

DX Strategy, Sustainability, Outside Director Discussion Meeting

**April 11, 2022
THE CHIBA BANK, LTD.**

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Outside Director Discussion Meeting

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DX Strategy

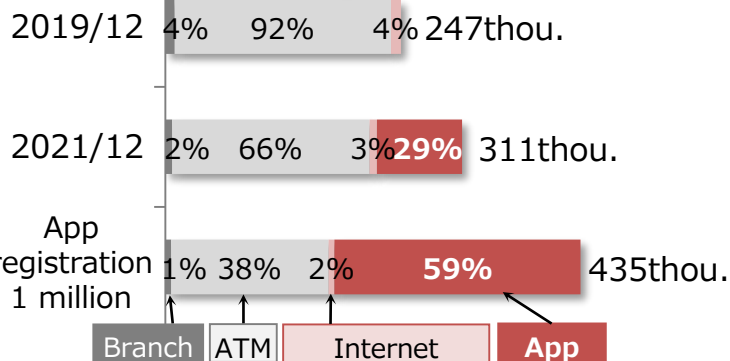
Environmental Awareness

Accelerated progress in digitization due to the impact of the COVID-19

Banking transactions

Number of users per day per channel

App become the main contact point for customers

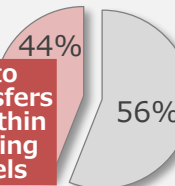


※ Aggregation targets : Individuals only
Counts : Number of cases

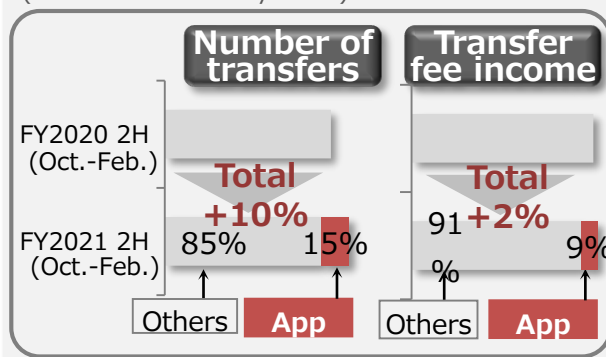
Money Transfers via app

Transfers to other banks via app

Customers to whom no transfers were made within 1 year, including other channels



(June 2021-February 2022)

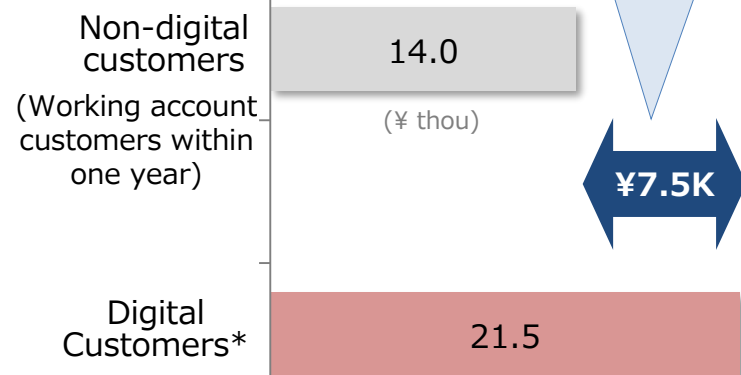


Digital Customer Profitability

Revenue per customer

[Annualized results for the 1H of FY2021]

Exceeds new app customers acquisition cost ¥1.2K/case

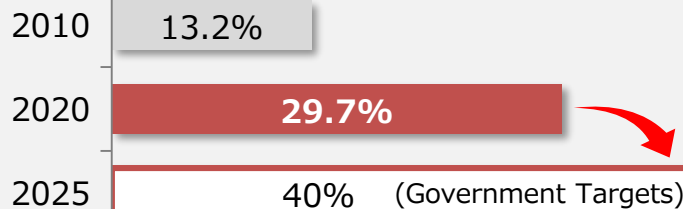


※Application registrants, Internet banking subscribers, etc.

Consumption transactions

Cashless transaction ratio

Cashless market in Chiba 2020⇒2025 **Approx. ¥1.2 tril. expansion**※



Cashless Market Size in Chiba※

¥3.5 tril.

¥4.7 tril.

※Private final consumption expenditure in Chiba Prefecture (2018) ¥15.6 tril., excluding ¥3.8 tril. for housing and corporate equipment, is estimated to be ¥11.8 tril., which is consumption expenditure that can be met by cashless.

Source: Ministry of Economy, Trade and Industry

DX-certified operators



Mar. 2022 Certified as

"DX-Certified Operator"

New

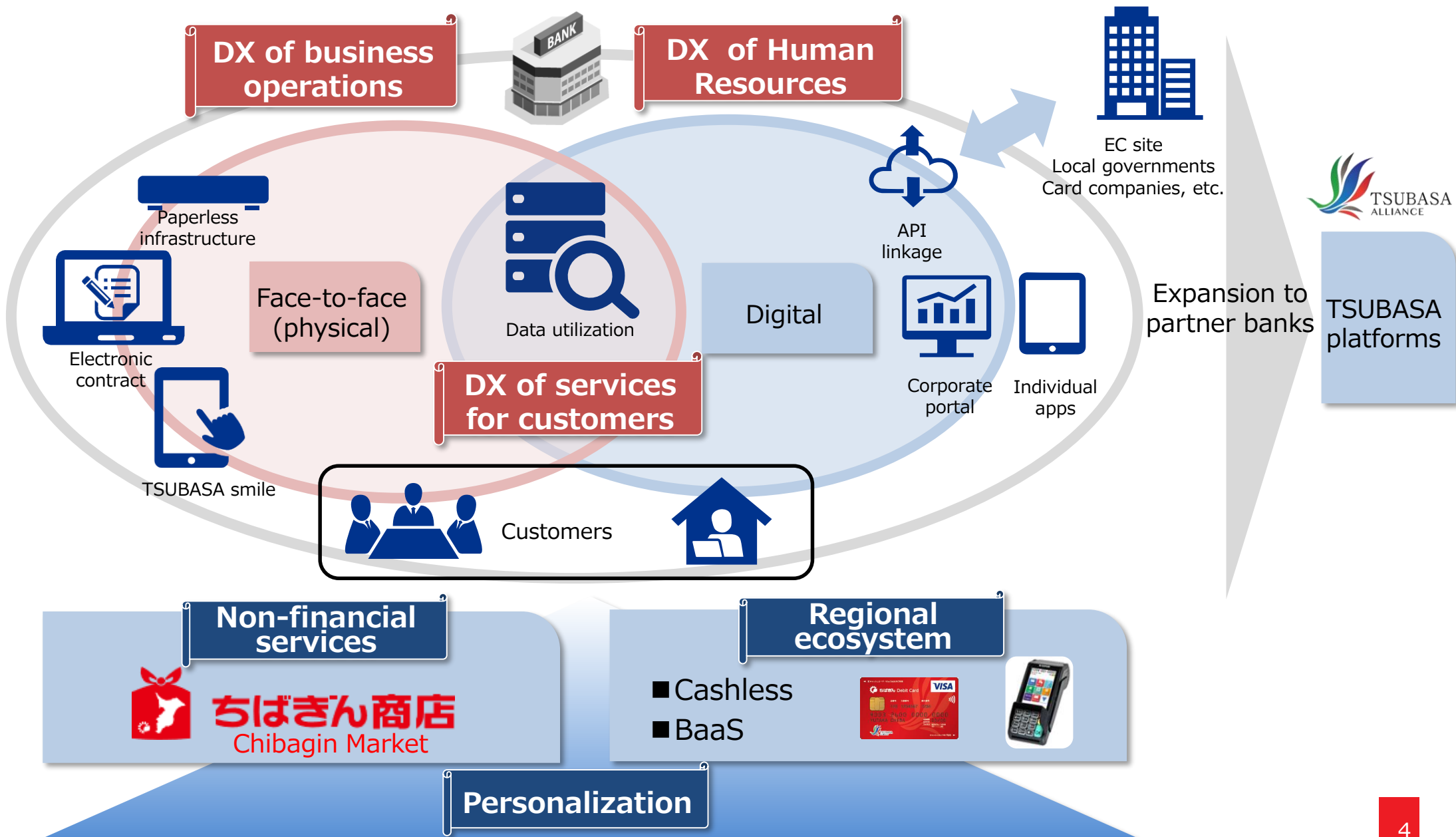
Mar. 2022 **New** Application of **DX Tax Incentives**※

FY2022 **Tax saving effect : ¥50 mil.**

※Second bank after Musashino Bank, among Japanese banks

Overview of DX Strategy

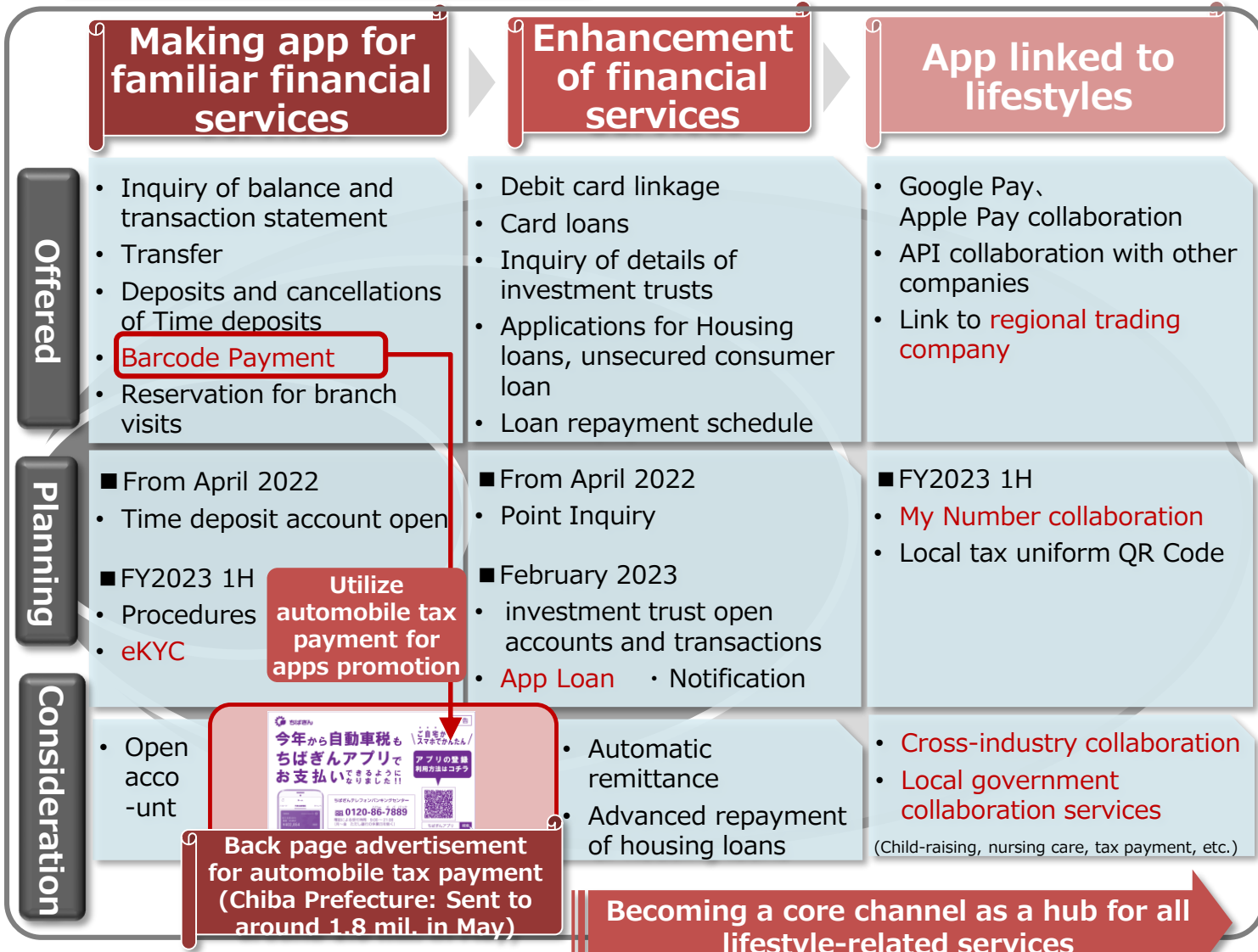
Reform the bank itself through DX



Continue upgrading for "app linked to lifestyles"



