



Integrated Report 2025



Chiba Kogyo Bank



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Reporting Period: April 2024 - March 2025 (The document includes some information from April 2025 onwards.)

To enhance our corporate value, we have prepared this Integrated Report with a clear and accessible structure for stakeholders. It incorporates both financial and non-financial information—including sustainability-related data—alongside the strategies and initiatives outlined in our Medium Term Management Plan. Through this report, we aim to foster deeper engagement and dialogue with our stakeholders. In compiling this report, we referred to the “International Integrated Reporting Framework” recommended by the IFRS Foundation, as well as the “Guidance for Collaborative Value Creation” issued by Japan’s Ministry of Economy, Trade and Industry.

Please note that this report includes forward-looking statements. These are not guarantees of future performance and may differ from actual results due to changes in the business environment and other factors. While every effort has been made to ensure the accuracy and professionalism of this English translation, the Bank does not warrant its complete precision. For any decisions based on this information, please refer to the original Japanese text.

Key Points of the Integrated Report 2025

Before you begin reading this report

This Integrated Report provides a comprehensive overview of the strategies our Group is pursuing to achieve sustainable growth and enhance corporate value, as well as the foundational principles that underpin these efforts. As you read through the report, we kindly invite you to focus especially on two key initiatives that will shape the medium- to long-term future of our Group:

- the establishment of a corporate purpose, and
- the formulation of our new Medium Term Management Plan.

1 Introduction

~Over 70 years of history and a solid business foundation~

This section outlines how our Group has developed its business since its founding in 1952, and how the strengths and distinctive features of Chiba Prefecture—our core operating base—have served as a source of competitive advantage. The long-standing trust we have built with our customers and local communities forms the bedrock of our future growth.

2 Value creation approach

~A guiding principle for fulfilling our social responsibilities, and the driving force behind our passion and actions~

Our Group has newly established a corporate purpose. Far from being a mere statement of philosophy, this corporate purpose serves as a guiding principle for fulfilling our responsibilities to society and as a source of motivation for our passion and actions. In this section, we explain how this corporate purpose is embedded in the daily behavior of our employees, influences our business activities, and connects to our initiatives aimed at enhancing corporate value.

3 Strategy for growth

~A roadmap to significant progress through our New Medium Term Management Plan~

We present our new Medium Term Management Plan, which will guide our growth over the next three years. The plan prioritizes the enhancement of employee engagement and is built around five strategic priorities.

In addition, this section highlights our commitment to addressing climate change, conserving biodiversity, and respecting human rights—demonstrating our dedication to sustainable growth through contributions to regional problem-solving, rather than the pursuit of short-term profits alone.

4 Management base that support value creation

~Strong governance, risk management, and compliance~

We describe the solid governance framework, risk management systems, and compliance structures that underpin our growth strategy. Transparent management practices, sound corporate ethics—essential for financial institutions—and proactive responses to foreseeable risks are all vital elements that enable stable growth in a rapidly changing environment and contribute to the maximization of corporate value.

CORPORATE PHILOSOPHY

Moving Forward with the Region,
with Heartfelt Kindness Toward Customers

LONG TERM MANAGEMENT VISION

Continue to design everyone's happiness
together as a reliable partner

COSMOS VALUES (behavioral guidelines)

- ✿ Customer-centric
- ✿ A reliable and trusted advisor
- ✿ Continuously adaptable
- ✿ Embracing and respecting diversity
- ✿ Self-driven and accountable talent
- ✿ Forward-looking
- ✿ Committed to continuous learning

CORPORATE PURPOSE and PURPOSE STATEMENT

Create a thousand happinesses by always being
there for our customers and community.
Today, and for every tomorrow.

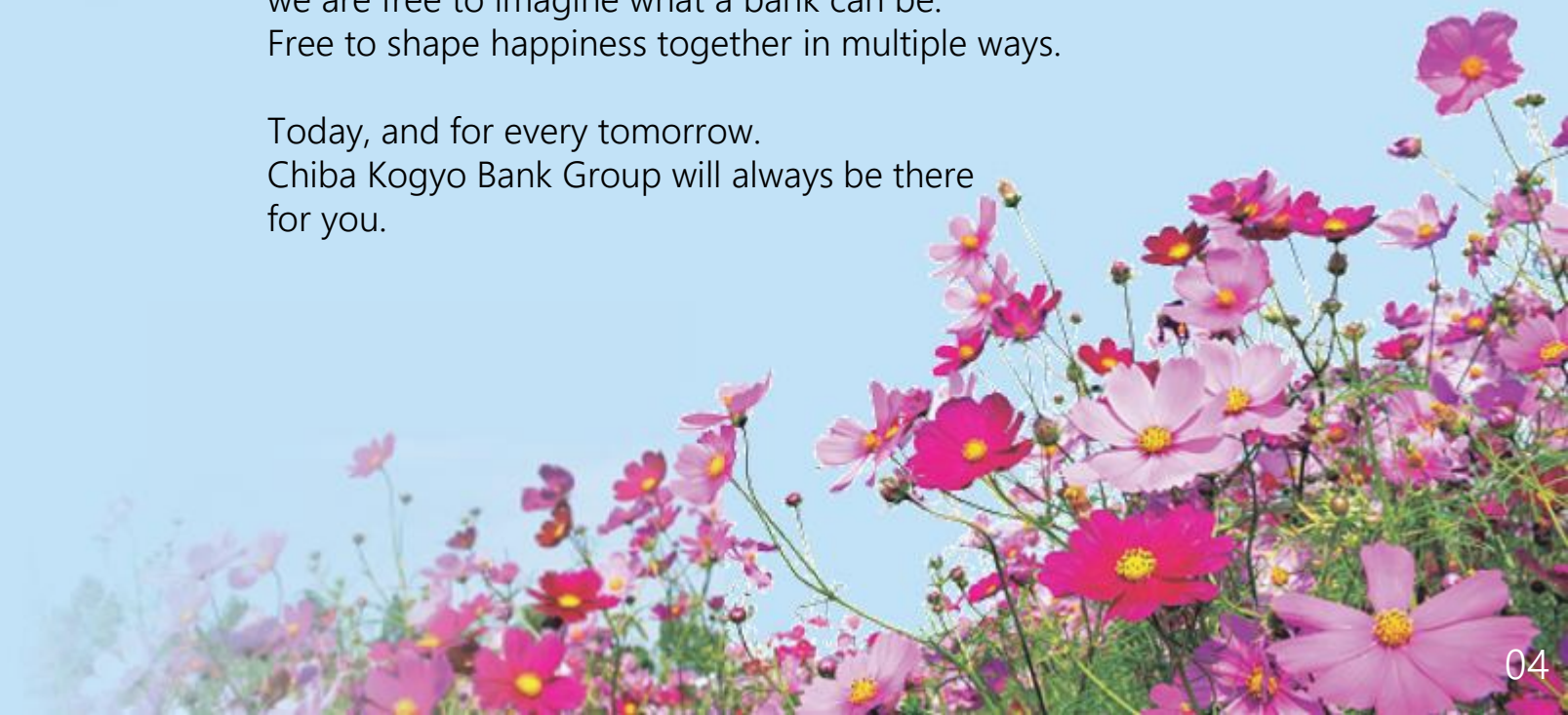
In Chiba, happiness comes in a thousand
different forms.

Each has its own shape, each its own size.
In the land under our feet and the sky above,
happiness can be found in nature and city alike.
This is what we have learned in decades of
walking together with our customers as their
lives unfold.

Happiness is a journey, not a destination, so we
must always seek the path forward.
How can we spread abundance?
How can we sow new seeds of growth in areas
not yet explored?
In other words—what's next?

Because we are unconstrained in our thinking,
we are free to imagine what a bank can be.
Free to shape happiness together in multiple ways.

Today, and for every tomorrow.
Chiba Kogyo Bank Group will always be there
for you.



History of the Chiba Kogyo Bank

1952

Established in response to locals

In 1952, during the post-war reconstruction, our bank was established in response to strong local demand, with the founding spirit of "acting as a reliable adviser to small- and medium-sized enterprises in Chiba Prefecture," to eliminate the drawbacks of the wartime financial control policy of one bank per prefecture.



1980's~ 1990's

Enhancement of financial services

1982 Established Chiba General Lease Co., Ltd.
1983 Obtained a license as a bank handling securities business
1984 Started direct transactions with overseas correspondent banks
1991 Formulation of a corporate philosophy and adoption of the cosmos flower as the Bank symbol
Established Chiba Kogin Computer Soft Co., Ltd.
1995 Held the First Chiba Genki Brand Company Awards
1998 Started sales of investment trusts
(started sales of non-life insurance in 2001, life insurance in 2002)

1960's~1970's

Expansion of the economy and proactive management

1965 Determine Bank's nickname as "Chiba Kogin"
1966 Opened Tokyo Liaison Office
1972 Built the new head office building
1973 Listed on 1st section of the Tokyo Stock Exchange
1975 Online transaction began operation
1977 Launched fundraising campaign by executives and employees, "Tomoshihi-no-kai"

TOPICS

CHIBA CORGI, the Bank's mascot character

"Chiba Corgi" is a character introduced to commemorate our bank's 70th anniversary in March 2022. It has been widely featured across IC cash card designs, LINE stickers, and various customer-facing materials. In response to strong interest from stakeholders wishing to engage with the character in person, we began using a mascot costume in May 2025. Going forward, we plan to actively feature Chiba Corgi at bank-sponsored events and other public engagements.



2020's

Transformation toward sustainable growth

2020 Established the Kogin Kodokan, a corporate university
2021 Implemented an appointment system for consultation services and the start of in-store tablet operations
Establishment of Sustainability Statement
2022 Started using "CHIBA CORGI" as the Bank's mascot character
Endorsed the recommendations of the TCFD
2024 Established CHIBACOO Co., Ltd. and Chibakogin Capital Partners Co., Ltd.
Endorsed the recommendations of the TNFD
2025 Establishment of a corporate purpose

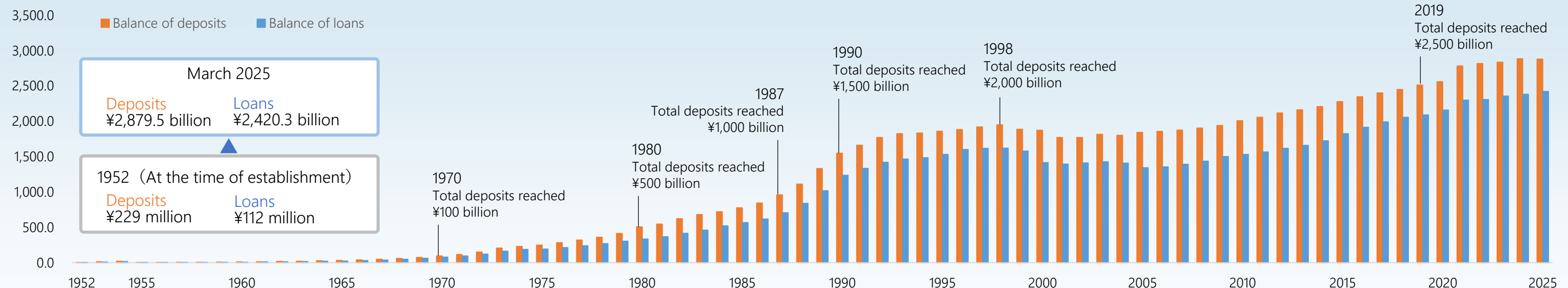


2000's~ 2010's

Challenge toward revitalization

2000 Injection of ¥60.0 billion of public funding
2004 Established The Chiba Kogin "Keiei Juku"
Transfer of core systems to NTT DATA's Regional Bank Integrated Services Center
2013 Repayment of ¥60.0 billion of public funding
2014 Concluded Corporate Forest Agreement with Chiba Pref. and began planting activities
2015 Concluded a mutual support agreement with participating banks of the Regional Bank Integrated Services Center for large-scale disaster occurrences
2019 Establishment of Basic Policies Regarding the Handling of Sustainability
Entered the paid job-placement service business(human resources referral operations)












(Billions of yen)



Chiba Prefecture – Our Business Foundation

Characteristics of Chiba Prefecture, which serves as the core operational base of our Group

Chiba Prefecture is located within the Greater Tokyo Area and serves as a key hub for both people and goods, offering excellent transportation infrastructure across land, sea, and air. While Japan as a whole faces a declining population trend, Chiba has maintained demographic stability, recording net population inflows for 12 consecutive years—underscoring its continued appeal as a relocation destination. Blessed with a mild climate and rich natural environment, Chiba boasts a dynamic industrial base spanning agriculture, fisheries, manufacturing, and commerce, consistently ranking among the top regions nationwide. At the same time, the region's high level of industrial activity contributes to elevated CO₂ emissions, prompting coordinated efforts between public and private sectors to advance decarbonization initiatives. Recognizing these regional characteristics, our Group is actively working to transform local challenges into business opportunities—leveraging a deep understanding of demographic shifts, industrial trends, geographical attributes, and regional diversity.

 Population 6.25 million 6th among Japan's 47 prefectures (2024)	 Net Migration Gain 7,859 people 5th among Japan's 47 prefectures (2024)	 Nominal Gross Prefectural Product ¥20.8 trillion 7th among Japan's 47 prefectures (FY2021)
 Agricultural Output ¥402.9 billion 4th among Japan's 47 prefectures (2023)	 Fishery Production Volume 79K tons 9th among Japan's 47 prefectures (2023)	 Manufacturing Output ¥15.8 trillion 6th among Japan's 47 prefectures (2022)
 Retail Sales ¥1.0 trillion 7th among Japan's 47 prefectures (2024)	 Tourist spending ¥1.8 trillion record-breaking (2023)	 CO ₂ Emissions Amount 61,700K t-CO ₂ 2nd among Japan's 47 prefectures (2022)
 Annual Average Temperature 18.1°C 7th among Japan's 47 prefectures (2023)	 Annual Sunshine Duration 2,345.7 hours 9th among Japan's 47 prefectures (2023)	

Source: Statistics Bureau of Japan. *Population Estimates, Report on Internal Migration in Japan, Economic Census*. Cabinet Office. *Prefectural economic accounts*. Ministry of Agriculture, Forestry and Fisheries. *Statistics of Agricultural Income Produced, Production Statistics for the Fishing and Aquaculture industries*. Ministry of Economy, Trade and Industry. *Current Survey of Commerce*. Chiba Prefecture. *Trends in tourist arrivals in Reiwa 5, Statistical data on Chiba Prefecture*. Ministry of the Environment. *Current estimation of CO₂ emissions by sector*.

