



The Chiba Bank website
[IR Library]



DX / HR Strategy



April 10, 2023

DX Strategy

Chibagin DX Strategy	3
Chibagin DX [3.0]	4
Personalization Strategy	5
Regional Ecosystem Strategy	6
Chibagin App	7
Corporate Portal	8
BaaS / Metaverse	9
Local Retailers / Advertising	10
Operational Efficiency	11
DX Personnel Development	12

HR Strategy

Basic Human Resources Philosophy	14
Human Resources Development Policy	15
Human Resources Strategy	16
Expand Investments in Human Capital	17
Human Resources Development	18-20
Unified Group Management / HR Portfolio	21

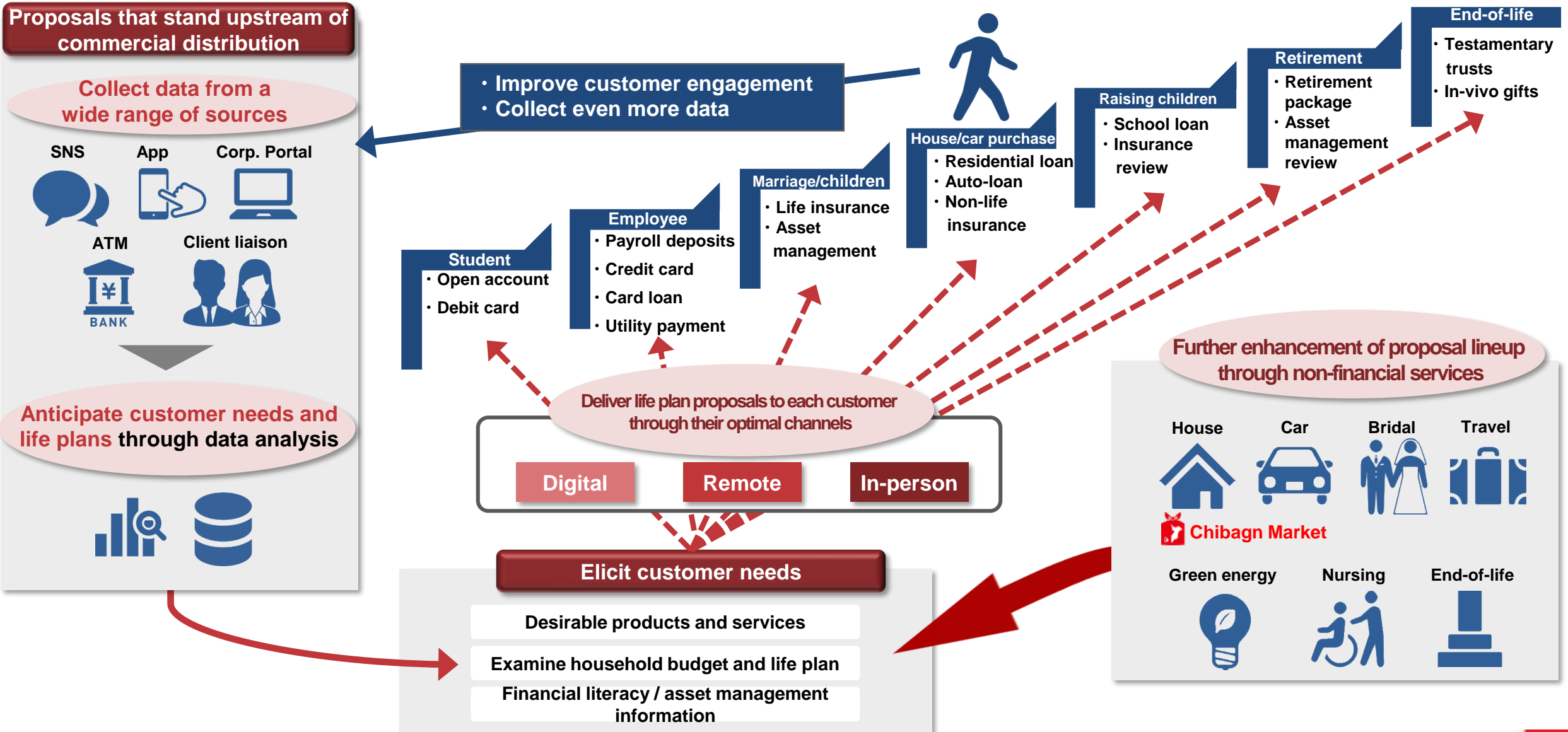
DX Strategy



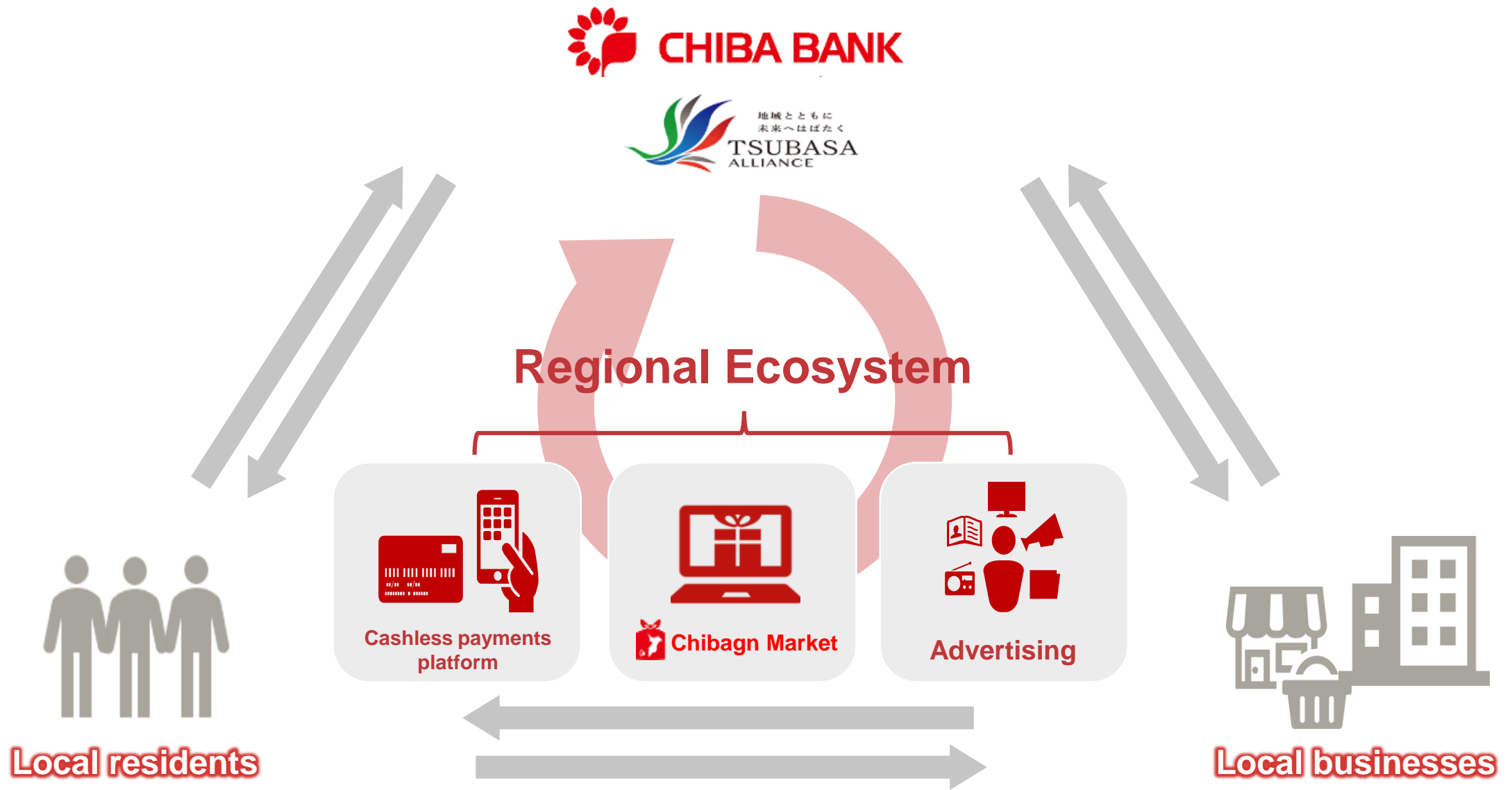
Evolution of the customer-focused business model



Utilize data to make proposals that address each customer's issues in order to build a fanbase



Connect local customers and businesses to build an economic cycle



Developing an app that can solve any problem

Expand functionality

Familiar financial services via the app

Digitalize branch transactions

Barcode payments

Payments/transfers

Balance/transaction statements

Timed deposits, cancelations, account openings

Notifications, eKYC, ongoing customer management

Online account openings/transfers

Fulfillment of financial services

Convenient and safe services

Loan repayment schedule

In-app loans

Trust inquiry

Trust account openings

Early repayment of residential loans

Auto-transfer service

Fund wrap/securities account balance

Foreign currency deposits/insurance

Connect to life

Collaboration with other services

Google Pay/Apple Pay

Unified local tax QR

API collaboration

Collaboration with local governments, other industries, My Number system

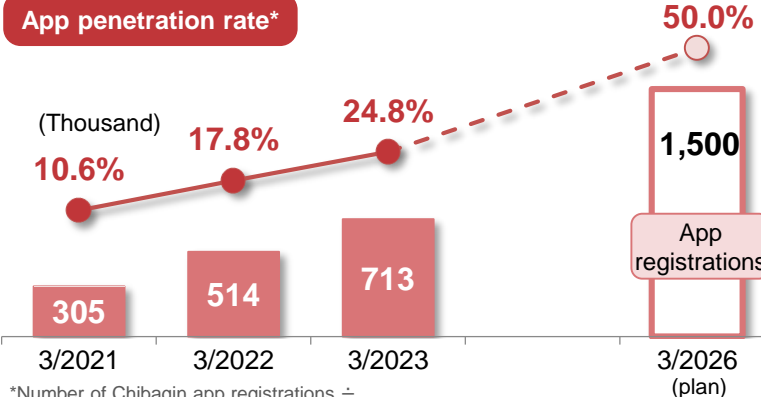
Solve any problem through a single channel



Solid line: actual results

Dotted line: future goal