Provide "best app" to all customers
~ App connected to customers' lifestyles and used always ~

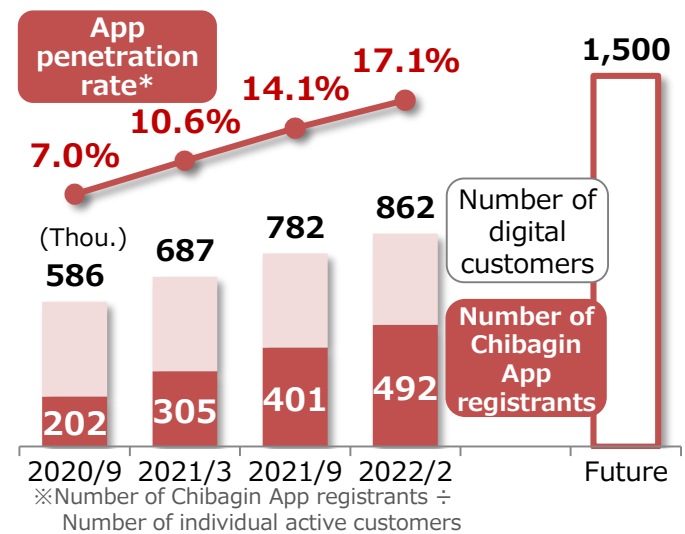


Utilize automobile tax payment for apps promotion

Back page advertisement for automobile tax payment (Chiba Prefecture: Sent to around 1.8 mil. in May)

Becoming a core channel as a hub for all lifestyle-related services

Number of digital customers and Chibagin App registrants, App penetration rate



Expansion to TSUBASA Banks

Acceptance of HR from application introduction banks ⇒ **Developed by the entire TSUBASA**

4 banks Introduction

- Musashino
- Chugoku
- Gunma
- Ryukyu **New**

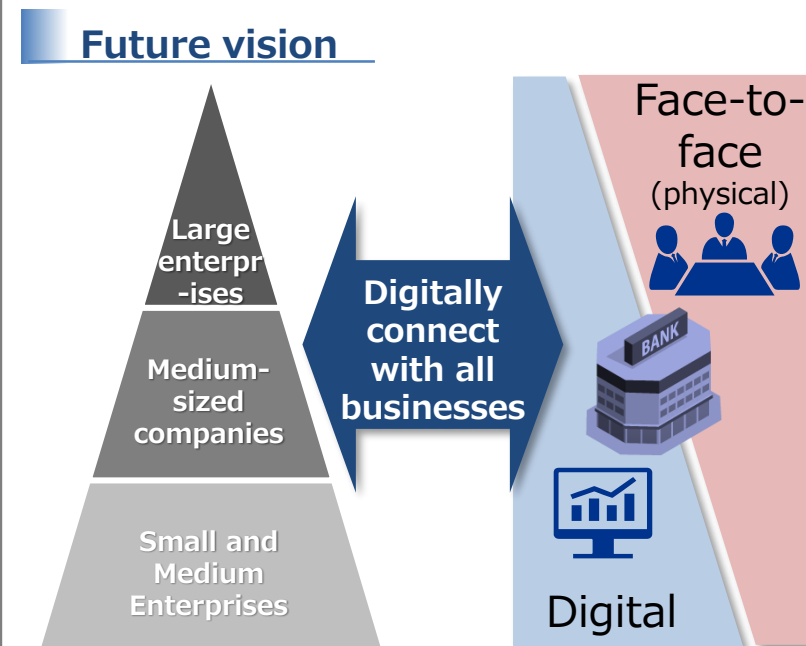
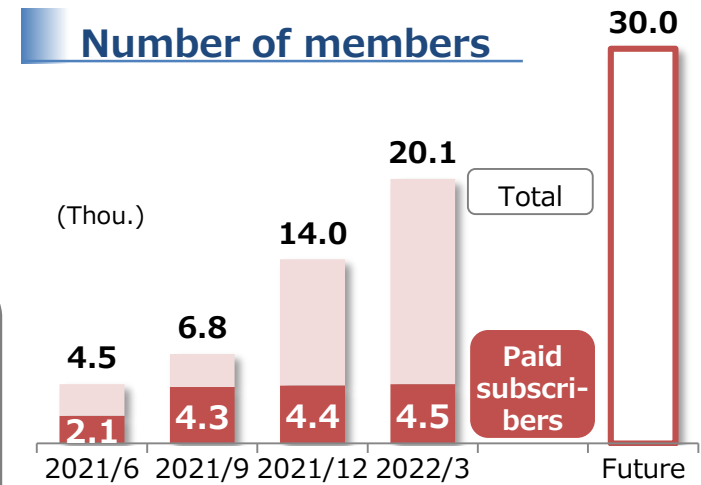
Reduction development costs Approximately 50%

Digital channel that will serve as a hub for all services linking corporate customers and the Bank



Providing **"best corporate portal"** to all customers
 ~ Corporate Portal as a hub for all services and indispensable for business ~

	Connect with digital	Digitize financial services	Resolving management issues
Offered	<ul style="list-style-type: none"> Chat Disseminating useful information for management February 2022 New Web conferencing 	<ul style="list-style-type: none"> Account balance and transaction Transition trends (Graphical) February 2022 New Account information comparison function 	<ul style="list-style-type: none"> BigAdvance
Planning	<ul style="list-style-type: none"> From May 2022 Questionnaire function 	<ul style="list-style-type: none"> From May 2022 List of other banks' accounts Digital Delivery of Repayment schedule Inquiry of borrowings list 	
Consideration	<ul style="list-style-type: none"> Cooperation with the internal messaging function 	<ul style="list-style-type: none"> Cash flow visualization Acceptance of loan applications Links with electronic contracts 	<ul style="list-style-type: none"> Management diagnosis, financial analysis Collaboration with the group company website Provision of business systems



Realize moonshot goals ⇒ Go to the next step

Data integration



Realization of data search system that can obtain "anytime," "what you want," and "in the way you want."

July 2021 **Moonshot goal realized**

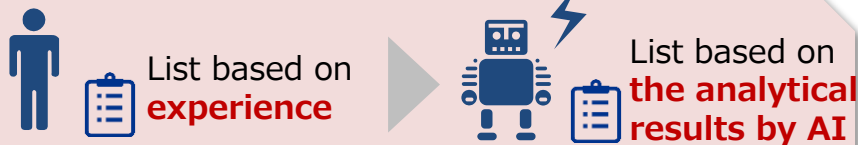
Distributing a list to branches

<Results from July 2021 to March 2022>

- Number of lists delivered: 254
- Number of customers: 227 thou.
- **Contact rate: 22%***

*Only verifiable items are posted.

Future Vision

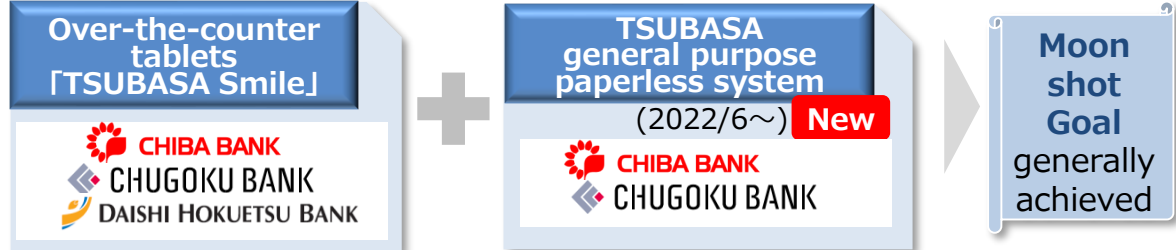


Sophistication of marketing strategies
(Optimize customer approach through personalization, realize automation)

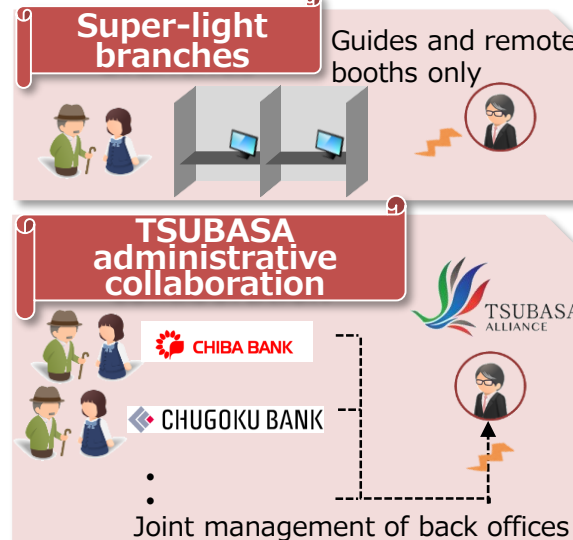
Business efficiency



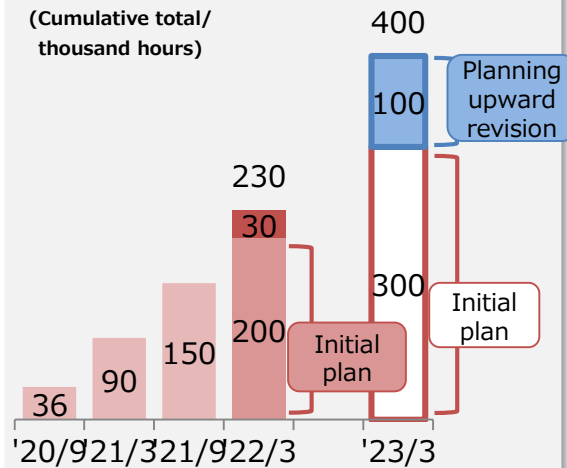
Eliminate the use of paper and stamps completely within the bank



Future Vision



Amount of reduction in operations



Non-financial Services ~ Regional Trading Company ~

Building a regional ecosystem with "non-financial services" as a hub



Step 1. "Regional Products"

Creating "products and services that can trigger regional revitalization" from Chiba and **create products and services that represent Chiba.**

Cloud Funding

Discovery and creation of new products and services

EC site

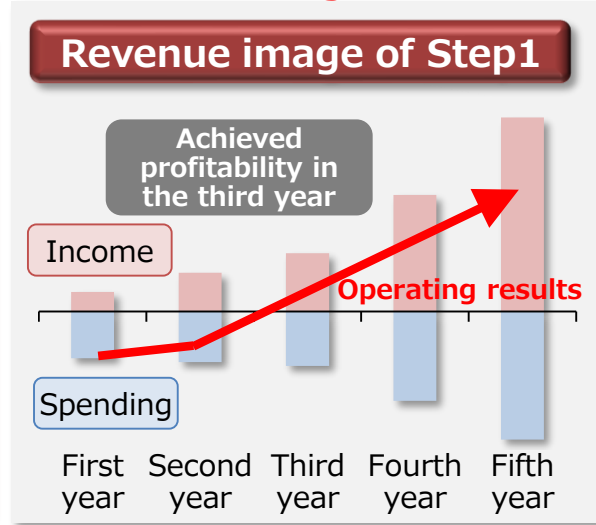
Continue to sale

Individual brand

Brand individual products

Open "C-VALUE" a crowdfunding site (From October 2021)