Our Group's initiatives leveraging the strengths and characteristics of our business foundation

● Support for agricultural management

We support stakeholders in the agriculture, forestry, and fisheries sectors by facilitating business matching and promoting cross-sector collaboration, including initiatives for sixth industrialization aimed at diversifying management. We also assist companies from other industries in entering the agricultural field.

(instance [page 55](#) ► Opening of “CHIBACOO Farm” as the agricultural base for CHIBACOO’s regional development initiatives)

● Support for international business and overseas expansion

We provide a range of services related to international business, including consultations on trade operations. In collaboration with external experts, we organize overseas site visits and business meetings for our clients, and conduct training programs on international business models to enhance our employees’ global awareness and expertise—all in support of our clients’ overseas expansion initiatives.

(instance [page 55](#) ► Overseas business tour and trade meetings held in Ho Chi Minh City, Vietnam)

● Collaboration between industry and academia

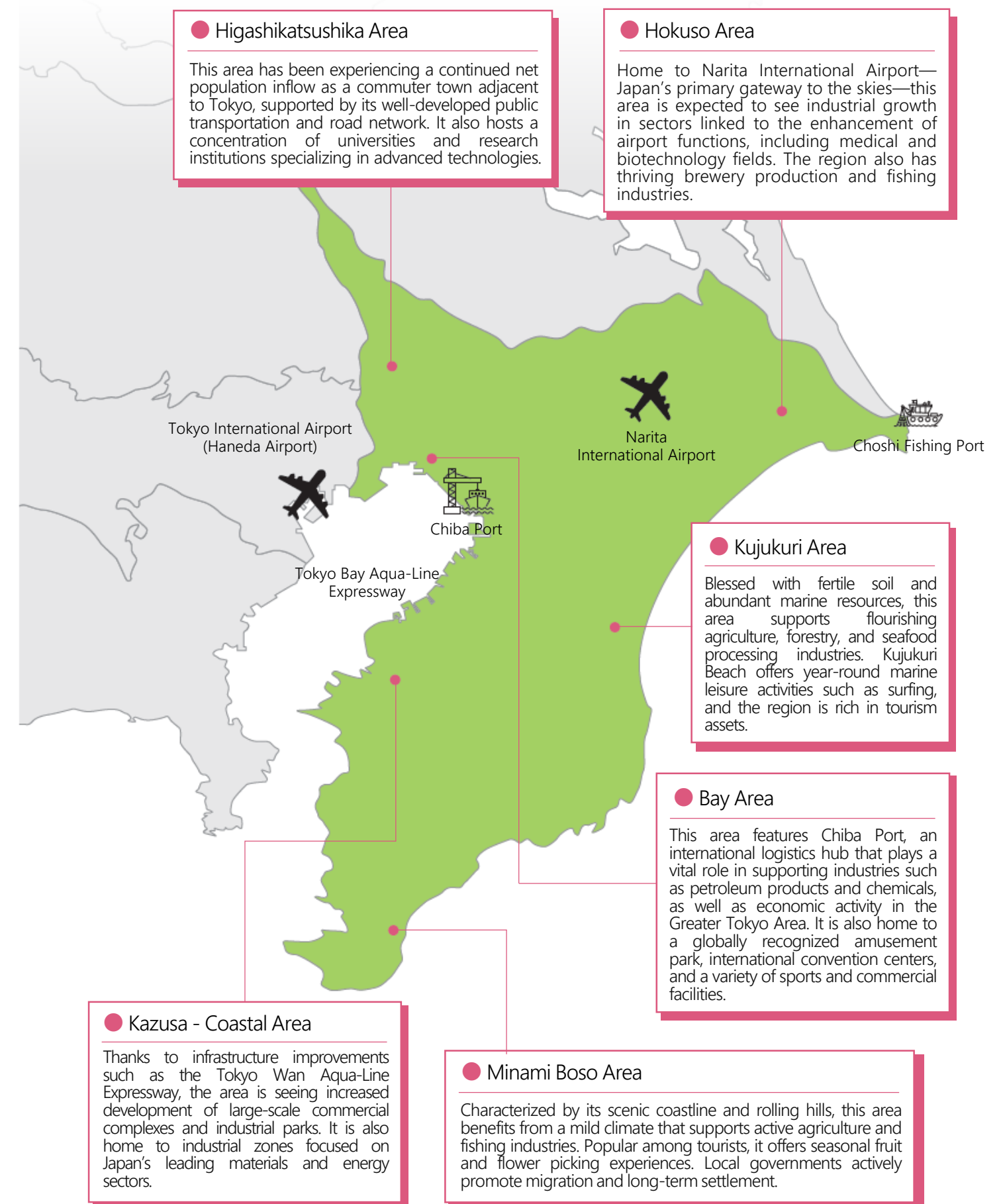
Through partnerships with universities and other specialized institutions, we support technology development and network building, offering tailored solutions to our clients’ challenges. These efforts also aim to revitalize the region by fostering the growth of local businesses.

(instance [page 56](#) ► Long-term corporate training program at Chiba University of Commerce)

● Sustainability support solutions

We are working toward a decarbonized society by offering solutions such as CO₂ emissions visualization, target setting, and financial and consulting services to meet our clients’ sustainability-related funding needs.

(instance [page 59](#) ► Climate Change Initiatives)



VALUE CREATION APPROACH

Our Group has newly established a corporate purpose. Far from being a mere statement of philosophy, this corporate purpose serves as a guiding principle for fulfilling our responsibilities to society and as a source of motivation for our passion and actions. In this section, we explain how this corporate purpose is embedded in the daily behavior of our employees, influences our business activities, and connects to our initiatives aimed at enhancing corporate value.

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Message from the President

With our corporate purpose at heart, we continue to lead the way in transformation.

We are working to enhance engagement that leads to the growth of each employee and the advancement of the Group as a whole.



Hitoshi Umeda

The Chiba Kogyo Bank
President (CEO)

Establishing a corporate purpose as the driving force behind our passion and action in a time of turbulent change

([P15](#) ► Our Corporate Purpose)

The business environment in which the Group operates is changing at an unprecedented scale and speed, becoming increasingly severe. Amidst this new normal of uncertainty, we recognize that for the Group to achieve sustainable growth and continue delivering value to stakeholders, it is essential that each employee proactively transforms and acts with ownership. Furthermore, fostering a sense of unity by bridging generational gaps in values and perspectives is an urgent priority to ensure employees with diverse ways of thinking align as an organization.

Against this backdrop, the Group established a corporate purpose in order to clarify our significance. This corporate purpose serves as guiding principles for each of us to fulfill our responsibilities to our local customers and society in a rapidly changing environment. It fuels our passion and actions, embodying our resolve to work together as one to contribute to the sustainable development of the region's communities. I too will keep this corporate purpose close to heart and continue to lead the way in transformation.

Create a thousand happinesses by always being there
for our customers and community.
Today, and for every tomorrow.

Changes in the business environment in which the Group operates and our perception thereof

([page 7](#) ► Chiba Prefecture – Our Business Foundation)

([page 21](#) ► Value Creation Process)

Chiba Prefecture, the base of operations for the Group, has maintained a population of over 6.25 million despite the trend for population decline in Japan as a whole, and the number of people moving there has exceeded those moving away for 12 consecutive years. However, certain areas face population decline and an increasingly aging population with a declining birthrate, creating mounting challenges such as labor shortages and scarcity of business successors. Local small and medium-sized enterprises therefore cannot avoid transforming their traditional business models. Furthermore, the shift in monetary policy away from the prolonged low-interest-rate environment and the rising of interest rates are expected to significantly impact the Group's earnings structure. Competition for deposits, particularly from online banks, is intensifying, while accelerating digitalization is spurring companies from other industries to enter the banking industry, further heightening competition. Moreover, we recognize that climate change, which causes serious disasters such as intense heatwaves and torrential rains, significantly impacts the regional economy and society. And as a financial institution rooted in the local community, we are required to place even greater emphasis on our sustainability initiatives.

While viewing these environmental changes as risks, the Group also sees them as opportunities. In a phase of rising interest rates, we will maximize revenue opportunities through appropriate risk management and the construction of a high-quality loan portfolio. Digitalization serves as a major driving force for enhancing customer convenience, creating transaction opportunities, connecting with new customer segments, and improving operational efficiency. Furthermore, we are confident that collaborating with various stakeholders within the local community in areas such as regional revitalization and sustainability initiatives to jointly tackle challenges will spur the creation of unprecedented new value. By expanding the network of connections among all of our stakeholders—what we call the CKB Community—bound by shared goals and interests, we will uncover genuine, locally rooted needs. And, by integrating the Group's financial and non-financial functions, we will achieve both the realization of sustainable local communities and growth of the Group.

Message from the President

Summary of the previous Medium Term Management Plan

([page 31](#) ► Review of the Previous Medium Term Management Plan)

The previous Medium Term Management Plan served as a period for establishing bases within the Long Term Management Strategy, and during that, we actively implemented various measures related to the three areas of the organizational base, operating base, and management base.

In that period, we vigorously advanced bold branch reforms and operational efficiency improvements through digitalization, expanding our organizational base. We also strengthened our operating base through human resources development and enhancement of consulting.

Those led to an increase in corporate and individual core clients, resulting in net fees and commissions reaching record highs for the fourth consecutive year. Although net income ultimately fell due to losses related to securities, including the absence of the 3.5 billion yen special dividends from subsidiaries recorded in the fiscal year ended March 31, 2024, if this special factor is excluded, profit reached 8.4 billion yen, exceeding the forecast of 8.1 billion yen and demonstrating some positive results.

Meanwhile, we recognize that there remains room for improvement in addressing challenges at the operational level. These challenges include digitalization-driven administrative reductions being disproportionately centered on counter services, the continued burden on sales persons handling consulting services and full-service branches, and insufficient engagement with small business customers.

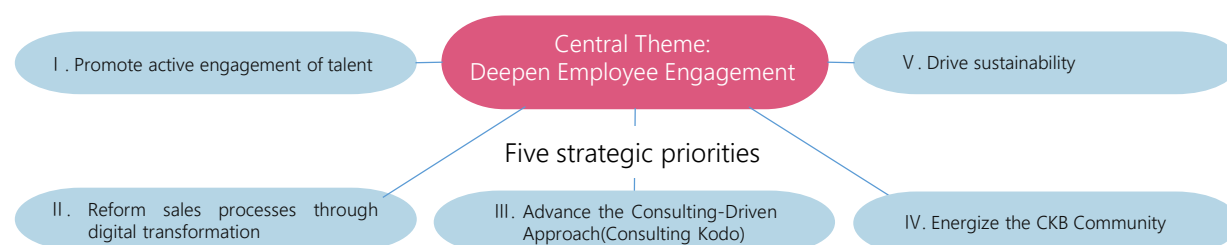
Establishment of a new Medium Term Management Plan and improvement of PBR

([page 23](#) ► Initiatives for Improving Corporate Value)

([page 33](#) ► New Medium Term Management Plan)

Based on the aforementioned perception of the environment and the challenges highlighted in the previous Medium Term Management Plan, we formulated a new Medium Term Management Plan launched in April 2025. With improving employee engagement as the top priority, we set five strategic priorities: promote active engagement of talent, reform sales processes through digital transformation, advance the Consulting-Driven Approach(Consulting Kodo), energize the CKB Community, and drive sustainability.

By addressing these, we will deeply commit to solving regional issues while aiming for steady improvement of PBR and enhancing corporate value. Solving regional issues is not merely social contribution; it directly leads to increased deposit and loan balances, expanded non-interest income, and a strengthened customer base, thereby directly contributing to sustainable enhancement of the Group's corporate value through our core business.



As a more concrete path toward enhancing corporate value, we have implemented various initiatives centered on three key transformations: transformation of capital structure, transformation of existing businesses, and new value creation. As a result of these efforts to enhance the growth potential of returns on capital, our PBR has increased to 0.57x(as of March 31, 2025). I recognize that my greatest responsibility and role is to further enhance corporate value without resting on our current achievements.

We will thus continue to diligently advance initiatives to enhance corporate value, such as transforming our business portfolio and reducing the total amount of preferred stock issued. In that way, we will spare no effort to earn continued recognition.

Employee engagement as the source of organizational vitality

([page 33](#) ► New Medium Term Management Plan)

([page 35](#) ► I. Promote active engagement of talent)

In advancing our efforts to find solutions to regional issues and enhance corporate value, the Group places the highest priority on improving employee engagement. The high level of engagement of each individual employee becomes the source of vitality for the organization as a whole. And this engagement provides the powerful driving force enabling the Group to boldly take on and resolve the various challenges we face in this rapidly changing environment. I believe that the ability to realize our vision hinges on each employee correctly understanding the purposes of their work and boldly taking on challenges at a high level. Consequently, we prioritize creating an environment where all employees share our corporate purpose and acts with a sense of ownership in their work—enhancing employee engagement, which leads to individual growth and the overall development of the Group—as our foremost management challenge.

The 2025 entrance ceremony for new hires was held in April was planned and executed by an organizing committee composed of new hires and second-year employees who preceded them. This was done to encourage initiative by rethinking the previous formal ceremony. Overly formal speeches and lectures were eliminated. And, instead, the event featured self-introductions by new hires, a Q&A session with me, and watering of a Kawazu cherry sapling planted to commemorative their joining the bank. All those were elements were conceived by the young employees themselves, representing a departure from previous ceremonies. Preparations, which took about half a year starting last summer, must have been demanding. However, the new hires seemed to have gained a sense of responsibility as working adults and experienced the joy of accomplishing something through their own efforts. I expect for the passion they felt during this time, and the experience of brainstorming ideas and creatively problem-solving with their peers, to translate into an attitude of taking initiative and challenging themselves in all aspects of their work.



New hires watering the commemorative sapling



During the Q&A session, I received a variety of questions from the new hires, including "What do you like about Chiba?" and "What is most important thing to you in your work?"

In closing, the Group will redouble its efforts toward management that contributes to the growth and development of our various stakeholders, and toward enhancing corporate value through the bank's sustainable and stable growth. I am determined to solve each issue with the united efforts of all executives and employees so that we can meet the expectations of our stakeholders to an even greater extent, and I would like to ask for your continued support in these efforts.

Our Corporate Purpose

パーパス

いちばん近くで、いちばん先まで。
千のしあわせを、興そう。

Corporate purpose

Create a thousand happinesses by always being there
for our customers and community.
Today, and for every tomorrow.