Number of app registrations/penetration rate



*Number of Chibagin app registrations ÷ number of individual active customers

Increase customer contact points

Personalization

Transaction/asset visualization, proposals tailored to customers

Asset/contract information listing

Household accounting review/LP simulation

Materials/service recommendations

Advertising broadcast

Improved UI/UX

Comfortable smartphone experience

Simple operation, exciting design

Customization

Intuitive design

Seamless authentication connection with other channels

Communication

Consulting anytime, anywhere

Smooth communication/coordination with in-person transactions

Branch appointments

Chat/online consulting, etc.

Portal site that is functional and easy-to-use for all customers



- Portal site that is functional and easy-to-use for all customers
- Implement functions that allow for administrative streamlining as an online branch (corporate transaction consulting)

Aim to be a familiar bank online and in-person

1 Try the app
Complete transactions through the portal without needing to visit a branch

2 Understand services
Obtain the information you need, when you need it

3 Consult/apply
Proper solutions for your company's issues

Deliver bank services

Concierge

Deposits
Complete transaction management online

- Account balance/transaction statements
- Transaction trends (graph)
- Compare account info
- Display accounts of other banks

Financing

- Borrowing reference
- Repayment schedule
- Account borrowing/repayment receipt
- Digitalization of documents

FOREX
Smooth collaboration with Web-EB

Notifications, etc.

- Notification item change
- Balance certificate issuance

Provide solutions

Information delivery

Chibagin manual

- Information dispatch
- Seminar information
- Group solutions showcase
- CO2 emissions measurement