- Total number of open projects 51 (75% of closings achieved target amount)
- Number of members: More than 4,000



Step 2, "Life Events"

① Housing (Scheduled start of trial from the 1H of FY 2022)

Up to now: only ④

From now: ①

CHIBA BANK

Discovering latent needs using data utilization, personalization

② Automobiles

CHIBA BANK

ちばぎんリース株式会社 Chibagin Leasing

ちばぎん商店 Chibagin Market

Real estate companies

ちばぎん商店 Chibagin Market

Affiliated real estate companies

Concierge service for home purchases

④ Customer referrals (Housing loans)

① Customer referrals

③ Customer referrals

② Customer referrals

Provide one-stop financial and non-financial services, involving from the upstream of commercial distribution related to life events

② Automobiles

Step 3: "Living"

Supporting consumer activities on a new daily to realize "Links to Lifestyles"

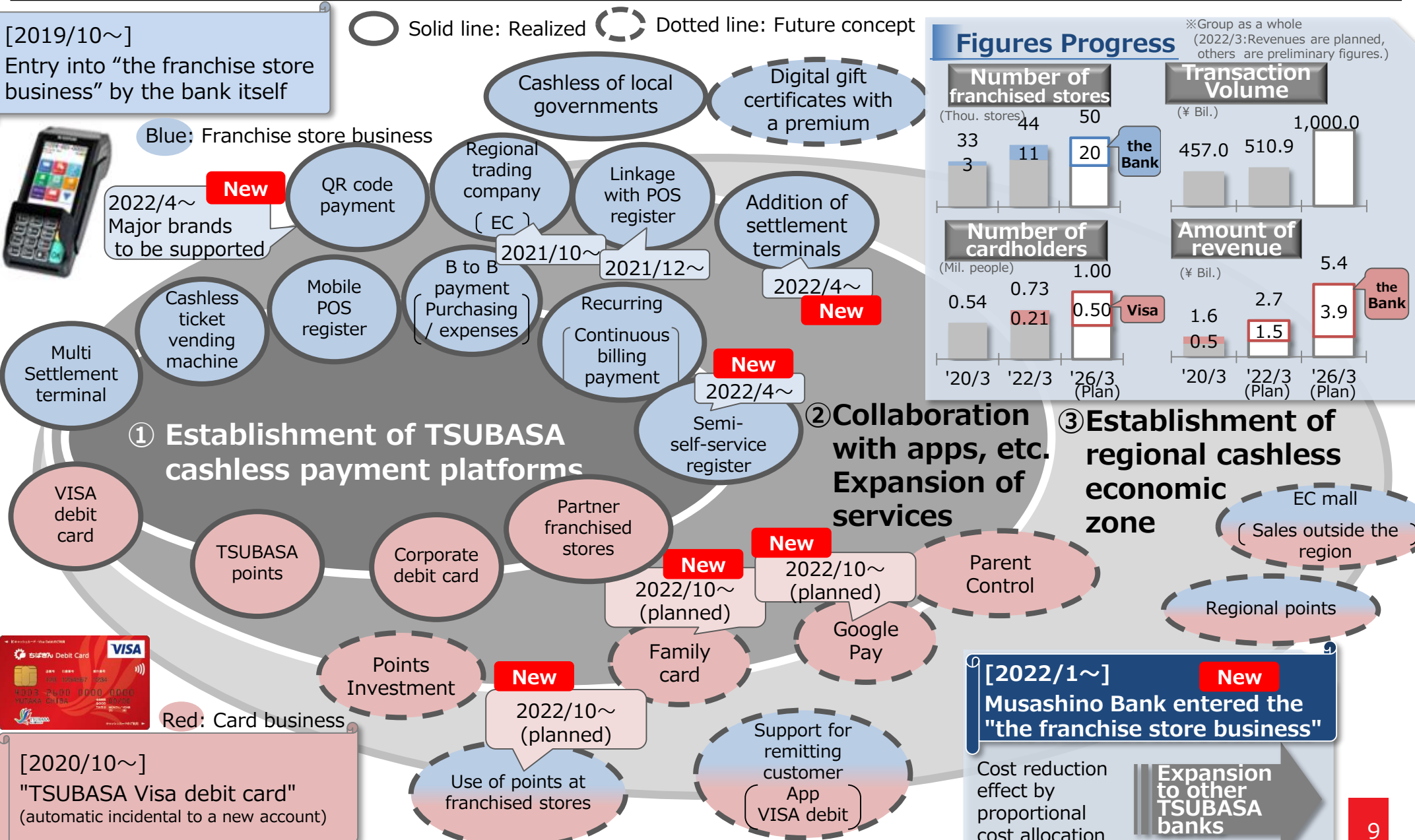
[Major areas]

Health/
Nursing care

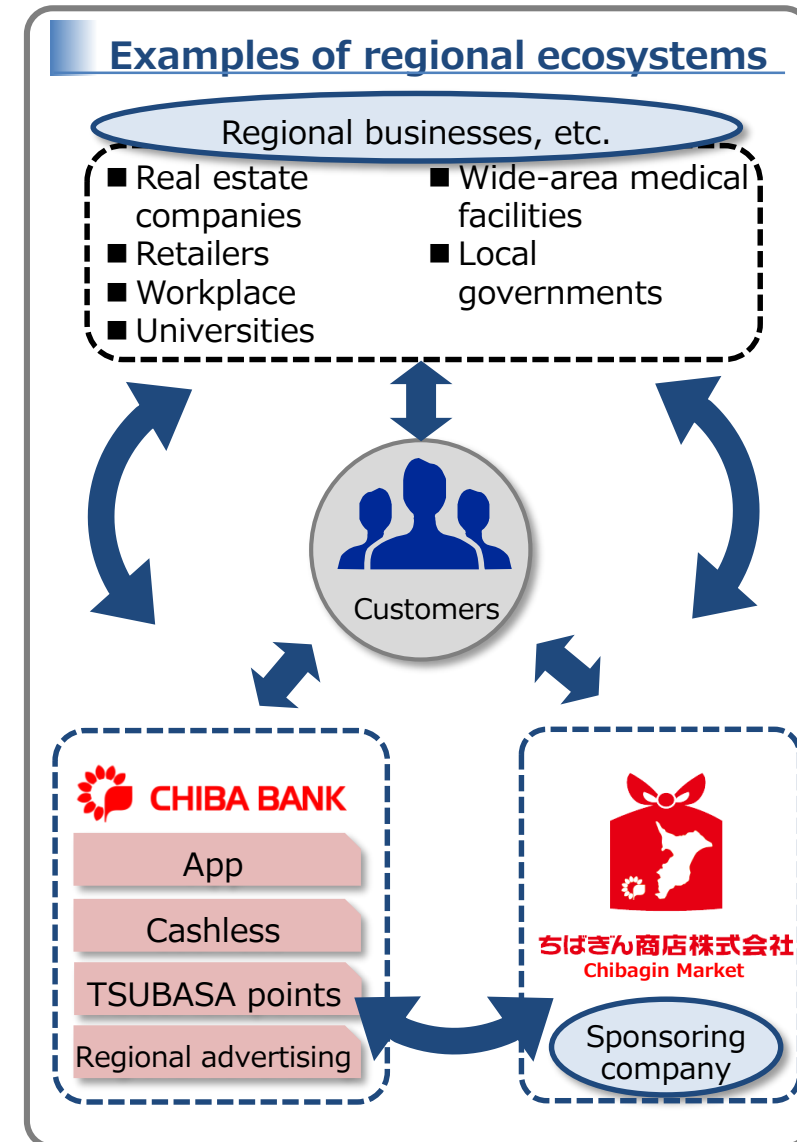
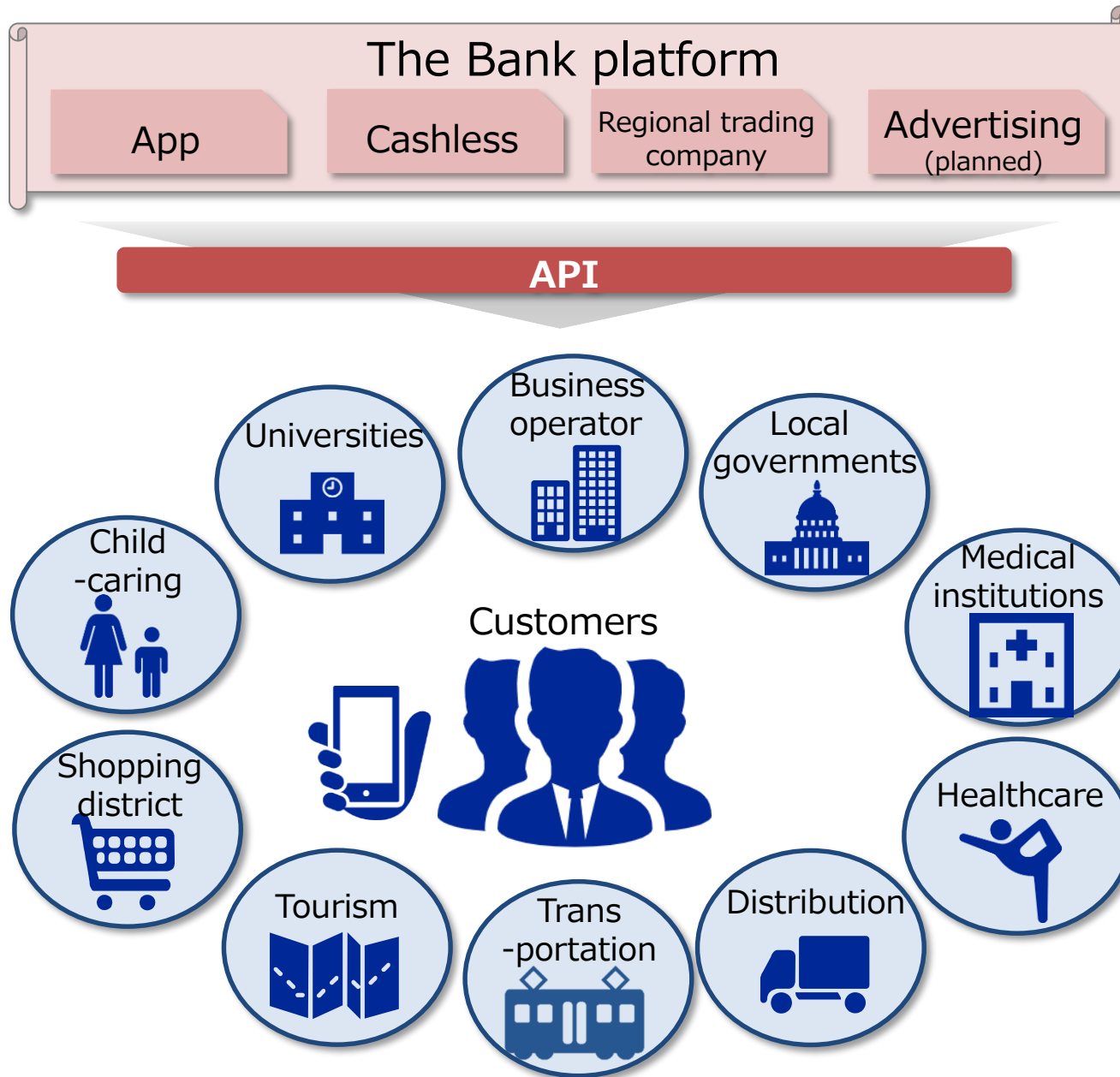
Education

