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

CHIBA BANK



The Chiba Bank, Ltd.

Sustainability Report

2026



The Chiba Bank Sustainability Report 2026

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Message from the Group CEO

Under its Purpose, “To create a local community better suited to bringing each person’s hope to life,” the Bank Group positions “the realization of a sustainable local community” as one of its highest management priorities. The environment surrounding local communities is at a major turning point, driven by factors such as rising prices, worsening labor shortages, advances in digital technologies, including AI, and growing interest in sustainability. To respond to these changes while steadily fulfilling the social mission expected of a regional financial institution, we have established a value creation story centered on “continuing sustainable growth by contributing to the resolution of social issues and realizing our Purpose.” This value creation story forms the foundation of the 16th Mid-term Plan, “Engagement Bank Group – Phase 2 –,” which commenced in April 2026.

To address social issues, the Bank Group is working as one to drive transformations in digital technology, decarbonization, and work styles, centered on “Region-wide DX, GX and WX” with the aim of transforming the region as a whole. In DX, as we work toward our vision of becoming a “DX and AI company,” we are enhancing the use of data and AI while accelerating initiatives to improve productivity and advance digitalization throughout the region, including the provision of digital services and DX support to customers. In GX, we are focusing on supporting the decarbonization efforts of customers and local governments through the expansion of sustainable finance and the provision of various solutions. At the same time, we are steadily reducing the Bank Group’s own emissions by promoting renewable energy businesses, with the aim of achieving carbon neutrality throughout the region. In WX, we are working to maintain and strengthen the region’s employment and industrial base by addressing challenges such as human resources development and recruitment, as well as business succession. By advancing these transformation initiatives in an integrated manner, we will contribute even further to improving regional productivity and revitalizing the regional economy, while sustainably enhancing the corporate value of the Bank Group.



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

Our people - each and every employee - underpin these initiatives and serve as the source of value creation. We are therefore advancing more sophisticated human capital management aligned with our management strategy. Alongside a further increase in investment in human capital, we are pursuing “maximizing productivity for each individual,” a key objective of the Bank Group’s Human Resources Strategy, by fostering a bottom-up organization in which employees think and act proactively.

This report provides a comprehensive overview of the Bank Group’s sustainability initiatives and strategic direction. Going forward, we will continue to deepen engagement with our stakeholders, pursue sustainable growth alongside the region, and work to shape a better future. We sincerely appreciate your ongoing support.

Message from the Group CSuO



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

Under its Purpose, “To create a local community better suited to bringing each person’s hope to life,” the Bank Group promotes sustainability management with the aim of achieving both the sustainable development of local communities and the sustainable growth of the Bank Group.

Challenges affecting the sustainability of local communities are becoming increasingly complex, including those surrounding climate change and natural capital, as well as the declining birthrate, aging population, and population decline. These challenges have a significant impact not only on the environment and society, but also on the regional economy and business activities themselves, making them critical management issues that will determine the sustainability of the region. As Group CSuO, I believe it is important to view the challenges facing our region not only as matters of social responsibility, but also as opportunities to enhance regional competitiveness and achieve sustainable growth, and to work together with the region to address them.

Addressing climate change is a critical issue that will determine the future of the region. Under its “Region-wide GX” initiative, the Bank Group supports customers’ decarbonization efforts through sustainable finance, the provision of various solutions, and the promotion of renewable energy businesses. Decarbonization efforts go beyond reducing environmental impact. They also help enhance the competitiveness of local companies, create new business opportunities, and support the sustainable growth of the regional economy.

In addition to its financial intermediary function, the Bank Group will contribute to realizing GX throughout the region by providing comprehensive support that encompasses the creation and utilization of environmental value. Alongside climate change, addressing natural capital is becoming increasingly important. Local communities and business activities are sustained by the rich natural environment and the benefits provided by ecosystems, and the loss of these assets can also affect economic activity. We believe that conserving the natural environment provides an essential foundation for carrying the region’s appeal and vitality into the future and also contributes to enhancing regional value. The Bank Group will contribute to improving the region’s sustainability by pursuing initiatives that promote conservation and sustainable use of natural capital, while continuing to identify and analyze nature-related risks and opportunities.

People are the source of sustainable value creation. The Bank Group positions human capital as one of its most important management bases and continues to invest in human resources development and the creation of an environment in which diverse individuals can fully demonstrate their capabilities. By building an organization in which each and every employee proactively takes on challenges and continues to grow, the Bank Group aims to remain capable of creating new value even in times of rapid change. The Bank Group will also help local companies address challenges relating to people and management bases through staffing services, human resources development support, and business succession support.

Engagement with diverse stakeholders is essential to creating sustainable value for the region. Improving the region’s sustainability requires sharing challenges and goals with a wide range of stakeholders, including customers and local governments, and working together to develop solutions. Through such engagement, the Bank Group will create a virtuous cycle between resolving social issues and growing the regional economy, thereby accelerating value creation that contributes to the region’s future.

As an Engagement Bank Group that works closely with the community, the Bank Group will continue working to improve the region’s sustainability from environmental, social, and economic perspectives and contribute to the realization of a sustainable local community.



Sustainability Report 2026

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Sustainability Strategy

The Chiba Bank Group is committed to achieving a sustainable community by advancing efforts for “sustainable management” that balances economic and social value.

Purpose

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

Vision

An Engagement Bank Group that works closely with the community

“Chiba Bank Group Sustainability Policy”

We aim to realize sustainable regional communities through our core businesses such as demonstrating the financial intermediation function. Additionally, we engage in honest and fair corporate activities, as well as activities to solve various issues facing the region, including climate change and other environmental problems, as part of sustainable management with the aim of balancing economic value and social value.

Each executive and employee of our group is actively working with awareness of their involvement in these activities. Through information disclosure, we will foster a better relationship of trust with our stakeholders and create a “new future for regional communities.”

What is sustainable management?

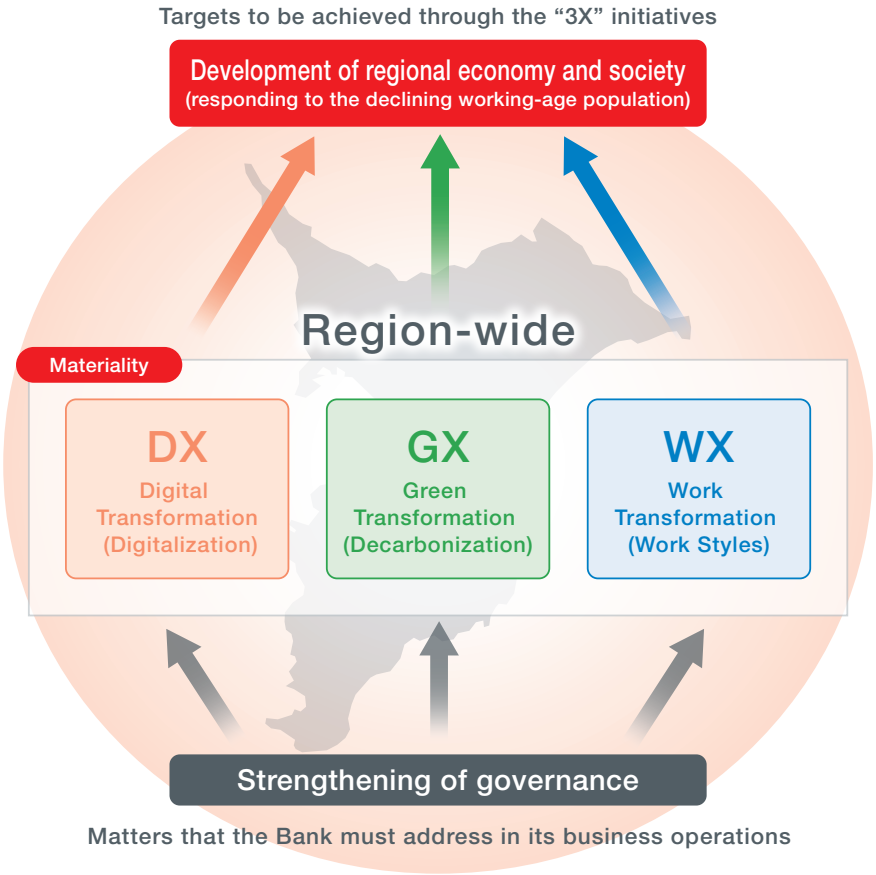
To aim at balancing economic value and social value by solving various issues facing the region as well as pursuing the company’s economic profit based on honest and fair corporate activities over the long term.

Sustainable Management = Long-term Aim + Economic Value + Social Value (Solving Social Issues)

Materiality

As social and economic environments and regional issues continue to evolve, the roles expected of financial institutions are becoming increasingly sophisticated and diverse. With this in mind, we have undertaken a review of the Group's materiality. In this review, we reviewed and organized the key issues that the Group should address, based on our Purpose and Vision, with an awareness of their impact on the region and society, as well as their impact on the Bank's management.
Moving forward, we will incorporate the identified materiality into our management strategies and business activities, with the aim of contributing to the sustainable growth of local communities while also enhancing the Group's corporate value.

Materiality Relationship Diagram



Process for identifying materiality

STEP1

Organize our approach to sustainable management based on our Purpose and Vision

We organized our basic approach to sustainable value creation and the roles that we should fulfill as a regional financial institution, based on our Purpose and Vision.

STEP2

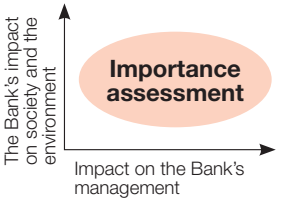
Highlight issues based on social, economic, and regional trends

We broadly identified the challenges related to the Bank's business activities based on social and economic trends, regional issues, and changes in the business environment.

STEP3

Assess importance based on the impact on society, the environment, and the Bank's management

We assessed, using methods such as surveys of officers, the importance of the issues highlighted from two perspectives: (1) the Bank's impact on society and the environment and (2) the impact on the Bank's management. We organized the results into an importance matrix.



STEP4

Review the risks and opportunities associated with each key issue

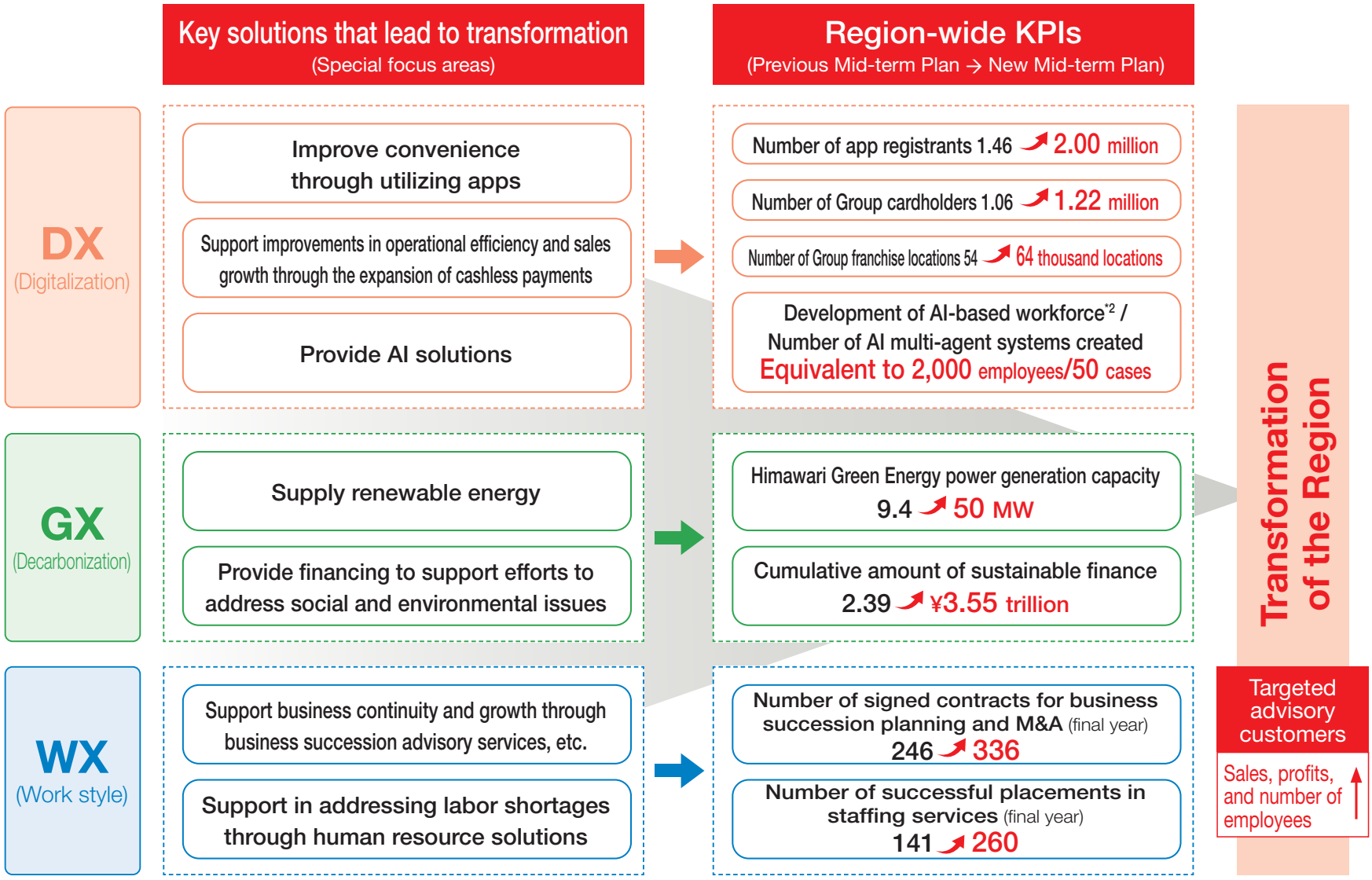
Based on the results of the assessment of importance, we reviewed the potential risks and opportunities that could lead to value creation, in terms of their impact on the Bank's management in the medium to long term.

STEP5

Identify materiality

Based on the above review results, we held discussions at the Sustainability Promotion Committee, and ultimately, at the Board of Directors, to identify materiality: those issues that the Bank should address as a priority.

Region-wide KPIs



*Creation of a workforce enabled by AI (the Bank)

Value Creation Story

Continuing sustainable growth by contributing to the resolution of social issues and realizing our purpose

Starting point

Purpose

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

Three Pledges action principles

- Realize aspirations
- Solve issues
- Realize a prosperous lifestyle

Developing businesses that connect to our Purpose, based on our Three Pledges

Business portfolio aligned with our Purpose

Business activity for creating value

What business model?

Continuously providing convenient and useful products and services

Methods of provision

DX (AI)

Support the methods

Employees (human)

Strategies by area

Within Chiba Prefecture	Leading Regional Bank
Outside Chiba Prefecture	Super regional
Nationwide	Platformer for Regional Financial Institutions

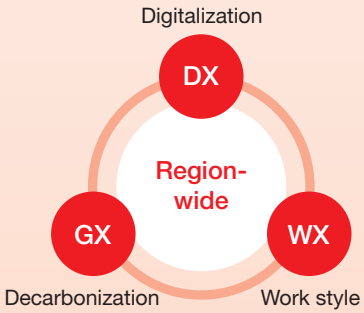
What social issues will be addressed?