New services

- Improve collaboration with ext. services
- Online financing

Personalized recommendations

In-person transactions

Advanced operations

- Improve existing customer relationships
- Strengthen consulting capability

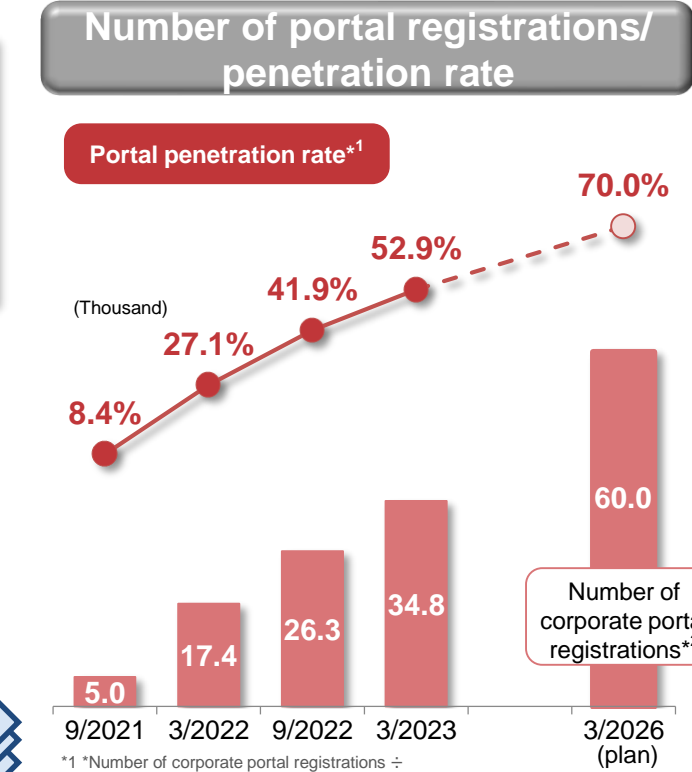
In-person transactions

Virtual transactions

Digital contact points

- Maintain/increase transactions with net depositors and small accounts
- Acquire new customer segments

Solid line: actual results
Dotted line: future goal

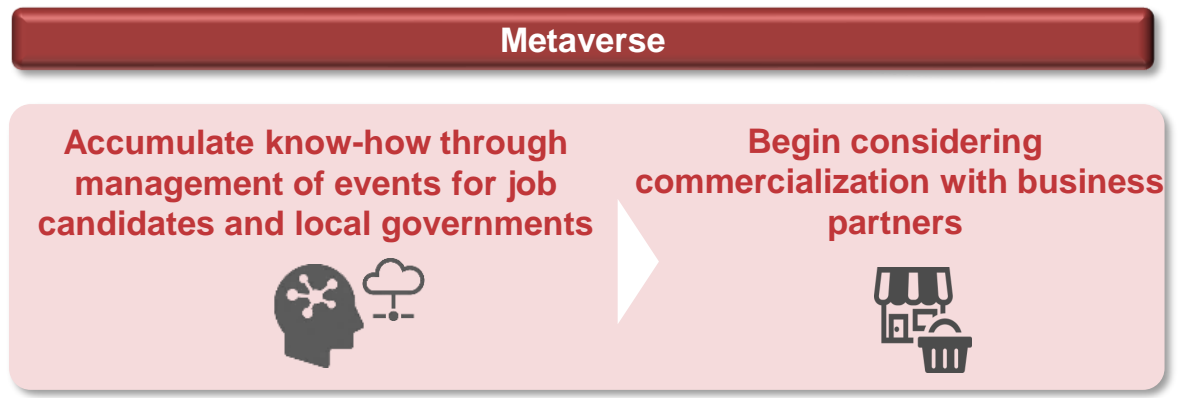
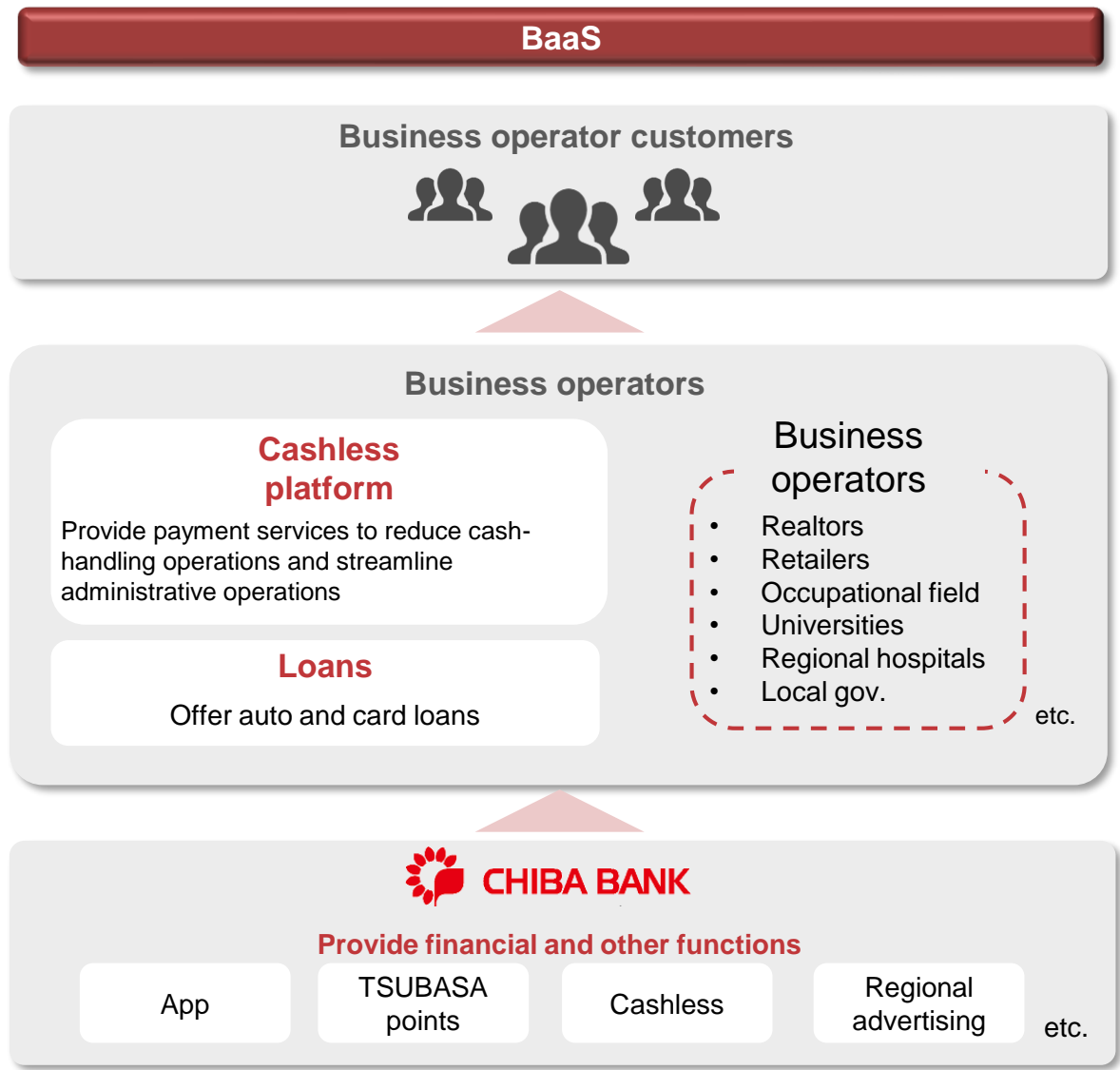


