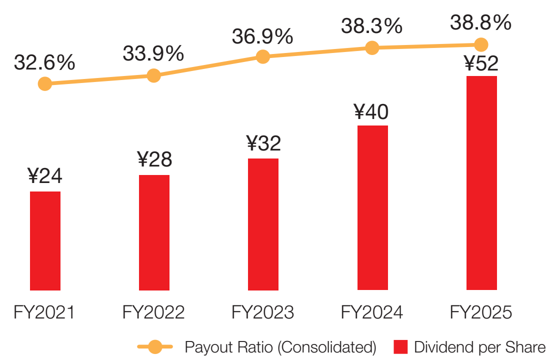
Common Equity Tier 1 Capital Ratio (Consolidated): 15.02%



Dividends Paid

Payout Ratio (Consolidated): 38.8%

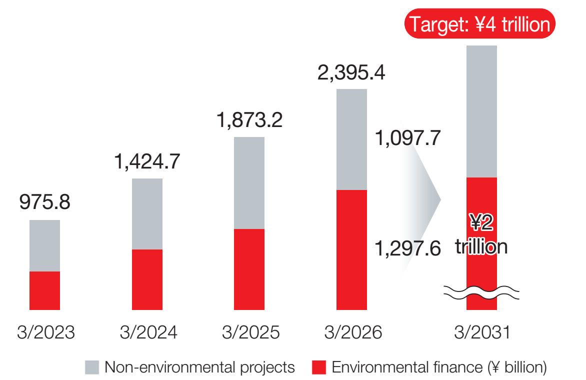
Dividend per Share: ¥52



Non-financial Highlights

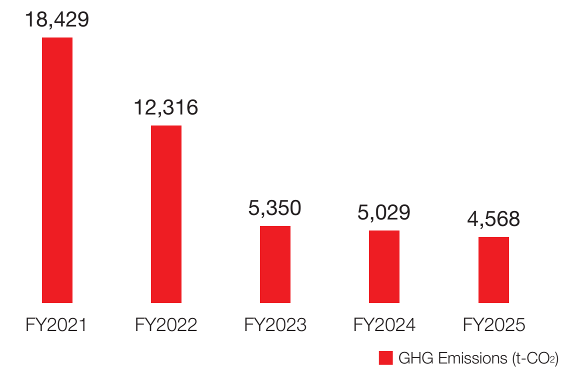
Progress in Cumulative Sustainable Finance Execution

Cumulative Sustainable Finance Executed: ¥2,395.4 billion



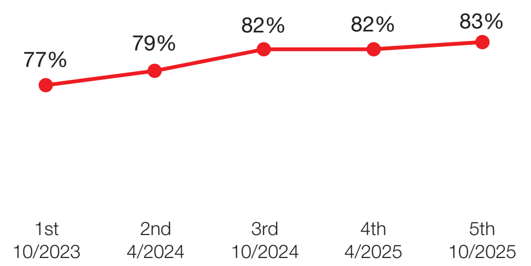
Changes in GHG Emissions (Scope 1 and 2, Net Emissions)

GHG Emissions: 4,568t-CO_2



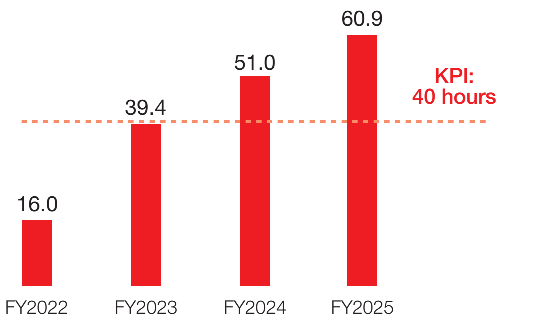
Engagement Score (Overall Score, Positive Response Rate)