Aiming to achieve regional transformation

- Decline in the working-age population
- Environmental preservation
- Diversification of customer values
- Emergence of innovative technologies
- ⋮

The necessity for transformation to adapt to social changes

Materiality



Vision

Sustainable growth for local communities and the Bank Group

Works closely with the community

Overwhelming growth
No. 1 Regional bank

Increase in engaged fans
Increase the number of active accounts

Deepening engagement

Customers	Number of product uses/Frequency/Amount
Employees	Job satisfaction/compensation
Shareholders	Dividends

An Engagement Bank Group

Regional productivity improvement
Increase in GDP per capita

Revitalization of the regional economy
Increase in GDP

→ Maximize corporate value

Our Journey

Through FY2019

- May 2019: Formulated the Chiba Bank Group Declaration on SDGs
- Jul. 2019: Formulated the Chiba Bank Group Sustainability Policy
- Dec. 2019: Announced endorsement of the TCFD recommendations

FY2020

- May 2020: Published the Policies on Loans for specific sectors
- Nov. 2020: Formulated the Chiba Bank Group Human Rights Policy and the Chiba Bank Group Environmental Policy
- Feb. 2021: Set a target for the amount of sustainable finance

FY2021

- Jul. 2021: Disclosed the results of quantitative scenario analysis
- Oct. 2021: Established the SDGs Promotion Office within the Corporate Planning Division
- Mar. 2022: FY2030 Carbon Neutrality Declaration

FY2022

- Apr. 2022: Formulated the TSUBASA Diversity & Inclusion Declaration
- Jul. 2022: Disclosed portfolio emissions
- Dec. 2022: Formulated the Purpose, Vision, and Human Resources Development Policy

FY2023

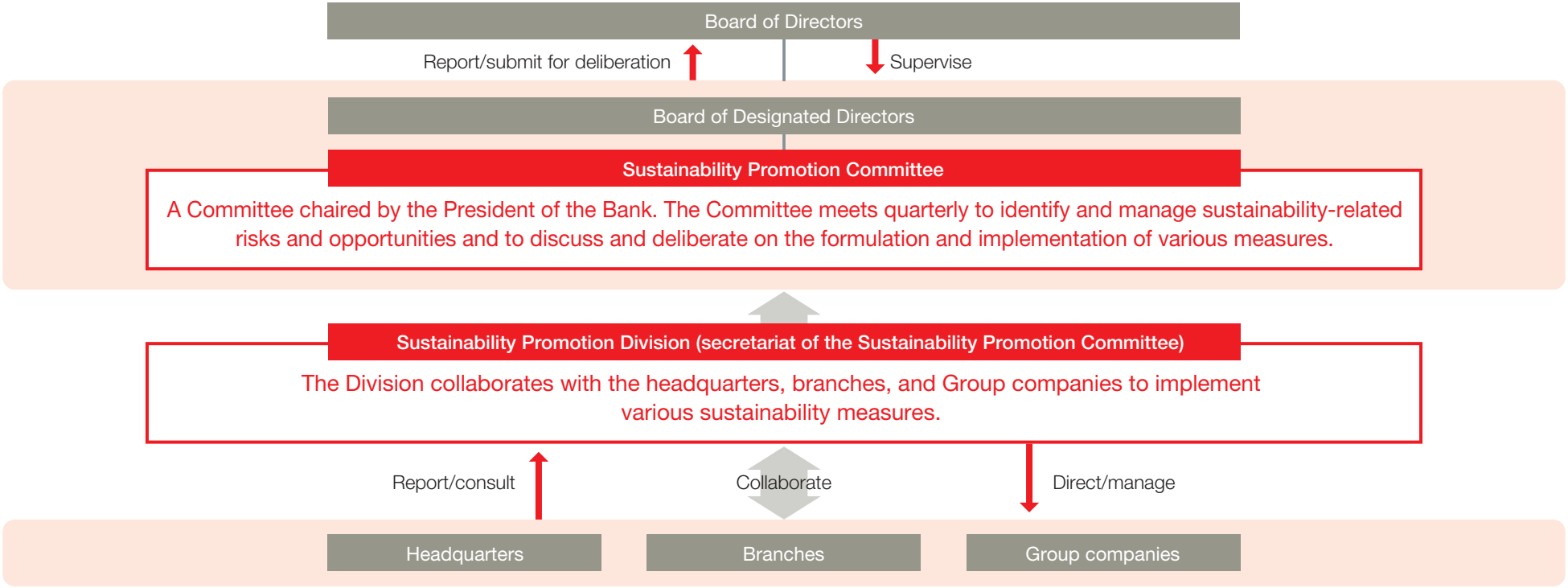
- Apr. 2023: Established Himawari Green Energy Co., Ltd. as an electric power subsidiary
- Apr. 2023: Joined the GX League
- Mar. 2024: Formulated the Chiba Bank Group Procurement Policy

FY2024 and Beyond

- Mar. 2025: Registered as a TNFD Adopter
- Apr. 2025: Established the Sustainability Promotion Division Appointed a Group CSuO
- Aug. 2025: Raised the target for the amount of sustainable finance

Governance Structure

The Bank Group has established an agile and robust governance structure in pursuit of “sustainable management,” guided by long-term aims and seeking to balance economic value and social value.



Appointment of a Group CSuO

In March 2025, in light of its growing social responsibilities as a regional financial institution, the Bank Group appointed a Group CSuO to advance sustainability management across the Group, guided by long-term aims and seeking to balance “economic value” and “social value,” with particular emphasis on addressing social and environmental issues.

Supervision by the Board of Directors

The identification and management of sustainability-related risks and opportunities, and the formulation and implementation of various measures are discussed and deliberated by the Sustainability Promotion Committee on a quarterly basis. Matters discussed and deliberated by the Committee are periodically reported to the Board of Directors.

Key initiatives are resolved by, or reported to, the Board of Directors after being separately submitted to the Board of Designated Directors for deliberation.

Director Remuneration System Incorporating Sustainability

The Bank’s director remuneration system incorporates sustainability factors into its performance-linked stock remuneration. The target metrics include non-financial indicators relating to human capital and climate change, such as carbon neutrality and support for decarbonization in local communities. Through this approach, the Bank seeks to both enhance its corporate value over the long term and fulfill its social responsibilities.



Climate Change and Natural Capital

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Strategy Climate Change

Risks and opportunities associated with climate change

The Bank Group qualitatively analyzes risks (physical and transition risks) and opportunities associated with climate change over short- (less than five years), medium- (five to 10 years), and long-term (over 10 to 30 years) horizons. Specific risks and opportunities associated with climate change and their impact on the Bank's business, strategy, and financial plan are as follows.

Risks and opportunities			Specific risks and opportunities and their impact on the Bank's business, strategy, and financial plan	Time horizon*
Risks	Physical risks	Credit risk	Damage to real estate collateral held by the Bank due to large-scale storms and floods	Short to long term
			Deterioration in business performance due to business disruptions at borrowers resulting from damage to their business locations caused by large-scale storms and floods	Short to long term
			Withdrawal of borrowers from business operations due to damage caused by sea-level rises to their business locations	Long term
		Operational risk	Disruption or inability to continue operations at the Bank's business locations as a result of large-scale storm and flood	Short to long term
	Transition risks	Credit risk	Deterioration in business performance of borrowers as a result of changes in climate-related laws, regulations, and tax systems	Medium to long term
			Deterioration in business performance of borrowers as a result of failed investments in decarbonization technologies or excessive investment burden in new technologies	Medium to long term
			Deterioration in business performance of borrowers as a result of decreased demand for traditional products and services	Short to long term
			Deterioration in business performance of borrowers as a result of rapid fluctuations in resource prices as the transition to a decarbonized society progresses	Medium to long term
		Reputational risk	Drop in our share price and difficulties in raising funds as a result of the deterioration of the Bank's reputation due to its continued excessive financing of and investment in fossil fuel-related sectors	Short to long term
Opportunities	Products and services		Increase in sustainable finance transactions including renewable energy-related loans	Short to long term
			Increase in consulting services related to decarbonization support	Short to long term
			Increase in demand for funds driven chiefly by infrastructure investment for disaster countermeasures and business continuity	Short to long term
	Cost reduction		Reduction in operating costs through high-efficiency operations including energy conservation	Short to long term

*Short-term (less than five years), medium-term (five to 10 years), and long-term (over 10 to 30 years)

The Bank Group has identified and recognized risks and opportunities associated with climate change, and is implementing the following initiatives as its main strategies.

GHG emissions reduction

With the aim of realizing a decarbonized society, the Bank Group is striving to reduce its GHG emissions from its own emissions. (page 28)

Support for decarbonization initiatives

We are engaging in various activities to support our customers' decarbonization management. (page 18)

Promotion of sustainable finance

We have strengthened our efforts in sustainable finance that will contribute to climate change mitigation and adaptation. (page 31)

Enhancement of climate change risk management

We have selected "delays in responding to climate change" as one of the top risks and are strengthening risk management. (page 26)

Strategy Climate Change

Scenario analysis

The Bank Group analyzes resilience in its strategy, taking into consideration various climate change scenarios including a Below 2°C scenario.
As a result of our analysis based on each scenario, physical risks are estimated at ¥7.0-¥8.0 billion and transition risks at up to ¥31.0 billion over the analysis period (up to 2050). Considering the Bank's business performance (¥94.0 billion of profit attributable to owners of parent (consolidated)) and other factors, we recognize that these risks do not pose a significant concern to the sustainability of the Bank Group's business at this point.
We will continue to enhance our analysis methods for physical and transition risks associated with climate change on a continual basis, to manage risks, take appropriate countermeasures, and disclose information.

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

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

Strategy Climate Change

Roadmap for Carbon Neutrality

The Bank Group is proactively advancing initiatives to achieve its CO_2 emissions reduction target of “carbon neutrality by FY2030” and to realize a decarbonized society.

(fiscal year)	2019	2020	2021	2022	2023	2024	2025	2026	2027	…	2030
Net emissions (SCOPE 1 and 2) (t-CO_2)	18,783	19,016	18,429	12,316	5,350	5,029	4,568	…	…	…	0

The Bank’s Initiatives

- Announced our endorsement of the TCFD recommendations (December 2019)
- Implementation of energy saving measures (such as replacing lighting with LED lighting and upgrading air conditioning equipment) and introduction of environmentally-friendly vehicles into sales vehicles
- Establishment of Chiba Bank Group Environmental Policy
- FY2030 Carbon Neutrality Declaration
- Switching the electricity contracted by the Bank to electricity derived from renewable energy sources and obtaining third-party assurance for CO_2 emissions
- Established Himawari Green Energy Co., Ltd.
- Started operation of Asahi Power Plant
- Started intermediation of non-fossil certificates
- Acquired Kimitsu Power Plant
- Started operation of Choshi Power Plant

(fiscal year)	2019	2020	2021	2022	2023	2024	2025	2026	2027	…	…	…	2036	…	2050
SCOPE 3 (category 15)	—	—	6,315,148	12,622,906	13,422,825	15,742,179	34,118,188	Strengthen initiatives for carbon neutrality in 2050							Realization of a decarbonized society
								Zero credit for coal-fired power generation							

Support customers’ decarbonization

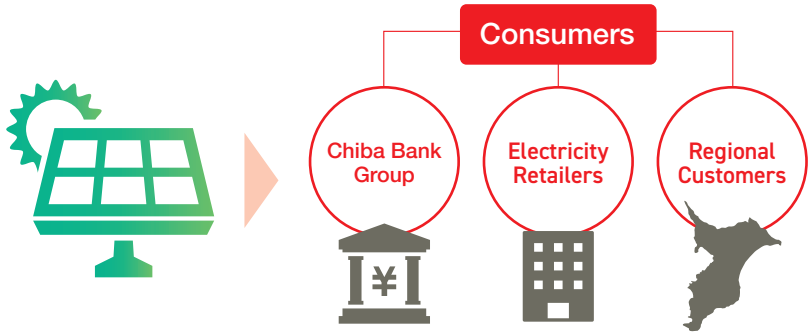
- Introduction of sustainable finance products (SDGs Leaders Loan, SDGs Friends Loan, etc.)
- Provision of decarbonization consulting services
- Start measuring CO_2 emissions in category 15 ⇒ gradually expand the scope of aggregation
- Start operating ESG evaluation sheet
- Provision of CO_2 emission measurement tool “C-checker”
- Support the purchase of non-fossil certificates through Himawari Green Energy
- Introduction of new sustainable finance products (Chibagin Leaders Loan NEXT and Chibagin Smart Loan)

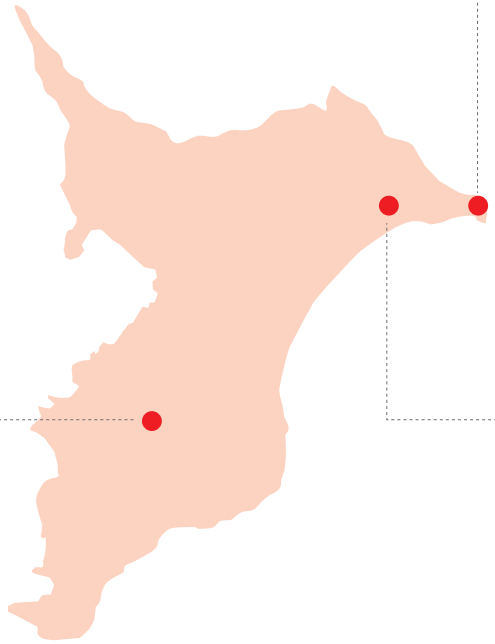
Strategy Climate Change

The Bank Group's Initiatives (Himawari Green Energy)

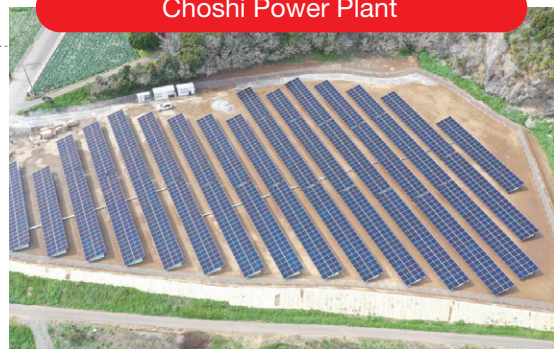
The Chiba Bank Group established the electric power company Himawari Green Energy Co., Ltd. in April 2023 to promote local production and consumption of renewable energy. Currently, it operates in solar power generation business in Asahi City, Kimitsu City, and Choshi City, with annual power generation equivalent to approximately 40% of the Group's annual electricity consumption.

Operation of Solar Power Generation Plants





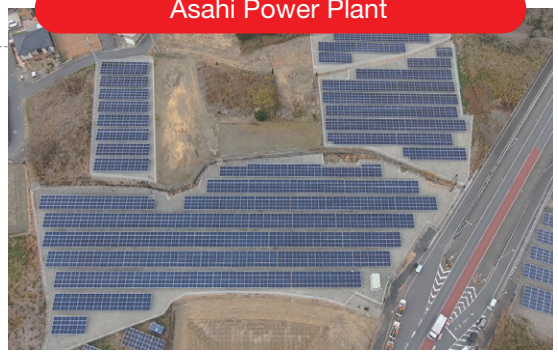
Choshi Power Plant



Kimitsu Power Plant



Asahi Power Plant



Strategy Climate Change

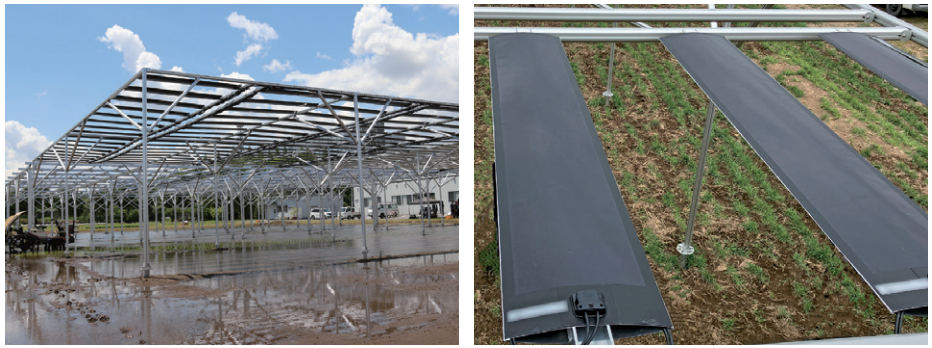
The Bank Group's Initiatives (Himawari Green Energy)

Demonstration Project for an Agrivoltaic Solar Power Generator Using Film-type Perovskite Solar Cells

Himawari Green Energy Co., Ltd., together with Sekisui Solar Film Co., Ltd., TERRA Co., Ltd., and Chiba University, a national university corporation, installed Japan's first agrivoltaic solar power generator using film-type perovskite solar cells* in a paddy field at Chiba University Kashiwa-no-ha Campus in March 2026. Rice planting took place in the paddy field on May 11 of the same year, marking the full-scale launch of the demonstration test.

By combining agriculture, a key industry in Chiba Prefecture, with perovskite solar cells, which use iodine—a resource for which Chiba Prefecture accounts for the largest share of domestic production—as a raw material, the project will harness the prefecture's regional resources for renewable power generation while developing a new business model for sustainable agriculture.

*A film-type perovskite solar cell is a next-generation solar cell that is thin, lightweight, and flexible.



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Onshore Wind Power Plant in Choshi City

The Bank Group jointly submitted a proposal with Choshi City, co-proposer Japan Wind Development Co., Ltd., and other stakeholders, and the proposal was selected as a "Leading Decarbonization Area" by the Ministry of the Environment.

The initiative involves constructing a new onshore wind power plant and aims to promote the local production and consumption of renewable electricity in the city's fisheries area.

By bringing together the "sea" (fisheries resources) of Choshi, which boasts Japan's largest fish catch, and its "wind" (wind resources), a valuable local resource, the initiative will create a decarbonized model of economic circulation within the region.

Non-fossil Certificate Intermediation Business

In addition to its power plant-related businesses, Himawari Green Energy engages in the intermediation of non-fossil certificates as one of its decarbonization initiatives.