The thoughts behind our corporate purpose

By always being there	This reflects our passion and distinctive character, rooted in the spirit of "kindness" that defines our corporate philosophy.
Today, and for every tomorrow	We are committed to providing solutions for the future of local communities—including in non-financial areas—and to continuing our journey alongside customers and communities, even in challenging times.
Thousand happinesses	This phrase blends “千” (thousand)—the shared initial of Chiba Prefecture and Chiba Kogyo Bank—with “しあわせ” (happiness). It evokes not only a great number of joys, but also the countless shapes happiness can take: each one unique, each one personal, each one precious.
Create	The character “興” in our name conveys our desire to entertain, inspire, and deeply engage with the people and communities we serve.

Background to the establishment of our corporate purpose

The environment surrounding our Group and the region is undergoing rapid and unprecedented change. Increasing challenges and growing difficulty in predicting the future have led to a state of persistent uncertainty. At the same time, generational differences in values and awareness within our organization are becoming more pronounced. In order for our diverse employees to harness their individual strengths while moving forward together as one organization, it is essential to bridge these gaps and foster a shared sense of unity.

In response to this context, our Group has established a corporate purpose that serves as the foundation for the daily operations of all employees. This corporate purpose is designed to guide our day-to-day activities, enabling all employees to share common values and goals, and to advance our management strategy with cohesion and clarity.

With this corporate purpose at the core of our actions, our Group is committed to working together to contribute to the sustainable growth and development of our local customers and society.

Value brought by our corporate purpose

- Expansion of stakeholders who resonate with our corporate purpose
- Strengthening organizational cohesion and employee engagement
- Enhancing our impact in Chiba Prefecture and increasing recognition and presence

● Expansion of stakeholders who resonate with our corporate purpose
The phrase “by always being there” reflects our commitment to passionately supporting the local community, grounded in our corporate philosophy of “Heartfelt Kindness.” This approach fosters empathy among stakeholders and helps build lasting trust with individuals and businesses in the region.

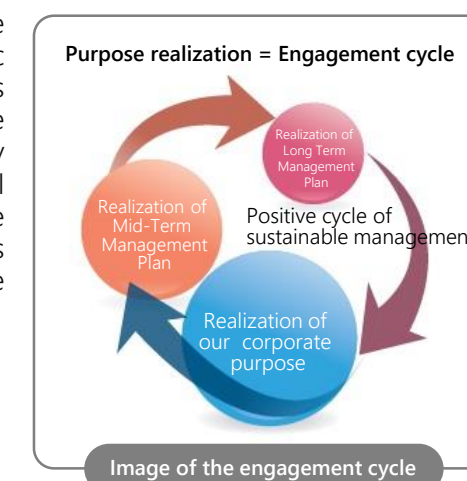
● Strengthening organizational cohesion and employee engagement
The phrase “today, and for every tomorrow” underscores our dedication to walking alongside the community toward a brighter future. By sharing this corporate purpose, all employees unite around a common goal, cultivating a strong sense of cohesion within the organization. As employees find deeper meaning in their work and strengthen their engagement, we are empowered to deliver even higher-quality services.

● Enhancing our impact in Chiba Prefecture and increasing recognition and presence
The terms “thousand happinesses” and “create” signify our pursuit of diverse forms of happiness, aiming to entertain and inspire the local community. Guided by this mindset, our activities in Chiba Prefecture continue to expand, amplifying our regional impact and elevating the recognition and presence of our Group. By generating happiness throughout the community, we contribute to the revitalization of the entire region, ultimately enhancing the overall value of our Group.

The relationship between our corporate purpose and management strategy

Our bank places the utmost priority on delivering exceptional value to our customers through prompt, high-quality services. Achieving this requires a Consulting-Driven Approach(Consulting Kodo). To ensure that employees remain highly motivated and that a virtuous cycle of engagement and performance is sustained, a commitment to sustainable management is essential. This approach to sustainability is closely aligned with our overall strategic direction. Our bank’s Long-Term Vision and Medium-Term Management Plan serve as key frameworks for realizing our organizational aspirations and form the core of our management approach. Central to this is the integration of our corporate purpose and strategic planning. Our corporate purpose defines the organization’s reason for existence and its social value, while our management plans outline the concrete path toward achieving specific business goals and strategies.

The interaction between these two elements—corporate purpose and strategic planning—creates a synergistic effect that enhances employee engagement and drives overall organizational growth. When our corporate purpose is not merely a guiding philosophy but is fully embedded into our management plans as a practical compass for action, it enables all employees to internalize its significance and draw motivation from it. This process ultimately forms the foundation for our bank’s sustainable growth.

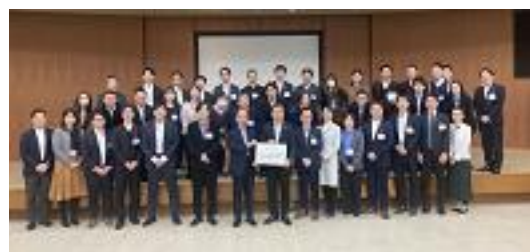


Our Corporate Purpose

The process to establish our corporate purpose

To foster a sense of ownership among employees and to develop a corporate purpose that is both strong and meaningful, we formed a core team of 36 members, comprising senior executives—including branch managers—as well as mid-level and emerging leaders. This team engaged in in-depth discussions on our bank's history and strengths, and shared the outcomes with all employees.

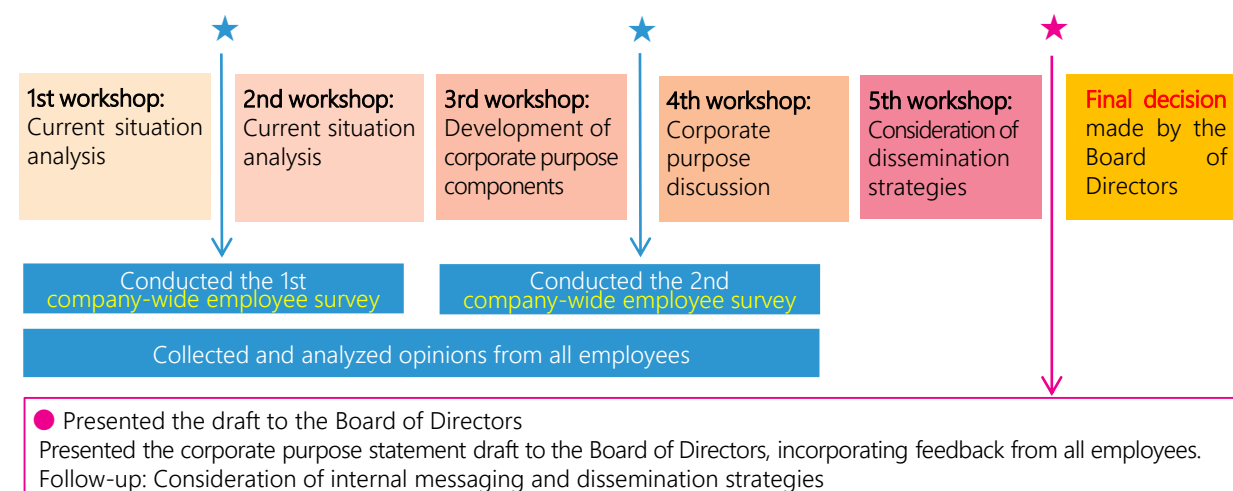
We conducted two company-wide surveys to gather a broad range of perspectives on the corporate purpose. In parallel, we held ongoing discussions on long-term societal needs. Ultimately, after deliberations that included external directors, top management finalized our corporate purpose, taking into account its alignment with our Long Term Management Vision and Medium Term Management Plan.



The President, the Vice President, and the core team members

Discussion steps centered around the 36 core team members

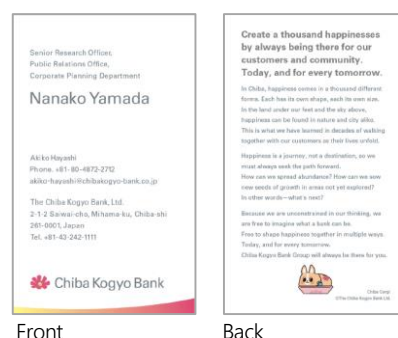
Note: Please refer to the next page for details of each corporate purpose formulation workshop.



Dissemination strategies

To deepen employees' understanding of our corporate purpose, we have printed it and its accompanying statement on business cards. By redesigning these cards—which serve as communication tools with stakeholders—we aim to foster empathy and collaboration as we work together toward realizing our corporate purpose.

Additionally, to reinforce our presence both internally and externally and to cultivate a brand image aligned with our corporate purpose, we have produced a series of three posters. These are being displayed in sequence at our bank's branches.



The corporate purpose formulation workshops

1st workshop

We deepened our understanding of the background and history of our bank and discussed "our strengths, passions, and the needs of society." The insights from these discussions were shared with each workplace through core team members, allowing for collective sharing and feedback from all employees.



2nd workshop

We considered the "needs of society" and the necessary business developments from a long-term perspective, looking ahead 10 to 20 years. We also engaged in in-depth discussions within each team regarding "our passions and strengths," reflecting on the history of our bank.



3rd workshop

Based on the needs, passions, and strengths identified from the responses to the first employee survey, we held discussions to explore corporate purpose proposals.



4th workshop

We shared the positive aspects and areas for improvement of the corporate purpose proposals derived from the responses to the second employee survey, as well as insights gathered from qualitative comments collected by core team members within their respective departments and blocks. Following this, we revisited the direction of our corporate purpose.



5th workshop

We compiled the outcomes from the workshops held from the first to the fourth sessions, along with the results from the two employee surveys, and finalized the ultimate corporate purpose and statement proposals. We then presented the strategies for promoting this corporate purpose, which were discussed within each team, to the President and Vice President.



Our Corporate Purpose

“VOICE” Reflections on participating in the corporate purpose formulation workshops

We spoke with three employees who served as core team members in the corporate purpose formulation workshops. They shared their reflections on the process and how they relate to the corporate purpose in their daily work.

MIKA TOJO

General Manager of Minami-Nagareyama Branch

The greatest strength our Group has cultivated over the years is our unwavering commitment to being “kind” to our customers. This mindset is shared across the organization, and I genuinely feel that many customers recognize and appreciate it. Through the process of defining our corporate purpose, the meaning of “kindness” has been clearly articulated, and our belief in putting customers first has grown even stronger.

Revisiting our corporate purpose encourages us to deeply consider what we can do for our customers. I am confident that this will lead to the sustainable growth of our Group, built on trust rather than short-term profits. I will continue striving to show appreciation to customers who say they like “the Bank” and to live up to their expectations.



ERIKA YAMAMOTO

Sales Promotion Division

To ensure that our corporate purpose is not merely a set of words but something deeply connected to our daily actions, it is essential to actively communicate its meaning, gather feedback from those around us, internalize it in our own way, and reflect it in our work. Through this process, the purpose—which embodies the values we stand for—will gradually permeate each of us and become personally meaningful.

As time passes, fewer people will have firsthand knowledge of how the corporate purpose was originally formulated. That’s why, as someone in a position to guide the next generation, I feel a strong responsibility to pass on the strengths of our Group and the values it represents. I will continue sharing my thoughts with junior colleagues and demonstrating how to embody the corporate purpose in our work, so they too can make it their own.



KENSUKE TAKAHASHI

Digital Innovation Division

I had long felt the need for a clearly defined corporate purpose, but given the nature of our industry—where differentiation is often difficult—I found it challenging to articulate one. However, the time spent thoroughly discussing societal needs and the strengths of our Group was extremely valuable. It was especially meaningful to have open exchanges among members with diverse careers and backgrounds, sharing real experiences and exploring ideas like, “If we strengthen this area, we can grow even more.”

Our corporate purpose reminds each of us that our work contributes to someone’s well-being and happiness, and it has the power to move the entire organization forward. I will carry this awareness with me and act each day to create a positive impact on those around me.



Long Term Management Vision and Strategy

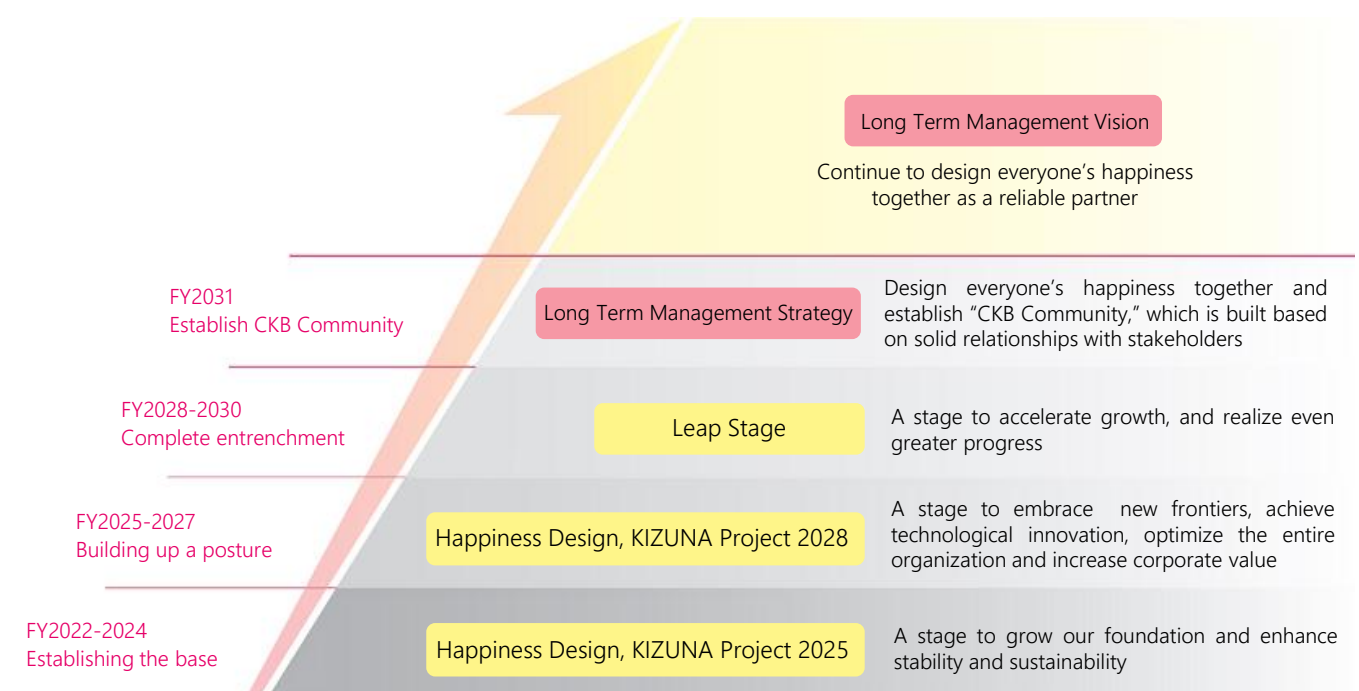
Our bank has set forth a Long Term Management Vision: “Continue to design everyone’s happiness together as a reliable partner.” While we continue to adapt to the changing times and the increasingly diverse needs of our customers, we remain committed to their fundamental and enduring desire to “be happy.” By putting our corporate purpose into practice, we aim to build trust and empathy with our stakeholders. We believe this will enable our Group to broaden its activities and strengthen its presence within the community.