Engagement Score (Overall Score, Positive Response Rate): 83%



Learning Time per Person

Learning Time per Person: 60.9 hours



*Calculated based on the average annual learning hours per person

Participation in Initiatives

TCFD TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

PCAF Partnership for Carbon Accounting Financials

TNFD Taskforce on Nature-related Financial Disclosures

GX FUTURE CONSORTIUM

PFA21 Principles for Financial Action for the 21st Century

Financial and Corporate Data

Five-Year Summary (Consolidated)

The Chiba Bank, Ltd. and Consolidated Subsidiaries
Years ended March 31

	Millions of Yen*1					Thousands of U.S. Dollars*2
	2026	2025	2024	2023	2022	2026
For the Year						
Total Income	¥ 445,437	¥ 362,183	¥ 311,701	¥ 278,467	¥ 236,185	$ 2,786,077
Total Expenses	309,326	255,358	221,032	191,797	157,807	1,934,742
Profit before Income Taxes	136,111	106,825	90,668	86,670	78,378	851,335
Profit	94,063	74,259	62,440	60,276	54,498	588,341
Profit Attributable to Non-controlling Interests	—	—	—	—	—	—
Profit Attributable to Owners of Parent	94,063	74,259	62,440	60,276	54,498	588,341
At Year-End						
Total Assets	¥21,211,781	¥21,631,292	¥21,323,895	¥19,787,882	¥19,104,764	$132,673,139
Loans and Bills Discounted	14,082,336	13,183,185	12,721,829	12,107,066	11,646,721	88,080,662
Securities	3,491,819	3,178,969	2,906,067	2,576,106	2,482,224	21,840,252
Deposits	17,011,190	16,715,335	16,307,293	15,903,940	15,324,161	106,399,742
Net Assets	1,257,300	1,145,190	1,181,503	1,061,115	1,059,091	7,864,027
Capital Ratio (BIS guidelines)	15.02%	15.04%	16.24%	11.63%	12.11%	15.02%
PER (Times)	14.92	13.42	14.57	10.36	9.86	14.92
PBR (Times)	1.10	0.86	0.76	0.58	0.50	1.10

	Yen					U.S. Dollars
Per Share						
Profit	¥ 133.75	¥ 104.17	¥ 86.53	¥ 82.52	¥ 73.47	$ 0.84
Net Assets	1,801.69	1,618.89	1,651.46	1,464.45	1,436.74	11.27

*1 Japanese yen amounts are presented in millions of yen by rounding down figures below one million. As a result, the totals in Japanese yen in the supplementary information do not necessarily agree with the sums of individual amounts.
*2 U.S. dollar amounts are shown solely for the convenience of the readers of this Integrated Report and are translated at the rate of ¥159.88 to $1.00, the exchange rate prevailing at March 31, 2026.