Food
retailing

Establishment of a regional ecosystem

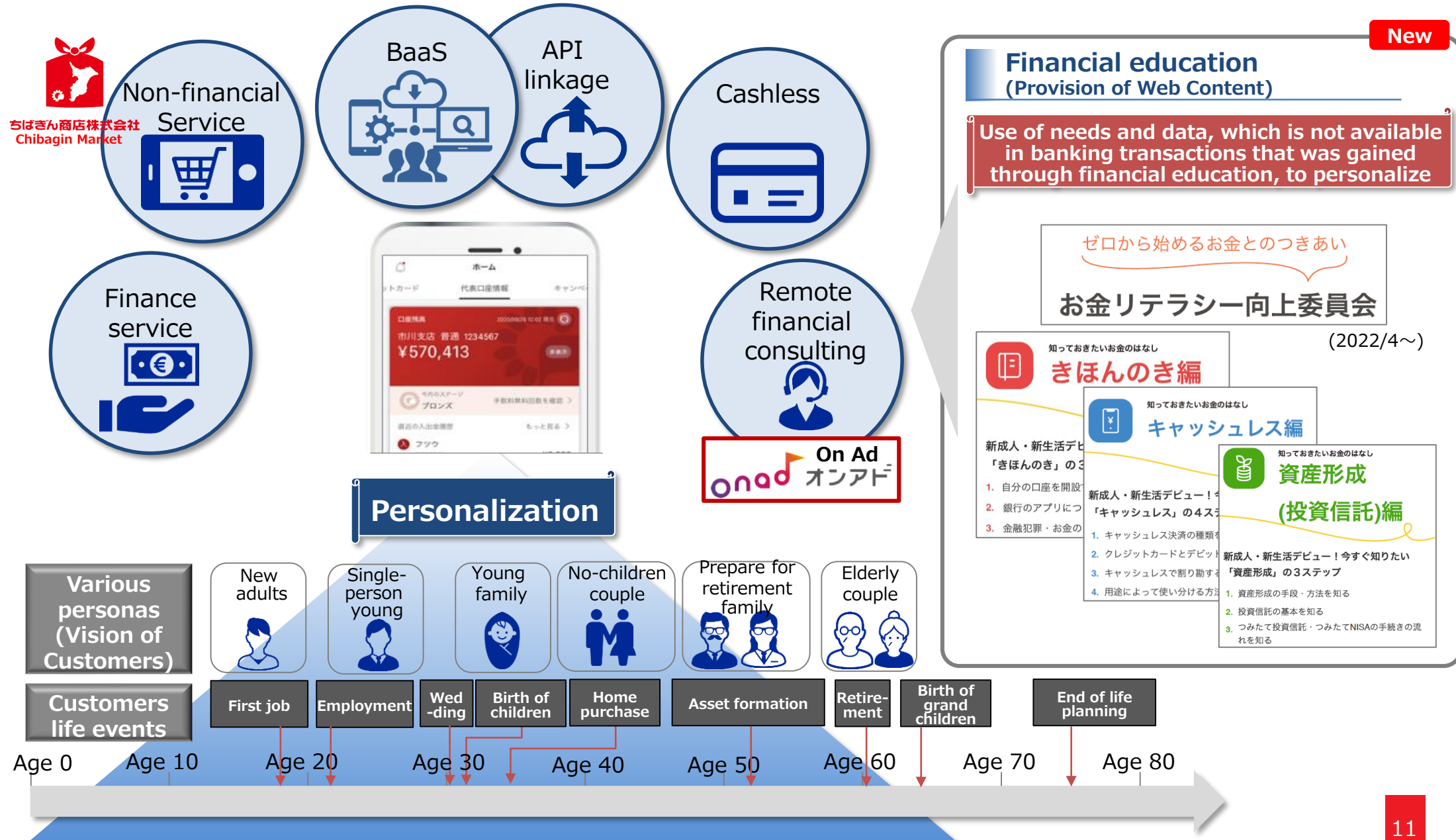


Providing the Bank platform as "BaaS" and building regional ecosystem



Personalization

Identify latent needs based on data analysis and make precise proposals tailored to persona and life events



Aggressive development of new businesses

Remote financial consulting services

From April 2022
Start operations

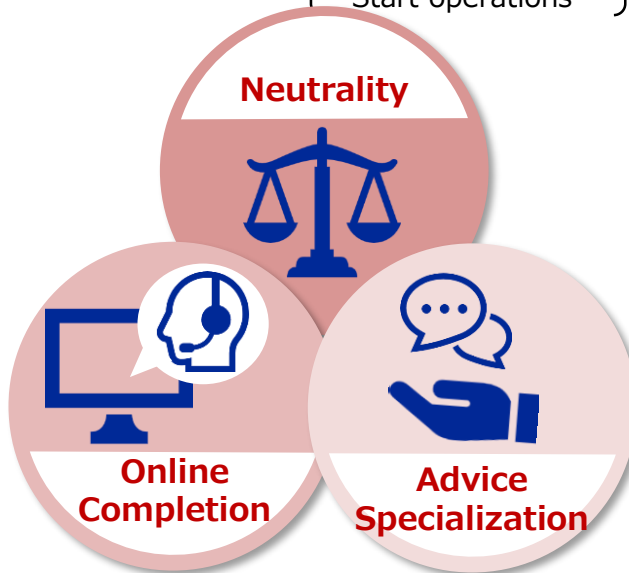
New

NOMURA



Equity Participation

On Ad



あなただけのオンリー・アドバイス

お金の「わからない」を「わかる」に。

オンアドが解決します!

- スマホ/PCでどこでもつながる
- 具体的な相談が、決まっていなくても大丈夫
- アドバイザーを自由に決められる
- 自分だけのプランが見つかる
- アドバイザーを自由に決められる
- 自分だけのプランが見つかる

オンアドで相談できる!

5つのカテゴリー

詳しく知りたいカテゴリーを選択!

- ライフプラン
- 資産形成・運用
- 保険
- 相続・贈与
- ローン

将来の夢や目標を叶えるために

シミュレーションで何をすべきか

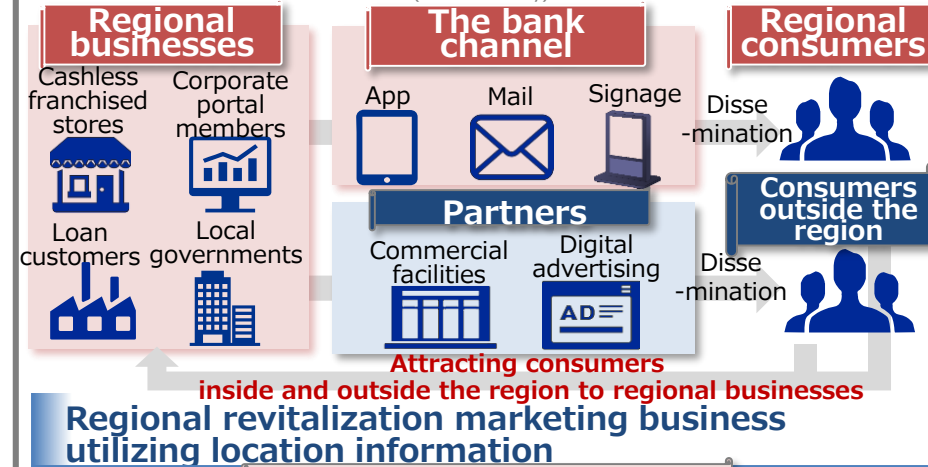
見える化 × 明確化

あなたのお金についての課題を見出し、投資助言者として有価証券の活用も視野に入れたプランシミュレーションを行います。課題の抽出だけでなく、今後取るべき対策までアドバイスを行います。

Advertising business

Advertising market-size* in Chiba Prefecture: Approx. 60 billion yen

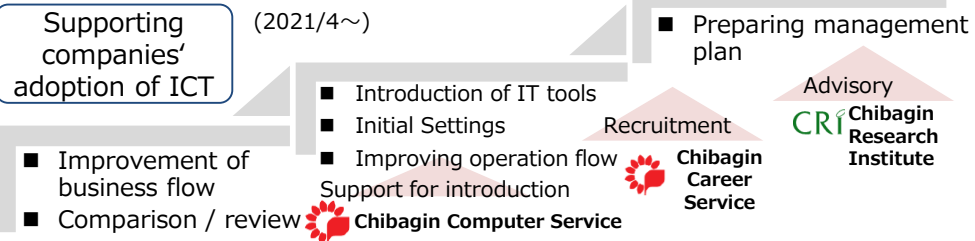
*Calculated by the Bank based on the Economy, Trade and Industry Book, Survey of Economic Structure and number of Small and Medium-sized Businesses (advertisers only)