Long Term Management Vision	Continue to design everyone’s happiness together as a reliable partner
Long Term Management Strategy	Design everyone’s happiness together and establish “CKB Community,” which is built based on solid relationships with stakeholders
Designing Happiness	Sharing diverse potential needs that bring happiness to customers as a reliable advisor, and continuing to accompany them toward the realization
Group image that we aim to be	A bank that continues to be chosen, with an absolute presence indispensable to the area and our customers

Our Long Term Management Strategy is: “Design everyone’s happiness together and establish the ‘CKB Community,’ which is built based on solid relationships with stakeholders.” This community encompasses not only the relationships between our bank and its stakeholders, but also the connections among business partners, customers, and the broader local society. We believe that as these relationships deepen and expand, new value and innovation will emerge. As a trusted regional financial institution, we will leverage our network and credibility to “design happiness” across a variety of contexts, thereby reinforcing stakeholder connections. By aligning all employees toward a shared goal, we aim to foster greater organizational unity and engagement, ultimately becoming an indispensable presence for our local customers.

Through these initiatives, we will enhance our Group’s influence in the region and continue to grow as a preferred and trusted choice.

Roadmap for Achieving the Long Term Management Vision



Value Creation Process

Corporate Purpose

Create a thousand happinesses by always being there for our customers and community.
Today, and for every tomorrow.

Long Term Management Vision

Continue to design everyone's happiness together as a reliable partner

New Medium Term Management Plan

Design Happiness Kizuna Project 2028 ~Path to Evolution~

INPUT

▶ Leveraging the five capitals to drive value creation

Human Capital

- 1,245 Employees
- Employees with extensive expertise
 - Consulting Support Desk: 53 employees
 - Number of employees acquired 1st and 2nd Grade Certified Skilled Professional of Financial Planning (including CFP and AFP): 832 employees
- A free-spirited corporate culture

Intellectual Capital

- Ability to gather information and make proposal
- 4 Group companies
- Regional Bank Integrated Service Center
- FinX Digital

Social Capital

- Rich market
 - Gross Prefectural Product: ¥20.7 trillion
 - Population: 6.25 million
- Network
 - 80 branches and 115 off-branch ATM locations
 - ATM partnership with Mizuho Bank, AEON bank, 6 regional banks in the Tokyo metropolitan area and 2 Shinkin banks in Chiba Prefecture
 - Leveraging digital channels
- Collaboration with other companies in the same and different types of industries
- Industry-government-academia collaboration

Natural Capital

- Initiatives to conserve the natural environment and biodiversity
- The amount of Sustainable Finance: ¥731.1 billion

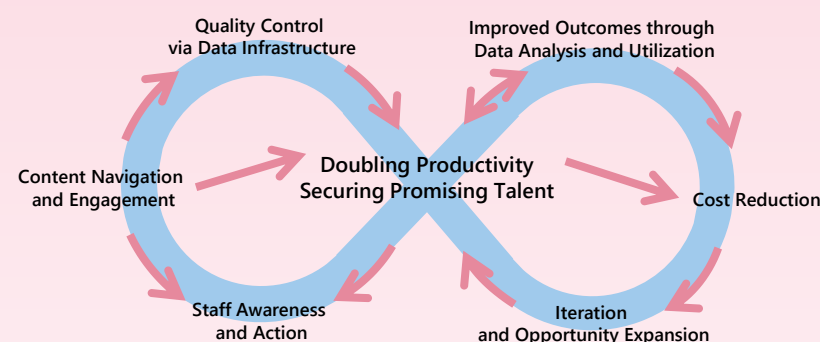
Financial Capital

- Sound capital: Consolidated Capital adequacy ratio 9.19%
- Long-term Issuer Rating: A-(Stable)
- Deposits: ¥2,879.5 billion

ACTIVITIES

Leveraging data collected within the Next-Generation Growth Engine for insight and application

Advance the Consulting-Driven Approach



External Factors / Issues

- Climate change / Decarbonization
- Regional activation
- Diversity & Inclusion
- Declining birthrate and aging population
- Labor shortage
- Financial literacy
- Cyber risk
- Biodiversity
- Human rights
- Child care support
- Innovation / Digital transformation

OUTPUT

- ▶ Deliver solution value at an advanced level
- ▶ Continue increasing stakeholder value

Human Capital

- Achieving an overall engagement score of 70.5 points or higher (FY2027 target)
- Achieving a ratio of 35% or higher for female employees in management positions (FY2027 target)

Intellectual Capital

- More than 1,500 consulting engagements focused on solving sustainability challenges (FY2027 target)
- Cost reduction and operational efficiency
 - Targeting a non-consolidated core OHR of below 65% (FY2027 target)

Social Capital

- Increase stakeholder engagement opportunities
- Improve customer convenience
- Provide financial literacy education to over 15,000 participants (FY2027 target)
- Expand cross-industry collaboration

Natural Capital

- Achieve carbon neutrality (FY2040 target)
- Execute over ¥1 trillion in cumulative sustainable finance (FY2027 target)
- Plant over 6,500 trees cumulatively (FY2027 target)

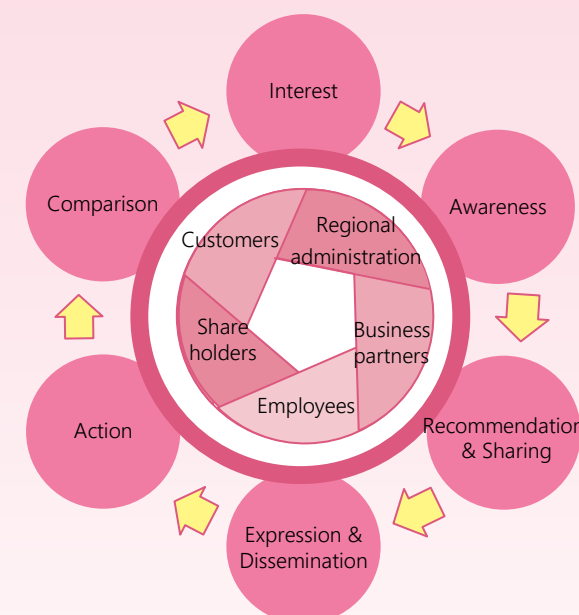
Financial Capital

- Capital adequacy ratio 8.5% or higher (FY2027 target)

OUTCOME

Establish "CKB Community," which is built based on solid relationships with stakeholders

CKB Community



Link challenges to the Next-Generation Growth Engines

The Next-generation Growth Engine refers to a digital platform that enables stakeholders to connect through initiatives such as consulting, with the aim of expanding community engagement.

Strengthen bonds with local communities

- ▶ Increase connections among stakeholders united by shared goals and interests
- ▶ Enhance community value through active engagement of participants in joint initiatives

Initiatives for Improving Corporate Value

Toward a Price-to-Book Ratio of 1.0

In November 2023, we announced our actions toward achieving management that is conscious of cost of capital and stock price. Since then, we have been promoting measures to enhance corporate value based on three pillars: transformation of capital structure, transformation of existing businesses, and new value creation. Through steady growth in core business profitability and ongoing efforts to transform existing businesses, our PBR rose to 0.57x as of the end of March 2025. While sector-wide trends have had an impact, we believe the market is steadily recognizing and valuing our consistent efforts to enhance corporate value.

We view corporate value enhancement not only as a matter of improving profitability, but also as our ability to contribute meaningfully to addressing challenges faced by local communities and society at large. We will continue to advance our growth strategies—including transformation of capital structure and existing businesses—while actively pursuing new value creation. Our goal is to achieve a PBR of 0.8x or higher by the end of fiscal year 2027.

- Transformation of capital structure: We have established a clear path toward achieving Net Zero Preferred Shares (Note).
- Transformation of existing businesses: We are restructuring our sales operations to focus on consulting services by promoting operational efficiency.
- New Value Creation: We aim to integrate digital and face-to-face consulting, delivering a seamless hybrid experience.

Note: "Net Zero Preferred Shares" refers to the status in which our capital adequacy ratio —after deducting the portion of preferred shares counted as capital—exceeds the targeted level of 8%.

PBR components	ROE (profitability)	PER (market valuation)	PBR
Current levels	Common equity ROE: 5.1% (FY03/25 result)	Approx. 11.1x (End-March 2025) *Cost of capital in a broad sense : Around 9.0%	Approx. 0.57x (End-March 2025)
Initiatives to enhance corporate value	Common equity ROE: 7% or higher (Stable from FY2027 onward)	PER: 12.5x or higher Achieve sustainable growth and reduce broader capital costs through the consistent execution of non-financial strategies	PBR: 0.8x or higher (FY2027 target)
	(1) Achieve an effective "zero" balance of preferred shares as soon as possible (2) Improve RORA by efficiently reallocating risk weighted assets (RWA) (3) Enhance profitability in a rising interest rate Environment (4) Strengthen corporate consulting services to address regional challenges fundamentally and drive sustainable growth (5) Stabilize earnings by expanding business areas		

Notes: 1.The above figures are calculated by our bank based on figures disclosed as of June 2, 2025.

2.Cost of capital in a broad sense = 1 / PER

3.ROE of common stock = Profit per share excluding preferred stock / Net assets per share excluding preferred stock

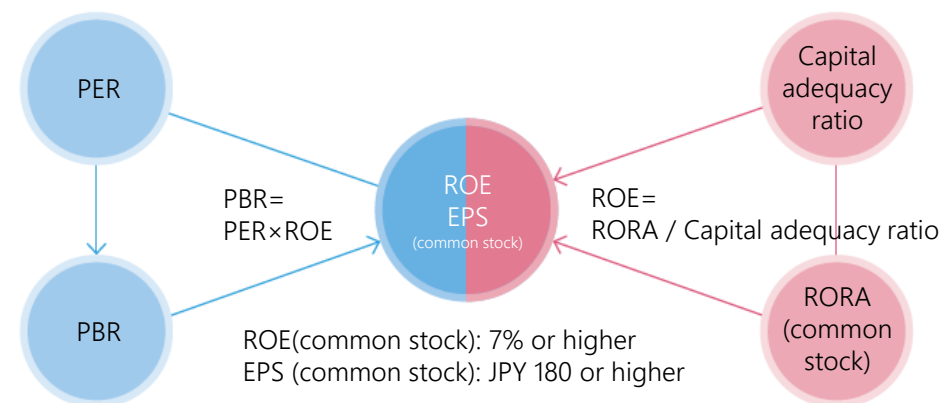
4.Our bank's cost of capital is managed internally using CAPM (safe interest rate + equity risk premium x equity beta).

Non-financial strategy triangle

Reducing capital costs to achieve the target PBR

PER: 12.5x or higher

Achieve sustainable growth and reduce broader capital costs through the consistent execution of non-financial strategies



PBR: 0.8x or higher (FY2027 target)

Financial strategy triangle

Premises that reflect awareness of the capital cost level

Capital adequacy ratio 8.5% or higher

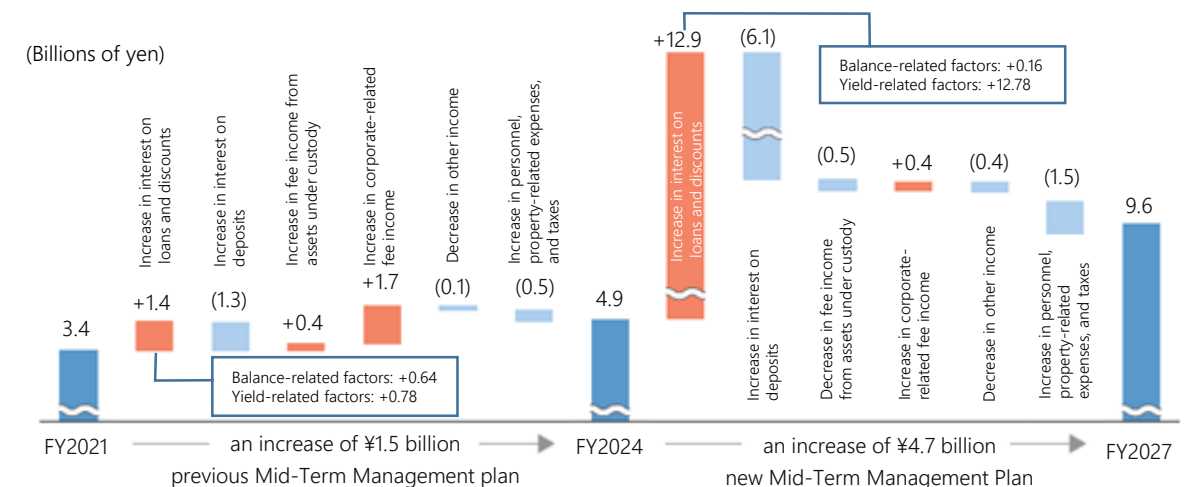
- Financial leverage
- Capital efficiency improvement

RORA (common stock): 0.5% or higher

- Accumulation of high-RORA assets
- Effective utilization of assets

Structural shift in core business profit

Under the previous Medium Term Management Plan, strengthened consulting initiatives led to an increase in fees and commissions, which served as the primary driver of core business profit growth. In the new Medium Term Management Plan, we are targeting a ¥4.7 billion increase in core business profit, driven mainly by interest income from loans and discounts.



Impact of domestic interest rate hikes on net interest income

The lifting of Japan's negative interest rate policy has ushered in a rising interest rate environment, leading to improved investment yields and a substantial increase in net interest income. We are enhancing profitability while simultaneously expanding our balance sheet, including deposits and loans.