Consolidated Balance Sheet

The Chiba Bank, Ltd. and Consolidated Subsidiaries
As of March 31, 2026

	Millions of Yen*1		Thousands of U.S. Dollars*2
	2026	2025	2026
Assets			
Cash and Due from Banks	¥ 2,680,390	¥ 4,245,781	$ 16,765,012
Call Loans and Bills Bought	306,014	448,130	1,914,027
Receivables under Securities Borrowing Transactions	3,782	1,379	23,657
Monetary Claims Bought	21,019	23,156	131,474
Trading Assets	22,998	16,496	143,849
Money Held in Trust	5,900	6,900	36,903
Securities	3,491,819	3,178,969	21,840,252
Loans and Bills Discounted	14,082,336	13,183,185	88,080,662
Foreign Exchanges	6,781	5,571	42,413
Other Assets	396,141	338,967	2,477,745
Tangible Fixed Assets	127,123	125,295	795,117
Intangible Fixed Assets	28,001	23,927	175,142
Net Defined Benefit Asset	49,139	37,407	307,352
Deferred Tax Assets	2,470	2,946	15,449
Customers' Liabilities for Acceptances and Guarantees	23,361	24,854	146,118
Allowance for Loan Losses	(35,498)	(31,675)	(222,031)
Total Assets	¥21,211,781	¥21,631,292	$132,673,139
Liabilities			
Deposits	¥17,011,190	¥16,715,335	$106,399,742
Call Money and Bills Sold	415,244	1,415,022	2,597,226
Payables under Repurchase Agreements	63,045	50,565	394,328
Payables under Securities Lending Transactions	192,214	214,190	1,202,243
Trading Liabilities	19,347	9,435	121,014
Borrowed Money	1,694,463	1,637,445	10,598,343
Foreign Exchanges	882	845	5,518
Bonds Payable	47,955	44,831	299,945
Borrowed Money from Trust Account	17,970	16,892	112,403
Other Liabilities	397,378	314,202	2,485,481
Net Defined Benefit Liability	577	605	3,614
Provisions for Directors' Retirement Benefits	206	232	1,289
Provisions for Reimbursement of Deposits	213	421	1,334
Provisions for Point Loyalty Programs	708	693	4,431
Reserves under Special Laws	23	23	147
Deferred Tax Liabilities	59,277	29,815	370,764
Deferred Tax Liabilities for Land Revaluation	10,420	10,688	65,174
Acceptances and Guarantees	23,361	24,854	146,118
Total Liabilities	¥19,954,480	¥20,486,102	$124,809,112
Net Assets			
Capital Stock	¥ 145,069	¥ 145,069	$ 907,363
Capital Surplus	122,134	122,134	763,911
Retained Earnings	874,340	837,898	5,468,728
Treasury Shares	(64,921)	(75,104)	(406,065)
Total Shareholders' Equity	1,076,621	1,029,997	6,733,937
Valuation Difference on Available-for-sale Securities	102,209	80,195	639,291
Deferred Gains or Losses on Hedges	55,087	17,650	344,553
Revaluation Reserve for Land	9,683	9,594	60,568
Remeasurements of Defined Benefit Plans	13,698	7,752	85,678
Total Accumulated Other Comprehensive Income	180,678	115,193	1,130,089
Total Net Assets	¥ 1,257,300	¥ 1,145,190	$ 7,864,027
Total Liabilities and Net Assets	¥21,211,781	¥21,631,292	$132,673,139

*1 Japanese yen amounts are presented in millions of yen by rounding down figures below one million. As a result, the totals in Japanese yen in the supplementary information do not necessarily agree with the sums of individual amounts.
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Consolidated Statement of Income

The Chiba Bank, Ltd. and Consolidated Subsidiaries
For the year ended March 31, 2026

	Millions of Yen*1		Thousands of U.S. Dollars*2
	2026	2025	2026
Income			
Interest Income:			
Interest on Loans and Discounts	¥201,440	¥159,075	$1,259,948
Interest and Dividends on Securities	83,489	61,733	522,198
Other Interest Income	20,527	18,071	128,394
Trust Fees	81	84	511
Fees and Commissions	68,688	65,003	429,624
Trading Income	626	1,142	3,916
Other Ordinary Income	6,156	5,520	38,509
Other Income	64,427	51,551	402,977
Total Income	¥445,437	¥362,183	$2,786,077
Expenses			
Interest Expenses:			
Interest on Deposits	¥ 61,315	¥ 41,452	$ 383,509
Interest on Borrowings and Rediscounts	7,949	6,878	49,723
Other Interest Expenses	41,433	37,932	259,156
Fees and Commissions Payments	26,263	24,431	164,272
Trading Expenses	35	20	221
Other Ordinary Expenses	20,736	7,664	129,702
General and Administrative Expenses	104,888	96,761	656,048
Other Expenses	46,702	40,216	292,110
Total Expenses	¥309,326	¥255,358	$1,934,742
Profit before Income Taxes	136,111	106,825	851,335
Income Taxes—Current	42,342	31,619	264,840
Income Taxes—Deferred	(295)	946	(1,846)
Profit	¥ 94,063	¥ 74,259	$ 588,341
Profit Attributable to Owners of Parent	¥ 94,063	¥ 74,259	$ 588,341

*1 Japanese yen amounts are presented in millions of yen by rounding down figures below one million. As a result, the totals in Japanese yen in the supplementary information do not necessarily agree with the sums of individual amounts.