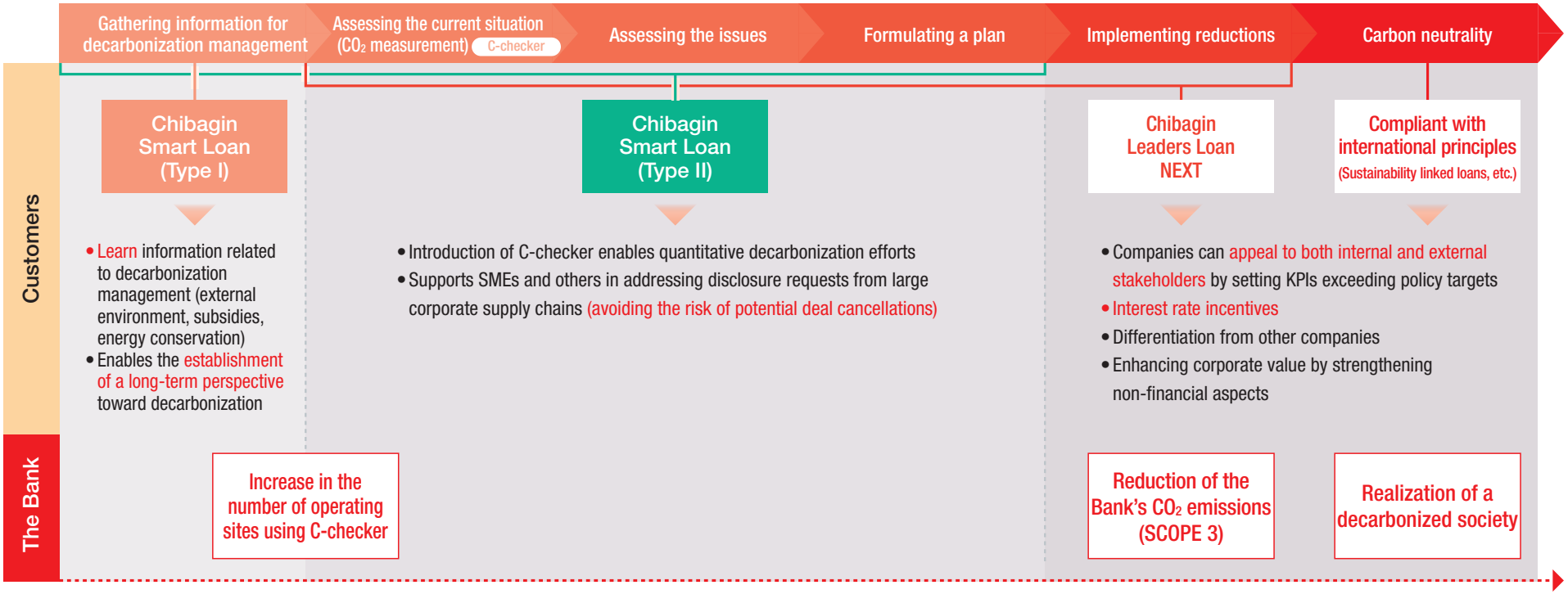
The Group will continue to accelerate its business utilizing renewable energy to contribute to the realization of a decarbonized society in the regional communities.



Strategy Climate Change

Initiatives to Support Customers' Decarbonization

The Bank offers both financial and non-financial products for each step of the decarbonization process to achieve a decarbonized society.



CO_2 emission measurement tool "C-checker"

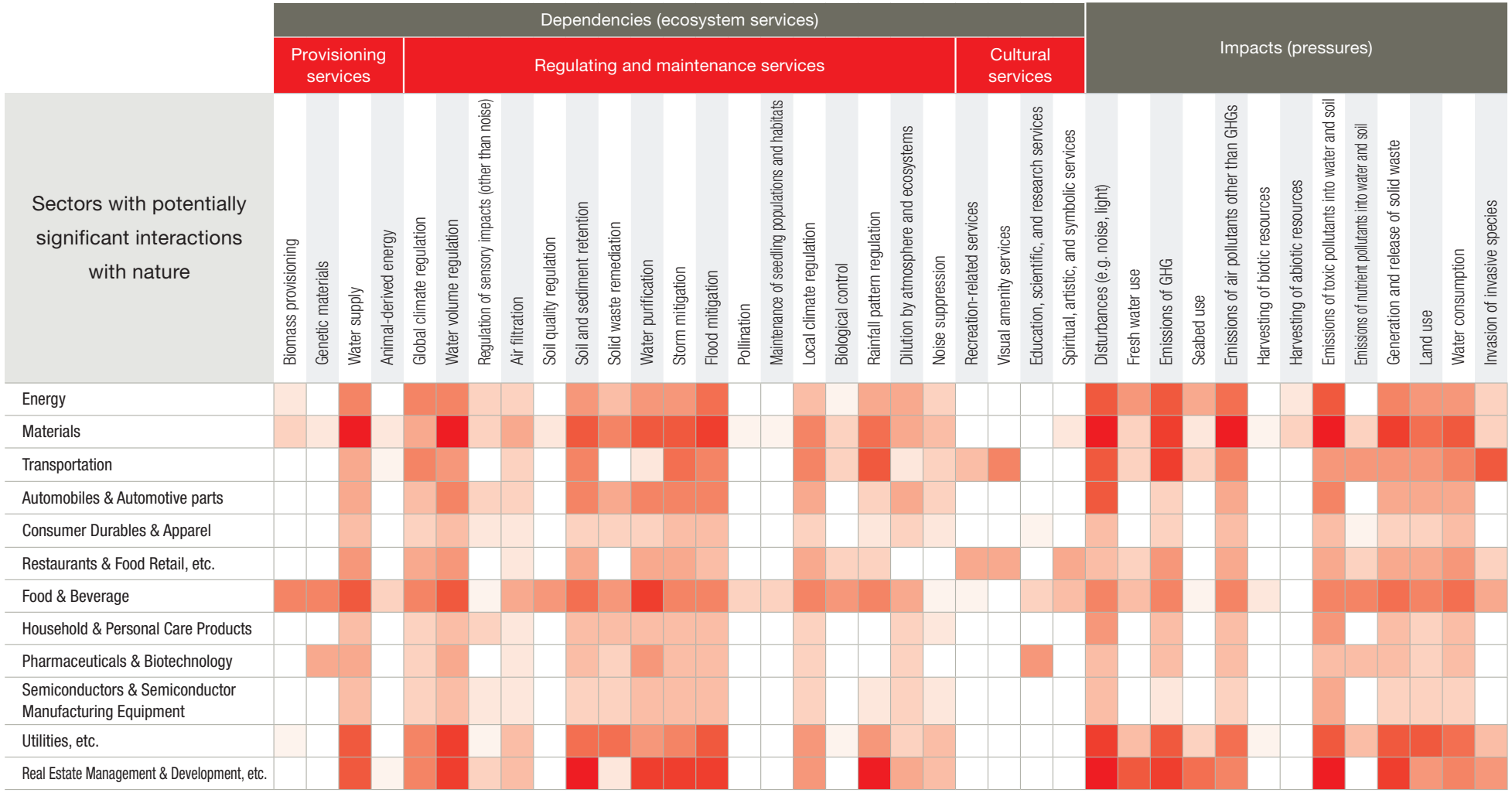
The Bank Group developed a CO_2 emission measurement tool "C-checker" in September 2023, and offers it as a free service of the Chibagin Business Portal. Starting with "C-checker," which helps customers visualize their CO_2 emissions as a first step toward decarbonization, we support the formulation of CO_2 emission reduction plans and provide a solution menu such as solar power generation facilities and energy saving facilities in collaboration with business matching partners. In this way, we have established a system to support customers' GX activities in a comprehensive manner.



Strategy Natural Capital

Analysis of Dependencies and Impacts on Natural Capital (Heat Map)

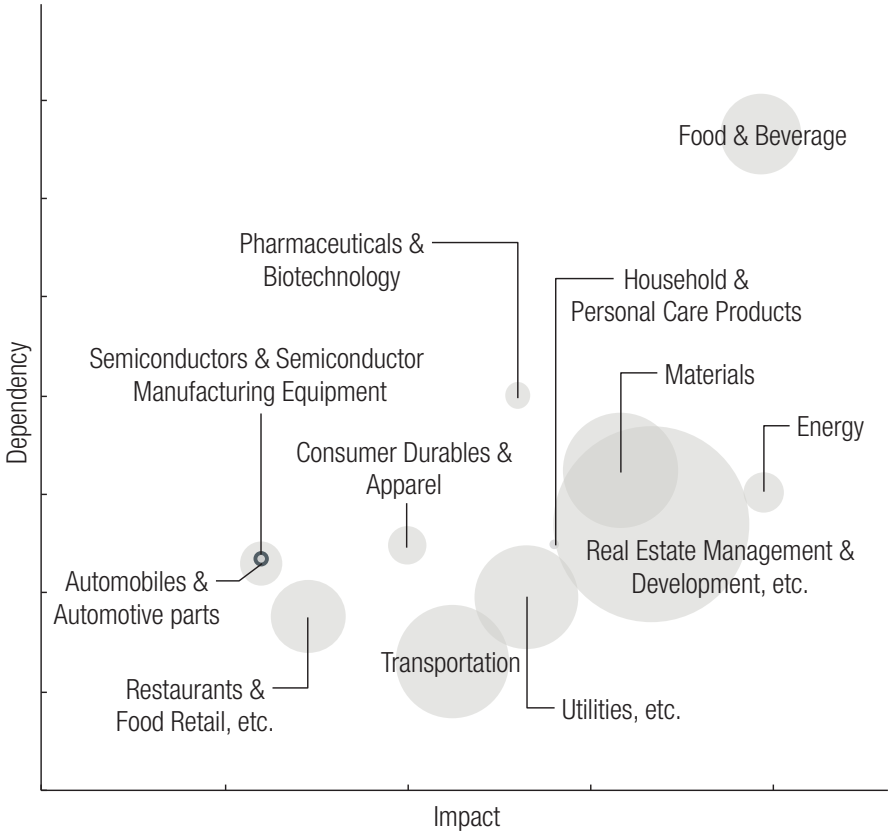
To understand the dependencies and impacts of borrowers on natural capital, a heat map was created using the nature-related risk analysis tool ENCORE to analyze the degree of dependency and impact for each sector.



Strategy Natural Capital

Analysis of Dependencies and Impacts on Natural Capital (Bubble Chart)

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



Priority Sector	Real Estate Management & Development, etc.
Sector Characteristics	The sector accounts for a particularly large share of the Bank’s loan balance ratios. Chiba Prefecture also ranks among the highest in Japan in terms of both the number of buildings and the value of construction work, making the sector an important industry with substantial economic influence within the prefecture. The sector is also important from the perspective of government plans, which call for initiatives such as promoting relocation and living in two regions. As real estate development is expected to advance, associated changes in land use may affect ecosystems.
Dependencies and Impacts on Natural Capital	Although the levels of dependencies and impacts are moderate, some areas of Chiba Prefecture, including its western part, are experiencing population growth. As real estate development is therefore expected to advance, associated changes in land use may affect ecosystems.

Strategy Natural Capital

Analysis of Dependencies and Impacts on Natural Capital (Value Chain Mapping)

We mapped the value chain of “Real Estate Management & Development, etc.,” which was selected as the priority sector. Although real estate operating companies account for the largest share of loan balances, their dependencies and impacts are limited. In addition, many of these companies engage in property leasing, leaving limited scope for engagement. We therefore selected companies from real estate development and construction and civil engineering—sub-industries that account for the next-largest loan balance ratios and have relatively significant dependencies and impacts—and analyzed their interactions with nature.

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

Strategy Natural Capital

Analysis of Interactions with Nature at Borrowers' Operating Sites

In the impact assessment, real estate development received high ratings for "Disturbances" and "Emissions of toxic pollutants into water and soil." We therefore analyzed "areas important for biodiversity," one of the criteria used to identify areas requiring attention under the TNFD recommendations.

Business Locations	12 companies, 29 locations
Areas Requiring Attention and Tools Used	Areas Important for Biodiversity • Japan Biodiversity Mapping Project (J-BMP), provided by Think Nature Inc. • World Database of Protected Areas (WDPA)
Dependencies and Impacts on Natural Capital	The following assessments were conducted for the selected areas, business locations, and development sites: • Identify whether the sites are adjacent to or in proximity to protected areas and other areas of high importance • Identify the types of impacts on biodiversity in the selected areas and at the business locations and real estate development sites (GHG emissions resulting from reduced carbon storage, impacts on ecosystem services such as the number of useful plant species, and the area falling within protected areas, among others)

J-BMP

- The "conservation priority" indicator, which represents conservation potential based on factors such as natural environmental conditions and the numbers of rare and endemic species, tended to be high across Chiba Prefecture. This indicates that the prefecture has considerable potential for the conservation of natural capital and biodiversity.
- With regard to biodiversity and other indicators, we compared the level of importance among the locations analyzed and found that the business locations of locally based real estate development companies were more important than locations where large-scale real estate development was underway.

WDPA

- In examining business locations' interfaces with protected areas, we found that although none were adjacent to areas requiring attention, some were in close proximity to them. We recognized the need to closely monitor the impacts on areas requiring attention, particularly in the case of companies with business locations within 500 meters of such locations.
- Going forward, we will expand the scope of the analysis, including by analyzing companies engaged in real estate business in areas not covered by this analysis, such as southern Chiba Prefecture and coastal areas in the eastern part of the prefecture. Based on this expanded analysis, we will consider conducting engagement and taking other measures with companies whose business locations are close to areas of high biodiversity importance or protected areas.

Strategy Natural Capital

Risks and Opportunities Associated with Natural Capital

After assessing dependencies and impacts in the priority sector and analyzing the interaction with nature at the locations where our borrowers operate, the Bank Group identified nature-related risks and opportunities within the priority sector. Based on these findings, the specific risks and opportunities facing the Bank Group, as well as their impact on the Bank's business, strategy, and financial plan, are as follows.

Risks and opportunities			Specific risks and opportunities and their impact on the Bank's business, strategy, and financial plan
Risks	Dependency	Policy risks Acute and chronic risks	Risks of deterioration in borrowers' repayment capacity and a decline in the value of the Bank's assets due to stricter regulations or natural disasters, and risks of increased costs or business interruptions resulting from regulatory compliance or disaster damage.
		Acute and chronic risks	Risks of deterioration in borrowers' repayment capacity, a decline in the value or liquidity of the Bank's assets and difficulties in raising funds due to water shortages or disasters, and risks of business interruptions and recovery costs resulting from disaster damage.
	Impact	Policy and reputational risks	Risks of a deterioration in borrowers' repayment capacity due to factors such as stricter regulations, and risks of a deterioration in the Bank's own reputation due to financing that fails to give due consideration to nature-related issues.
			Risks of deterioration in borrowers' repayment capacity and a decline in the value of the Bank's assets due to inadequate compliance with GHG regulations, and risks of increased costs resulting from regulatory compliance or reputation deterioration.
		Technology and policy risks	Risks of a deterioration in borrowers' repayment capacity and a deterioration in the Bank's own reputation and increased costs due to stricter regulations on pollutants or inadequate pollution management, and risks of financial burdens arising from litigation over pollution issues.
Opportunities	Reputational capital, capital flows and funding, and markets		Revenue growth through sustainable finance and consulting.
	Products and services, reputational capital, protection, restoration, and regeneration of ecosystems, and markets		Enhancement of corporate value through initiatives that contribute to the natural environment.

Key Opportunities

Chibagin Positive Impact Finance

A loan aligned with international principles that comprehensively analyzes and assesses the environmental, social, and economic impacts of corporate activities, including those on natural capital, and is designed to support the enhancement of positive impacts and mitigation of negative impacts.

Chibagin SDGs Private Placement Bonds

A product under which a portion of the private placement bond underwriting commission is donated to environmental organizations that, based on environmental plans formulated by Chiba Prefecture, maintain forests, ponds, satoyama landscapes, and other natural areas and improve water quality to conserve the prefecture's precious natural environment, or to organizations designated by issuing companies that conduct environmental conservation activities.

Strategy Natural Capital

Study of the Impact of the Bank's Business Locations on Nature

In order to analyze the impact of the Bank's business activities on natural capital, we conducted a survey of the relationship between the Bank's business locations and areas requiring attention (protected areas, KBAs, etc.) from the perspective of the importance of biodiversity.

Selection of Business Locations

The Bank's business locations in Chiba Prefecture were selected for this analysis.

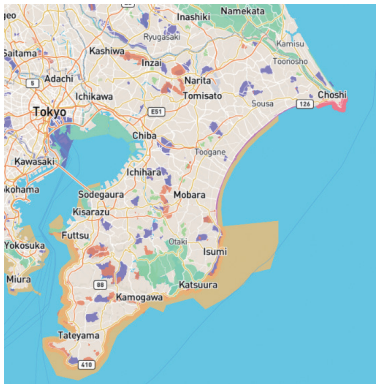
Selection of Areas Requiring Attention

- Key Biodiversity Areas
- Local environmental conservation areas
- Nationally designated wildlife protection areas
- Ramsar wetlands
- Natural environment conservation areas
- Quasi-national parks
- Prefectural natural parks
- Green space environmental conservation areas
- Prefectural designated wildlife protection areas

Study of Interfaces Between Business Locations and Areas Requiring Attention

IBAT

Using the Integrated Biodiversity Assessment Tool (IBAT), we examined the geographic relationship between the business locations and areas requiring attention, including protected areas and KBAs. IBAT is a tool recommended by the TNFD that enables the survey of nature-related information for specific sites using geospatial data on important nature-related information.