Overview of balance sheet as of March 31, 2025

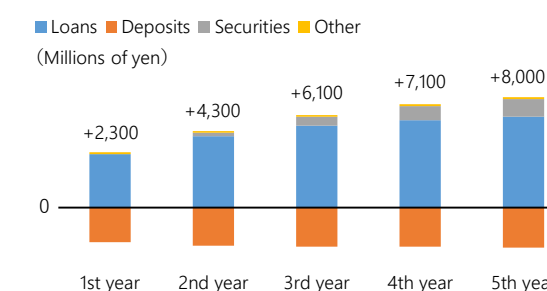
Assets: ¥3,110 billion		
Loans ¥2,400 billion (Billions of yen)		
Interest rate type	Balance	Ratio
Fixed interest rate	920	38%
Short prime rate-linked	1,170	49%
Market interest rate-linked	310	13%
Total	2,400	100%
Securities ¥520 billion		
BOJ current account deposits ¥190 billion		

Notes:

- Assumes portfolio balances as of fiscal year ended March 2025
- Simulation1: 0.50% at end-FY03/25 to be held
- Simulation2: Rate to be raised to 0.75% in April 2026
- Comparison with actual results for fiscal year ended March 2025

Simulation1

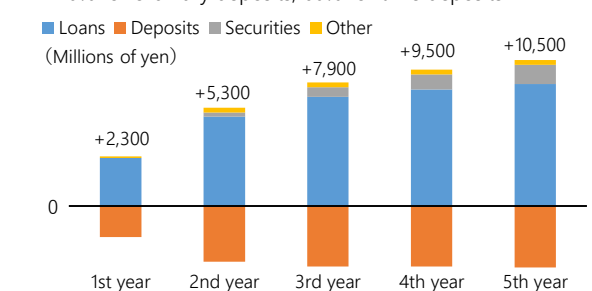
- 10YJGB: 1.49% • 5Y Swap: 1.23% • 3MTIBOR: 0.82%
- Short prime rate: 2.25%



Liabilities: ¥3,110 billion		
Deposits ¥3,000 billion (Billions of yen)		
	Balance	Ratio
Demand Deposits	2,090	70%
Time Deposits	780	26%
Other Deposits	130	4%
Total	3,000	100%
Market-Based Funding ¥110 billion		

Simulation2

- 10YJGB: 1.74% • 5Y Swap: 1.48% • 3MTIBOR: 1.07%
- Short prime rate: 2.50%
- Pass-through assumptions: 100% for loans, 40% for ordinary deposits, 60% for time deposits

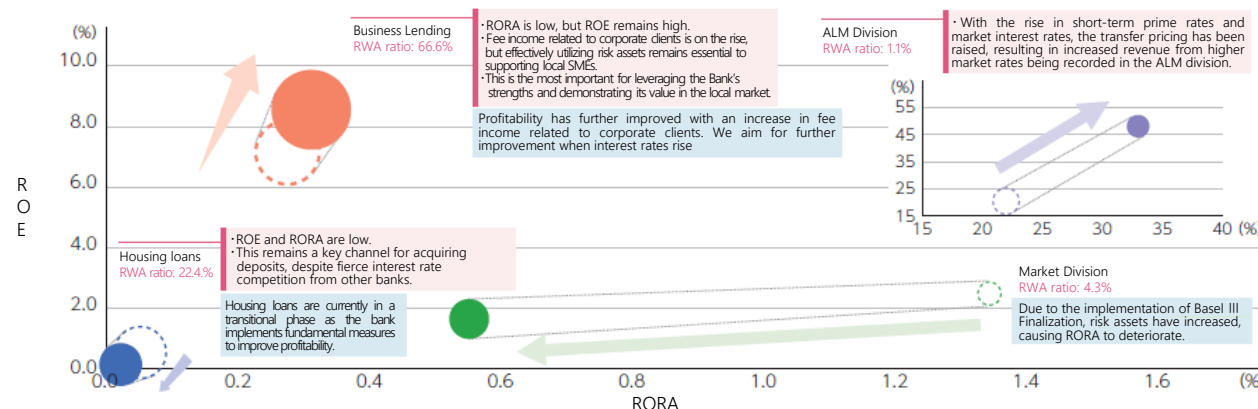


Initiatives for Improving Corporate Value

Strategic reallocation of assets toward operational segments with higher RORA and ROE

We are committed to transforming our loan portfolio to achieve higher profitability by focusing on returns relative to risk-weighted assets. To this end, we are expanding our business lending in segments that demonstrate stronger capital efficiency. In parallel, we are strengthening our revenue-generating capabilities by offering a broader array of financial services and high-value-added solutions, including support for corporate growth and the provision of risk capital for business succession.

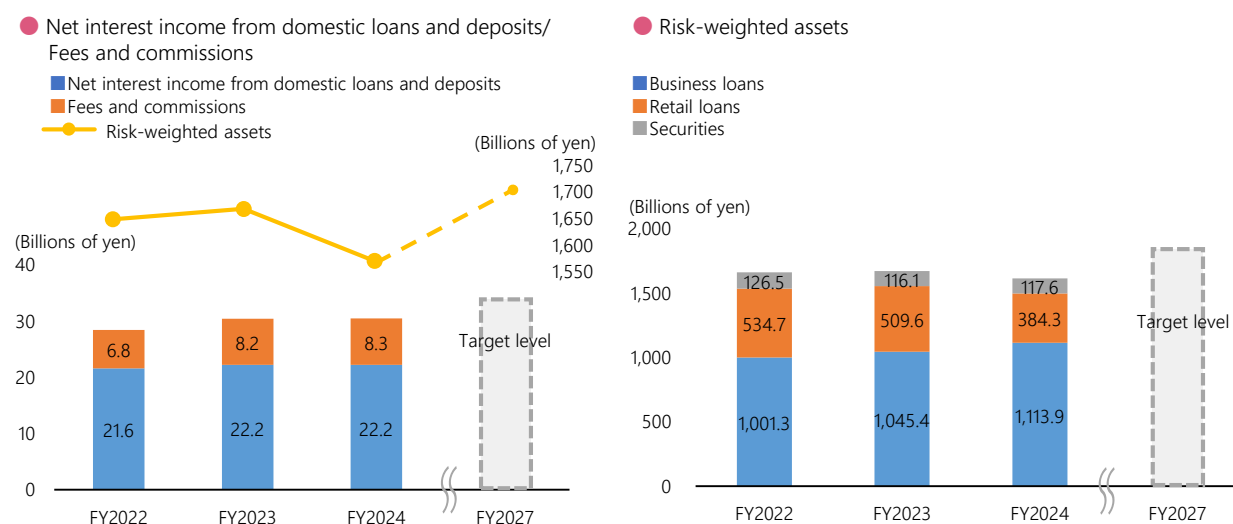
With regard to housing and other retail loans, we are in a transitional phase—shifting from a volume-driven approach to a strategy that prioritizes profitability. While we continue to recognize these loans as an important channel for acquiring individual deposits, we are working to establish a service framework that encourages customers to choose our housing and retail loan offerings, without resorting to excessive interest rate competition.



Notes: 1. The size of the bubbles corresponds to the size of risk-weighted assets (RWA). 2. RWA figures represent the allocation of risk-weighted assets by division (business segment) based on the bank's standalone RWA totals.

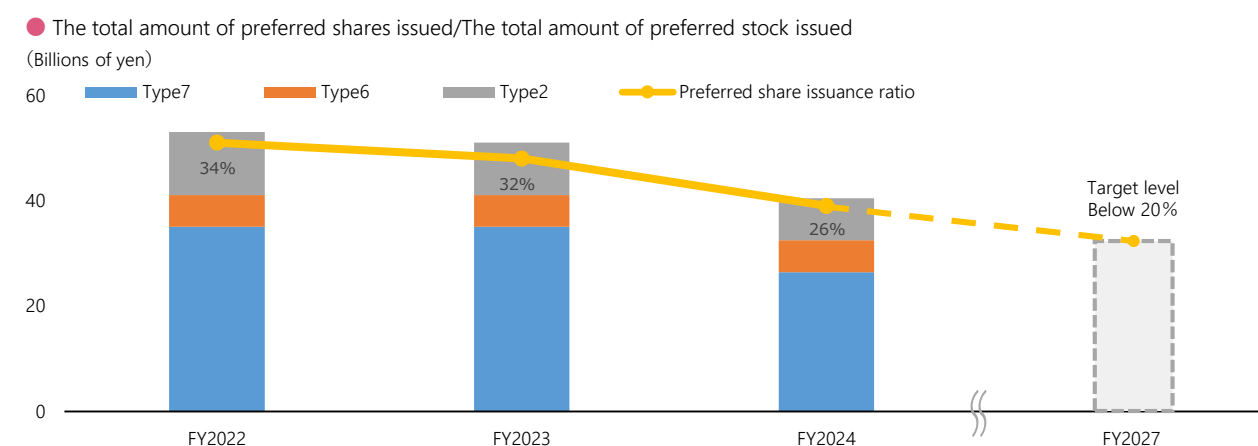
Improvement of RORA

We are working to improve return on risk-weighted assets (RORA) by pursuing capital efficiency and increasing earnings derived from customer services, primarily through fees and commissions. This approach will allow us to grow the number of high-RORA borrowers. At the same time, we aim to raise overall RORA by reducing risk-weighted assets allocated to low-RORA borrowers. Specifically, we will reduce risk-weighted assets associated with personal loans and reallocate those resources to priority areas such as loans to small and medium-sized enterprises (SMEs).



Reduction of issued preferred shares

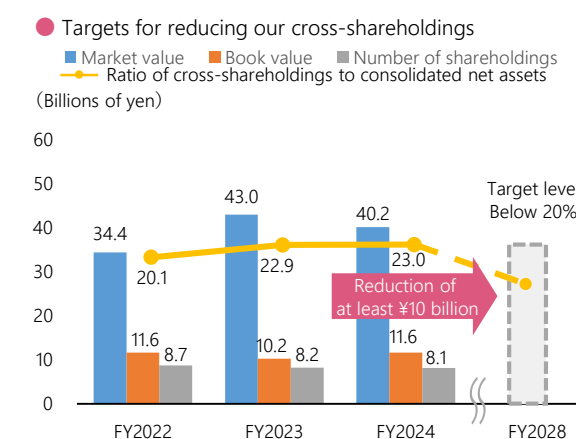
In fiscal year 2024, we repurchased and canceled approximately 8.5 billion yen of our first series of Type 7 preferred shares and 2.0 billion yen of Type 2 preferred shares. As a result, we achieved—ahead of schedule—the target announced in January 2022 to reduce the preferred share issuance ratio to below 30% by fiscal year 2026. Looking ahead, we plan to further reduce the preferred share issuance ratio to below 20% by the end of fiscal year 2027, thereby enhancing our capacity to return value to common shareholders.



Reduction of cross-shareholdings

We have established a basic policy on cross-shareholdings and, following a review of the strategic significance of each holding, have adopted a policy to reduce cross-shareholdings except for those deemed reasonable to retain.

As part of this initiative, we aim to reduce the total market value of cross-shareholdings by at least 10 billion yen by the end of March 2029, and to lower the ratio of cross-shareholdings to consolidated net assets to below 20%.



Enhancing engagement with institutional investors and analysts

In fiscal year 2024, we held discussions with 72 institutional investors and analysts, primarily focusing on topics such as business performance and initiatives to enhance corporate value. Feedback and insights gained through these dialogues have been shared with our executives, IR department, and relevant divisions, and are being actively discussed through close organizational coordination.

Overview		Number of participants/meetings
Institutional investors and analysts	Large meetings	54 people / 1 time
	1-on-1 meetings	18 times
Key feedback from investors		対応
Clarify the target level and timeline for improving PBR		P23 ▶ Toward a PBR of 1.0
Identify main revenue drivers under the new Medium Term Management Plan		P24 ▶ Structural shift in core business profit
Indicate when preferred shares will be effectively eliminated		P26 ▶ Reduction of issued preferred shares
Explain the impact of policy rate changes on net interest income		P26 ▶ Impact of domestic interest rate hikes on net interest income

STRATEGY FOR GROWTH

We present our new Medium Term Management Plan, which will guide our growth over the next three years. The plan prioritizes the enhancement of employee engagement and is built around five strategic priorities.

In addition, this section highlights our commitment to addressing climate change, conserving biodiversity, and respecting human rights—demonstrating our dedication to sustainable growth through contributions to regional problem-solving, rather than the pursuit of short-term profits alone.

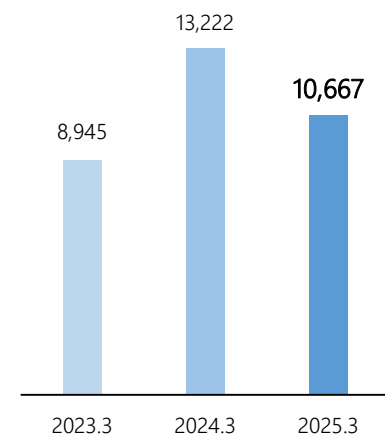
29	Financial Highlights and Non-Financial Highlights
31	Review of the Previous Medium Term Management Plan
33	New Medium Term Management Plan
35	I . Promote Active Engagement of Talent
41	II . Reform Sales Processes Through Digital Transformation
43	III . Advance the Consulting-Driven Approach(Consulting Kodo)
49	IV . Energize the CKB Community
51	V . Drive Sustainability
59	Climate Change Initiatives
65	Natural Capital and Biodiversity Conservation Initiatives
69	Initiatives to Respect Human Rights
70	ESG Information

Financial Highlights and Non-Financial Highlights

Note: All of the following figures are on a non-consolidated basis.