*2 U.S. dollar amounts are shown solely for the convenience of the readers of this Integrated Report and are translated at the rate of ¥159.88 to $1.00, the exchange rate prevailing at March 31, 2026.

Non-Consolidated Balance Sheet

The Chiba Bank, Ltd.
As of March 31, 2026

	Millions of Yen*1		Thousands of U.S. Dollars*2
	2026	2025	2026
Assets			
Cash and Due from Banks	¥ 2,674,547	¥ 4,236,671	$ 16,728,468
Call Loans	306,014	448,130	1,914,027
Receivables under Securities Borrowing Transactions	3,782	1,379	23,657
Monetary Claims Bought	19,033	18,032	119,050
Trading Assets	22,027	15,414	137,777
Securities	3,470,156	3,162,013	21,704,755
Loans and Bills Discounted	14,147,744	13,233,344	88,489,770
Foreign Exchanges	6,781	5,571	42,413
Other Assets	301,368	252,791	1,884,966
Tangible Fixed Assets	120,352	118,680	752,771
Intangible Fixed Assets	20,053	15,498	125,431
Prepaid Pension Cost	29,171	26,107	182,457
Customers' Liabilities for Acceptances and Guarantees	20,627	22,454	129,017
Allowance for Loan Losses	(29,867)	(25,510)	(186,815)
Total Assets	¥21,111,793	¥21,530,580	$132,047,743
Liabilities			
Deposits	¥17,093,773	¥16,791,910	$106,916,269
Call Money	415,244	1,415,022	2,597,226
Payables under Repurchase Agreements	63,045	50,565	394,328
Payables under Securities Lending Transactions	192,214	214,190	1,202,243
Trading Liabilities	19,347	9,435	121,014
Borrowed Money	1,687,953	1,619,707	10,557,630
Foreign Exchanges	882	845	5,518
Bonds Payable	47,955	44,831	299,945
Borrowed money from Trust Account	17,970	16,892	112,403
Other Liabilities	339,054	258,863	2,120,679
Provisions for Reimbursement of Deposits	213	421	1,334
Provisions for Point Loyalty Programs	674	649	4,216
Deferred Tax Liabilities	47,275	21,279	295,695
Deferred Tax Liabilities for Land Revaluation	10,420	10,688	65,174
Acceptances and Guarantees	20,627	22,454	129,017
Total Liabilities	¥19,956,651	¥20,477,758	$124,822,689
Net Assets			
Capital Stock	¥ 145,069	¥ 145,069	$ 907,363
Capital Surplus	122,134	122,134	763,911
Retained Earnings	802,000	767,280	5,016,265
Legal Retained Earnings	50,930	50,930	318,553
Other Retained Earnings	751,070	716,350	4,697,712
Treasury Shares	(64,921)	(75,104)	(406,065)
Total Shareholders' Equity	1,004,282	959,379	6,281,474
Valuation Difference on Available-for-Sale Securities	86,088	66,197	538,460
Deferred Gains or Losses on Hedges	55,087	17,650	344,553
Revaluation Reserve for Land	9,683	9,594	60,568
Total Valuation and Translation Adjustments	150,859	93,442	943,580
Total Net Assets	¥ 1,155,141	¥ 1,052,821	$ 7,225,054
Total Liabilities and Net Assets	¥21,111,793	¥21,530,580	$132,047,743

*1 Japanese yen amounts are presented in millions of yen by rounding down figures below one million. As a result, the totals in Japanese yen in the non-consolidated financial statements do not necessarily agree with the sums of individual amounts.

*2 U.S. dollar amounts are shown solely for the convenience of the readers of this Integrated Report and are translated at the rate of ¥159.88 to $1.00, the exchange rate prevailing at March 31, 2026.