Introduce to all customers

Utilize contact points
Marketing

Improve operational productivity
Transaction channels suitable for customers

Active use of new technology



Past events




August 2022	Event for job candidates
Oct., Nov. 2022	Event for local governments
November 2022	New-grad recruitment event
December 2022	Event for Twitter followers
December 2022	Event for child-raising generation

Enhance non-financial operations

Chibagin Market

STEP 1 Local Production

“Trigger regional revitalization” within Chiba

Creation/cultivation of new products/services



Ongoing purchase



Branding



STEP 2 Life Events

Establishment of new business model that stands upstream of commercial distribution



Support consumption activity of new lifestyles and “Connect to life”

STEP 3 Living

(Major areas)



Health/nursing



Education



Food retailers

Advertising

Attracting consumers within and outside the region to local businesses

Local businesses



- Cashless
- Franchises
- Corporate portal users
- Borrowers
- Local governments



- Ad proposals
- Advertising management support

Ad agencies

Advertising consulting support for business issues related to customer attraction and name recognition

Bank channel

- App
- E-mail
- Signage
- ATMs
- LINE (Beacon)

Partners

- Commercial facilities
- Digital ads

Ad medium

Use bank and other company channels to increase opportunities to broadcast highly-reliable ads

Broadcast

Local consumers



Non-local consumers



Issues

Consulting



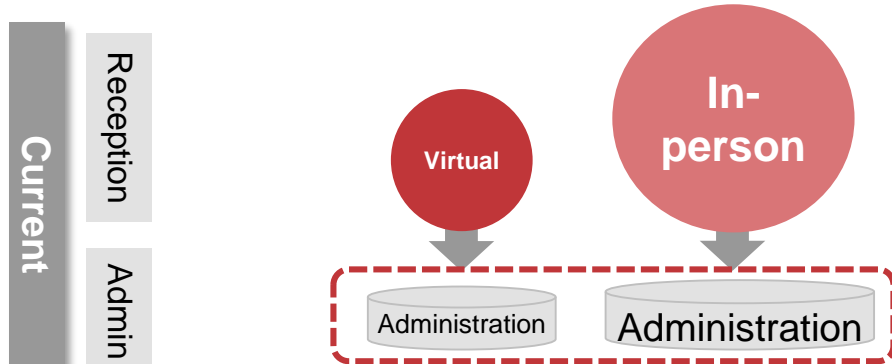
Broadcast ads



Achieve 300,000 hour reduction in working hours through ongoing operational reform initiatives

Support shift towards virtualization while maintaining in-person channels

Make improvements to the overall system where many interactions require in-person manpower and administrative processes differ between in-person and virtual



Reform 1: Expand virtual channels

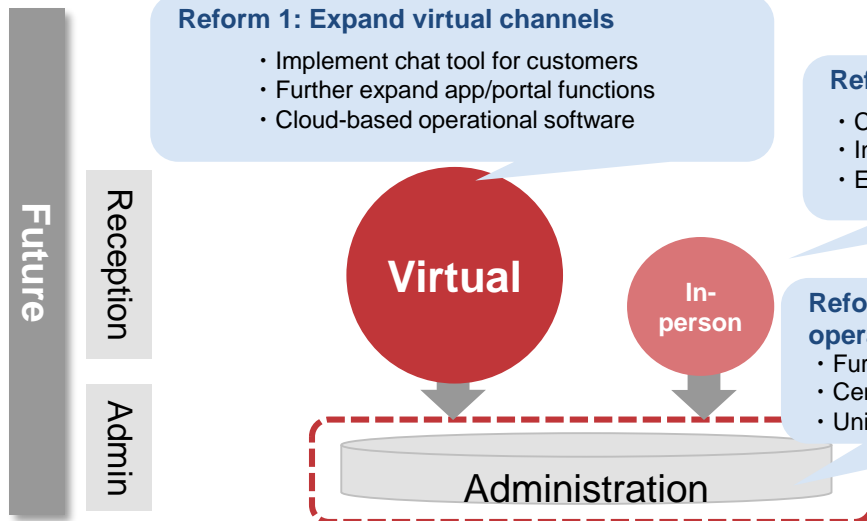
- Implement chat tool for customers
- Further expand app/portal functions
- Cloud-based operational software

Reform 2: Lightweight branches

- Centralize operations at Head Office
- Introduce remote tellers
- Enhance approval centers

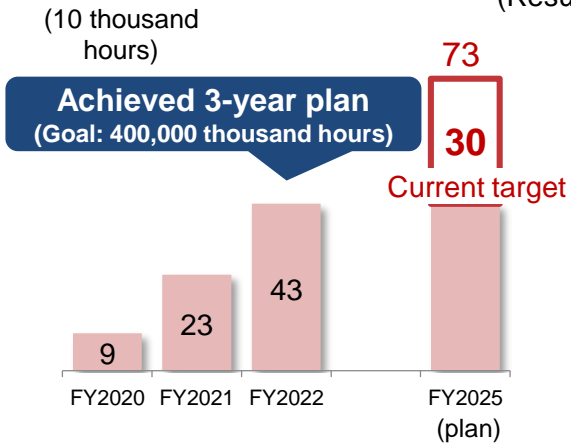
Reform 3: Efficient Head Office operations

- Further promote paperless operations
- Centralized operations RPA
- Unify administrative processes



Reduced working hours

(Results since 4/2020)