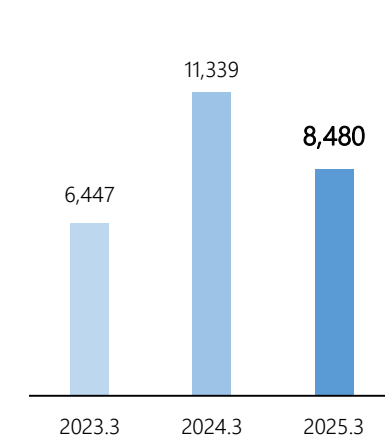
Ordinary profit

(Millions of yen)



Profit

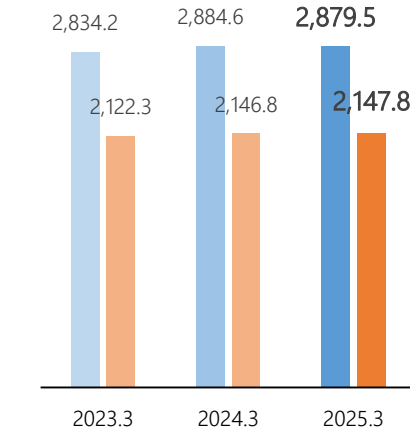
(Millions of yen)



Deposits

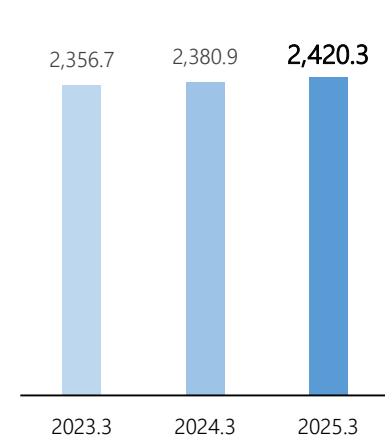
(Billions of yen)

■ Deposits ■ Individual deposits



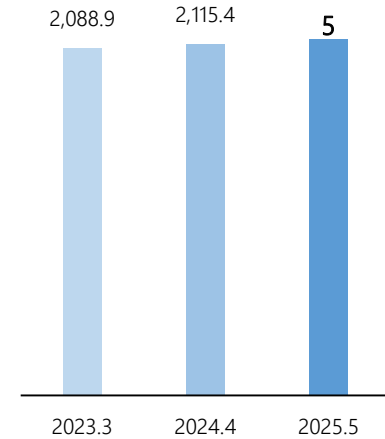
Loans

(Billions of yen)



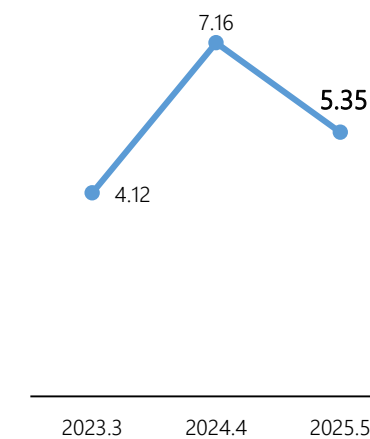
SME Loans

(Billions of yen)



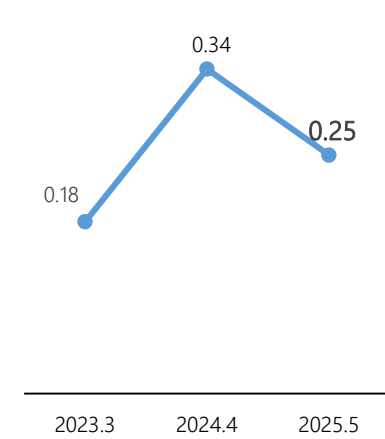
ROE (profit basis)

(%)



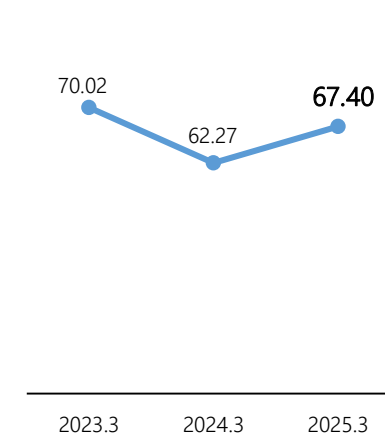
ROA (profit basis basis)

(%)



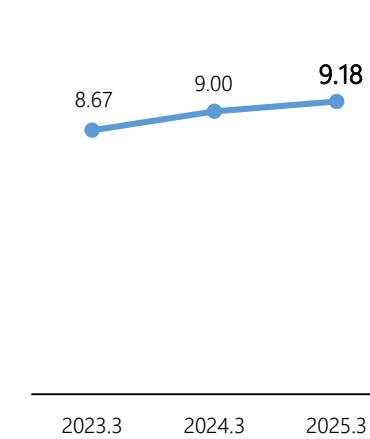
Core OHR

(%)



Capital adequacy ratio

(%)

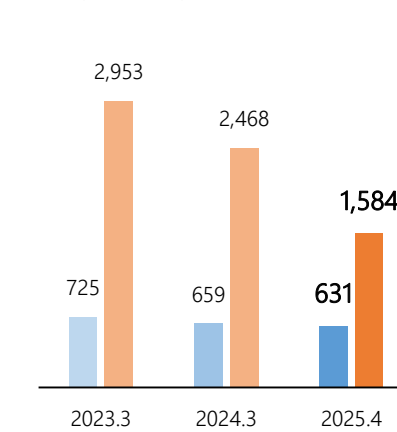


Environment

CO₂ emissions(Scope1,2)

(t-CO₂)

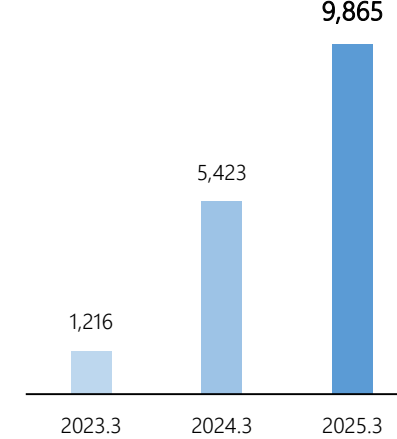
■ Scope1 ■ Scope2



Society

Number of participants in financial education programs

(Cumulative number of people)

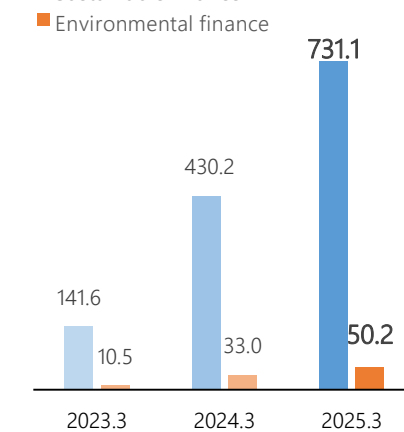


Environment / Society

Sustainable Finance

(Billions of yen)

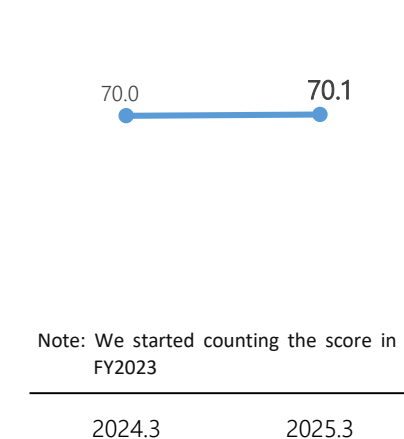
■ Sustainable finance ■ Environmental finance



Society

Overall engagement score

(%)



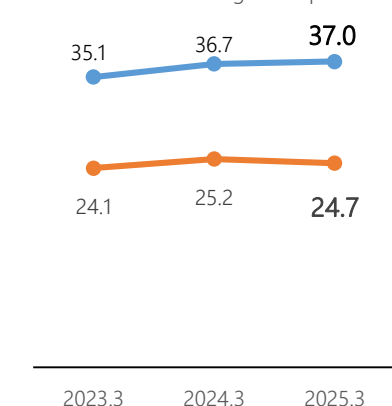
Note: We started counting the score in FY2023

Society

Ratio of Female employee

(%)

■ Female in leadership positions ■ Female in management positions

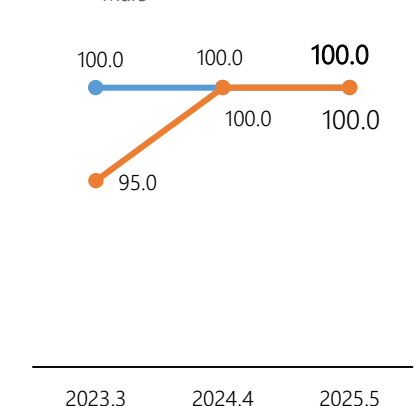


Society

Parental leave utilization rate

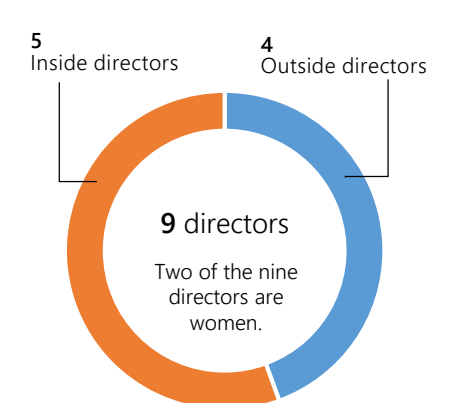
(%)

■ Female ■ Male



Governance

Board composition



The proportion of outside directors is 44%.
The proportion of female board members is 22%.

Review of the Previous Medium Term Management Plan

The previous Medium Term Management Plan was positioned as a “foundation-building” phase within our Long Term Management Strategy. It focused on establishing three key foundations for realizing the “CKB Community,” aimed at strengthening the base for future growth and enhancing stability and sustainability.

Key initiatives included bold branch reforms—such as the introduction of Branch-in-Branch (BinB) locations and Consulting Plazas—and strong promotion of operational efficiency through digitalization. These efforts reinforced our organizational foundation and cultivated consulting talent, resulting in an increase in core corporate and individual clients.

To pursue new functions and provide comprehensive consulting services that meet the diverse needs of our stakeholders, we established two wholly owned subsidiaries: CHIBACOO CO., LTD., a regional trading company, and CHIBAKOGIN CAPITAL PARTNERS CO., LTD., an investment-focused firm.

Despite external challenges such as the COVID-19 pandemic and rising interest rates, we maintained stable growth throughout the plan period. These outcomes laid the groundwork for the next Medium Term Management Plan. In terms of performance, profit for the final year (FY2024) reached 8.4 billion yen, exceeding the target of 6.7 billion yen (achievement ratio: 125.3%). Most other management indicators and main business management items were also achieved, and we consider the results favorable.

Happiness Design, KIZUNA Project 2025

~ Toward Establishment of CKB Community 1st Stage ~

Plan Period: April 1, 2022 – March 31, 2025

Readiness to be dedicated to consulting

~To improve productivity~

Organizational Base

- Freed from and unrestricted by time and location
- Diversification of employment and work conditions
- Raising the level of experience and know-how

Accompanying-type consulting

~To design Happiness~

Operating Base

- To an efficiency-oriented sales style
- Enhance provision of non-finance and information
- Embody a reliable advisor digitally

Management for which you have a security feeling and expectation

~Toward sustainable management~

Management Base

- Open up to markets and shareholders
- Response to recycling-based communities and society
- To management pursuing total optimization

Underlying support by digital and technological innovation, assistance toward the realization

Achievement status of management indicators and main business management items

Management indicators		Target level	As of the end of March 2025	Achievement ratio
Profitability	Profit	¥6.7bn	¥8.4bn	125.3%
Efficiency	Core OHR	69%	67.4%	102.3%
	ROE	4 %	5.3%	132.5%
Soundness	Capital adequacy ratio	Mid- 8% range	9.18%	–
	Ratio of issued preferred shares	30%	25.7%	116.7%

Note: All of the above figures are on a non-consolidated basis.

Main business management items		Target level	As of the end of March 2025	Achievement ratio
Corporate indicators	Increase in core corporate business clients	+ 1,000 compared with March 31, 2022	+1,059	105.9%
	Number of cases sharing five major needs*1	Cumulative number of sharing cases for 3 years: 10,000 cases	10,229	102.2%
	Number of management improvement plans formulated	Cumulative number of formulated plans for 3 years: 250 cases	251	100.4%
Individual indicators	Increase in core customers	+ 1,400 compared with March 31, 2022	+1,275	91.0%
	Increase in balance of assets under custody	+ ¥45.0bn compared with March 31, 2022	+¥95.3bn	211.8%
	Number of inheritance support cases	Cumulative number of inheritance support cases for 3 years: 1,000 cases	2,626	262.6%
Efficiency indicators	Reduction in administrative work time through digitalization	(133) thousand hours compared with FY2021	(161) thousand hours	121.6%
	Reduction in administrative operations at branches	(50)% compared with FY2019*3	(40) %	80.0%
HR-related indicators	Employees with IT Passport certification	550	554	100.7%
	Employees with Level 2 Nissho Bookkeeping certification	200	213	106.5%
	Employees with 1st-grade Certified Skilled Professional of Financial Planning certification	110	114	103.6%
	Number of workshops for cross-industrial exchange held	36 times	43 times	119.4%
	Ratio of female employees in leadership positions*2	30%	37.0%	123.3%

Notes: 1.Business succession, labor shortages, management streamlining, DX, and decarbonization

2.Calculated by dividing the number of female employees in leadership positions by the employees in leadership positions

3.The comparison target is FY2019 in order to exclude the period when a state of emergency was declared and there were restrictions on going out and moving.

Achievement status of sustainability goals

Items		Target level	As of the end of March 2025	Achievement ratio
Economy	ESG investment and finance/ Sustainable Finance	¥350.0bn yen or higher	¥731.1bn	208.9 %
Society	Ratio of female employees in leadership positions	30% or higher	37.0%	123.3%
	Number of participants in financial education programs	3,000 or higher	9,865	328.8%
Environment	Reduction in CO ₂ emissions Base year: FY2019	(20)%	(49)%	245.0%

New Medium Term Management Plan

Happiness Design, KIZUNA Project 2028

~ Path to Evolution ~

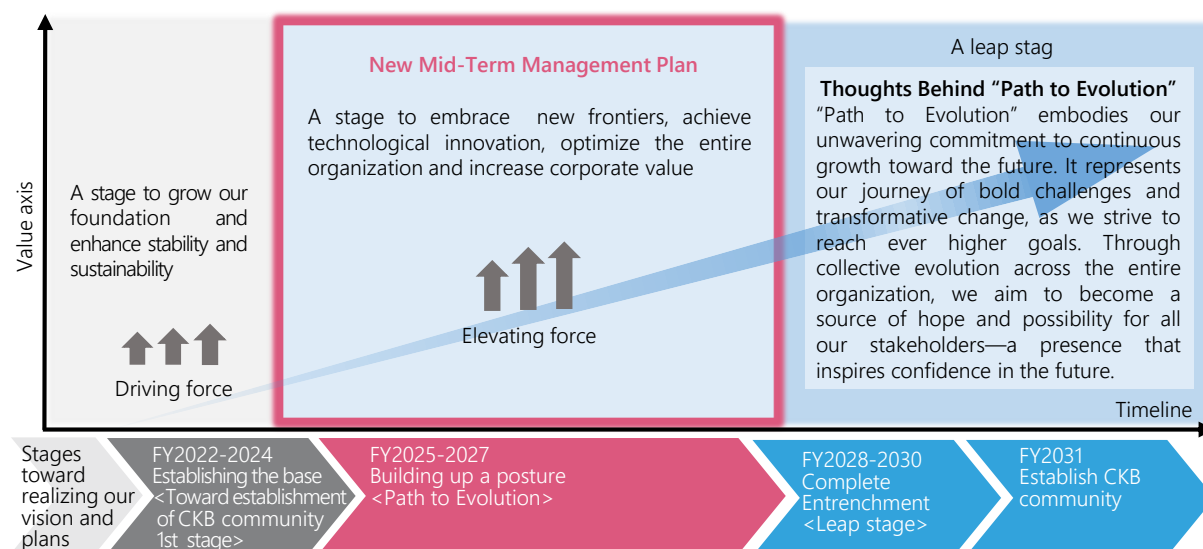
Plan Period: April 1, 2025 – March 31, 2028

Central theme

We will deepen employee engagement evolve our Consulting-Driven Approach(Consulting Kodo), and grow into a partner that continues to design happiness together with our customers.