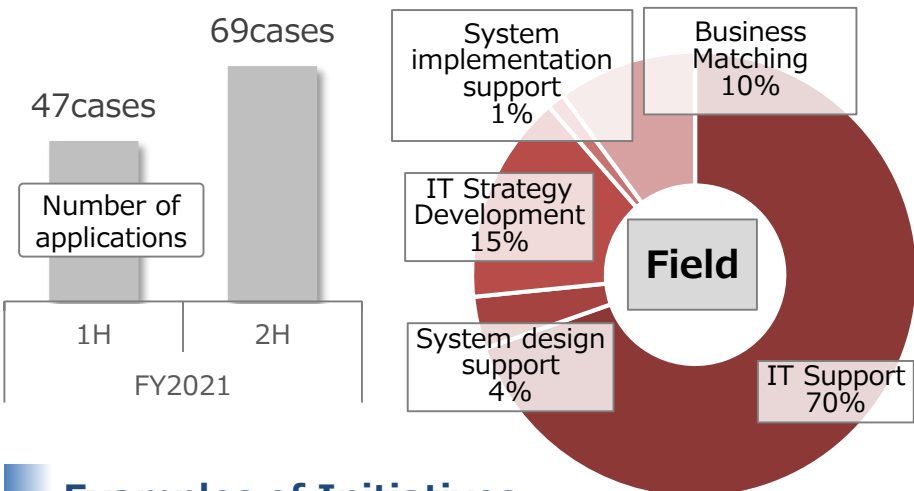
ICT Consulting · Local Government DX

Support DX in Chiba Prefecture as a whole

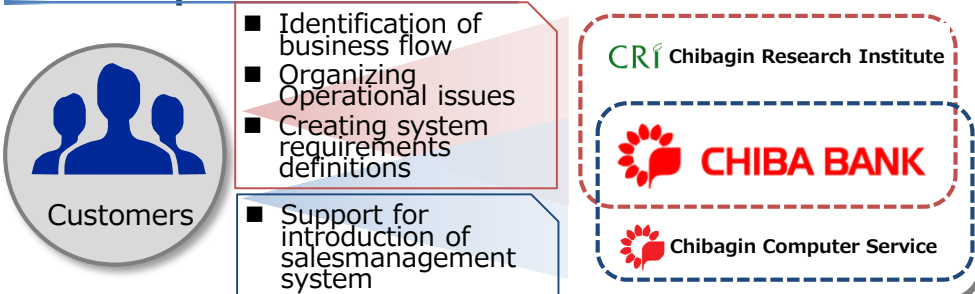
ICT consulting



Number of applications and fields



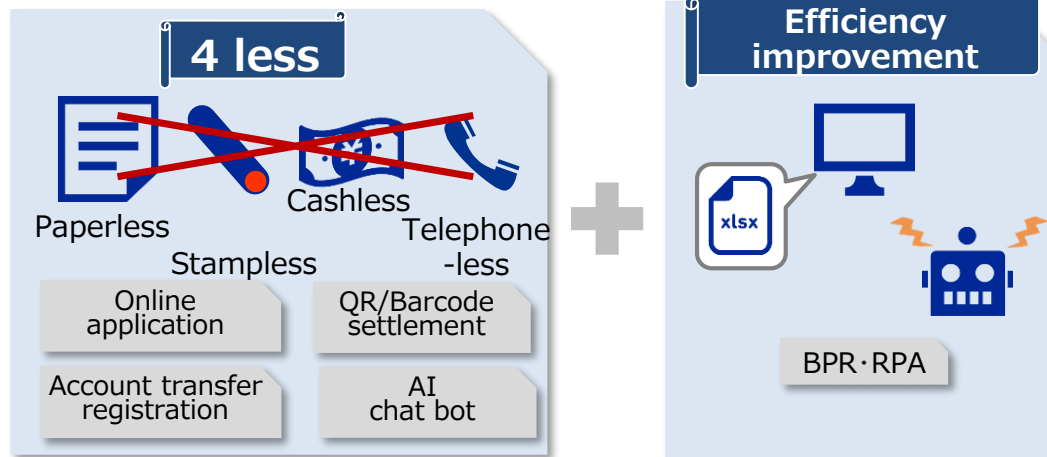
Examples of Initiatives



Local government DX

indirect support for local governments DX

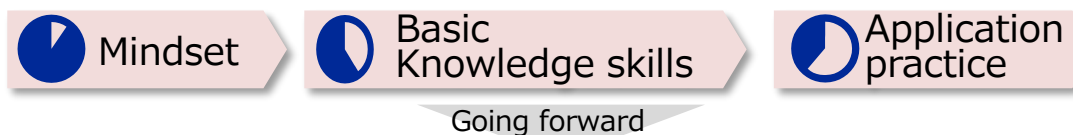
DX support for local governments



DX HR development support

New

Trial implementation of "the DX Personnel development program" for about 50 employees of 10 local governments in the prefecture, including Chiba Prefecture and Chiba City, from Feb. to Mar. 2022



- Expansion to other local governments in the prefecture ⇒ Expansion to TSUBASA banks
- Local government DX Seminar ⇒ Expansion to partner banks

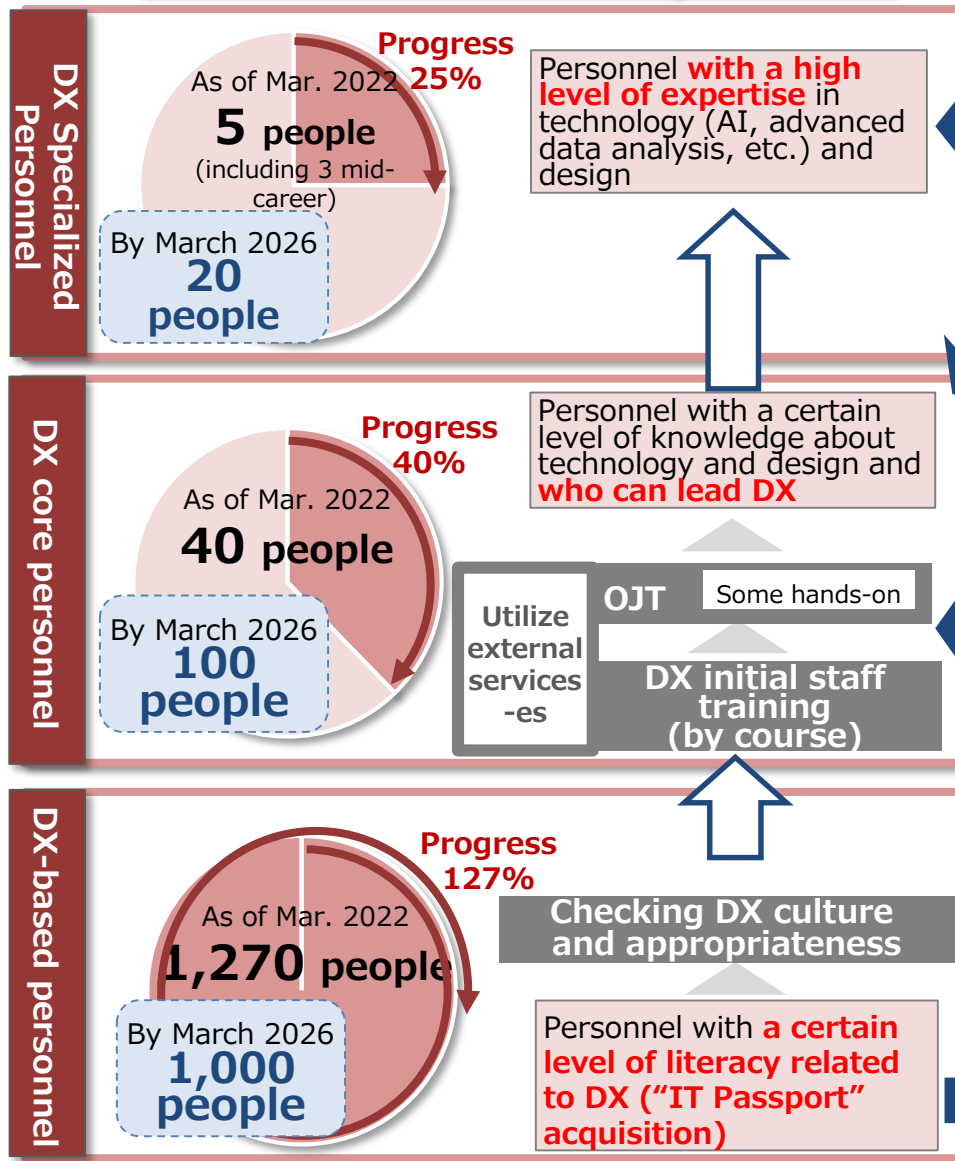
DX Personnel exchange with Chiba Prefecture



DX Personnel

Dividing DX personnel into three levels and establishing certification requirements for each category

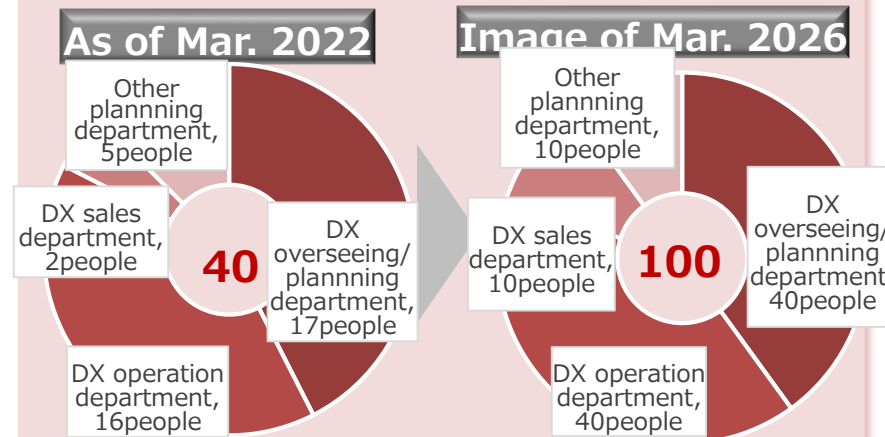
DX Certification System



Outside human resources (mid-career)



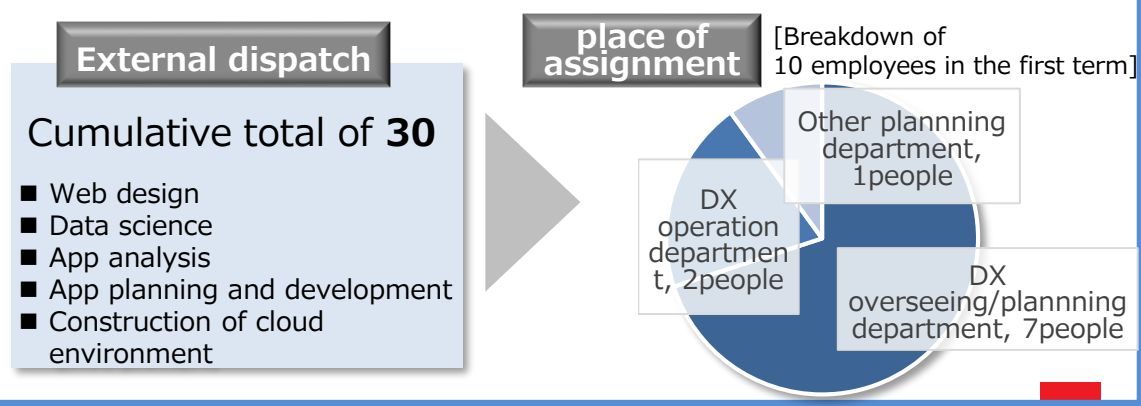
DX core personnel breakdown



DX trainee



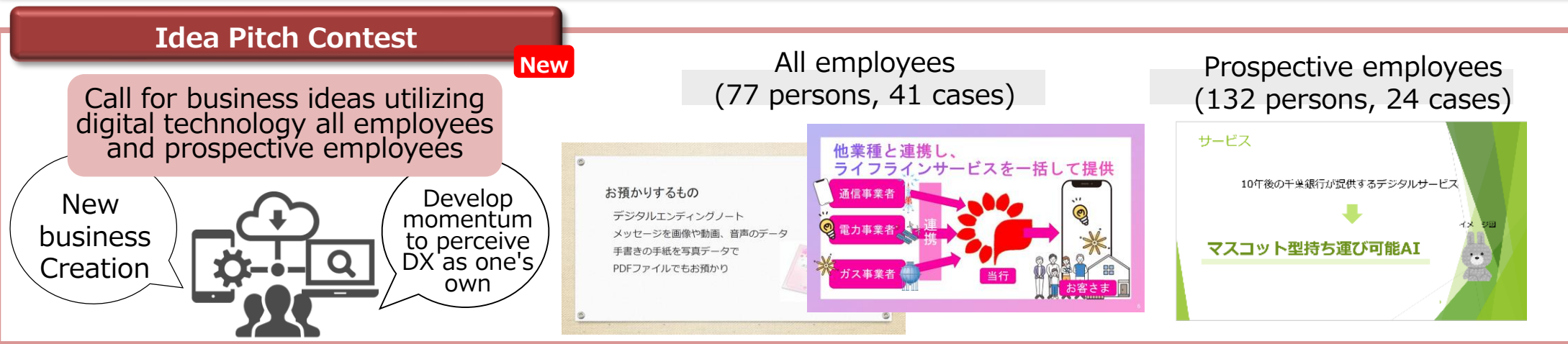
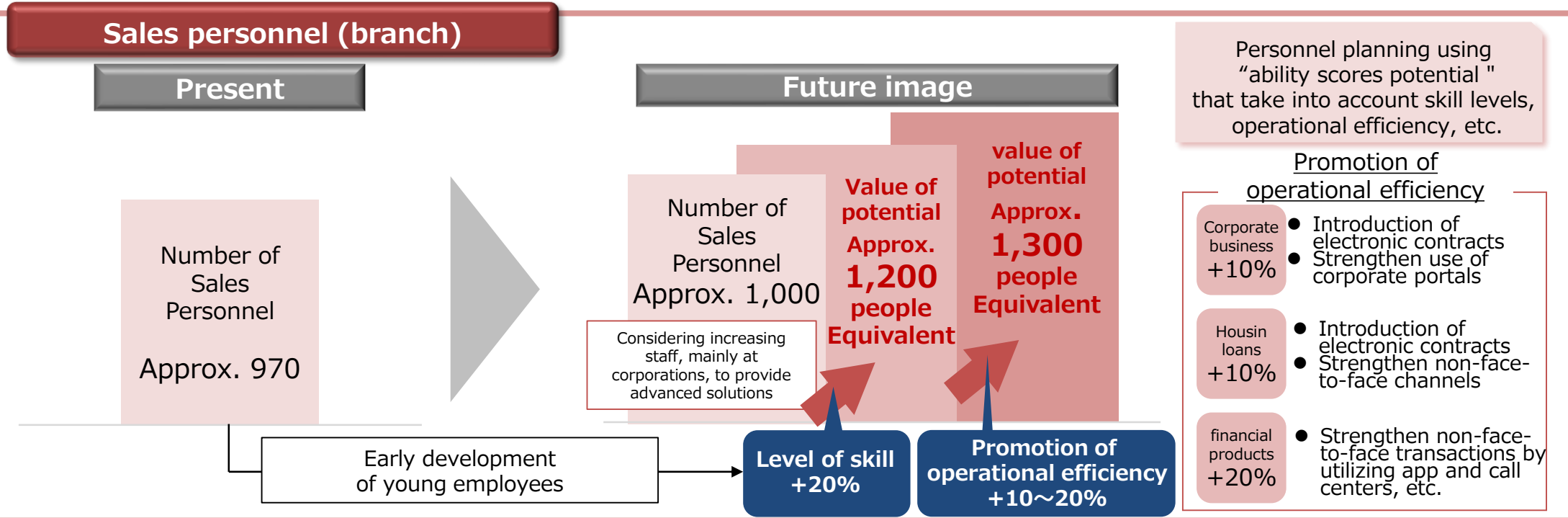
Trainee period: 6 months to 1 year
 Apr. 2021 1st: Dispatch of 10 employees
 Oct. 2021 2nd: Dispatch of 10 employees
 Apr. 2022 3rd: Dispatch of 10 employees