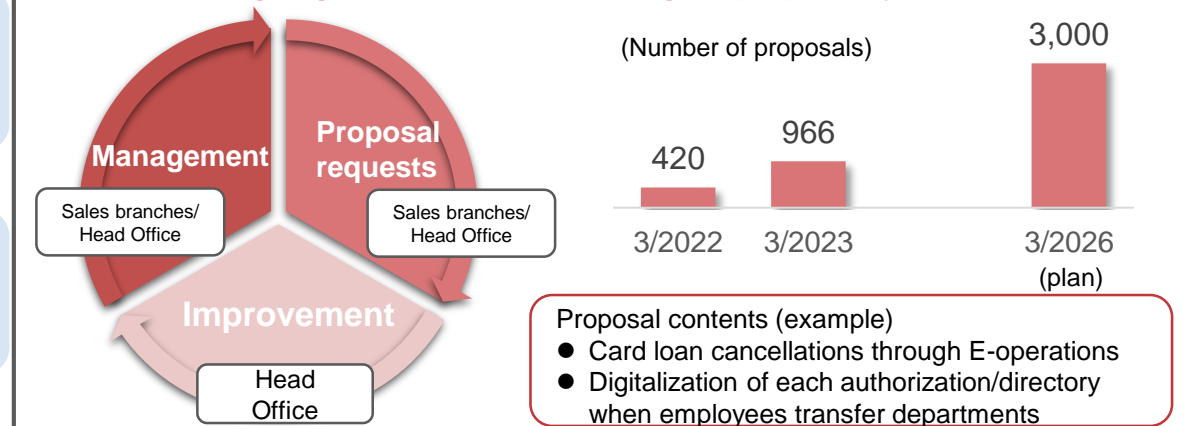


Employee reorganization

4/2020~3/2023 results	4/2023~3/2026
Approx. 360	Approx. 370
Sales branch approx. 280	Sales branch approx. 200
Head Office approx. 80	Head Office approx. 100
	Group approx. 70

Proposal system

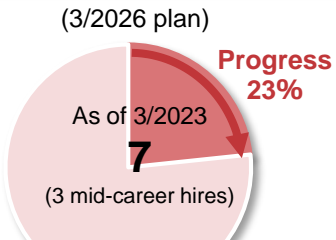
Ongoing operational reform using the proposal system



Accelerate DX by spreading DX personnel out to all branches, including sales branches

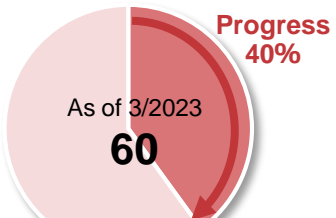
DX certification system/training plan

DX Specialists



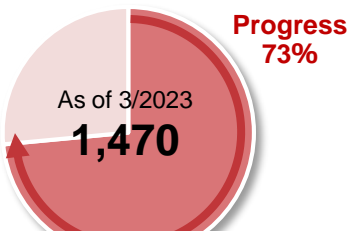
Original plan **20** | Post-review **30**

DX Core Personnel

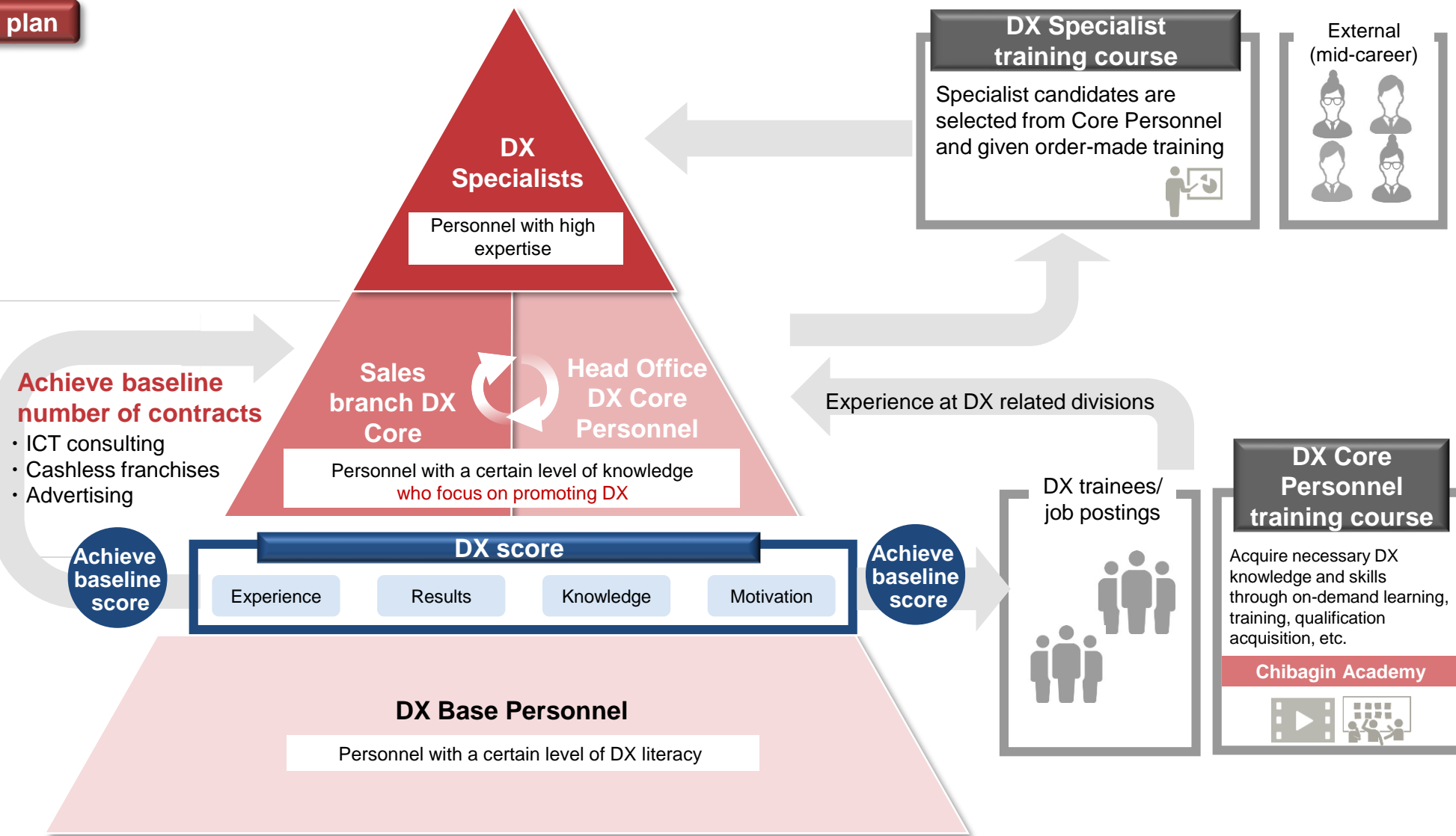


Original plan **100** | Post-review **150**

DX Base Personnel



Original plan **1,000** | Post-review **2,000**



*Total number of employees: 3,965 (as of 3/2023)