In our new Medium Term Management Plan, we aim to further strengthen employee engagement, which serves as the foundation of organizational vitality and plays a crucial role in driving operational efficiency and creativity. Under the theme: “We will deepen employee engagement, evolve our Consulting-Driven Approach(Consulting Kodo), and grow into a partner that continues to design happiness together with our customers,” we will pursue five strategic priorities to enhance the value we provide to our communities and customers, thereby increasing our overall corporate value.

To assess employee engagement, we will utilize the overall engagement score, calculated as the average response to questions regarding employees’ attachment to their current job, company, and workplace in our annual Engagement Survey. We have set a target of achieving a score of 70.5 points or higher by fiscal year 2027. By advancing mechanisms that incorporate employee perspectives into management, we will continue working to improve engagement throughout the organization.



Five strategic priorities

- I Promote active engagement of talent
- II Reform sales processes through digital transformation
- III Advance the Consulting-Driven Approach(Consulting Kodo)
- IV Energize the CKB Community
- V Drive sustainability

Deepen employee engagement

An organization where each individual takes center stage and evolves our Consulting-Driven Approach.

Targets for key management indicators and sustainability goals

Innovation, improved productivity, and the maximization of value delivered to our customers—driven by each employee’s alignment with our corporate purpose and their ability to work with vitality—directly contribute to the soundness of our financial foundation and the enhancement of our profitability. In addition, realizing a sustainable society is essential for earning public trust and achieving our long-term growth. For these reasons, alongside financial indicators, we have also established sustainability metrics that reflect our contributions to society and the environment as key performance indicators (KPIs).

Management indicators		Target level for FY2027
Profitability	Consolidated profit	¥11.0bn or higher
	Consolidated ROE (common stock)	7% or higher
	Consolidated RORA (common stock)	0.5% or higher
Efficiency	Non-consolidated core OHR	Under 65%
Soundness	Consolidated capital adequacy ratio	8.5% or higher
	Ratio of issued preferred share	Below 20%

Sustainability goals		Target level for FY2027
Materiality 1	Sustainable finance	¥1tn or higher
	Environmental finance	¥0.2tn or higher
	Number of sustainability consulting cases	1,500 or higher
Materiality 2	Ratio of female employees in leadership positions	Maintain 35% or higher
	Overall engagement score	70.5 points or higher
	Number of participants in financial literacy programs	15,000 or higher
Materiality 3	Reduction in CO ₂ emissions (Scope1, 2) Base year: FY2019	(45)% or more
	Cumulative number of trees planted	6,500 or higher

Addressing challenges identified in the previous Medium Term Management Plan through targeted improvement measures

The previous Medium Term Management Plan brought to light several operational challenges. These included the concentration of administrative streamlining effects—driven by digitalization—on over-the-counter services, increased workloads at full-service branches, and limited consulting capacity, which hindered our ability to engage effectively with small business customers.

We take these gaps seriously and recognize them as critical issues that must be addressed to achieve our strategic objectives. In the new Medium Term Management Plan, we will actively implement targeted measures to improve and resolve these challenges.

Key issues in the sales frontline:

- Increased workloads at full-service branches
- Imbalanced distribution of administrative streamlining effects (with 80% concentrated in over-the-counter services)
- limited consulting capacity
- Reduced outreach to small business customers

Gap between management strategy and frontline operations:

The gaps identified between strategic planning and on-the-ground realities have been recognized as critical challenges to achieving our goals. In response, we are actively implementing measures to improve and resolve these issues.

I . Promote Active Engagement of Talent

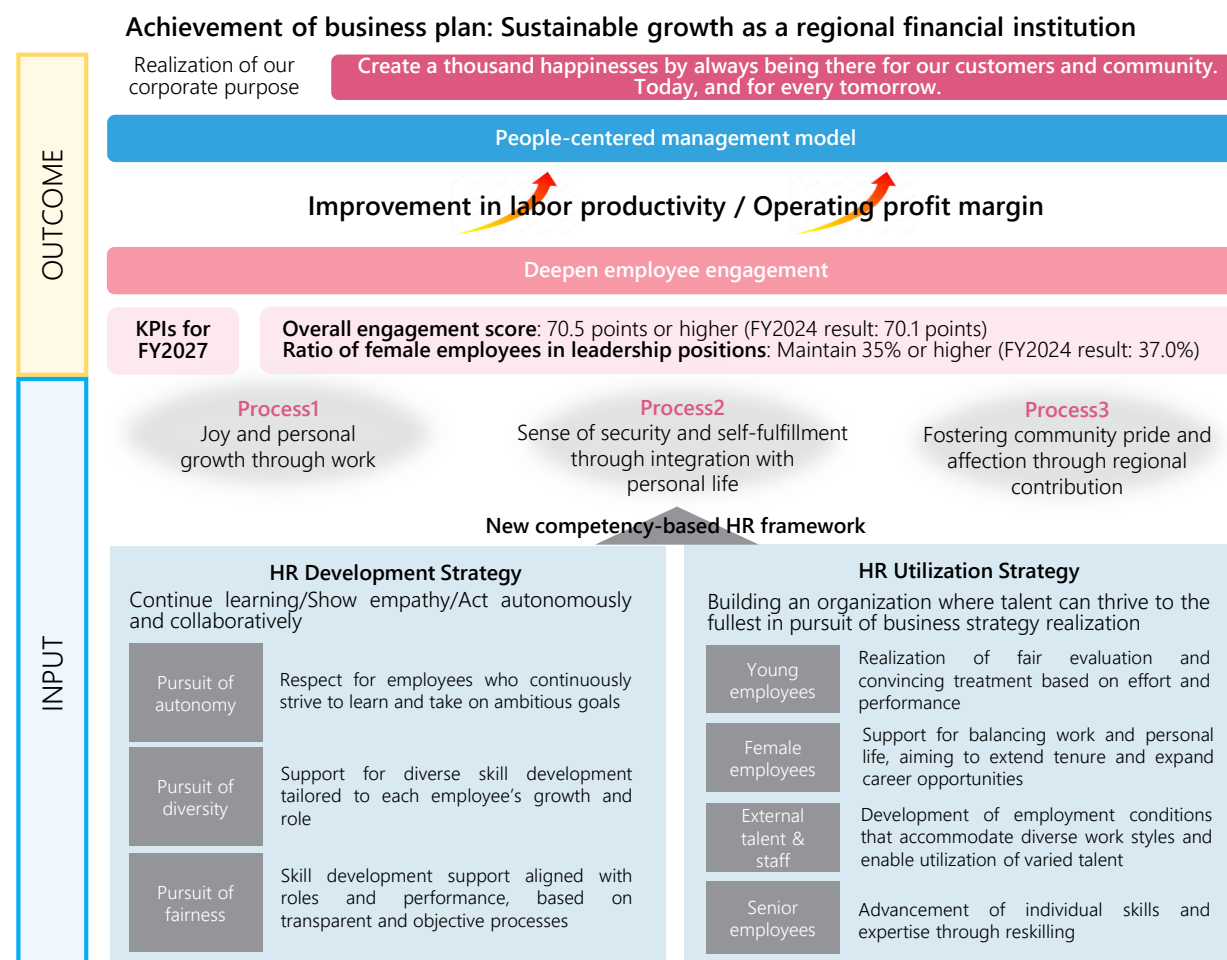
The corporate purpose of our Group—“Create a thousand happinesses by always being there for our customers and community. Today, and for every tomorrow.”—clearly articulates our commitment to contributing to a brighter future for Chiba and our customers. It is our employees who truly understand and embody this corporate purpose through their daily actions. Human capital is not only our most vital management resource, but also a defining element that gives meaning to our organization’s existence. We believe that enhancing each employee’s engagement is essential to realizing our corporate purpose and achieving our management goals. Engagement is fostered when individuals understand their roles and act with empathy and conviction. Through this process, personal growth fuels organizational growth, creating a mutually supportive and interdependent relationship.

Relationship between management strategy and human resource strategy

To realize our corporate purpose, our human resource strategy is built on two foundational pillars: HR Development Strategy and HR Utilization Strategy. Guided by these pillars, we aim to enhance employee engagement through the implementation of three value creation processes.

This people-centered management model is a key initiative for achieving the goals of our Medium Term Management Plan and serves as a foundation for sustainable growth.

We believe that creating an environment in which each employee can fully demonstrate their capabilities leads to improved organizational performance and the generation of meaningful outcomes. Accordingly, under the Medium Term Management Plan launched in FY2025, we are undertaking a comprehensive renewal of our HR systems.



Process1: Joy and personal growth through work

Under our newly implemented human resources system, we aim to foster an environment where employees can fully leverage their professional strengths, cultivating a strong sense of job fit and personal growth.

To support this, we assess each employee’s designated “Job Type” annually, based on their individual strengths—including personality traits, behavioral characteristics, and specialized skills. This classification allows us to offer personalized career development support and skill-building opportunities tailored to each employee’s unique profile. By aligning the specialized competencies required for each role with the employee’s “Job Type,” we ensure optimal placement and promotion decisions. This approach not only enhances motivation, but also drives performance across the organization. Furthermore, by linking organizational goals with individual contributions, we foster a deeper sense of belonging and strengthen employee engagement.

Process2: Sense of security and self-fulfillment through integration with personal life

To further strengthen employee engagement, we are introducing a new initiative centered on “People Management.” This approach is designed to maximize employee capabilities and motivation by committing to their success—not only in daily tasks, but also in career development and personal growth—through ongoing coaching and feedback. At the heart of People Management is the belief that supporting employee growth requires a deep understanding of each individual’s aspirations and goals.

By recognizing and actively supporting these aspirations, managers can build trust-based relationships with their team members, fostering open and constructive communication. With the support of managers and colleagues, we aim to empower employees to pursue self-actualization and provide opportunities for personal fulfillment. This not only enhances motivation and encourages proactive engagement in work, but also strengthens teamwork and cultivates a shared sense of corporate purpose across the organization.

Process3: Fostering community pride and affection through regional contribution

As part of our new Medium Term Management Plan, we are placing strategic emphasis on enhancing employee engagement through the promotion of social capital. Social capital—defined as the trust and mutual relationships among employees—is a vital driver of workplace vitality and collaboration.

To lead this initiative, we have established a dedicated team within our Human Resources Division responsible for planning and promoting activities that foster connection and trust. These include internal and external events, cross-industry networking opportunities, and community contribution programs—all designed to stimulate interaction among stakeholders. Through these efforts, we aim to broaden employees’ perspectives, encourage the exchange of diverse ideas, and ultimately drive innovation. In addition, by building social capital with local communities and talent, we hope to contribute to the realization of the “CKB Community” we aspire to create—while also supporting regional development.

TOPICS

Salary increases and starting pay adjustments

To strengthen employee engagement, attract top talent, and respond to broader socioeconomic conditions such as rising inflation, we have implemented annual salary increases of approximately 5–6% across the organization for three consecutive years. In addition, we have raised the starting salary for new university graduates to further support talent acquisition and retention.

	FY2023	FY2024	FY2025	FY2026(planned)
Annual salary increase rate	An average increase of over 5.4%	An average increase of 6%	An average increase of 6.1%	–
Starting salary for university graduates	¥205,000	¥230,000 (+¥25,000)	¥260,000 (+¥30,000)	¥280,000 (+¥20,000)

I . Promote Active Engagement of Talent

Recognition of key challenges in our Human Resource Strategy

In light of the following challenges, our bank is committed to strengthening employee development and cultivating an environment where individuals can fully demonstrate their capabilities and thrive.

- Elevating the overall level of our Consulting-Driven Approach(Consulting Kodo)
- Enhancing both the speed and quality of face-to-face consulting within our accompanying-style consulting model
- Securing a diverse talent pool capable of driving new value creation and addressing specialized domains

Specific initiatives to strengthen capability development

To elevate the overall level of our Consulting-Driven Approach(Consulting Kodo) and enhance both the speed and quality of face-to-face consulting within our accompanying-style consulting model, we are pursuing the following two initiatives:

【Providing continuous and various skill development opportunities】

Recognizing that the ability to identify and solve client challenges is essential in consulting work, our bank actively promotes continuous learning through a robust combination of over 8,000 video-based training modules, collaborative group learning, and both in-person and remote training programs.

In addition to specialized knowledge, we place strong emphasis on “thinking skills” as a foundational competency. To encourage the acquisition of expertise, we offer incentives such as qualification-based rewards and implement various thinking skill enhancement programs tailored to each organizational level—aimed at raising the overall caliber of our consulting professionals.

Our corporate university, Kogin Kodokan, established in July 2020, continues to provide opportunities for peer-to-peer learning. Since its launch, it has hosted 68 sessions with a cumulative total of 783 participants. Furthermore, we are expanding our HR systems to include open-application development programs based on job types, as well as enhanced management and leadership development initiatives.

【Expanding cross-industry exchange】

To further improve the speed and quality of face-to-face consulting within our accompanying-style consulting model, it is essential to strengthen our non-financial information offerings to clients. Achieving this requires deeper empathy, stronger connections, and closer relationships with our clients—alongside the acquisition of fresh perspectives and ideas, and the creation of new value beyond conventional boundaries.

To support this goal, we launched cross-industry exchange workshops in FY2022 by opening our training programs to employees of client companies. We will continue to expand these initiatives going forward.