※Number of employees: 4,070 (as of March 2022)

Sales Personnel · Idea Pitch Contests

Aiming to build an optimal portfolio of personnel utilizing ability scores



Sustainability

Toward the Realization of Sustainable Management

Achieve both social value and economic value through our long-term aims

Sustainable management = "long-term aim" + "social value (solving social issues) + economic value"

Efforts to address ESG issues



Chiba Bank group declaration on SDGs

Regional economy and community
 Contribute to the revitalization of the regional economy and local communities

Population aging
 Support safe and secure lives for the elderly

Financial Service
 Provide financial services for better life

Diversity
 Promote diversity and work style reforms

Environmental conservation
 Contribute to the conservation of a sustainable environment



Steady initiatives for sustainability

	~2018	2019	2020	2021	2022
Structure, etc.	<ul style="list-style-type: none"> 2017 ESG Promotion Committee established 	<ul style="list-style-type: none"> Declaration on SDGs established Sustainability Policy established Integrated report published 		<ul style="list-style-type: none"> SDGs Promotion Office established 	
Environment		<ul style="list-style-type: none"> Announcement of endorsement of TCFD recommendations Loan policy revision 	<ul style="list-style-type: none"> Environmental Policy established Disclosure of climate change information CO2 emissions targets 	<ul style="list-style-type: none"> Establishment of sustainable financial targets 	<ul style="list-style-type: none"> Re-setting of CO2 emissions targets (2030 Carbon neutral) GX League Basic Concept endorsed
Social	<ul style="list-style-type: none"> 2015:Talent bank for regional banks 2016:Donation-type private placement bonds 	<ul style="list-style-type: none"> ESG index investment trust structuring and selling 	<ul style="list-style-type: none"> Human Rights Policy established Collaborative agreement with food banks etc. 	<ul style="list-style-type: none"> Introduction of TFT Introduction of Corporate Code of Conduct (Revision of Corporate Philosophy) 	<ul style="list-style-type: none"> TSUBASA Diversity & Inclusion Declaration established
Governance	<ul style="list-style-type: none"> 2015:Management Advisory Committee is established 2018:Introduction of CxO system, Raised outside director ratio to 1/3 or more 	<ul style="list-style-type: none"> Policy on Corporate Governance established 		<ul style="list-style-type: none"> Introduction of restricted stock remuneration plans 	

External Evaluation

CDP score for climate change

Received "A-" rating, the highest level for a Japanese bank



◆ Global average :「B-」

	Regional Banks	Major banks, etc.
A-	Chiba Fukuoka FG	Mizuho FG MUFG
B	Hachijuni	SMFG Resona HD
B-	1 company	1 company
C	1 company	2 companies
F	Numerous (Unanswered companies)	

MSCI ESG Rating

Received "A" rating, the same level as the three mega banks

2022 CONSTITUENT MSCI JAPAN EMPOWERING WOMEN INDEX (WIN)

2022 CONSTITUENT MSCI JAPAN ESG SELECT LEADERS INDEX

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2021

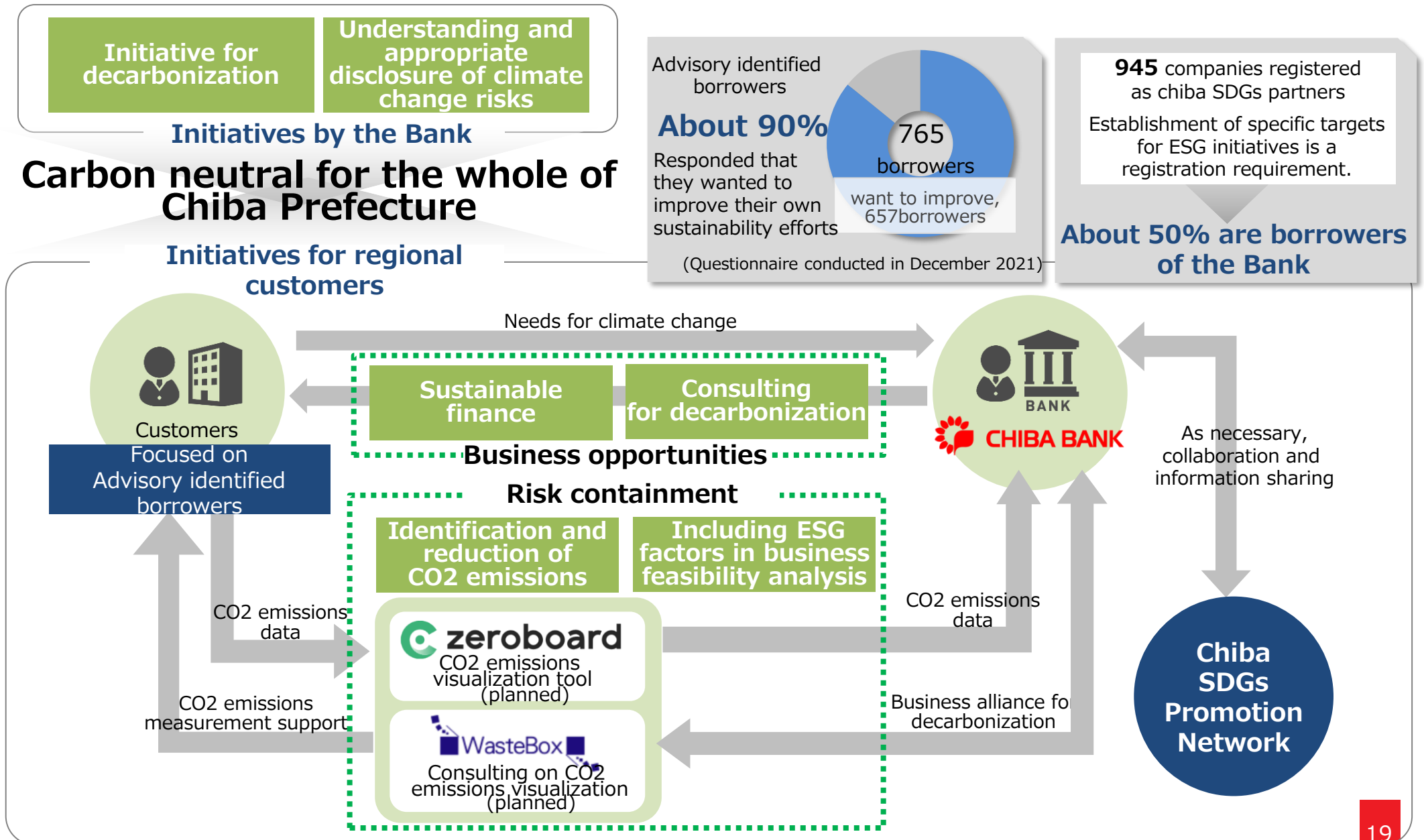


Sompo Sustainability Index



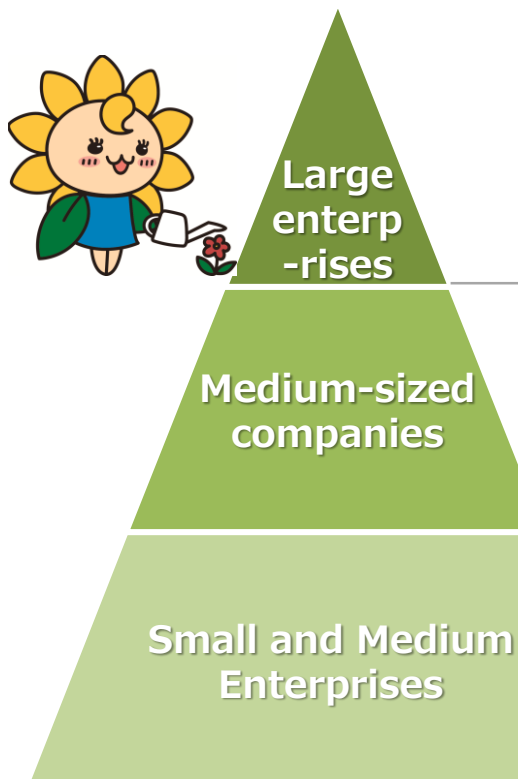
Toward the Realization of Decarbonized Society

Promoting efforts for the Bank and regional customers to achieve carbon neutral for Chiba Prefecture as a whole



Providing financing solutions tailored to customers

Finance for corporate customers



- **Sustainability linked loan**
- **Green loan**
- **Positive impact finance**
 - Financing in accordance with international principles
 - Evaluated by external organizations (R&I, etc.)
- **SDGs leaders loan**
 - └ **Sustainability linked loan type**
 - └ **Green loan type**
 - Finance consistent with international principles
 - Chibagin Research Institute evaluates (R&I evaluates the framework)
- **SDGs friends loan**
 - Linking customers' business activities with the objectives of SDGs
 - Supporting customers' efforts to achieve SDGs

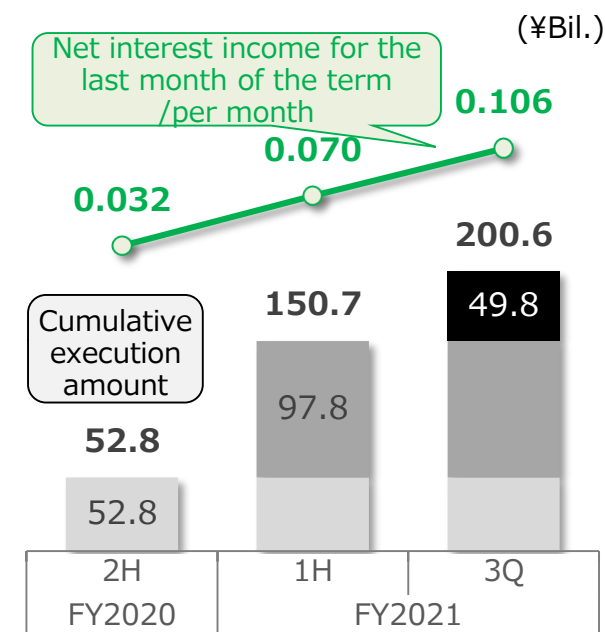


➤ Simple diagnosis service for SDGs

※Provide through Corporate Portal (from January 2022)

Prepared a simple report with graphs showing customers' level of compliance with the SDGs

SDGs friends loan Cumulative execution amount / Net interest income



Finance for individual customers

■ Application of a discount rate to loan for environmentally friendly uses

Loans by Purpose

- Car Loan
- Home Renovation loan

Housing loans

- Sustainable housing loans



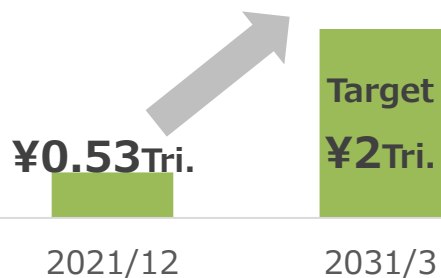
Sustainable Finance

Proactively Promoting Sustainable Finance

Sustainable Finance

Execution amount target
(from April, 2019 to March, 2031)

¥ 2 tri.