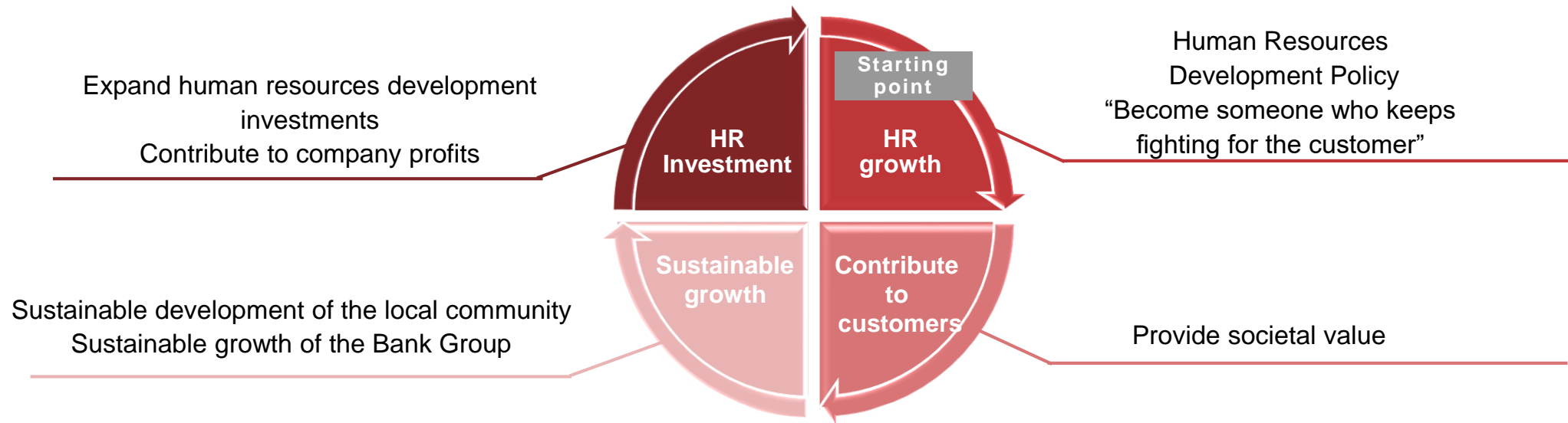
HR Strategy



Aiming for sustainable development of the Bank Group, starting with human resources development

“Human capital”, the Chibagin Group’s most important management resource, is indispensable for the sustainable growth of the Group.

In order to achieve our Purpose “To create a local community better suited to bringing each person’s hope to life, We have established a “Human Resources Development Policy” as part of our philosophy regarding the importance of human capital. In accordance with this policy, we will strive to proactively invest in the growth of our human resources, enhance the capabilities of each employee, and implement initiatives designed to lead to the sustainable growth of the local community as well as the Bank Group.



A virtuous cycle leading to HR growth, contribution to customers, and sustainable growth for the local community as well as the Bank Group

“Become someone who keeps fighting for the customer”

For the sake of customers, the region, friends, family, and oneself

Think things through

Utilize your own
strengths

Gain more
supporters

Building an organization that creates new social value supported by "2 HR strategies"

Human Resources Development Policy: "Become someone who keeps fighting for the customer"

Human Resources Strategy

Development of a "Chiba Bank Group where people grow"



Creation of an "Organization with high personnel engagement"

Important Strategies

① Career development

② Job satisfaction

③ Diverse organization

④ Unified Group management

⑤ Human Resources portfolio

Goals

Sustainable growth for the local community



Customers

Bring customers' hopes to life

Provide societal value

Diverse-range of experts



CHIBA BANK



Bring employees' hopes to life

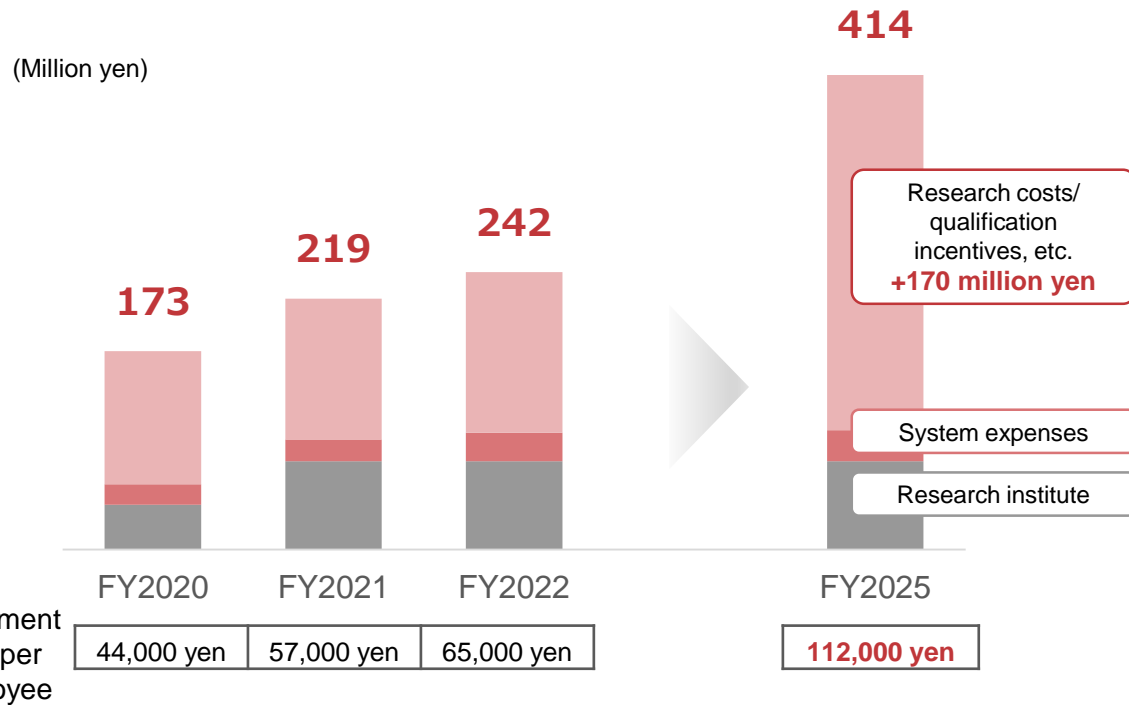
Improve personal growth, job satisfaction, and treatment of employees



Employees

Expand investment total and number of trainees (investment targets)