Non-Consolidated Statement of Income

The Chiba Bank, Ltd.
For the year ended March 31, 2026

	Millions of Yen*1		Thousands of U.S. Dollars*2
	2026	2025	2026
Income			
Interest Income:			
Interest on Loans and Discounts	¥201,881	¥159,258	$1,262,707
Interest and Dividends on Securities	86,484	65,742	540,937
Other Interest Income	20,423	17,989	127,742
Trust Fees	81	84	511
Fees and Commissions	60,226	56,786	376,699
Trading Income	631	1,159	3,948
Other Ordinary Income	6,119	5,472	38,274
Other Income	31,306	21,858	195,810
Total Income	¥407,154	¥328,352	$2,546,627
Expenses			
Interest Expenses:			
Interest on Deposits	¥ 61,456	¥ 41,476	$ 384,391
Interest on Borrowings and Rediscounts	7,903	6,815	49,433
Other Interest Expenses	41,421	37,928	259,082
Fees and Commissions Payments	28,078	26,057	175,620
Trading Expenses	35	20	221
Other Ordinary Expenses	20,736	7,664	129,702
General and Administrative Expenses	97,791	89,711	611,656
Other Expenses	18,081	14,301	113,094
Total Expenses	¥275,504	¥223,977	$1,723,199
Profit before Income Taxes	131,649	104,375	823,429
Income Taxes—Current	39,818	29,379	249,054
Income Taxes—Deferred	(511)	763	(3,197)
Profit	¥ 92,342	¥ 74,231	$ 577,572

*1 Japanese yen amounts are presented in millions of yen by rounding down figures below one million. As a result, the totals in Japanese yen in the non-consolidated financial statements do not necessarily agree with the sums of individual amounts.
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Group Companies

The Chiba Bank, Ltd.
As of July 1, 2026

Securities and asset management businesses

Company	Principal business	Corporate profile
Chibagin Securities Co., Ltd.* Chiba Chuo Twin Building, 2nd Tower 2F, 2-5-1,Chuo, Chuo-ku, Chiba-shi, Chiba 260-0013	Securities business	Established: March 27, 1944 Capital: ¥4,374 million Bank's voting rights: 100%
Chibagin Asset Management Co., Ltd. 2-13-7, Kotobashi, Sumida-ku, Tokyo 130-0022	Investment management, investment advice	Established: March 31, 1986 Capital: ¥200 million Bank's voting rights: 40% Subsidiaries' voting rights: 30%

*Branches of Chibagin Securities Co., Ltd. [12branches]: Head Office, Kisarazu Branch, Yachiyo Branch, Narita Branch, Funabashi Branch, Mobara Branch, and Kashiwa Branch (all the above in Chiba Prefecture), Tokyo Head Office (Tokyo), Saitama Head Office, Urawa Branch, Soka Branch, and Tokorozawa Branch (all the above in Saitama Prefecture)

Research and consulting business

Company	Principal business	Corporate profile
Chibagin Research Institute, Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Research, surveys, and consulting	Established: February 28, 1990 Capital: ¥150 million Bank's voting rights: 31.77% Subsidiaries' voting rights: 68.23%
Chibagin Computer Service Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Software development, commissioned computation tasks	Established: April 1, 1980 Capital: ¥150 million Bank's voting rights: 48.67% Subsidiaries' voting rights: 51.33%
T&I Innovation Center Co., Ltd. KABUTO ONE Building 11F, 7-1, Nihonbashi Kabuto-cho, Chuo-ku, Tokyo 103-0026	Research and investigation of IT and financial technologies, development and sales of software	Established: July 1, 2016 Capital: ¥100 million Bank's voting rights: 40%

Leasing and venture capital business

Company	Principal business	Corporate profile
Chibagin Leasing Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Leasing	Established: December 15, 1986 Capital: ¥100 million Bank's voting rights: 49% Subsidiaries' voting rights: 51%
Chibagin Capital Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Operation and management of investment funds	Established: May 29, 1984 Capital: ¥100 million Bank's voting rights: 30% Subsidiaries' voting rights: 70%