Aqueduct

Water stress was analyzed using Aqueduct, an online water risk assessment tool developed by the World Resources Institute.

Analysis Result

Although no areas with high water stress were identified, five of the Bank's business locations were found to be situated in areas requiring attention. For the Bank's business locations analyzed in this study, the impact on nature is assessed to be limited because these locations are mainly involved in office operations.

Future Responses

Although the impacts of the Bank's business locations on nature are considered limited, the Bank will continue to conduct its business operations with due consideration for nature. In addition, the Bank will consider examining the regional characteristics of financing customers' operating sites, focusing primarily on key nature-related sectors.

Strategy Natural Capital

The Bank Group's Initiatives

The Bank Group has identified and recognized risks and opportunities related to natural capital, and taken the following measures as its main strategies.

Forest Conservation and CO_2 Reduction through Biochar Production

Chiba Prefecture has extensive bamboo forests, and bamboo damage caused by neglected bamboo forests is an issue.

The Bank produced biochar in Sakura City, Chiba Prefecture, and engaged in forest conservation through bamboo forest maintenance. Biochar is effective in storing CO_2 in the ground for a long period of time, and we have also contributed to CO_2 reduction by spreading 108 kg of biochar on farmland at Fresh Farm Chiba.





Forest conservation activities at the Chibagin Forest

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



Measurement of resources consumption and waste generation from business activities

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

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

Risk Management Identification and Assessment of Risks and Impacts; Top Risk Management

Identification and assessment of risks and impacts

The Bank Group recognizes climate change and nature-related risks (physical and transition risks) as risks that have a significant impact on the Group's management, and has strengthened management of these risks after having identified and assessed their specific details by time horizon (short, medium, and long term). For natural capital, we created a heat map of dependencies and impacts for our borrowers and investees. The Sustainability Promotion Division and the Compliance and Risk Management Division cooperate to identify and assess these risks and impacts, and report the analysis results at the Sustainability Promotion Committee and other meetings.



Top risk management

The Bank Group identifies risks with high significance in terms of impact and likelihood among risks surrounding its business as "Top Risks," which are selected by the Board of Directors. In selecting and managing top risks, a risk map covering a wide range of risk events is produced and discussed, including by the outside directors and Group companies, after which a report is presented to the ALM Committee and the Board of Directors. In order to strengthen the management of climate change and nature-related risks, we have designated "delays in addressing climate change" as a top risk and "delays in responding to natural capital and biodiversity" as a sub-risk (a risk equivalent to a top risk).

Top Risks in FY2026	
Decline in profitability due to deterioration in operating base	Inappropriate acts by officers and employees/ loss of trust
Stagnation of sustainable growth due to lack of human resources and talent	Inadequate measures against financial crimes such as money laundering
Stagnation of DX/AI strategies and deficiencies in governance	Occurrence of cyber-attacks or system failures
Increase in credit costs	Suspension of business due to large-scale natural disaster and other events
Financial market instability	Delay in response to climate change
Deteriorating environment for funding through deposits and other sources	

Risk Management Integrated Risk Management; Establishment of the Loan Policy and stricter credit screening for specific sectors

Integrated risk management

The Bank Group assigns divisions to manage risks for each form of risk, and the Compliance and Risk Management Division centrally monitors these risks and discusses risk countermeasures. The Group Chief Risk Officer (CRO) reports the status of risks to the Board of Directors. In addition, to ensure an effective risk management system, the Audit and Inspection Division conducts audits to determine whether risks are appropriately managed and reports the audit results to the Board of Directors. Climate change and nature-related risks are categorized into credit risk related to borrowers' business activities and operational risk related to the continuity of operations of our branch locations, in light of the results of qualitative and quantitative analyses, and integrated into the above risk management system.

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

Overview of the Loan Policy

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

The Loan Policy (Excerpt)

2.Policies on a specific sector
<Credit to Newly Established Coal-fired Power Plants>
In principle, we will not provide loans to newly established or expanded coal-fired thermal power plants.
However, in case where support from such as the Government of Japan or international development organizations can be confirmed, exceptionally we may carefully consider providing credit support after taking account of the factors and the background of each individual project, such as power generation efficiency or environmental impacts with referencing international guidelines*.

*OECD Arrangement on Officially Supported Export Credit, etc.

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

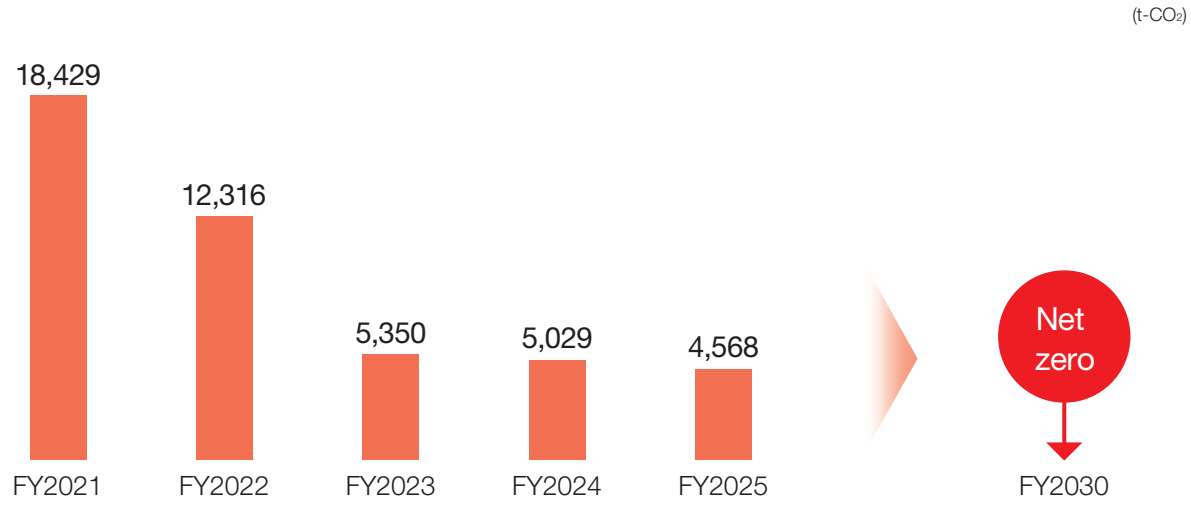
Furthermore, we have established a stricter credit examination system in which we determine whether to provide credit to fossil fuel-related sectors that are considered to have a huge impact on global warming after receiving opinions of divisions in charge of sustainability.

For full text of the Loan Policy, please refer to the Bank's website.

Metrics and Targets GHG emissions (SCOPE 1 and 2)

The Bank Group supports the Paris Agreement and announced its goal of "achieving net zero CO_2 emissions by FY2030" in March 2022, and has been working on reducing GHG (CO_2) emissions. Going forward, the Bank Group will continue working to reduce emissions through the use of renewable energy, the promotion of energy conservation, and other measures.

Changes in GHG Emissions



	FY2021	FY2022	FY2023	FY2024	FY2025
SCOPE 1	2,766	2,408	2,614	2,444	2,439
SCOPE 2	15,663	9,908	2,736	2,685	2,129
SCOPE 1 and 2	18,429	12,316	5,350	5,129	4,568
Offset amount (J-Credit)	—	—	—	100	—
Net emissions	18,429	12,316	5,350	5,029	4,568

*The scope of calculation is the Bank and the Bank Group companies.

Main Initiatives

Switching the electricity contracted by the Bank to electricity derived from renewable energy sources

Since October 2022, the Bank has been switching the electricity it procures under direct contracts to electricity derived from renewable energy sources.

Obtaining third-party assurance

To ensure the reliability of the figures used in measuring and disclosing GHG emissions, independent third-party assurance has been obtained from SOCOTEC Certification Japan for emissions data from FY2021 onward.

Installation of solar power generation plants

In April 2023, the Bank Group established Himawari Green Energy Co., Ltd., an electric power company, and is engaged in the energy generation business using renewable energy. Electricity generated at the Asahi Power Plant and Choshi Power Plant established by Himawari Green Energy is used at the Bank Group's facilities. Going forward, the Bank Group will continue to leverage Himawari Green Energy to contribute to realizing a decarbonized society within the Bank Group and throughout the region and to building a sustainable society.

Metrics and Targets GHG emissions (SCOPE 3)

The Bank measures and discloses greenhouse gas emissions in SCOPE 3 categories 1–7 to gain an understanding of emissions across its supply chain. The Bank will continue to improve visibility into emissions in each category and refine the data, thereby enhancing emissions management across the Bank Group as a whole.

(t-CO_{2e})

	FY2023	FY2024	FY2025
Category 1 (Purchased goods and services)	9,634	10,517	12,820
Category 2 (Capital goods)	24,536	40,601	65,952
Category 3 (Fuel- and energy-related activities not included in SCOPE 1 or 2)	2,824	2,691	2,644
Category 4 (Transportation and distribution (upstream))	1,363	1,348	1,385
Category 5 (Waste generated in operations)	234	517	511
Category 6 (Business travel)	968	1,002	1,028
Category 7 (Employee commuting)	2,241	2,356	2,413
Category 15 (Investments and loans)	13,422,825	15,742,179	34,118,189
Total	13,464,624	15,801,210	34,204,942

*An independent third-party assurance from SOCOTEC Certification Japan was obtained.

Metrics and Targets

GHG emissions (SCOPE 3)

The Bank has measured and disclosed CO_2 emissions in SCOPE 3 category 15 since FY2021. We will continue to expand the scope of measurement through utilization of PCAF database and other resources, while supporting our customers' efforts for decarbonization, and strive to reduce GHG emissions in SCOPE 3 category 15 to achieve a decarbonized society in 2050.

Business Loans

Industries	Emissions ($t\text{-}CO_2e$)				Weighted average carbon intensity ($t\text{-}CO_2e$/¥ million)	Data quality score	
	SCOPE 1	SCOPE 2	SCOPE 3	Total		SCOPE 1 and 2	SCOPE 3
Oil and gas	465,050	50,296	1,885,805	2,401,151	15.0	2.6	2.6
Coal	13,111	596	3,370	17,077	23.7	4.0	4.0
Electric utilities	1,913,945	120,282	408,275	2,442,503	35.7	3.9	3.9
Air cargo	44,759	298	15,177	60,234	5.8	4.0	4.0
Passenger air transport	41,321	312	14,697	56,330	6.6	4.1	4.1
Marine transportation	172,283	1,067	273,522	446,872	12.7	1.6	1.6
Rail transportation	4,797	14,739	63,046	82,582	15.8	2.3	2.6
Trucking services	27,635	16,020	444,391	488,046	4.0	3.7	3.9
Automobiles and components	4,783	17,745	438,215	460,743	3.6	3.4	3.4
Metals and mining	1,142,648	193,297	838,997	2,174,942	12.1	2.9	2.9
Chemicals	202,290	78,160	1,059,745	1,340,195	9.1	2.7	2.7
Construction materials	370,865	55,622	334,241	760,728	20.2	2.4	2.4
Capital goods	361,542	186,356	7,632,419	8,180,317	7.1	3.2	3.4
Real estate management and development	111,021	43,907	410,203	565,131	0.6	3.8	3.8
Beverage	18,469	7,495	77,261	103,225	3.1	3.1	3.1
Agriculture	14,990	2,807	27,297	45,094	2.9	3.8	4.1
Packaged foods and meats	5,404,206	36,324	1,848,363	7,288,893	44.8	3.3	3.5
Paper and forest products	90,271	34,794	194,195	319,259	6.5	2.3	2.4
Others	527,279	622,938	5,094,217	6,244,435	2.1	3.9	4.0
Total	10,931,266	1,483,055	21,063,436	33,477,757	4.1	3.6	3.7

Project Finance

Industries	Emissions ($t\text{-}CO_2e$)				Weighted average carbon intensity ($t\text{-}CO_2e$/¥ million)	Data quality score	
	SCOPE 1	SCOPE 2	SCOPE 3	Total		SCOPE 1 and 2	SCOPE 3
Electric utilities	472,933	38,882	68,992	580,807	15.0	4.6	4.5
Marine transportation	15,076	23	18,292	33,391	18.7	4.1	4.1
Trucking services	5	41	1,441	1,486	1.7	4.0	4.0
Capital goods	323	227	6,480	7,030	1.6	3.9	3.5
Real estate management and development	58	17	95	170	0.4	4.0	4.0
Others	954	3,246	13,348	17,549	2.0	4.6	4.6
Total	489,349	42,436	108,647	640,432	11.6	4.5	4.5

*An independent third-party assurance from SOCOTEC Certification Japan was obtained.

Metrics and Targets

Promotion of Sustainable Finance

The Bank provides various loan products to promote customers' sustainability-oriented management in terms of finance.

Large companies

- Sustainability Linked Loan
- Green Loan
  - Financing conforming to international principles
  - Evaluated by external organizations (R&I/JCR)
- Positive Impact Finance
  - Financing conforming to international principles
  - Assigned a third-party opinion by an external organization (JCR)

Medium-sized companies

- Chibagin Leaders Loan NEXT
  - The Bank's original sustainable finance
  - Evaluated by Chibagin Research Institute

Small and medium enterprises

- Smart Loan
  - Support customers' efforts toward decarbonization management
  - Products introduced toward decarbonization
- SDGs Friends Loan
  - Support customers' efforts to achieve SDGs

Green Loan

Loans used to finance green projects—projects that address global warming and other environmental issues.

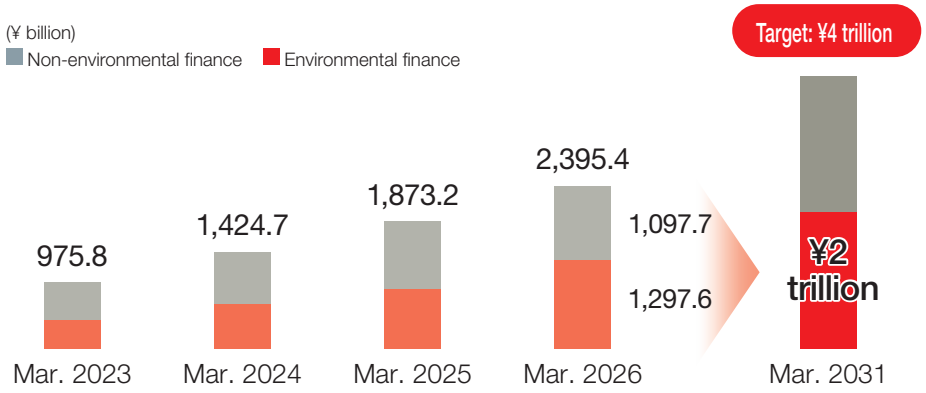
Chibagin Leaders Loan NEXT

A loan product under which the Bank's specialized departments support customers in setting effective targets and measuring environmental improvement effects in line with their business size and management conditions, with the initiatives evaluated by the Chibagin Research Institute.

Chibagin Smart Loan

A product specifically designed to support decarbonization initiatives. Specifically, through dialogue with customers, we support the three steps of (1) gathering information on decarbonization, (2) assessing current CO_2 emissions, and (3) formulating a CO_2 emissions reduction plan. (Steps (2) and (3) are available only with the paid version.)

Target and Actual Amounts of Sustainable Finance



To support customers in addressing environmental and social issues and contribute to realizing a sustainable society, the Bank Group set a target in February 2021 for the amount of sustainable finance to be executed by FY2030. As a result of its proactive initiatives, the Bank Group achieved its initial target of ¥2 trillion ahead of schedule as of the end of July 2025 and therefore revised the target upward to ¥4 trillion.

	Target amount (FY2019 to FY2030)	Actual amount [progress rate] (FY2019 to FY2025)
Sustainable finance	**¥4 trillion**	¥2,395.4 billion [59%]
Environmental finance	**¥2 trillion**	¥1,297.6 billion [64%]

Metrics and Targets Status of Carbon-related Assets

The Bank monitors carbon-related assets in its portfolio with the aim of addressing climate change risks and realizing a sustainable local community.

Industries		Percentage of the Loans, etc.
		FY2025
Energy	Oil and gas	0.60%
	Coal	0.00%
	Electric utilities	0.60%
	Subtotal	**1.21%**
Transportation	Air cargo	0.03%
	Passenger air transport	0.03%
	Marine transportation	0.38%
	Rail transportation	0.48%
	Trucking services	1.31%
	Automobiles and components	0.59%
	Subtotal	**2.85%**
Materials and buildings	Metals and mining	1.09%
	Chemicals	1.15%
	Construction materials	0.30%
	Capital goods	10.35%
	Real estate management and development	24.78%
	Subtotal	**37.70%**
Agriculture, food, and forest products	Beverage	0.27%
	Agriculture	0.12%
	Packaged foods and meats	0.93%
	Paper and forest products	0.39%
	Subtotal	**1.73%**
	Total	**43.50%**

The Bank participates in various climate- and nature-related initiatives to accelerate sustainable growth in the region.