Definitions

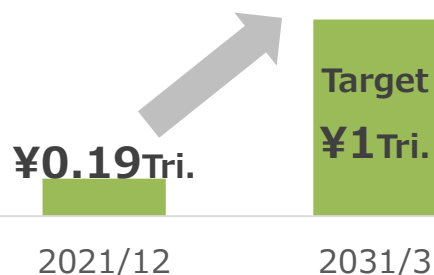
Finance for solving environmental and social issue
(Including financing to support customers' ESG and SDGs initiatives)

- Loans and investments in conformity with international principles
- Loans that conform to international principles
- Loans to support customers' ESG/SDGs responses
- Project finance and investment for social infrastructure (including PFI)
- Underwriting of donated privately placed bonds

Of which, environmental finance

Execution amount target
(from April, 2019 to March, 2031)

¥ 1 tri.



- Loans and investments in conformity with international principles
- Transition finance
- Renewable energy-related loans
- Equipment funds aimed at improving energy efficiency in buildings (Green Building, ZEB, ZEH)
- Car loan for the purchase of environmentally friendly vehicles

Finance for renewable energy

- Financial support for customers working on the Utilize of renewable energy

As of the end of 2021/12	Loans balance
Solar power generation	¥133.0 billion
Biomass generation	¥15.3 billion
Wind power generation	¥12.7 billion
Water power generation	¥0.7 billion
Total	¥161.7 billion

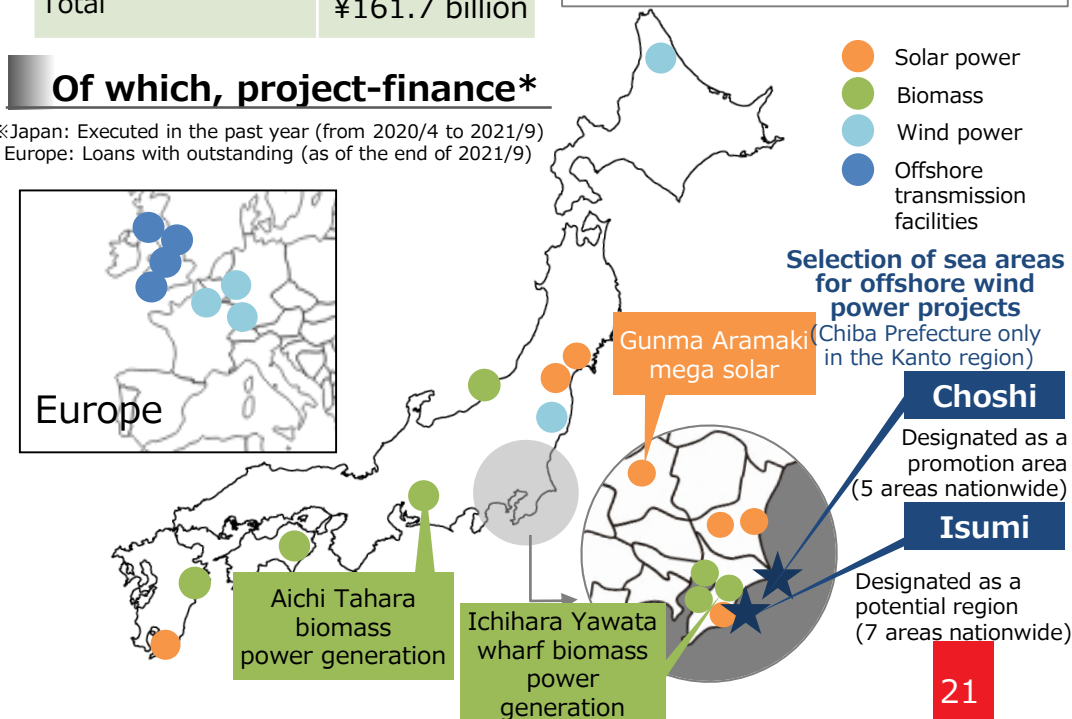
Amount of renewable energy generated from loans provided by the Bank (cumulative) ※

- Annual power generation :
Approx. 6.7 millionMWh
- Converted to households :
Approx. 1.9 million households
- CO2 savings :
Approx. 2.9 million tonnes

※Include projects under construction

Of which, project-finance*

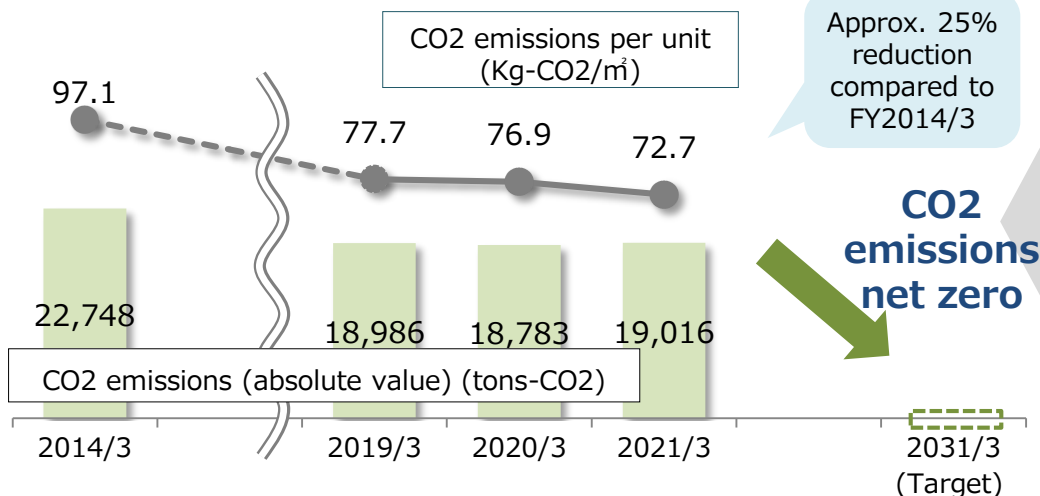
※Japan: Executed in the past year (from 2020/4 to 2021/9)
Europe: Loans with outstanding (as of the end of 2021/9)



E ~ CO2 Emissions ~

Establish targets for CO2 emissions and strengthen efforts to de-carbon

Change in CO2 emissions



(tons-CO2)	2019/3	2020/3	2021/3
SCOPE1	2,591	2,493	2,425
SCOPE2	16,395	16,290	16,591
SCOPE 1+2 Total	18,986	18,783	19,016

(tons-CO2)	2019/3	2020/3	2021/3
SCOPE3 (of which business trip)	540	540	540
(Of which, commuting)	1,640	1,660	1,590

Partial disclosure of emissions from SCOPE 3 based on loans to listed companies, etc. is planned

2022 Mar. **Announcement of endorsement of the GX League Basic Concept**

Target for CO2 emissions

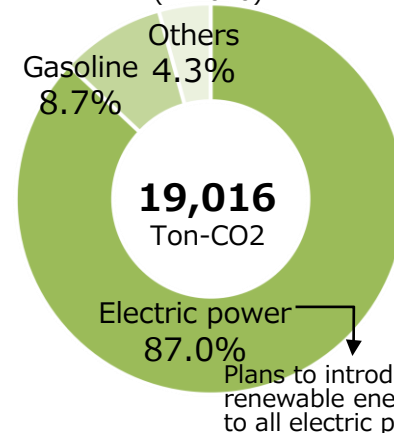
CO2 emissions net zero by March 2031
(Achieve carbon neutral*)

※Subject to SCOPE1+SCOPE2 associated with own emissions

Toward fulfillment of target

- Implementation of energy-saving measures
 - Decrease in power consumption due to renewal of lighting and air conditioning equipment
 - Switch vehicles to environmentally friendly vehicles
 - Installation of solar panels, etc.
- Introduction of renewable energy and the use of credit transactions

Breakdown of CO2 emission (FY2020)



Towards carbon neutral achievements assumed annual cost

Introduction cost of renewable energy in electric power	Approx. ¥21 mil.
Others	Approx. ¥6 mil.
Total	Approx. ¥28 mil.

Expanding Disclosures on Climate Change

Information disclosure

Initiatives for TCFD Recommendations

- Proactive disclosure of climate-change information (Dec. 2019 endorsement of TCFD Recommendations)

Physical risks
To 2050

Large-scale storm and flood disasters, etc.

Sea level rise

Damage to real estate collateral due to typhoons, torrential rains and other windstorms in Chiba Prefecture
Impact of collateral value on credit costs ※1

¥3~4 bil.

Plans to calculate increase in credit cost based on damage to real estate collateral and stagnation of corporate business

Transition risks
To 2050

Transition to a decarbonized society

Increase in credit costs ※2
Maximum of ¥14 bil.

Ratio of carbon-related assets to total loans and other assets of the Bank **1.1%** ※3

Oil, Gas, Coal

Power, Utilities

Plans to add steel sector

Loan Policy

Targets for financing coal-fired power plants

By the end of March 2037
Zero outstanding coal-fired power plants loans

Policies on Loans to Specific Sectors

- May 2019, Publication of loan policies for specific sectors that are expected to have a significant impact on the environment and society

Sector	Policy
Credit for newly established coal-fired power plants	In principle, not extend credit
Credit to cluster munition manufacturers	Prohibit credit , regardless of the use of funds
Credit for palm oil farm development	Make a credit decision with due attention •Status of obtaining RSPO Certification •Status of environmental considerations •Status of problems with local communities, etc.
Credit for deforestation business	Make a credit decision with due attention •Status of obtaining certifications,FSC, PEFC, etc. •Status of environmental considerations •Status of problems with local communities, etc.

※1 Calculated based on data on building damage in Chiba Prefecture caused by the "Typhoon Faxai" and "Typhoon Hagibis" and subsequent heavy rains in autumn 2019, and IPCC's RCP2.6 scenario (2°C scenario) and RCP8.5 scenario (4°C scenario). The analysis covers real estate collateral (loans excluding mortgages) in Chiba Prefecture.

※2 Calculated based on the IEA SDS scenario.

※3 Total loans, Acceptances and guarantees, foreign exchange, and private placed bond to the energy and utility sectors as of March 31, 2021, based on the definition recommended by the TCFD recommendations. However, water supply and renewable energy generation projects are excluded.