Credit card business

Company	Principal business	Corporate profile
Chibagin Card Co., Ltd. World Business Garden Marive East 9F, 2-6-1, Nakase, Mihama-ku, Chiba-shi, Chiba 261-7109	Credit card and credit guarantee business	Established: February 16, 1989 Capital: ¥100 million Bank's voting rights: 48.49% Subsidiaries' voting rights: 51.51%

Staffing service and outsourcing business

Company	Principal business	Corporate profile
Chibagin Career Service Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Staffing service business, accounting and general administration entrustment service business	Established: December 22, 1989 Capital: ¥20 million Bank's voting rights: 100%
Chibagin Heartful Co., Ltd. 4-1-10, Masago, Mihama-ku, Chiba-shi, Chiba 261-0011	Outsourcing of operational business	Established: December 1, 2006 Capital: ¥10 million Bank's voting rights: 100%
Sobu Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Rental and maintenance of the Chiba Bank's office buildings and welfare facilities, purchase and sale of supplies and consumer goods	Established: September 7, 1959 Capital: ¥20 million Bank's voting rights: 100%
TSUBASA-AML Center Co., Ltd. World Business Garden Marive East 19F, 2-6-1, Nakase, Mihama-ku, Chiba-shi, Chiba 261-7119	Exchange transaction analysis business	Established: November 1, 2023 Capital: ¥85 million Bank's voting rights: 50%
TSUBASA Joint Administrative Center Co., Ltd 1-2, Chiba-minato, Chuo-ku, Chiba-shi, Chiba 260-0026	Acceptance of outsourced back-office operations Provision of company-owned systems as a service	Established: July 1, 2026 Capital: ¥60 million Bank's voting rights: 54%

Credit guarantees and management business

Company	Principal business	Corporate profile
Chibagin Guarantee Co., Ltd. 3-17-5, Inage-higashi, Inage-ku, Chiba-shi, Chiba 263-0031	Loan guarantees, fee collection services	Established: May 1, 1978 Capital: ¥54 million Bank's voting rights: 45.63% Subsidiaries' voting rights: 54.37%
Chiba Servicer Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Management and collection of claims	Established: October 1, 2001 Capital: ¥500 million Bank's voting rights: 100%

AI solutions

Company	Principal business	Corporate profile
EDGE Technology Inc. Daiwa Kanda Mikuracho Building, 7-1, Kandamikuracho, Chiyoda-ku, Tokyo 101-0038	Provision of AI solution services and AI education services	Established: May 12, 2014 Capital: ¥98 million Bank's voting rights: 100%

Regional trading company

Company	Principal business	Corporate profile
Chibagin Market Co., Ltd. Tsukamoto Dai-Chiba Building 2F, 2-3-1 Fujimi, Chuo-ku, Chiba-shi, Chiba 260-0015	Regional trading company	Established: May 10, 2021 Capital: ¥100 million Bank's voting rights: 100%

Energy generation business

Company	Principal business	Corporate profile
Himawari Green Energy Co., Ltd. 1-2 Chiba-minato, Chuo-ku, Chiba-shi, Chiba 260-0026	Renewable energy power generation/ sales operations	Established: April 28, 2023 Capital: ¥50 million Bank's voting rights: 100%