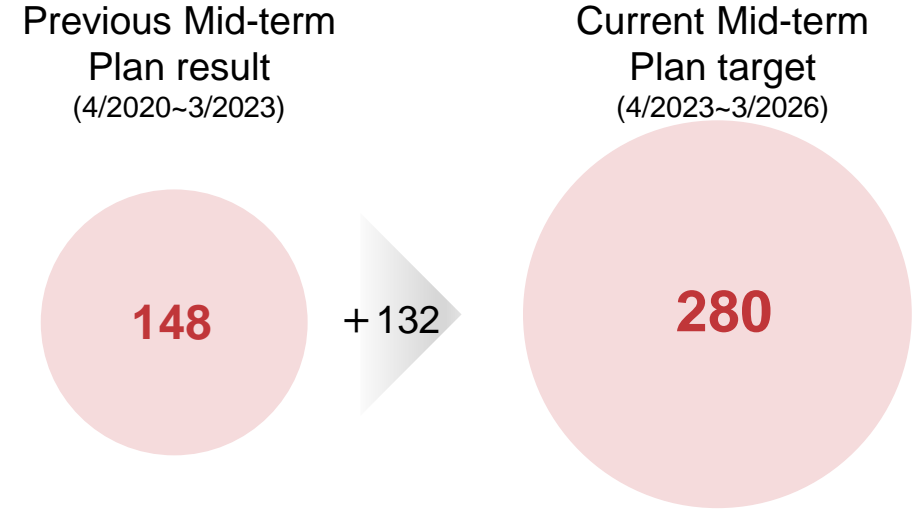
Human capital investment total



Major new investments

- Strengthen management/supervisory training
- Strengthen DX personnel training
- Purchase Chibagin Academy training materials
- Support for self-development

Number of trainees



Corporate sales	50
Retail sales	50
DX personnel	60
Head Office personnel (Corporate solutions, Credit Unit, Market, Planning, etc.)	90
Management team	30

Provide opportunities for training, challenges, and practice to help employees to become who they want to be in the next three years while strongly supporting their career steps

Next 3 years (4/2023/4~3/2026)

Following 3 years (4/2026~3/2029)

Current analysis

Narrow down

Training, challenges, practice

Look back / repeat

Concrete image of who they want to be in 3 years

Take concrete actions for the next 3 years

Support ①

Transparent and active "Information disclosure"

- Easy-to-understand information: Salary, promotion system, obtaining qualifications
- Disclose survey results: Engagement score, Bank topics

I want to be a corporate professional

I want external experience

I'm not good at financial analysis

I don't have experience with syndicated loans

I want professional qualifications



Become a "corporate sales pro"

- ✓ Financial skills
- ✓ Corporate trainee
- ✓ Corporate professional accreditation



Training

Support ②

Establish "Chibagin Academy"

- Expert "training program"
- 4000 video materials

Practice

Support ④

"Reassignment" using expertise

- View HR meetings as development support meetings
- Assign highly career-motivated employees to their desired areas

Challenges

Support ③

Expand "trainee" scope

- Develop corporate/retail professionals
- Develop management candidates

- Acquired financial skills
- Corporate trainee
- △ Final step towards corporate professional accreditation
- 💡 Interest in M&A



New skills/
experiences
Skills/
experiences
so far

Establishment of “Chibagin Academy”, which offers a personalized training curriculum

Whenever, wherever

Learning at any time



During work hours



Privately

Personalized training curriculum

Recommended learning based on job responsibilities/title



SYLLABUS

My syllabus

Personalization



カリキュラム

【中級】事業者向けアドバイザー
—(ICT含む)コース

53分

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カリキュラム

【入門】部下育成コース

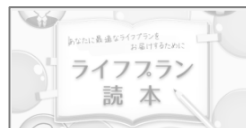
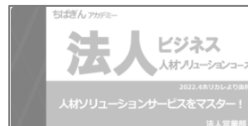
4時間, 28分

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Robust materials

Enhanced line-up of job and self-development materials

As of 4/2023: approx. 800 titles (approx. 4,000 videos)

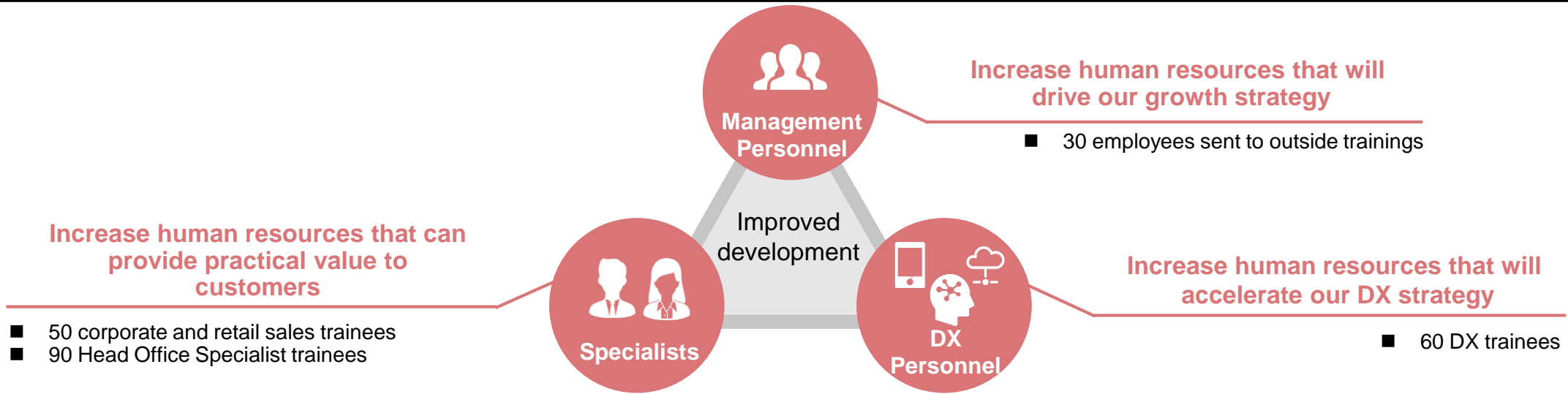


Digital badges/rankings

Lasting proof of learning accomplishments



Improve development of “specialists, DX personnel, and management personnel”



Specialists

Sales branches

Develop specialist consulting proposals

① Professional accreditation system

Development support for professional accreditation

- Chibagin Academy
- Practical training

② Corporate/retail trainee system

Practical training/learning at the Head Office/Group companies

- Dispatch to university lectures to train our sales force

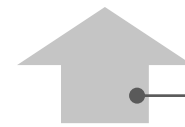
Head Office

Develop specialist solutions proposals

- Dispatch trainees to other companies or the Head Office for 1-2 years (in their specialized areas)

DX personnel

DX Specialists



DX Specialist training system

DX Core Personnel



DX Core Personnel training course
DX Trainees

DX Base Personnel

Management personnel

Management candidates

- Dispatch to management executive trainings (adult university, cross-industrial exchange, etc.)