Climate CDP A List 2025

In the climate change survey conducted in 2025, the Bank's efforts to address climate change and the transparency of its disclosures were recognized, and the Bank was selected as an "A List" company, the highest rating, for the second consecutive year following its selection in 2024.

TCFD TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

TNFD Taskforce on Nature-related Financial Disclosures

PCAF Partnership for Carbon Accounting Financials

21世紀金融行動原則

GX FUTURE CONSORTIUM

ちばSDGs



Respect for Human Rights

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Human Rights Due Diligence

35 Identification and Analysis of Negative Impacts; Human Rights Issue Map

36 Measures to Prevent and Mitigate Negative Impacts (Employees, Borrowers and Investees)

37 Measures to Prevent and Mitigate Negative Impacts (Suppliers and Customers)

38 Disclosure of Information

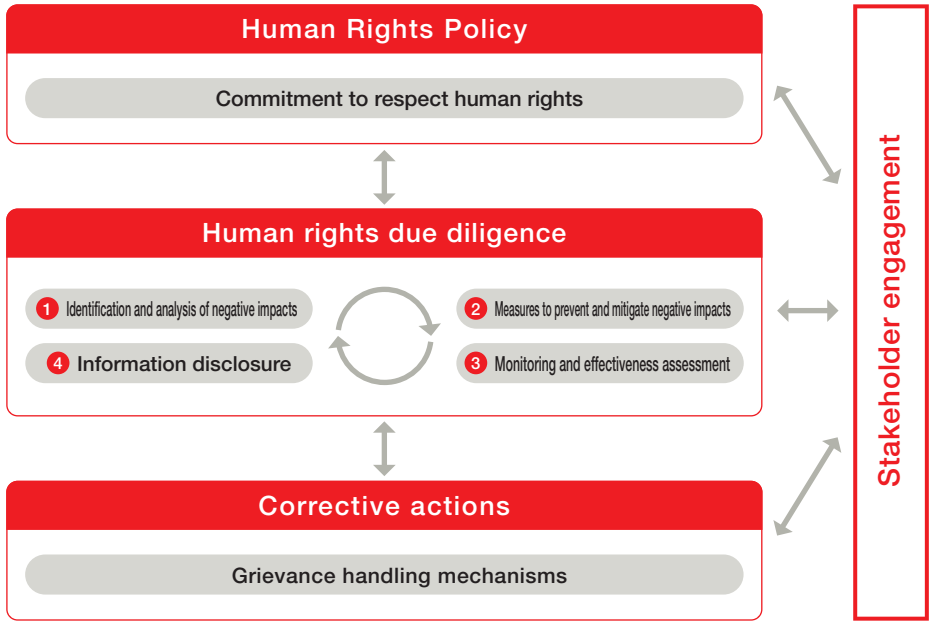
39 Grievance Handling Mechanisms (Employees and Customers)

Overview

The Bank Group recognizes that respect for human rights is a responsibility that companies must fulfill. In order to respect the human rights of all stakeholders, including executives and employees, customers, and suppliers, we have formulated a human rights policy, and are conducting human rights due diligence and establishing grievance mechanisms.

Overview of Respect for Human Rights

The Bank Group has established its Human Rights Policy with reference to the International Covenants on Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, the Guiding Principles on Business and Human Rights, the Guidelines on Respecting Human Rights in Responsible Supply Chains, and other international standards and guidelines. We conduct human rights due diligence and take corrective and remedial actions when human rights violations occur. Through these initiatives, we will respect the human rights of all stakeholders, including those throughout the entire supply chain, and contribute to realizing a sustainable society.



Human Rights Policy and Commitment

Human Rights Policy

The Bank Group has established the Chiba Bank Group Human Rights Policy and respects the human rights of its stakeholders.

Chiba Bank Group Human Rights Policy (Bank Website)

Corporate Code of Conduct

The Bank Group has declared the Chiba Bank Group's Corporate Code of Conduct and is committed to respect the human rights of all people, including executives and employees, and customers, as a company and a bank to take social responsibility and public mission.

Details of the Chiba Bank Group's Corporate Code of Conduct (Bank Website)

Annual Statement on the UK Modern Slavery Act 2015

Based on the UK Modern Slavery Act 2015, we publish an annual statement on our initiatives to prevent human rights violations, including slave labor and human trafficking, not only at our London Branch but throughout the entire business operations of the Bank.

Annual Statement on the UK Modern Slavery Act 2015 (Bank Website)

AI Policy

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

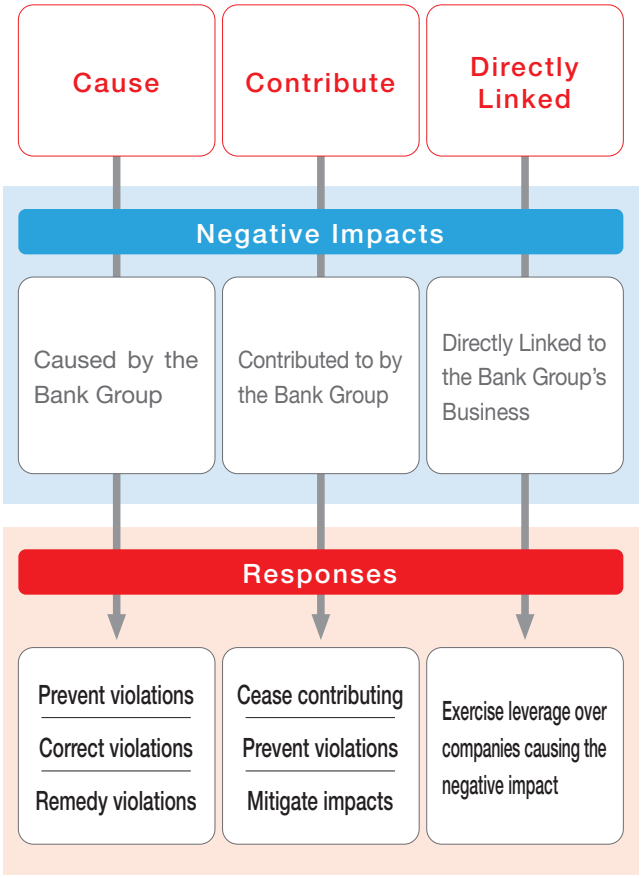
Details of the Chiba Bank Group AI Policy (Bank Website)

Human Rights Due Diligence

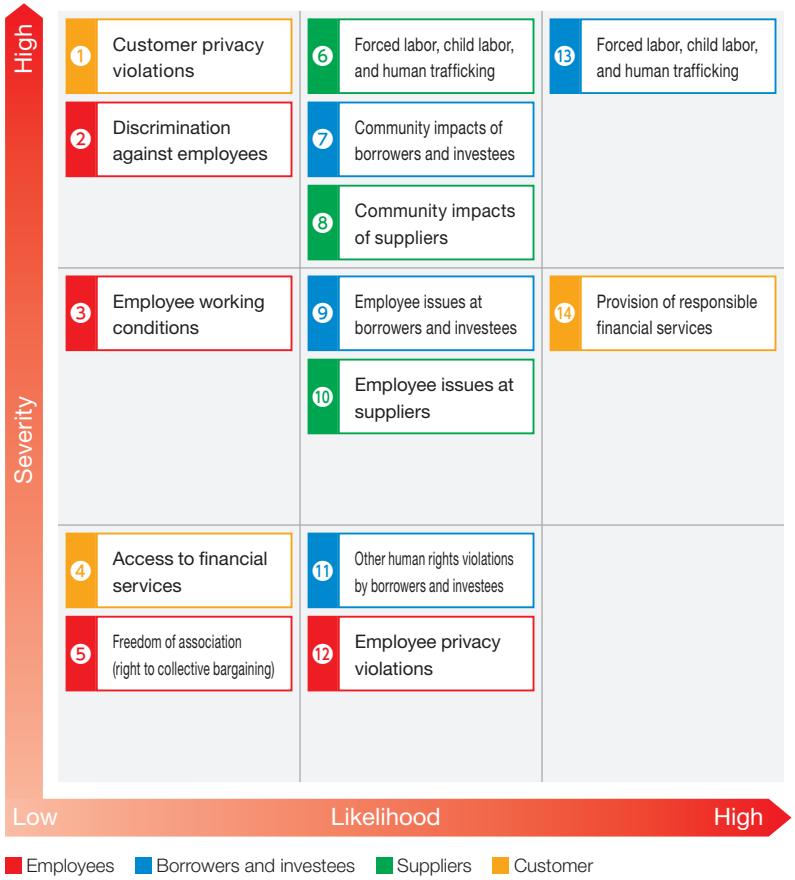
Identification and Analysis of Negative Impacts; Human Rights Issue Map

The Bank Group implements human rights due diligence by creating a human rights issue map to identify and analyze the negative impacts that its business may have on human rights, implementing measures to prevent or mitigate them, verifying their effectiveness through regular monitoring, and disclosing information externally regarding the status of its response.

Responses to Negative Impacts on Human Rights



Human Rights Issue Map



Evaluation Method

Identifying Human Rights Issues

Identifying human rights issues of particular significance to the Bank with reference to international and domestic standards and examples from other financial institutions.

Assessing Severity and Likelihood

Assessing severity based on the scale and scope of the impacts and the difficulty of providing remedy. Assessing likelihood with reference to business characteristics, the external environment, and assessments by other financial institutions.

Mapping Human Rights Issues

Mapping the issues identified above using severity on the vertical axis and likelihood on the horizontal axis.

Human Rights Due Diligence

Measures to Prevent and Mitigate Negative Impacts (Employees, Borrowers and Investees)

We conduct surveys and training for employees to identify human rights violations and strive to create a workplace environment where employees can find fulfillment in their work. For borrowers and investees, we prohibit loans and investments in businesses that engage in human rights violations and thoroughly conduct human rights due diligence through checks when extending new credit and the monitoring of existing customers.

Employees

We conduct regular questionnaire surveys for employees to identify and monitor human rights violations. We also regularly hold training sessions and seminars for employees on topics such as harassment prevention and promotion of diversity and inclusion, and work to raise the awareness of employees regarding respect for human rights. In addition, through initiatives such as teleworking, staggered working hours, use of IT, and operational reforms by reviewing business processes, we are establishing a work environment that enables flexible work styles and reduces long working hours, so that employees can feel fulfilled in their work.

Measures Implemented
Awareness-raising and training on the Human Rights Policy, respect for human rights, and DE&I
Diversity Forum and Chibagin Ikuboss Award
Formulation of the basic policy on customer harassment
Engagement surveys, compliance questionnaires, etc.

Borrowers and investees

The Loan Policy has been revised to prohibit investments in and loans to businesses that engage in forced labor, child labor, and other human rights violations, as well as to prohibit new transactions with companies that may be involved in human rights violations, by checking for information regarding human rights violations when extending new credit. Moreover, we regularly conduct monitoring of customers with whom we already have investment or lending transactions, and we engage in dialogue with the customer and request that the customer remedy the human rights violation if a human rights violation is identified.

Measures Implemented
Revision of the Policies on Loans to incorporate human rights-related factors
Addition of a human rights violation item to the checklist used when reviewing new transactions
Identification of and response to cases at borrowers that may constitute human rights violations
Monitoring

Human Rights Due Diligence

Measures to Prevent and Mitigate Negative Impacts (Suppliers and Customers)

We have established the Chiba Bank Group Procurement Policy and provided our suppliers with copies of Chiba Bank Group Human Rights Policy and Chiba Bank Group Procurement Policy and request that they understand and comply with these policies.
In addition, we conduct monitoring once a year to determine whether any human rights violations have occurred among our suppliers. Furthermore, we use customer feedback to make improvements, enhance privacy protection and ease of use, and establish a framework that ensures access for all.

Suppliers

The Chiba Bank Group promotes environmentally and socially responsible procurement to help realize a sustainable local community. Our basic principles are the fair and impartial selection of suppliers, compliance with laws, regulations, and social norms, respect for human rights, and consideration for the environment, and we request that our suppliers adhere to the same principles. In particular, we emphasize information management, the elimination of child labor and forced labor, and the severance of ties with antisocial forces, with the aim of ensuring sound business activities.

Chiba Bank Group Procurement Policy (Bank Website)

Basic Approach to Procurement	Requirements for Suppliers
Fair and impartial selection of suppliers	Compliance with laws, regulations, and social norms
Compliance with laws, regulations, and social norms	Information management and consideration for the environment
Respect for human rights	Respect for human rights
Consideration for the environment	Exclusion of transactions with antisocial forces

Customer

The Bank Group collects customer feedback and uses it to improve its operations. We also work to protect customers' privacy and improve accessibility at our branches, thereby establishing a framework that enables all customers to access our services on an equal basis.

Measures Implemented
Collection of customer feedback
Installation of private consultation booths and remote consultation booths at select branches
Introduction of height-adjustable counters at select branches to better serve older customers and customers with disabilities
Initiatives to improve accessibility, including accessible ATMs for customers with visual impairments, communication boards for written conversations, and wheelchairs

Examples of accommodations for customers
(Writing aids, assistive listening devices, and wheelchairs)





Disclosure of Information

The Bank Group quantifies and analyzes human rights issues arising at borrowers and investees. We also monitor the status of their responses, encourage improvements, and continue monitoring until the issues are resolved. By proactively disclosing this information, we ensure corporate transparency.

Information Disclosure

Companies are required to explain how they fulfill their responsibility to respect human rights. When a company faces allegations of human rights violations, particularly when concerns are raised by stakeholders who have experienced negative impacts, it is essential that the company be able to explain the actions it has taken. By disclosing information on our initiatives to respect human rights, the Bank Group will demonstrate its commitment to addressing human rights violations and maintaining a transparent approach to corporate conduct.

Breakdown of Human Rights Issues at Borrowers and Investees

Human Rights Issues	FY2024	FY2025	Total
Power harassment	5	2	7
Sexual harassment	3	1	4
Working hours	2	0	2
Child labor	1	0	1
Total	**11**	**3**	**14**

*One entity had both a power harassment case and a sexual harassment case; therefore, the total differs from the number of counterparties shown in the table on the right.

Trends in Monitoring Cases

Status of Responses to Issues	FY2024	FY2025	Total
Newly added to monitoring	10	3	13
Monitoring completed	3	7	10
Monitoring ongoing	7	3	3

Grievance Handling Mechanisms (Employees and Customers)

The Bank Group has established an internal hotline and conducts periodic surveys with employees, such as engagement surveys, to detect human rights violations and to protect and provide relief for victims.
We also collect requests and complaints related to respect for human rights through customer consultation department, customer cards, and questionnaire surveys, and listen and respond to all feedback from customers concerning human rights.

Grievance Handling Mechanisms

To ensure that grievances are addressed promptly and direct remedy can be provided, we have established a series of processes for addressing grievances and disputes involving companies and their stakeholders. We also use information and feedback obtained through our grievance handling mechanisms to help us identify negative impacts on human rights and respond to such impacts.

	Employees	Customers	Suppliers
Target Group			
Measures Implemented	We operate an internal whistleblowing hotline and conduct engagement surveys, compliance questionnaires, “Tsukiichi! Mind Check,” and other initiatives.	We collect feedback and requests from customers, analyze the underlying causes, and maintain a framework for developing improvement measures. We also report appropriately on these initiatives and seek to further improve our services.	We receive reports through our procurement contact point and inquiry channels, conduct independent reviews, and request corrective action.