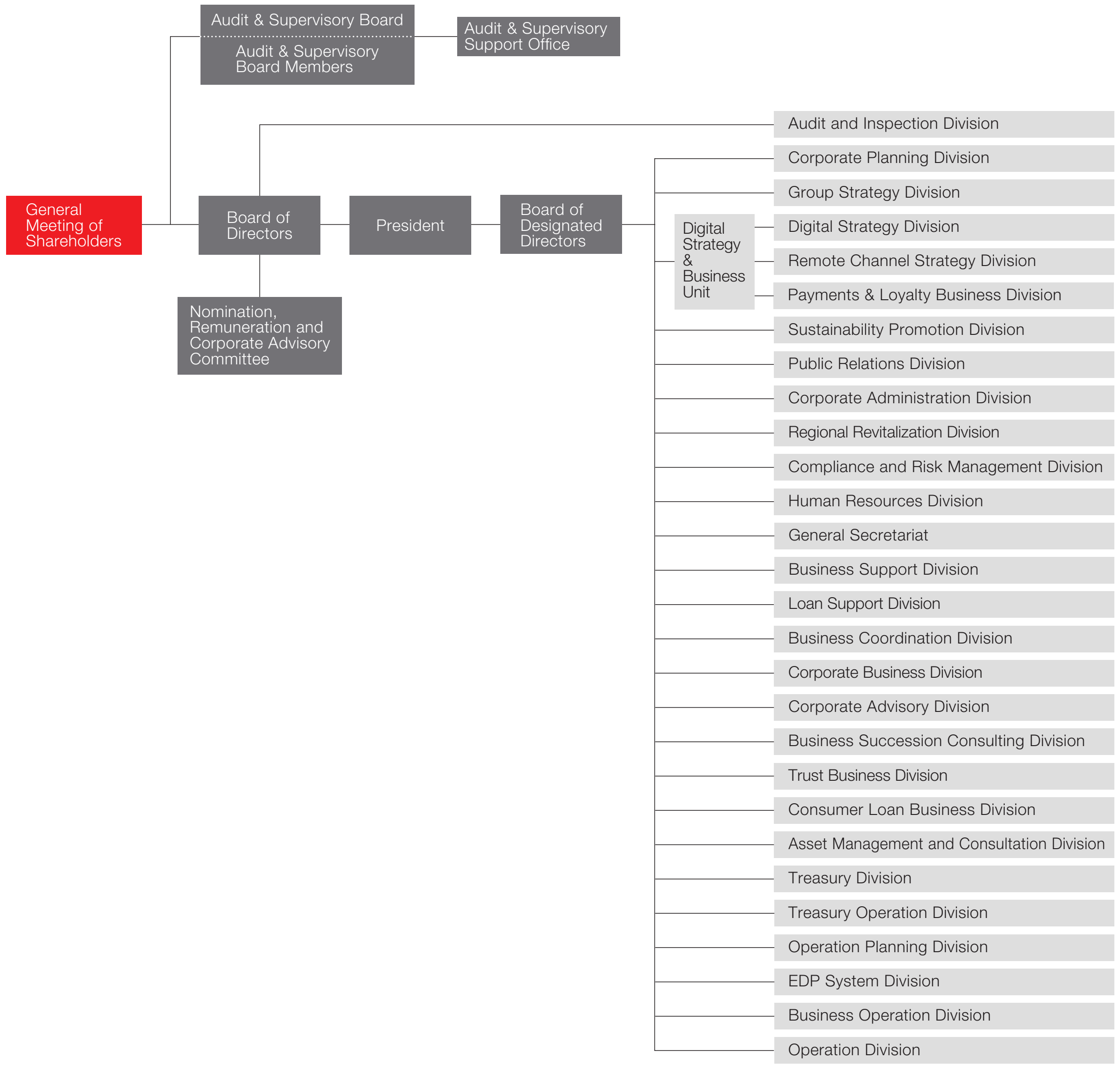
Agriculture

Company	Principal business	Corporate profile
Fresh Farm Chiba Co., Ltd. 1-2 Chiba-minato, Chuo-ku, Chiba-shi, Chiba 260-0026	Agriculture	Established: March 16, 2018 Capital: ¥44.5 million Bank's voting rights: 100%

Organization and Corporate Data

Organization

The Chiba Bank, Ltd.
As of June 26, 2026



International Directory

The Chiba Bank, Ltd.
As of March 31, 2026

Head Office
1-2, Chiba-minato, Chuo-ku, Chiba-shi,
Chiba 260-8720, Japan
Telephone: 81-43-245-1111
https://www.chibabank.co.jp/en

Treasury Operation Division
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Tokyo 103-0022, Japan
Telephone: 81-3-3270-8459 Fax: 81-3-3242-1735
SWIFT Address: CHBA JPJT

