

**THE CHIBA BANK, LTD.
ANNUAL STATEMENT ON MODERN SLAVERY ACT
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026**

1. Introduction

This statement is prepared under Article 54 of the British Modern Slavery Act (2015) and it expresses that there are efforts made to prevent slavery and human trafficking in any part of the activities or suppliers of the Chiba Bank (hereinafter referred to as “the Bank”) throughout the financial year ending 31 March 2026. The Chiba Bank Group (hereinafter referred to as “the Group”) has declared and published “The Chiba Bank Group's Corporate Code of Conduct” (hereinafter referred to as “the Code of Conduct”), which is the basic policy for carrying out ethical and responsible corporate activities.

In addition, the Group has announced “Chiba Bank Group Human Rights Policy” (hereinafter referred to as “the Human Rights Policy”) that applies to each of the Group companies of the Bank, and clearly indicates that it will work to respect human rights throughout all its business activities.

2. Overview of the business

The Bank is a regional bank established in Chiba Prefecture, Japan, with its head office in Chiba Prefecture, Japan, and is conducting its business not only in Japan, mainly in Chiba Prefecture, but also in several overseas bases, including London.

The Chiba Bank London Branch (hereinafter referred to as “the Branch”) engages in wholesale banking activity as an overseas branch of the Bank. The Branch’s supply chain consists of office and premises-related supplies and professional services. In most cases suppliers are UK based and the Branch does not procure any goods or services directly from any countries which are at a high risk of modern slavery or human trafficking.

3. Risk assessment and mitigation

The Bank has taken the following steps to ensure that slavery and human trafficking are not taking place in any of its supply chains or in any part of its own business.

Risk assessment

The Bank issues the Human Rights Policy and “Chiba Bank Group Procurement Policy” (hereinafter referred to as “the Procurement Policy”) to all suppliers, explains them and asks for their cooperation in not infringing on human rights. The Bank also confirms that its suppliers are free of human rights abuses, including slavery and human trafficking, in principle, once a year on a regular basis.

In particular, the Branch continues to review its risk assessment on an annual basis and has concluded that its exposure to modern slavery and human trafficking continues to be low taking account of the nature and volume of its activities, the countries with which it has business relationships and its limited supply chains. There have been no significant changes in its supply chains or business activities in the year under review.

Policy

The Code of Conduct stipulates that the Bank will respect the human rights of all people, including officers, employees and customers.

The Human Rights Policy clearly states that the Group respects the human rights of all people, including its officers, employees, and customers, and does not tolerate human rights violations.

In addition, the Human Rights Policy includes a requirement for the Group's suppliers to respect human rights and not to infringe on them.

The Procurement Policy sets forth a basic approach to procurement, emphasizing respect for human rights

in the purchase of goods and services. It also requires suppliers to conduct corporate activities in a manner that respects human rights.

The Loan Policy prohibits loans to businesses violating human rights, such as forced labor and child labor.

In particular, the Branch is committed to ensuring that there is no modern slavery or human trafficking in its supply chains or in its own business. The Branch's modern slavery policy, which is reviewed annually, reflects its commitment to acting ethically and with integrity in all its business relationships and to implementing and enforcing effective systems and controls to ensure slavery and human trafficking is not taking place anywhere in its supply chains.

Enlightenment and training

The Bank provides annual training for all employees on the Human Rights Policy in order to instill an awareness of respect for human rights.

In addition, the Bank has established a whistleblowing system to raise concerns and a consultation desk for human rights violations.

In particular, the Branch has taken steps during the fiscal year 2025 to: -

- re-circulate its modern slavery policy
- raise awareness of modern slavery risks via a staff newsletter and e-learning
- remind staff of the Bank's whistleblowing arrangement

4. Effectiveness

The Bank believes that each of its activities and suppliers have taken steps to prevent human rights abuses, including slavery and human trafficking.

The Branch is also satisfied that its risk and control framework is effective, given the nature and level of risk in its supply chains.

5. Action forward

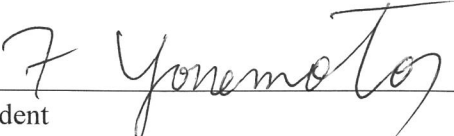
The Bank is fully aware that slavery and human trafficking are significant global challenges and will continue to strive to prevent them in its business and supply chains.

The Branch will also continue to take steps to: -

- demonstrate its commitment to the highest standards of ethical business practices and
- monitor potential risk areas and take action where appropriate to mitigate those risks
- maintain staff awareness of modern slavery issues

6. Approval

This statement was approved by the Chiba Bank Board of Directors on 22 July 2026 and is signed on behalf of the Board by Mr. Tsutomu Yonemoto, President.



President
The Chiba Bank, Ltd.

22 July 2026