Human Capital

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Human Resources Strategy

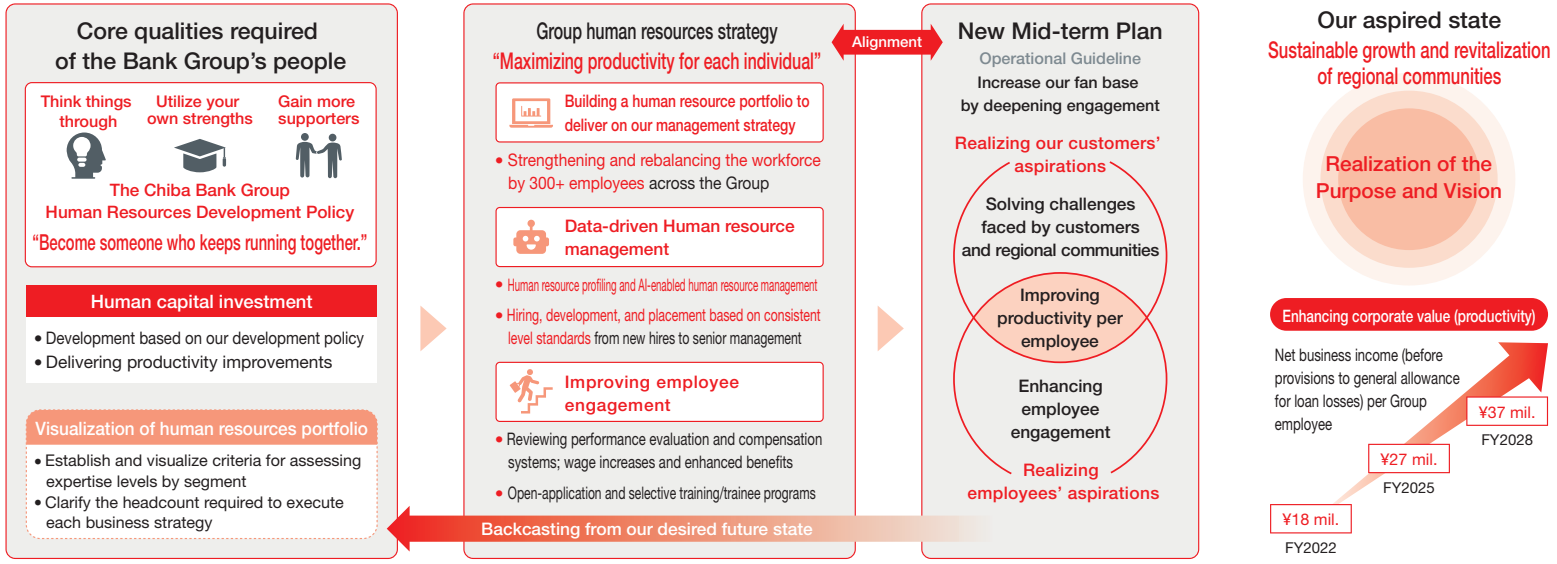
To achieve the Group's Purpose—"To create a local community better suited to bringing each person's hope to life"—we believe it is vital to become an organization that creates new value by bringing together diverse specialists. To this end, we have established the Human Resources Development Policy "Become someone who keeps running together." with the idea that each and every Group employee should "be a partner who keeps running together with customers, local communities and colleagues."
The three core elements of the Human Resources Development Policy are "think things through," "utilize your own strength," and "gain more supporters." We strive to develop and retain human resources by providing a variety of opportunities for "learning, challenges, and practice" so that employees can refine their own skills and maximize their capabilities.

Formulation of Human Resources Strategy and KPIs Aligned with Management Strategy

To realize its Purpose and Vision and enhance corporate value, the Bank Group has formulated a Group-wide human resources strategy linked to its management strategy. In recent years, the environment surrounding human resources has changed significantly due to factors such as increasing workforce diversity, changing values, and intensifying competition for talent. Moreover, as the challenges facing the region and our customers become increasingly complex, conventional human resources management practices alone are no longer sufficient to secure and develop the human resources needed to achieve the management strategy or to improve productivity. In recognition of these challenges, we position our human resources strategy not merely as a set of human resources measures, but as "the management strategy itself."

With the aim of achieving the sustainable growth and revitalization of the local community and enhancing corporate value (productivity), we seek to create a virtuous cycle between realizing our customers' hopes and realizing our employees' hopes under the guiding principle of "Increase our fan base by deepening engagement." To achieve this, we believe it is essential for each and every employee to fully demonstrate their capabilities, with the aim of "maximizing productivity for each individual."

Based on this approach, we have established three pillars of our human resources strategy: "Building a Human Resource Portfolio to Deliver on Our Management Strategy," "Achieving Data-Driven Human Resource Management," and "Realizing an Organization Where Employees Can Perform with High Engagement."



We have established the following KPIs in line with the three pillars. We regularly monitor indicators related to building the human resources portfolio, data-driven talent management, and improving employee engagement, and identify issues and review measures with the aim of “maximizing productivity for each individual.”

In light of changes in the environment surrounding human resources and in the management strategy, we will also continuously assess not only our progress toward achieving the KPIs but also the appropriateness of the KPIs themselves, thereby further enhancing our human resources strategy.

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

Deliver productivity improvements

Achieve our Purpose and improve corporate value

*Percentage of positive responses

Pillar of Human Resources Strategy (1)

Building a human resource portfolio to deliver on our management strategy

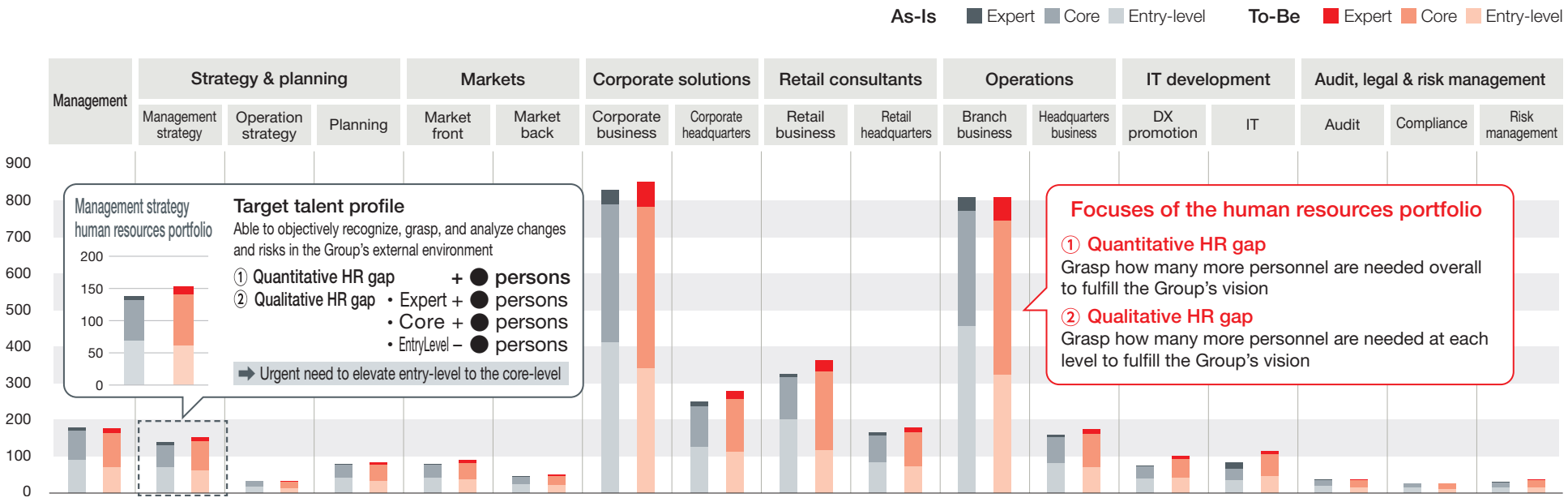
Human Resources Portfolio

The Bank Group believes that, to achieve its management strategy, it is essential to visualize the number of personnel required in each business area and the expertise they need to possess, and to recruit and develop such talent strategically. In the past, we relied in part on experience and individual circumstances when deploying and developing human resources. Consequently, we were unable to fully visualize whether we had the appropriate number of personnel and the necessary expertise to achieve our management strategy.

To build our human resources portfolio, we classify personnel into 17 types, assess their levels within each classification, and visualize them in terms of As-Is and To-Be for each type and level.

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

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



Pillar of Human Resources Strategy (1)

Building a human resource portfolio to deliver on our management strategy

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

As the challenges facing the region and our customers become increasingly complex and require a high degree of expertise, the Bank Group recognizes the development of specialist and management personnel as an important management issue. Moreover, because developing human resources takes time, it is essential to pursue systematic development with a view to the human resources that will be needed in the future.

We believe that in order for the Bank Group to achieve sustainable growth and revitalization for the region, while also enhancing corporate value, developing human resources responsible for service provision is an urgent issue. For this reason, we significantly expanded our investment in human capital in FY2025. We also conducted large-scale training at an unprecedented level, leveraging AI to provide more practical learning, to strengthen our consulting and proposal capabilities for both corporate and retail customers.

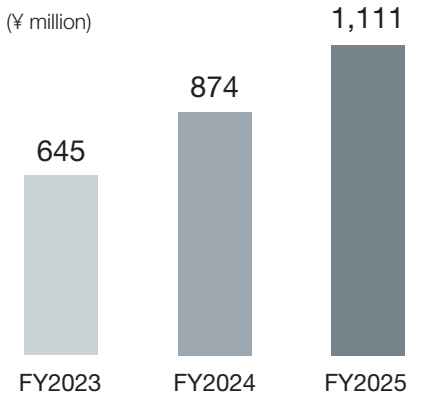
From FY2026 onward, we plan to invest ¥3.5 billion in human capital to establish a human resources development framework for a total 360 personnel over three years, with the aim of deepening the expertise of each employee. We will continue to review and enhance our training framework while accelerating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

Investment in human capital

Results under the previous Mid-term Plan

¥2.6 billion

(3-year cumulative total)



New Mid-term Plan

¥3.5 billion

(3-year cumulative total)

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

Human resources development

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

360 persons — New Mid-term Plan (April 2026 – March 2029)

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

Pillar of Human Resources Strategy (2)

Achieving data-driven talent management

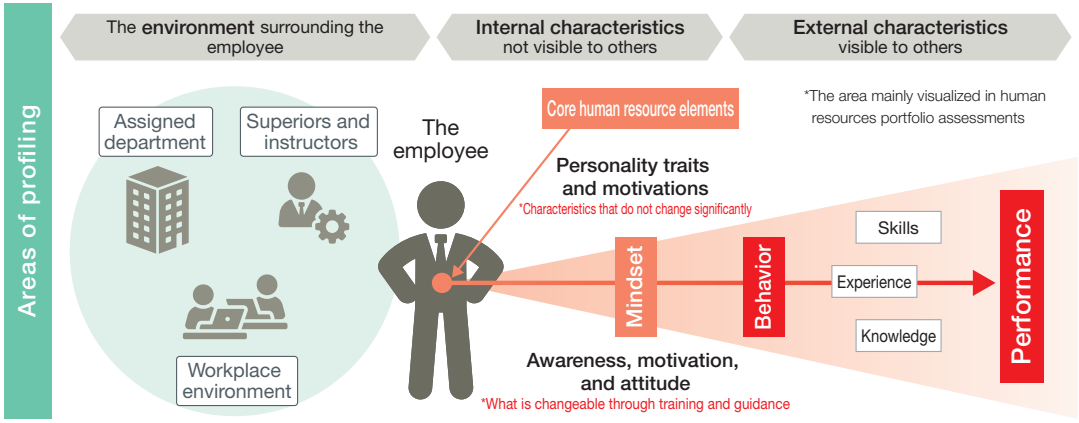
Human × AI Talent Management

As human capital increasingly determines corporate value, we believe that conventional approaches to human resources management have reached their limits. In the past, personnel decisions regarding evaluations and assignments were sometimes influenced by subjective factors, which could give rise to issues concerning employees' understanding and acceptance of those decisions and the rationality of personnel assignments. To address these issues, the Bank Group is using AI to enhance its human resources management. We are actively expanding the use of AI in human resources functions to improve employee engagement by accelerating personnel development, optimizing personnel transfers, and enhancing the objectivity of evaluations. We will also seek to improve productivity by reallocating the time saved through the use of AI to higher-value work. AI is not intended to replace human judgment. Instead, it will serve as a support tool for improving the quality of human resources decisions and employees' understanding and acceptance of those decisions. By continually verifying accuracy and making improvements through ongoing use, we aim to establish more rational and consistent human resources management practices.

Talent Profiling

To implement AI-enabled human resources management, it is essential to accurately understand each employee's individual characteristics, strengths, experience, interests, and skills, and to accumulate and utilize this information as human resources data. However, the Bank Group has not yet accumulated or utilized such data sufficiently, which remains a challenge as we seek to further enhance our talent management. To address this challenge, we will carry out talent profiling to tailor development and placement according to each employee's personal characteristics. Specifically, we will analyze employee data and related data that distinguish high performers from low performers. By applying these success and performance factors to individual employees, we will identify the roles or departments in which they are likely to perform most effectively. We aim to optimize our human resources portfolio and enhance overall employee engagement by utilizing these insights in transfers, recruitment, and personnel development. Data accumulated through talent profiling will also be used to improve the accuracy of AI-enabled human resources management.

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



Pillar of Human Resources Strategy (3)

Building an organization where employees can thrive with high engagement

Engagement Survey

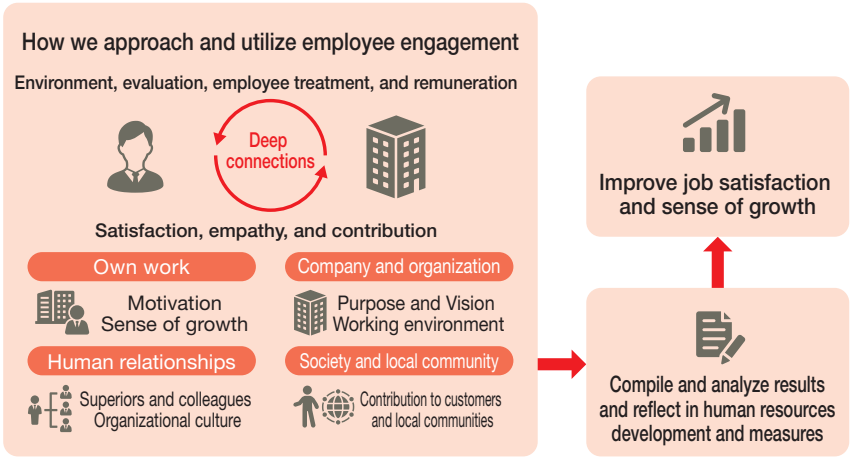
To continue delivering high-quality value to local communities and customers, we believe it is important to be an organization in which each and every employee resonates with the Bank Group's Purpose and Vision and can thrive while experiencing personal growth and fulfillment in their work.

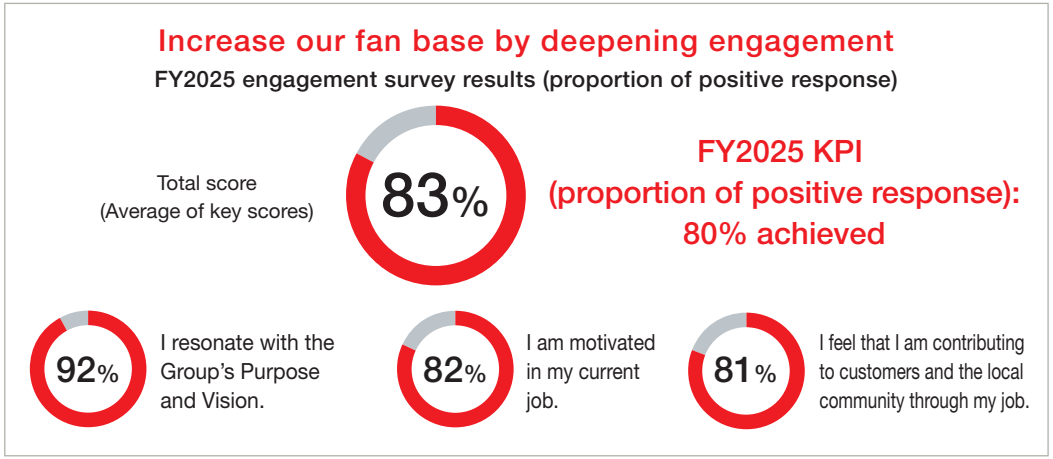
At the same time, as work styles and values become increasingly diverse, what employees expect of their employer is also changing significantly. Moreover, as an organization grows, gaps may arise between the direction the company seeks to pursue and how employees perceive that direction, while issues specific to individual workplaces may become more difficult to identify. To understand these organizational issues and drive improvements, the Bank Group positions the engagement survey as one of its key management indicators.

To gain a more accurate understanding of employee engagement, we conduct semiannual engagement surveys using questions independently designed with insights from external consultants. The results are analyzed across the company as a whole and by division and workplace, and are used not only to identify issues but also to formulate improvement actions and review human resources development initiatives.

Conducting the survey is not an end in itself; rather, we emphasize continuously implementing improvement initiatives based on the results. In response to the issues identified through the survey, improvement actions are formulated both company-wide and within individual workplaces, with the PDCA cycle implemented on an ongoing basis.

As a result of these initiatives, the positive response rate for the overall score increased from 77% in FY2023 to 83% in FY2025. Nevertheless, employee expectations and values are constantly evolving, and different organizational units face different issues. Rather than becoming complacent with the current results, the Bank Group will continue making improvements by listening carefully and responding sincerely to the voice of each and every employee, while fostering an organization in which employees can experience fulfillment and growth in their work. By improving employee engagement, we will create a virtuous cycle between maximizing productivity for each individual and enhancing corporate value, thereby delivering even greater value to local communities.