Treasury Division
1-5-5, Nihonbashi Muromachi, Chuo-ku,
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1133 Avenue of the Americas, 15th Floor, New York, N.Y.
10036, U.S.A.
Telephone: 1-212-354-7777 Fax: 1-212-354-8575
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Unit 2510, One Pacific Place, 88 Queensway, Hong Kong
Telephone: 852-2840-1222 Fax: 852-2840-0507
SWIFT Address: CHBAHKHH

London Branch
3rd Floor, Regina House, 1 Queen Street, London EC4N
1SW, The United Kingdom
Telephone: 44-20-7315-3111 Fax: 44-20-7236-2205
SWIFT Address: CHBAGB2L

Singapore Branch
50 Raffles Place, #17-05 Singapore Land Tower,
Singapore 048623
Telephone: 65-6438-4525 Fax: 65-6438-6890
SWIFT Address: CHBASGSG

Shanghai Representative Office
Room 707, Shanghai International Trade Center,
2201 Yan-An Road (West),
Shanghai, P.R.C. 200336
Telephone: 86-21-62780482 Fax: 86-21-62780422

Bangkok Representative Office
No.98 Sathorn Square Office Tower, 20th Floor, Room 2008,
North Sathorn Road, Silom, Bangrak, Bangkok 10500, Thailand
Telephone: 66-2-163-2723 Fax: 66-2-163-2725

Corporate Data

The Chiba Bank, Ltd.
As of March 31, 2026

Principal Shareholders

The ten largest shareholders of the Bank and their respective shareholdings as of March 31, 2026 were as follows:

	Number of Shares (in thousands)*1	Percentage of Total Shares Issued*2 (%)
The Master Trust Bank of Japan, Ltd. (Trust Account)	98,636	14.13
Custody Bank of Japan, Ltd. (Trust Account)	33,670	4.82
Nippon Life Insurance Company	26,870	3.85
STATE STREET BANK AND TRUST COMPANY 505001	23,154	3.31
STATE STREET BANK AND TRUST COMPANY 505223	20,384	2.92
SUMITOMO LIFE INSURANCE COMPANY	18,302	2.62
Meiji Yasuda Life Insurance Company	17,842	2.55
Daiichi Life Insurance Co., Ltd.	14,404	2.06
JP MORGAN CHASE BANK 385781	12,869	1.84
Sompo Japan Insurance Inc.	11,937	1.71

Excluded from the figures above are 77,676 thousand treasury shares in the name of the Chiba Bank, Ltd. (Excludes one thousand shares which, although registered in the name of the Chiba Bank, Ltd. on the shareholder list, are not actually owned by the Bank.)
*1 Rounded down to the nearest thousand
*2 Rounded down to two decimal places

Corporate Profile

Established		March 1943
Network	Domestic	183 offices (161 branches, 19 sub branches, 3 virtual branches) 3 money exchange counters 52,329 off-branch ATM locations (including 11,445 E-net ATM locations at convenience stores, 26,641 ATM locations jointly with Seven Bank, Ltd., 14,016 ATM locations jointly with Lawson Bank, Inc.)
	Overseas	4 branches (New York/Hong Kong/London/Singapore) 2 representative offices (Shanghai/Bangkok)
Number of Employees*		4,202
Total Assets		¥21,111.7 billion (Non-consolidated)
Deposits		¥16,851.4 billion (Non-consolidated)
Loans and Bills Discounted		¥14,147.7 billion (Non-consolidated)
Capital Stock		¥145.0 billion
Total Capital Ratio (BIS guidelines)		15.02% (Consolidated) 14.20% (Non-consolidated)
Authorized Number of Shares		2,500,000 thousand
Number of Issued Shares		775,521 thousand
Number of Shareholders		50,496
Stock Listing (Code)		Tokyo Stock Exchange Prime Market (8331)
Transfer Agent		Sumitomo Mitsui Trust Bank, Limited 1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233

Figures as shown are rounded down in principle.
* Number of employees includes transferred employees but excludes temporary staff and one-year contract employees.

THE CHIBA BANK, LTD.

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