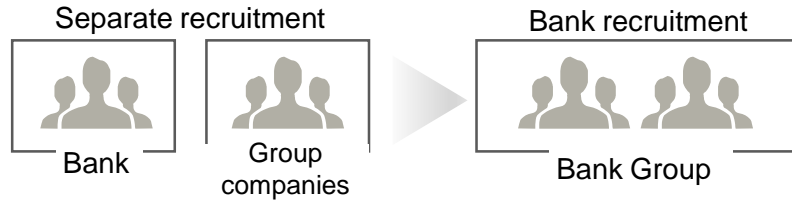
Supervisors

- Half-year coaching program
- Evaluator training for supervisors etc.

Building a human resources portfolio that follows our operational strategy

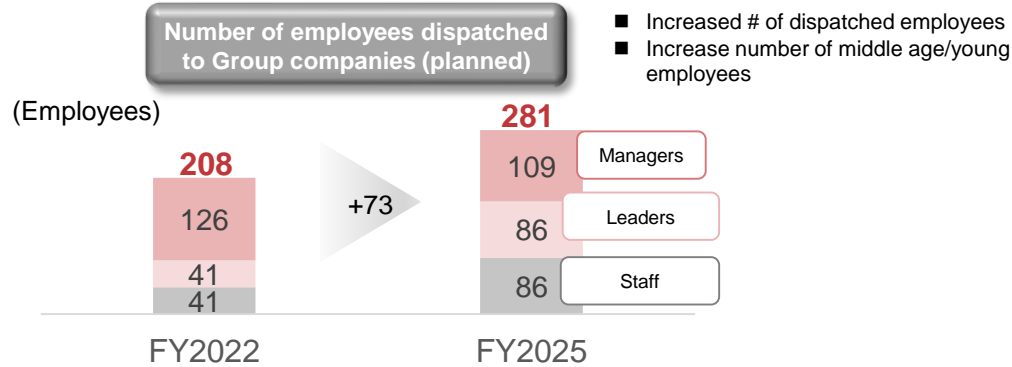
Unified Group management

Unified Group hiring of new graduate/mid-career candidates



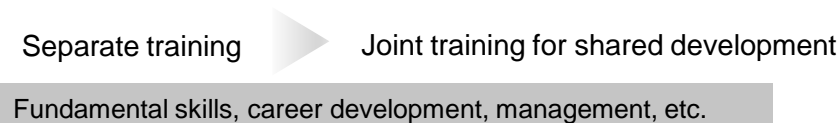
Unified Group hiring

Active personnel exchange between Group companies as a "career step"



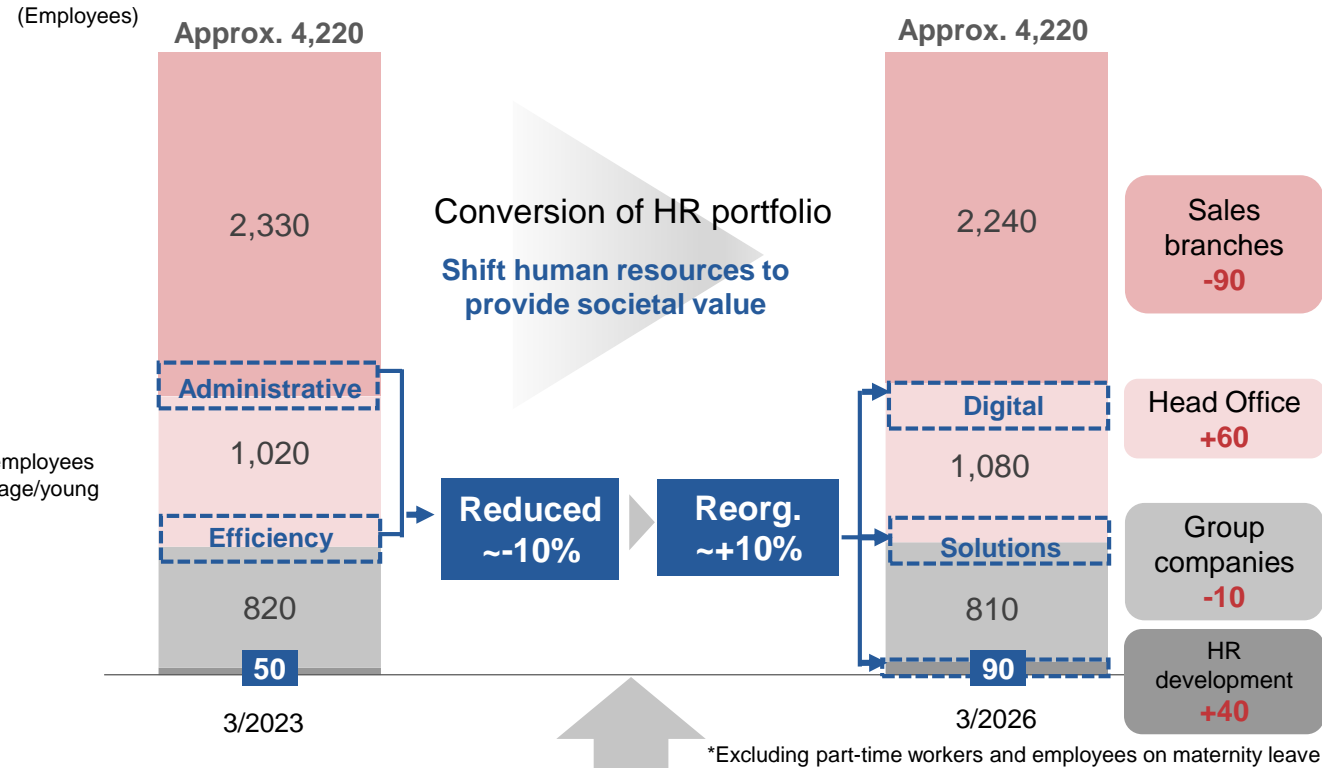
Group personnel exchange

Joint implementation of job-specific training



Group HR development

Group HR portfolio



Implementation initiatives