Pillar of Human Resources Strategy (3)

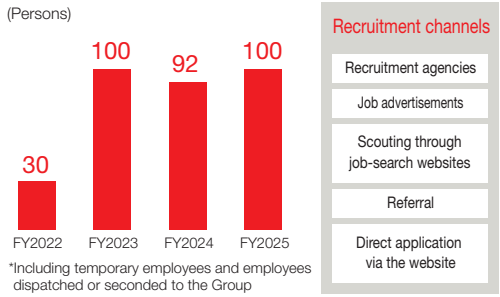
Building an organization where employees can thrive with high engagement

Enhancement of Human Resources Recruitment

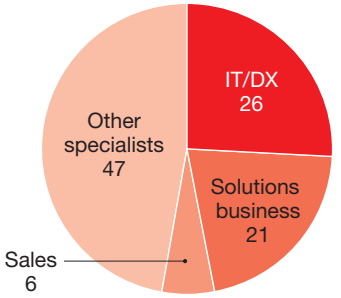
To build the human resources portfolio we seek to achieve, the Bank Group positions recruitment, alongside development, as one of its important means of securing the necessary talent. We view recruitment not simply as a means of increasing headcount, but as the starting point for building an organization in which each and every employee can thrive over the long term with a high level of engagement. Amid the declining birthrate and aging population and intensifying competition for talent, securing the personnel we need is becoming more difficult each year. Competition for highly specialized talent is particularly intense across the labor market, making recruitment a key challenge for sustainable growth. In response to these changes, we are strengthening both new graduate and mid-career recruitment, while focusing on attracting diverse talent who resonate with the Bank Group's Purpose and Vision and will continue moving forward together with us. By emphasizing alignment with our Purpose and Vision and compatibility of values, we aim to promote employees' success and retention after joining the Group and create an environment in which each and every employee can thrive with a high level of engagement.

Since FY2024, the Bank has centrally recruited new graduates for the entire Group. The Bank Group has thereby been striving to provide diverse career paths and facilitate personnel exchanges within the Group. We have also sought to bridge the gap between what applicants wish to do and the actual work at the Bank by providing a number of opportunities to experience hypothetical jobs at the Bank Group through briefings and internships, as well as to speak with current employees. By preventing such mismatches at the recruitment stage, we aim to create an environment in which each and every employee can leverage their strengths and thrive over the long term. In an era of rapid change, securing highly specialized talent is essential to our goal of becoming a financial services group that extends beyond the conventional boundaries of banking. We have therefore enhanced mid-career recruitment substantially, hiring 100 persons in FY2025. Going forward, in addition to increasing the number of hires, we will focus on employee retention and support their success after joining the Group. Through these efforts, we will build an organization in which each and every employee can thrive with a high level of engagement, thereby helping to meet the talent needs identified in our human resources portfolio.

Trends in mid-career recruitment



Breakdown of mid-career hires' backgrounds



Improving Employees' Working Conditions (Pay Increases and Benefits)

Amid intensifying competition for talent and rising prices, creating an environment in which employees can continue working with peace of mind has become an important management priority. There is also a growing need to provide a comprehensive package that includes not only competitive salary levels but also employee benefits and opportunities for growth. In recognition of the efforts of each employee and with the aim of improving engagement, we have been reviewing compensation, including salaries, to bring it to competitive levels. As a result, we have achieved wage increases exceeding 4%-5% for five consecutive years from FY2022 through FY2026. We have also revised the terms and conditions for employees who continue working after age 60, appointing them to positions such as branch general managers on terms equivalent to those offered before age 60. In addition, we have improved the treatment of non-regular employees through measures such as revising hourly wages for part-time employees. In FY2025, we introduced an employee benefits service for all employees and their families, further enhancing our benefits programs to help improve the quality of life of our diverse workforce. We believe that improving the treatment of employees is an important investment in human capital that not only supports employees' lives but also strengthens our competitiveness in attracting talent and improves employee engagement.

The Bank Group regards human resources as its most important management capital and believes that sustainable growth of the Group is achieved through the growth of its human resources. Going forward, we will continue creating an environment in which employees can work with motivation and peace of mind, while enhancing compensation and benefits to respond to diverse values and stages of life.

Pillar of Human Resources Strategy (3)

Building an organization where employees can thrive with high engagement

Health Management and Financial Wellness

To achieve the goal of maximizing productivity for each individual, we believe it is essential to create an environment in which employees can fully demonstrate their capabilities while maintaining good physical and mental health and can work with a sense of financial security about the future. At the same time, the environment surrounding employees is changing significantly due to increasingly diverse work styles and values and the need to support longer careers. Consequently, employees' health-related and financial needs are also becoming more complex. In recognition of these challenges, we are promoting health management and financial wellness.

Based on the belief that creating a company where employees are physically and mentally healthy and feel fulfilled in their work will lead to the provision of quality services to customers, the Bank Group has established the Health Management Declaration and is promoting measures to maintain and improve the health of its employees, with the President as the chief executive. As the practice of health management leads to the realization of the Purpose and Vision, we have formulated the Health Management Strategy Map, and through various measures such as walking campaigns, we are working to reduce presenteeism and absenteeism.

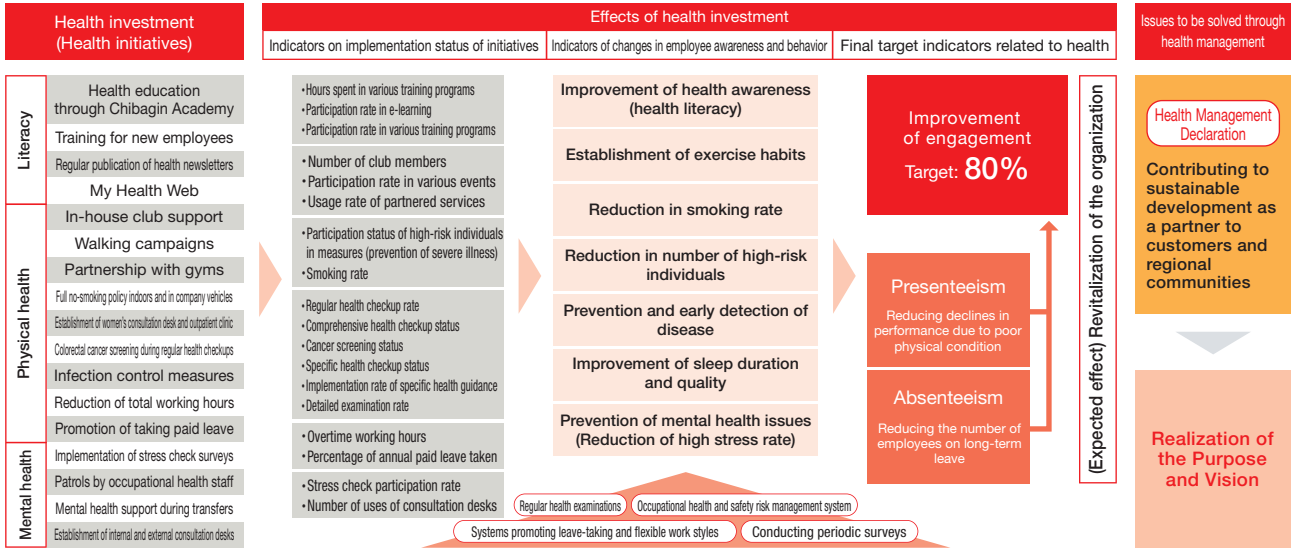
In addition, we are advancing financial wellness initiatives that support employees' financial well-being, in addition to their physical and mental health, so that they can continue working with peace of mind from a long-term perspective. By encouraging the use of the corporate defined contribution pension plan and the employees' share ownership plan, we provide each employee with opportunities to consider their own life plans and asset building. Through these efforts, we help alleviate concerns about the future and support self-directed asset building.

Employees' health and sense of financial security are closely related to fulfillment in their work, engagement, and productivity. Going forward, we will continue enhancing and improving our initiatives based on employee feedback and the results of various surveys. By creating an environment in which each and every employee can thrive, we will generate a virtuous cycle of employee growth, higher engagement, and increased productivity, thereby enabling the Bank Group to continue delivering value to local communities.

Health Management Declaration We have established the Health Management Declaration to clearly state our approach and stance toward health management.

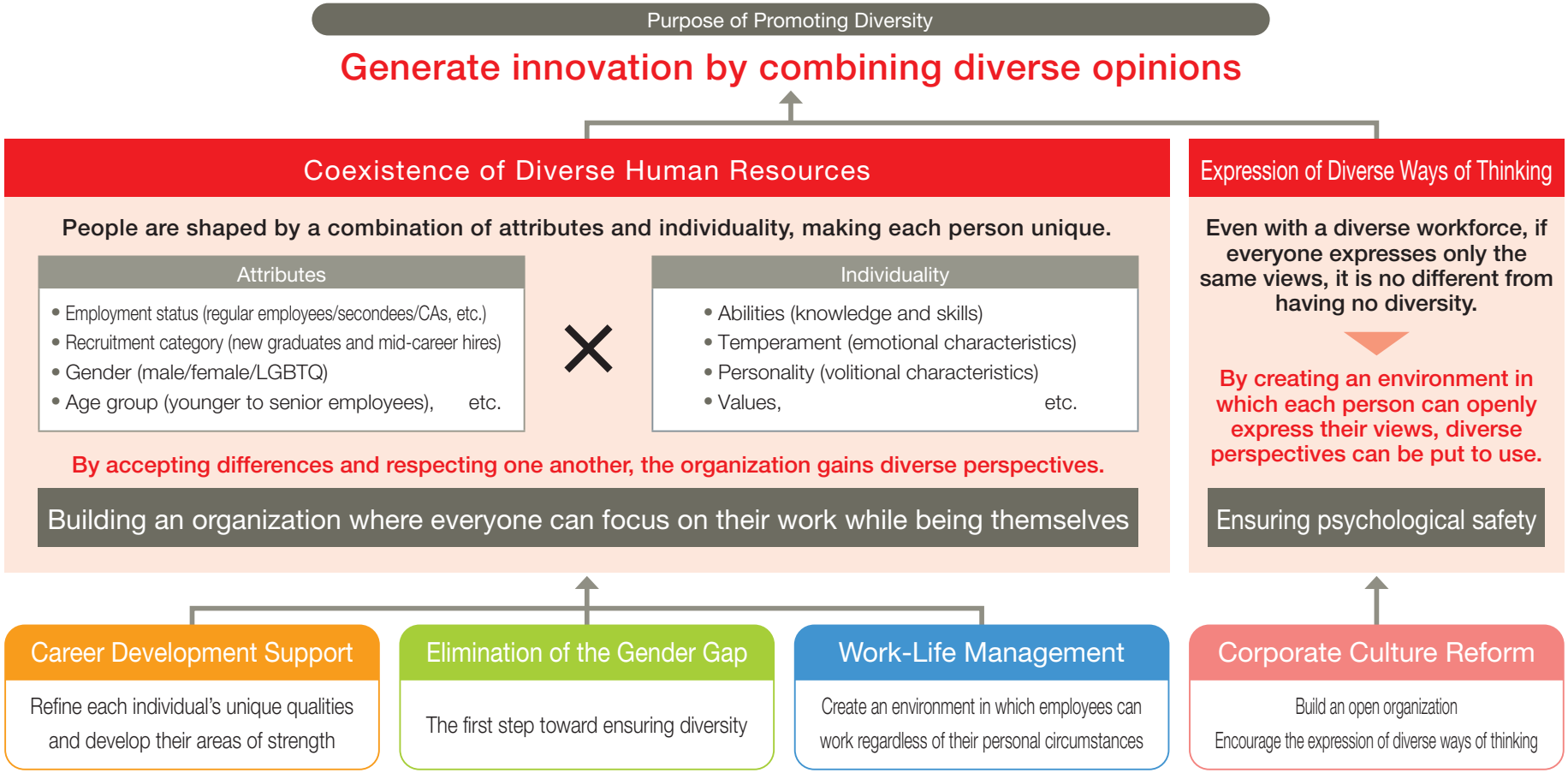
Chiba Bank is working to maintain and improve the physical and mental health of employees and to prevent infectious diseases, aiming to create a workplace where diverse human resources can work with motivation and contribute to the sustainable development of the regional economy as a partner to customers and regional communities. President Tsutomu Yonemoto

Health Management Strategy Map



Diversity

In order to fulfill our mission of contributing to the sustainable development of the regional economy, the Bank Group has positioned the promotion of diversity as a “management strategy for sustainable growth” and is actively working to become an organization that can harness the turbulence of the times by enabling diverse individuals to collaborate and leverage each other’s strengths.
In order to generate greater innovation by combining diverse opinions, we are promoting initiatives with a focus on the four themes of career development support, elimination of the gender gap, work-life management support, and corporate culture reform. We will continue to return value to the regional communities by promoting the coexistence of diverse human resources and the expression of diverse ways of thinking.



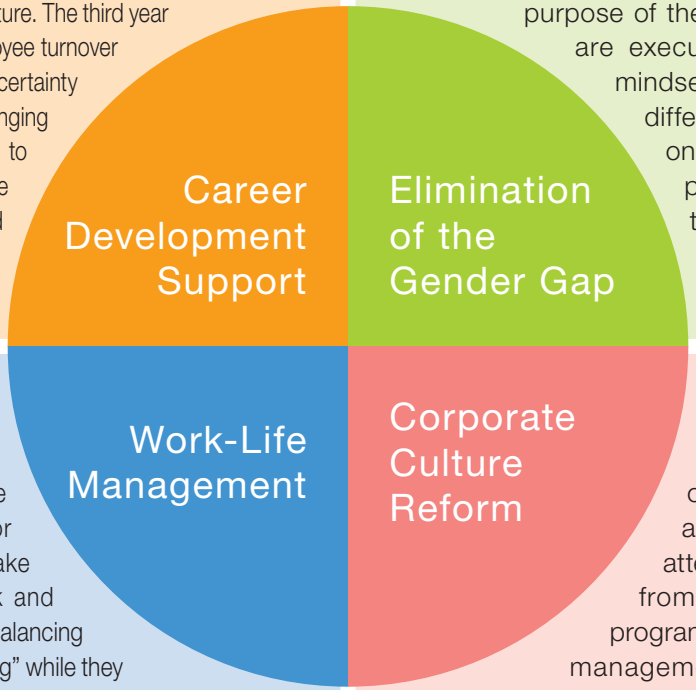
Diversity

Career Development Support

The program is designed for employees in their first three years with the Bank (ages 20 to 26). Through discussions with peers who joined the Bank at the same time, participants identify their strengths, consider how to leverage them in their careers, explore how to balance work with potential future life events, and develop a vision for their future. The third year of employment is generally considered a point at which employee turnover increases, and an external provider's survey found that uncertainty about career paths was frequently cited as a reason for changing jobs. We therefore provided employees with an opportunity to consider a career that reflects who they are, helping to alleviate their concerns and enabling them to envision how they could thrive in the future. Participants responded positively, and we believe the program has had a meaningful impact.

TSUBASA Cross-Mentor

Banks in the TSUBASA Alliance have the TSUBASA cross-mentor system in place, which is a cross-organizational mentoring system. The Bank has been serving as the secretariat since the launch of the initiative. The purpose of the program is to support female employees who are executive candidates, in terms of both skills and mindset. As mentees are matched with mentors from a different bank, the program offers fine-tuned advice on work from those in the same industry, as well as psychological safety that derives from speaking to someone in a different company.



Support for Balancing Work and Childcare Regardless of Gender

Support for balancing work and childcare was long targeted primarily at women. Today, however, we are redesigning all such initiatives to make them available regardless of gender. The Bank offers the "Seminar for Expectant Fathers and Mothers" before employees take childcare leave, "Career Training for Balancing Work and Childcare" when they return to work, and the "Seminar on Balancing Work and Childcare Through Formula Feeding and Weaning" while they are balancing their work and childcare. Through these gender-inclusive initiatives, we are promoting genuine "dual-income and shared-parenting" arrangements. In doing so, we aim to build a highly engaged organization in which employees of diverse backgrounds can be themselves and experience fulfillment in their work.

Diversity Forums

To ensure that all employees, including employees of Group companies, understand the importance of diversity management and take action, we hold a diversity forum every year. The forums are attended by all executives, as well as representatives from each workplace and Group companies. The program of the forums includes messages from the top management, lectures by experts, opinion exchange between participants, and other workshops, creating a platform for mindset and behavior transformation toward diversity management. In addition, each participant declared what action they would take, which leads to concrete changes in behavior.