S ~ Diversity · Human Rights ~

Utilization of diverse personnel

Promotion of diversity · Numerical targets

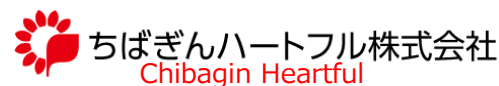
	FY2020	FY2021	Target in 2026 July
Percentage of leadership positions held by women (No. of persons)※	24.4% (453) As of April 1, 2021	25.4% (465) As of April 1, 2022	30%
Percentage of employees taking paid leave	70%	-	80%
Percentage of men taking child-care leave	112.7%	-	100% Continued

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

Promotion the active participation of people with disabilities

156 employees with disabilities

※Figures for calculating the Group's employment rate of people with disabilities in FY 2021



- Established in 2006 to promote employment of people with disabilities.

Acquisition of "Monisu certification" (Ministry of Health, Labour and Welfare)



First banking subsidiary in East Japan and Kanto region to be certified

External Evaluation



"Nadeshiko Brand" selected by METI and Tokyo Stock Exchange



Fifth consecutive year



Platinum Eruboshi acquisition

First in the bank



TSUBASA Diversity & Inclusion Declaration

Declaration of proactive efforts to position diversity and inclusion as a source of competitiveness in order to realize sustainable growth in the region (established in April 2022)



New

Efforts to address human rights issues

2020 Nov. Human Rights Policy Established

- Clarification of respect for human rights
- Incorporate requests for cooperation for suppliers

2021 Apr. Corporate Code of Conduct Revision

- Revision of Corporate Philosophy and clarification of respect for human rights

2021 Sep. British Modern Slave Act statement

- Shift from response as London Branch to the Bank response

S ~ Regional Revitalization ~

Supporting customers in the COVID-19 pandemic and contributing to regional communities

Response to the COVID-19

Providing the Chiba Bank Training Center as a temporary medical facility and overnight treatment facility for the COVID-19

- Indoor: 110 beds for short-term hospitalization
- Outdoor: 50 prefabricated residential treatment facilities



Contribution to regional communities

SDGs Private placement bonds

Miraihagumi type

Sports support type

Medical support type

Environmentally friendly type

Project Support type

Cumulative total
(to Dec. 2021)

Number of issues	793 cases
Issuance amount	¥79.4 bil.
Amount of donations	¥132 mil.

Donations to Chiba Environmental Restoration Fund or organizations engaged in environmental conservation activities

New
Apr. 2022
Newly added

Crowdfunding for dedicated projects in C-Value

FY2021 Unique Example of a Financial Institution, etc. Providing Funding for Regional Revitalization

Solving issues

Resolving agricultural damage caused by harmful birds and animals

Creating new businesses

Pest control agent
And gibier meat distribution

Five consecutive years



Sustainable agriculture

Realization of local production for local consumption of local resources



Support for the establishment of schemes



Support for expansion of sales channels

Donations



Nov. 2021
Chiba University Hospital
ECMO-car donation
(Donated ¥10 million for purchase)



May 2020
Chiba University Hospital
8,000 sets of face shield donation

Regional revitalization through Chibagin Market and collaboration with local governments

Initiatives by Chibagin Market

Narita cruise flight (JAL-ANA Collaboration) **New**

First Project in History! JAL special circle flight & ANA in-flight special conference (February 2022)

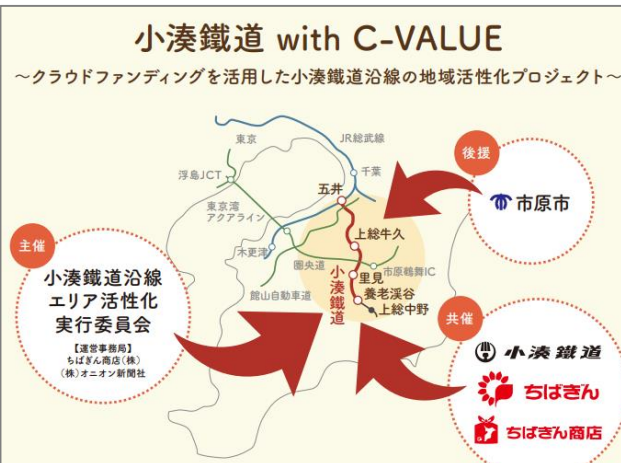


C-VALUE
by ちばぎん商店

- Crowdfunding
Target achievement rate **295%**
- Be involved in event planning

Boosting the Narita Airport area depressed by the COVID-19

Special for areas along the Kominato Railway (scheduled to start in late April 2022) **New**



C-VALUE
by ちばぎん商店

- Crowdfunding
- Various support
 - Support for product development and planning and start-up
 - Promotional support
 - Market development assistance
 - Strategy formulation support, etc.

Aim at regional revitalization through tourism and new businesses

Cooperation with local governments

Chiba SDGs Promotion Network

Chiba SDGs partner-registration system
Number of registered companies
945 companies
(January to February, 2022)

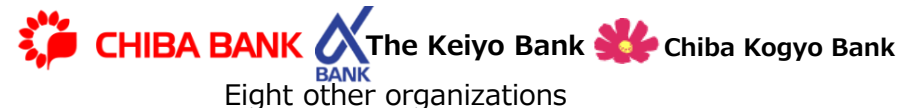
Number of Certification System Registrations of Other Prefectures
No.1 Nagano 1,329 companies
No.2 Kumamoto 1,012 companies
Number of registrations of Chiba Prefecture is at the top level nationwide, in the first two months of recruitment
Tabulation based on information as of March 25, 2022



Establishment of the Chiba SDGs partner-registration system

Customers in Chiba Prefecture

- Dissemination, awareness-raising of SDGs, **working together to support**
- Information sharing and collaboration among network members



Supporting other local governments to promote regional revitalization SDGs

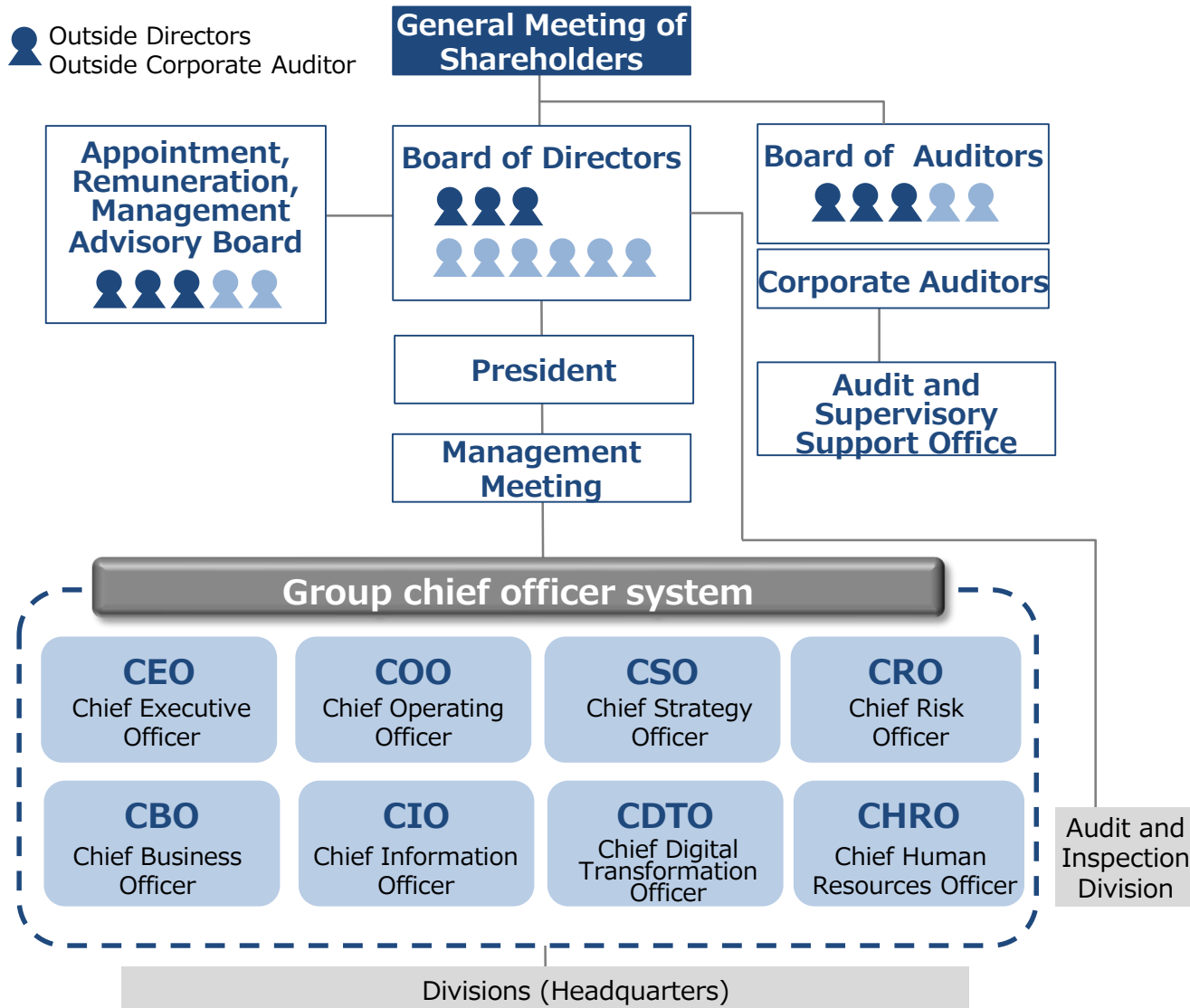
Sammu City

- Agreement signed in October 2021
- SDGs Seminar held in February 2022
- Released SDGs declaration system in March 2022

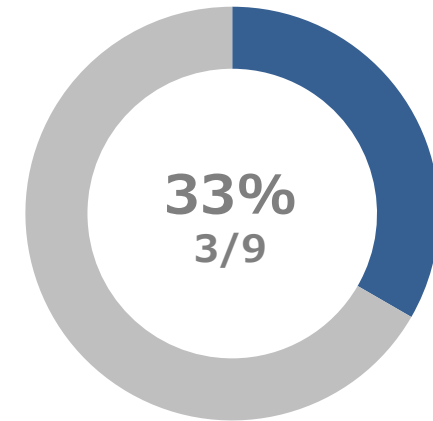
Matsudo City

- Agreement signed in October 2021
- SDGs Forum held in February 2022

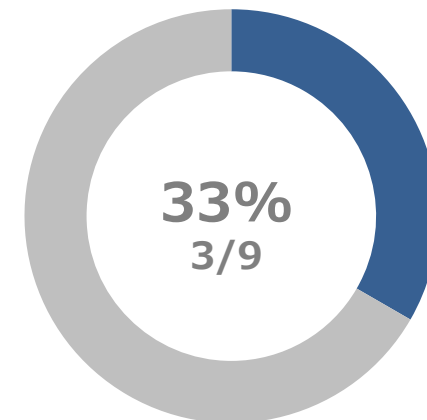
Sophistication of Group Governance



Ratio of Independent Outside Directors



Ratio of Female Directors



Outside Director Discussion Meeting

Profile of Outside Directors



Yuko Tashima

- Apr. 1979 Prosecutor, Tokyo District Public Prosecutors Office
- Apr. 1992 Registered as Attorney at Law, Tokyo Bar Association
Attorney at Law, Sawayaka Law Office
- Jul. 2006 Outside Director, Meiji Yasuda Life Insurance Company
- Jun. 2015 **Outside Director, the Bank**
- Oct. 2015 Outside Company Auditor, Kyushu Financial Group Inc.
- Jun. 2016 Outside Audit & Supervisory Board Member, Tokio Marine & Nichido Life Insurance Co., Ltd.

※Red: Current position



Yasuko Takayama

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



Takahide Kiuchi

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

Theme of opening remarks

DE & I ※

※Diversity Equity & Inclusion

Governance

Responding to changes in the financial environment

Inquiries related to this presentation should be addressed to:

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