Diversity

Major Diversity-related Initiatives and External Evaluation

2007	Chibagin Heartful was certified as a special subsidiary pursuant to the Act to Facilitate the Employment of Persons with Disabilities as a regional bank.
2014	Established the Diversity Management Division, and appointed the first female general managers (two persons).
2015	Appointed female outside directors (two persons). Opened an in-house nursery facility "Chiba Institute of Technology Himawari Nursery School" jointly with Chiba Institute of Technology. Signed the Chiba City Iku-Boss Joint Declaration.
2016	Obtained the Eruboshi (stage three) certification for good-standing companies.
2017	Appointed the first female Executive Officer. Obtained the Platinum Kurumin certification based on the Act on Advancement of Measures to Support Raising Next-Generation Children.
2018	Became the first regional bank to be selected as Nadeshiko Brand by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange (selected for five consecutive years until 2022) Opened in-house nursery facilities "Himawari Nursery Chiba" and "Himawari Nursery Kashiwa."* *Closed on March 31, 2023
2019	Then-President Sakuma was awarded the Prime Minister's Commendations to Contributors for Creating a Gender Equality Society by the Cabinet Office.
2020	Became the first financial institution to be selected as New Diversity Management Selection 100 Prime by the Ministry of Economy, Trade and Industry.
2021	Appointed the first female internal director. Became the first regional bank to win the Grand Prize in the Company Prize Advanced Division of the 2021 J-Win Diversity Award sponsored by nonprofit organization J-Win. Ranked first in the Nikkei DUAL survey "NIKKEI Top Companies Supporting Dual-income Parents with Childcare Needs".
2022	Became the first bank to obtain the Platinum Eruboshi certification based on the Act on Promotion of Women's Participation and Advancement in the Workplace. TSUBASA Diversity & Inclusion Declaration. Appointed the first female Chairperson of the Nomination, Remuneration and Corporate Advisory Committee.
2023	Obtained the Platinum Kurumin Plus certification based on the Act on Advancement of Measures to Support Raising Next-Generation Children.
2024	Appointed the first female representative director, as well as the first female Chairperson of the Board of Directors

Data on Active Participation of Women

1. Number of women in senior positions (As of June 2026)
   - Directors: **4**
   - Audit & Supervisory Board Members: **2**
   - Percentage of directors held by women: **40.0%**
   - Percentage of officers held by women: **40.0%**
2. Percentage of supervisory and managerial positions held by women: **19.0%** (As of March 2026)
   (Percentage of leadership positions held by women: **30.5%**)

*Staff with subordinates and staff in equivalent positions, such as branch manager, who are responsible for organizational management as responsible for operation.

Data on Supporting Balance Between Work and Childcare

1. In-house nursery facilities: **2 in Chiba Prefecture** (As of March 2026)
2. Percentage of men taking childcare leave: **97.6%** (FY2025)

*The calculation includes 10 male employees whose spouses gave birth in FY2023 or FY2024 and who began taking childcare leave in FY2025. Conversely, 12 employees whose spouses gave birth in FY2025 are scheduled to begin taking childcare leave in FY2026 or later. Because of this difference in the number of employees carried over between fiscal years, the FY2025 rate was below 100%.

Data on employees with disabilities

- Number of employees with disabilities (group): **173.5** (As of June 2026)*
- Employment rate of people with disabilities (group): **2.73%** (As of June 2026)

*The numbers of employees with disabilities may include a fraction of less than one as they are the figures used for calculating the employment rate of people with disabilities.

Ministry of Health, Labour and Welfare

- Platinum Kurumin Plus Certification (June 2023)
- Encouragement Award in Excellent Workplace Award for Companies with Pleasant Working Environment and High Productivity (Director-General of the Employment Security Bureau Award) (August 2017)
- Minister Prize Excellence Award, Family Friendly Enterprises Category (November 2018)

Ministry of Economy, Trade and Industry

- Nadeshiko Brand (five consecutive years)
- New Diversity Management Selection 100 Prime (November 2020)
- Outstanding Organization of KENKO Investment for Health (seventh certification)

Others

- MSCI Japan Empowering Women Index

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

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Regional Revitalization

53 Initiatives and Case Studies

Initiatives and Case Studies

Providing social value by contributing to the resolution of regional issues is an important mission of the Bank Group.
The Bank Group will contribute to the sustainable growth of regional communities by leveraging and collaborating with regional networks, including local governments and local companies.

Holding the “Chiba Everyone Sports Festival”

In March 2026, the Chiba Everyone and Project Executive Committee, consisting of the Bank, Chibagin Market, and K’s Network, was launched, and the inaugural “Chiba Everyone Sports Festival” was held.

Taking place at the Sanbashi Square in Chiba Minato, the event featured a special program combining the three elements of “watching, experiencing, and enjoying,” offering activities such as sports viewing, sports experiences, and night cruises.

With over 5,000 visitors on the day, the event successfully created a new attraction for the Chiba Minato area.

Live public viewing on a large monitor

A live public viewing of the first-ever matchup between Altiri Chiba and Chiba Jets, both B.LEAGUE teams based in Chiba Prefecture, was shown on a large screen, drawing enthusiastic cheers from more than 600 spectators as they watched the two teams play.

Sports activity booths & food trucks

Approximately 10 sports experience booths, including those hosted by professional sports teams and para-sports from along the JR Keiyo Line area, were set up, and many people, from children to adults, enjoyed the sports activities in the warm spring weather.

In addition, over 20 popular local food trucks were on site, and the event was further enlivened by attractions such as a stationmaster photo booth hosted by the Chiba Branch of East Japan Railway Company and a monorail driving experience offered by Chiba Urban Monorail Co., Ltd.

After-party special night cruise

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



Live viewing scene



Sports experience scene



Event poster

Initiatives and Case Studies

Support for local government DX

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

Survey on AI utilization by local governments in the prefecture

In June 2025, as part of our support for solving issues, we conducted a survey on the actual state of AI utilization by local governments within the prefecture.

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



Holding the local government DX promotion trade fair & DX seminar

In July 2025, we held the “Local Government DX Promotion Trade Fair & Seminar” at the Bank’s Head Office building. This event provided local government workers with an opportunity to gain hands-on experience with various DX tools and engage in direct dialogue with exhibiting vendors about specific ways to utilize them. Marking the third iteration of this event, 14 vendors set up exhibits. In addition, the seminar featured a report on the results of the survey regarding actual AI usage within local governments in the prefecture, and presented easy-to-understand examples of how generative AI can be applied to daily operations. More than 180 people attended, primarily from local governments in the prefecture, helping build momentum for the further advancement of local government DX.



Trade Fair


Seminar

Initiatives and Case Studies

Launch of the “Nanso Boiling Project” to Revitalize the Minamiboso Area

In May 2026, we launched the “Nanso Boiling Project” to revitalize the Minamiboso area and support sustainable community development.

Led by the Nanso Boiling Project Executive Committee, comprising tourism and business organizations in the Minamiboso area and the Chiba Bank Group, the project supports local businesses in bringing new products, services, and events to life. The project will run from May 26, 2026, through May 31, 2027. Throughout the year, we will showcase compelling experiences and attractions that enable visitors to enjoy the Minamiboso area in all four seasons.

Nanso Boiling Project Executive Committee

CHIBA BANK　Chibagin Market

The TATEYAMA Chamber of Commerce and Industry, Minamiboso City Tourism Association, Tateyama City Tourist Association, Minamiboso City Asai Society of Commerce & Industry, Minamiboso City Uchibo Society of Commerce & Industry

Supported by: Tateyama City, Minamiboso City, Kamogawa City, Kyonan Town, and Chiba Prefecture

In cooperation with: Kamogawa City Tourism Association, Kyonan Town Tourism Association, and East Japan Railway Company, Chiba Branch Office

Origin of the “Nanso Boiling Project”

The project was named to express our aspiration to uncover overlooked products, services, and events in the Minamiboso area—the southernmost part of the Boso Peninsula, comprising Tateyama City, Minamiboso City, Kamogawa City, and Kyonan Town—and promote them widely through crowdfunding campaigns, stamp rallies, market events, and other initiatives, thereby “bringing Chiba Prefecture to a boil with excitement, starting from Minamiboso.”



Launch of the first “Summer” initiatives

The first six initiatives, based on the theme of summer, were launched on C-VALUE, a rewards-based crowdfunding platform operated by Chibagin Market.

The initiatives were designed to offer participants the opportunity to experience the unique summer attractions of the Minamiboso area. They include a special chartered-train tour to Iwai Beach in Minamiboso City, jointly organized by East Japan Railway Company’s Chiba Branch Office and Chiba Bank.





Social Contribution

57 Social Contribution Activities at Chiba Bank
58 Sponsorship of and Cooperation with Local Community Activities

Social Contribution Activities at Chiba Bank

Under its Purpose, “To create a local community better suited to bringing each person’s hope to life,” the Bank aims to enhance its corporate value by contributing to the revitalization of the regional economy and local communities.

Purpose
“To create a local community better suited to bringing each person’s hope to life”
→ **Contribution to the revitalization of regional economy and communities**
→ **Enhancement of civic pride and well-being among people in local communities**
→ **Enhancement of the Bank’s corporate value**

Sponsorship of Local Sports Teams

The Bank sponsors local sports teams cherished by their communities. Through these activities, we strengthen our ties with local communities and contribute to enhancing the well-being of local residents.

Special sponsorship of the 30th Chibagin Cup

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

With the aim of supporting local J-League teams and promoting local sports, the Bank has been a special co-sponsor of the Chiba Derby Match, a pre-season match between the two teams, since the first event in 1995. To commemorate the 30th edition of this event, a “Legends Match” featuring former players from both teams was held. The event attracted a large crowd, with attendance reaching a tournament-record 13,556 at Sankyo Frontier Kashiwa Stadium. In line with the change to the J.League season calendar, the next Chibagin Cup is scheduled to be held as a summer night match.





Title sponsorship of home games hosted by the local basketball club

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





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Sponsorship of and Cooperation with Local Community Activities

Sponsorship of Local Sports Teams

Corporate Baseball Chibagin Cup

In March 2026, the Bank sponsored the Corporate Baseball Chibagin Cup, a game between two Chiba-based corporate baseball teams, Nippon Steel Kazusa Magic and JFE East Japan. The matchup between these two powerhouse teams, both perennial contenders to represent Chiba Prefecture in the Intercity Baseball Tournament, drew 1,700 spectators to ZOZO MARINE STADIUM.

JFE East Japan won the game 7-2 to become the inaugural champion.



Sponsorship of and Cooperation with Local Community Activities

Supporting a mini-orchestra event for children

In March 2026, the Bank supported the event “Let’s Play with the Orchestra!” co-hosted by the Chiba Prefecture Cultural Promoting Foundation and the Chibagin Mirai Foundation. The event was held to introduce children and their families to the joy of music. Professional musicians and singers were invited, and the event was held in two sessions, one in the morning and one in the afternoon. On the day of the event, 492 people gathered in the Main Hall on the third floor of the Bank’s Head Office building to enjoy singing and dancing.



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

In August 2025, Chibagin Heartful Welfare Fund, a public charitable trust, awarded a total of ¥8 million in grants to 13 organizations.

The fund supports social welfare activities conducted by social welfare corporations and volunteer groups in the form of grants with the aim of enhancing social welfare in Chiba Prefecture. Including the grant this year, the cumulative record of grants reached 200 cases totaling ¥116 million.



Chibagin Food Drive

Under a comprehensive cooperation agreement related to food provision with Food Bank Chiba, the Bank conducts the Chibagin Food Drive every year. In addition to donating 153.6 kg of food collected in February 2026, the Bank donated 19 cases of long-life crackers for emergency use (1,330 packages) and 14 cases of “Sonomanma Gohan Three-flavor Meal Sets” (420 packages) in March of the same year.

These donations were delivered mainly to local residents through community meal programs for children and other channels, helping support people in need of food assistance.



Career and Financial Education Initiatives

1

The Bank's Commitment to Supporting "Each Person's Hope"

The Bank provides career education that encourages students from elementary school through university to consider what it means to live true to themselves and reflect on their own values, together with financial education that helps them turn their aspirations into reality.

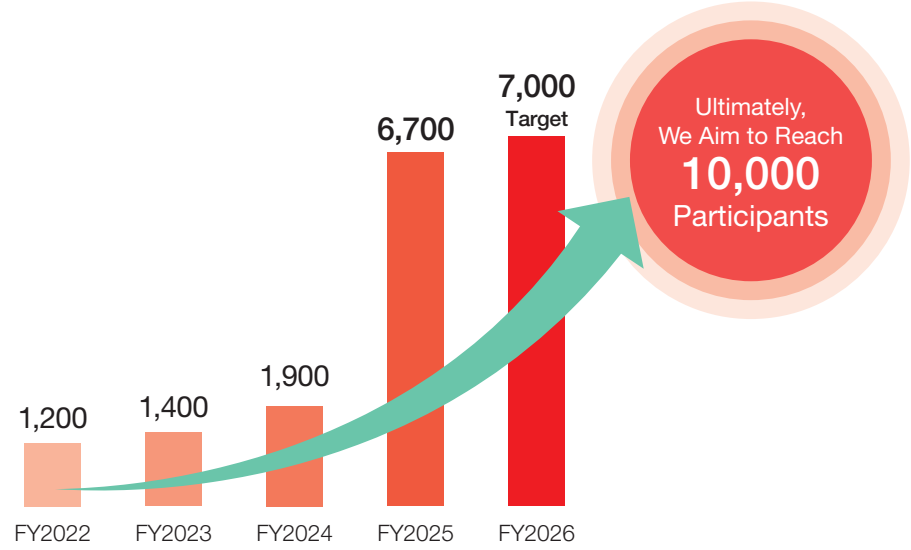
These initiatives put into practice the Bank's Purpose: "To create a local community better suited to bringing each person's hope to life." In an era of profound change, it is increasingly important to develop the ability to consider what happiness means to oneself and who one aspires to be, and to make proactive choices about one's own life. Realizing those aspirations also requires learning how to manage money appropriately and developing the perspective needed to broaden the range of choices available.

By providing children with opportunities to develop dreams and aspirations and think about their futures, the Bank aims to support them in making decisions for themselves.



2

Performance Trends



The Bank continues to enhance its programs by shifting from lecture-based to participatory formats, rigorously analyzing post-program surveys and providing feedback to schools, expanding delivery channels, and developing program staff and support personnel. In FY2026, the Bank also plans to introduce new content designed to help prevent financial problems.

Going forward, the Bank will continue to support children's learning, while expanding its points of contact with local communities and fostering a greater understanding of and sense of affinity with the Bank.

Career and Financial Education Initiatives

3



Key Features of the Bank's On-site Classes

The Bank's on-site classes have three main features.

(1) Classes that foster children's initiative

In addition to teaching students about banking and finance, the classes provide opportunities to consider how to live in a way that is true to oneself and how to manage money appropriately. The Bank places particular importance on the following learning process: Experience → Discover → Articulate → Relate It to One's Own Life For students from elementary school through university, the classes are tailored to each stage of development and provide opportunities to think proactively about their lives and futures.

(2) Participatory classes incorporating group work

The Bank's basic educational approach is "do not impose and do not compare." Moving beyond one-way lectures, the classes incorporate group work that enables students to deepen their own thinking while recognizing differences between themselves and others and becoming aware of diverse values. Rather than teaching unilaterally, instructors pose questions and remain attentive to learners' thought processes, supporting their reflection and initiative.

(3) Assessment of outcomes and feedback to schools

After each class, the Bank conducts a survey to assess students' satisfaction and understanding and provides the results to their schools as feedback. Through these efforts, the Bank continually improves and enhances its class content while supporting ongoing learning in schools.

4

Feedback from Participants

- "The speaker spoke clearly, and the content was interesting and engaging."
- "I realized that it is important not only to make money grow, but also to reconsider unnecessary spending."
- "The class changed the way I think about the relationship between happiness and money."
- "I want to learn more about the wider world so that I can get the job I want in the future."
- "It was a great class that really made me realize how important money is."
- "The talk was very easy to understand, and I am excited to see what kind of job I will have in the future."
- "It was really enjoyable because we learned things that we could not find out simply by searching online."
- "I felt that Chiba Bank cares not only about banking, but also about us."
- "Chiba Bank now feels closer to me."
- "Thank you for supporting everyone's dreams."
- "I can now think more deeply than before about the work of bank employees and my own future."
- "I learned a lot from seeing how Chiba Bank employees perform the important work of connecting people in the community through gratitude."
- "I gained a really good understanding of how important money is and how demanding work can be. The class made me want to work at a bank."

Sustainability Report 2026

Cautionary Statement

This report contains forward-looking statements, including the Bank Group's plans, targets, and strategies. These statements are based on information available at the time of the preparation of this report and on certain assumptions deemed reasonable. They are not intended to guarantee future performance or results. Actual performance and results may differ from these forward-looking statements due to changes in the business environment and various risks and uncertainties.

Editorial Policy

This report is intended to supplement the non-financial information provided in the Bank's Integrated Report and to inform stakeholders of the Bank's approach to sustainability, materiality, governance framework, and sustainability initiatives. For detailed data and the latest information, please refer to the Bank's website (Sustainability) and other relevant resources.



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