● Overview and achievements of the thinking skills enhancement program

Program	Targeted skills	Number of participants		
		FY2022	FY2023	FY2024
Beginner Level	Expressive skills, communication skills, writing ability	82	99	118
Intermediate Level	Logical thinking, critical thinking	113	101	38
Advanced Level	Computational thinking, design thinking	69	76	29

● Overview and achievements of the Kogin Kodo-Kan

Fiscal Year of implementation	Main lecture topics	Number of sessions	Number of participants	
			Annual	Cumulative
FY2022	Conversational techniques, HR consulting, etc.	10	179	437
FY2023	Sales techniques, elderly care, pension systems, etc.	14	132	569
FY2024	Career development, professional certifications, real estate, etc.	11	214	783

● Number of cross-industry exchange workshops held

Fiscal Year of implementation	Number of workshops (Cumulative)
FY2022	12
FY2023	26
FY2024	43

Specific initiatives for securing diverse talent and creating an environment where employees can thrive

In response to the declining labor force caused by a shrinking and aging population, we are expanding our talent pool regardless of gender, age, or physical ability. Securing a diverse workforce capable of driving new value creation and addressing specialized fields is essential to enhancing our corporate value and achieving sustainable growth. We are committed to building a workplace environment where individuals from diverse backgrounds can fully leverage their unique strengths and work with peace of mind—both physically and mentally.

┃ Promotion of young talent

From the moment employees join the Bank, we foster a mindset of career ownership through career development training and interviews with the Human Resources Department. We have implemented systems that encourage self-declaration of career aspirations annually, and use this input to guide assignments or offer internal job postings. These mechanisms are designed to promote employee initiative and provide opportunities for advancement.

┃ Promotion of external specialists and part-time employees

To actively recruit external professionals—including qualified individuals engaged in side jobs—we have developed flexible employment frameworks that accommodate various working conditions. We have also eased the requirements for rehiring former employees and introduced alumni and referral-based hiring programs to strengthen our ability to secure talent familiar with our corporate philosophy and strategic direction. Additionally, we actively promote the conversion of part-time employees to full-time positions.

External Specialists:
Over **30** individuals
hired to date

Conversion to Full-Time
Employees:
68 individuals promoted
to regular employment
status

┃ Employment of persons with disabilities

We strive to create an inclusive workplace by assigning employees to departments where they can utilize their individual strengths and abilities, taking into account their specific disabilities. We have also introduced new leave systems to accommodate medical appointments and other needs. These efforts aim to ensure that all employees can perform at their best and remain highly motivated in their roles.

Employment Rate of
Persons with Disabilities:
2.65% as of June 1, 2025

┃ Promotion of women and support for childcare

Recognizing that losing female talent due to marriage or childbirth represents a significant loss for the organization, we are committed to supporting work-life balance and expanding career opportunities for women. Our initiatives include enhanced childcare support and the introduction of systems for fertility treatment. As a result of these efforts to create a more supportive work environment, women now account for 11.6% of our executive management positions. We have also received various external recognitions and certifications for our commitment to promoting women's empowerment.

KPIs	Result FY2023	Result FY2024	Target FY2027
Female ratio (regular employees only)	40.3%	39.1%	—
Ratio of women in leadership positions	36.7%	37.0%	35% or higher
Ratio of female managers	25.2%	24.7%	—
Ratio of female executives	10.3%	11.6%	12%

External recognition and certifications for promoting women's empowerment



“Eruboshi” highest grade designation (April 2016)

Awarded the highest level (Level 3) under Japan's Act on the Promotion of Women's Active Engagement in Professional Life

【First company in Chiba Prefecture to receive this certification】



“Platinum Kurumin Plus” certified (June 2022)

Recognized under the Act on Advancement of Measures to Support Raising Next-Generation Children for creating a workplace environment that supports balancing fertility treatment and work

【First financial institution to receive this certification】

I . Promote Active Engagement of Talent

Our bank operates a single-track personnel system, which structurally eliminates gender-based wage disparities. Any observed differences in wages among regular employees are primarily due to the higher prevalence of additional allowances—such as overtime pay, family allowances, and housing allowances—received by male employees. To address this, we are actively working to reduce overtime hours through the implementation of telework and flexible working hours.

Ratio of female managers, percentage of male employees taking childcare leave, and gender wage gap in FY2024				
Ratio of female managers(%)*1	Percentage of male employees taking childcare leave (%) *2	Gender wage gap (%) *1		
		All employees	Permanent employees*3	Non-permanent employees
24.7%	100.0%	59.2%	76.2%	61.4%

Notes: 1.Data regarding ratio of the female managers and the gender wage gap are calculated and disclosed based on the provisions of the Act on the Promotion of Women's Active Engagement in Professional Life (Act No. 64 of 2015).
2.In accordance with the provisions of the Act on Welfare of Workers Who Take Childcare Leave or Family Care Leave (Act No. 76 of 1991), the rate of employees taking childcare leave and other related leave is calculated based on Article 71-6, item (i) of the Enforcement Regulations of the Act on Welfare of Workers Who Take Childcare Leave or Family Care Leave (Ministry of Labor Regulations No. 25 of 1991). Employees who have been temporarily transferred are counted as employees of their original employer.
3.Gender wage gap among regular employees categorized by qualifications is as follows

Executives	Managers	Specialist I	Section chiefs	Assistant section chiefs	Non-management level
95.5	87.8	95.7	87.6	90.1	103.3

We have long been committed to promoting the active participation of women in the workplace. However, recognizing that true gender equity requires a work-life balance free from gender-based disparities, we have implemented the following initiatives:

【Special leave for spouse's childbirth】

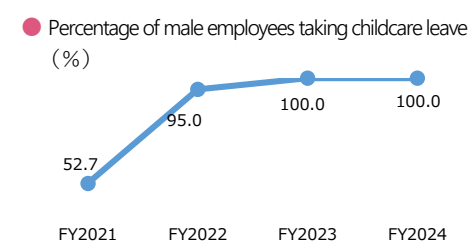
Male employees are eligible for five days of special leave during the six weeks prior to and eight weeks following their spouse's childbirth. This policy ensures that employees can confidently support their families during this critical period.

【Childcare leave at birth ("postpartum paternity leave")】

This program is available to male employees with at least one year of service. They may take up to four weeks of paid leave within eight weeks of their child's birth. By alleviating financial concerns, we aim to lower the barriers to taking childcare leave and encourage active participation in parenting.

【Telework and flextime system】

We promote flexible working styles through telework using mobile devices, allowing employees to choose their work location. In addition, our flextime system enables employees to set their own working hours. Many employees use these systems to balance work with personal interests such as childcare and hobbies.



The gift of time: Treasuring our first days together
~How paternity leave helped me embrace family life~

RYOTA YAHAGI

Toke-Minami Branch

Witnessing the intensity of my wife's childbirth firsthand inspired me to take postpartum paternity leave. My supervisor encouraged me to take more time off than I had initially requested, and I'm deeply grateful for the understanding and support I received from my workplace.

As a first-time parent, I was often unsure of what to do, but by applying what I had learned at the hospital, I gradually became more confident and capable. It was through these moments that I truly felt I had become a father. The newborn stage passed in the blink of an eye, and spending that precious time with my family was an irreplaceable experience.



Health and Productivity Management

In 2024, we issued our Declaration on Health and Productivity Management, aiming to enhance productivity and corporate value by fostering a work environment where employees can maintain and improve their health, balance treatment with work when needed, and enjoy long, fulfilling careers both physically and mentally.



Our declaration outlines ongoing initiatives to promote work-life balance, reduce overtime, prevent illness, and encourage regular physical activity through various events. These efforts are designed to support employees' physical and mental well-being while strengthening organizational resilience.

In 2025, we were officially certified as a "KENKO Investment for Health" organization, a designation that recognizes companies practicing strategic management of the health of employees and other stakeholders from a managerial perspective.

Our health-related initiatives are jointly driven by four key stakeholders: the Human Resources Department, the Health Insurance Association, occupational health professionals (including industrial physicians and public health nurses), and the employee labor union.

Initiatives for health and well-being management

【Health management】

Regular health checkups and follow-up examinations/Designated comprehensive medical screenings/Screenings for colorectal and gastric cancer/Dental checkups/Stress assessments/Promotion of regular exercise habits/Support for employees who wish to quit smoking/Partnerships with sports and fitness facilities

【Consultation and support system】

Interviews with occupational physicians and visits from public health nurses/External consultation services (Mental and Physical Health Hotline)/Internal HR consultation desk

【Workplace environment improvements】

Encouragement of paid leave utilization/Measures to prevent overwork and excessive workloads

Average monthly overtime hours	2hrs16mins
Annual paid leave days taken	14.4days
Health checkup participation rate	100%

Employee asset formation support

To alleviate financial concerns in daily life and support long-term economic stability, we have established a comprehensive framework to assist employees in building personal assets. This includes an employee stock ownership plan with incentive contributions, asset-building savings schemes such as retirement and fixed-term deposit plans, a defined contribution pension system, and a stock benefit trust tailored for employees. Through these initiatives, we aim to empower our workforce with greater financial resilience and confidence in their future.

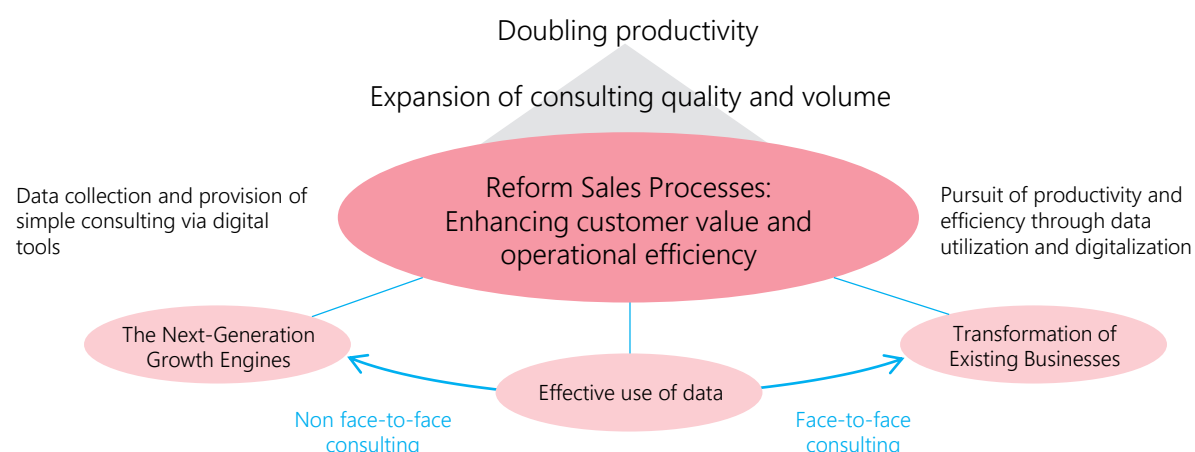
Employee welfare programs

We are committed to enhancing employee well-being and work-life balance through a variety of welfare initiatives. These include expanding leave programs and forming partnerships with sports and recreational facilities, as well as providing access to affiliated accommodation services. In recognition of these efforts, we were certified as a "Welfare Promotion Corporation" under the "Hataraku Yell 2025" initiative, becoming the first financial institution in Chiba Prefecture to receive this designation. This award highlights our dedication to creating a supportive and enriching environment for our employees.

II. Reform Sales Processes Through Digital Transformation

In the reform of sales processes through digital transformation, we aim to enhance the value provided to customers and improve operational efficiency by strongly supporting two major business transformations—Next-Generation Growth Engine and Transformation of Existing Businesses—through the effective utilization of data.

By applying data to both face-to-face and non-face-to-face consulting, we will strengthen our consulting functions in both quality and volume. This will enable us to establish a framework for delivering swift, high-quality, and multifaceted solutions, and we will work toward doubling the productivity of our field sales personnel.

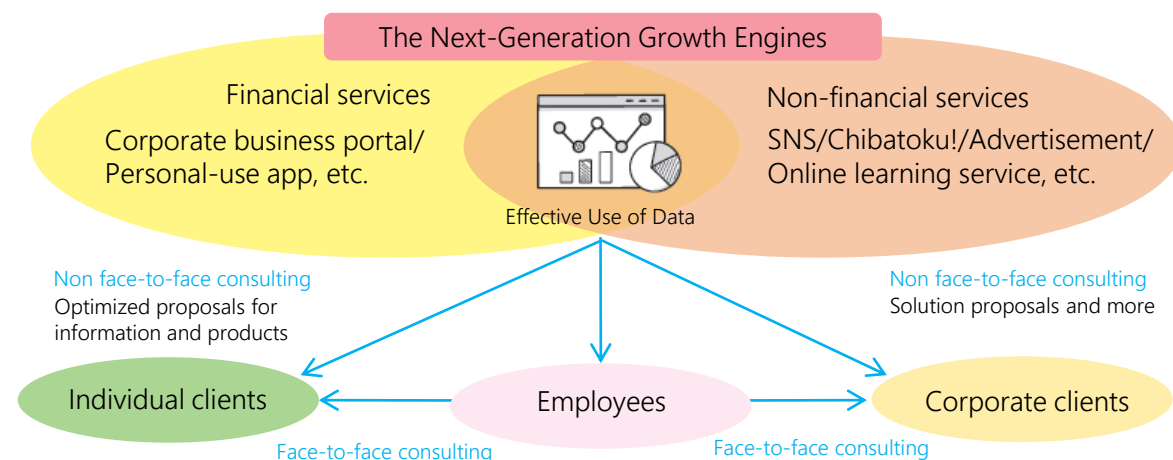


The Next-Generation Growth Engines

The Next-Generation Growth Engines refer to a framework designed to expand the “CKB Community” by fostering stronger connections among stakeholders online. Under our previous Medium Term Management Plan, we laid the foundation for this growth engine through initiatives such as the renewal of our personal-use app, enhancement of our corporate business portal, and the launch of the regional information site Chibatoku!.

In the new Medium Term Management Plan, we will further strengthen these functions and seamlessly integrate financial and non-financial services into a unified platform for users. For example, by analyzing browsing history on Chibatoku!, we will personalize the display of advertisements and regional content based on users’ interests—such as gourmet dining, beauty, and automobiles—and propose savings products aligned with individual life plans.

Furthermore, by analyzing this data and applying it to solutions offered to our customers, we aim to deliver high-value proposals that contribute to top-line revenue growth.



Co-creating Chiba's future: Partnering with local businesses to share its charm



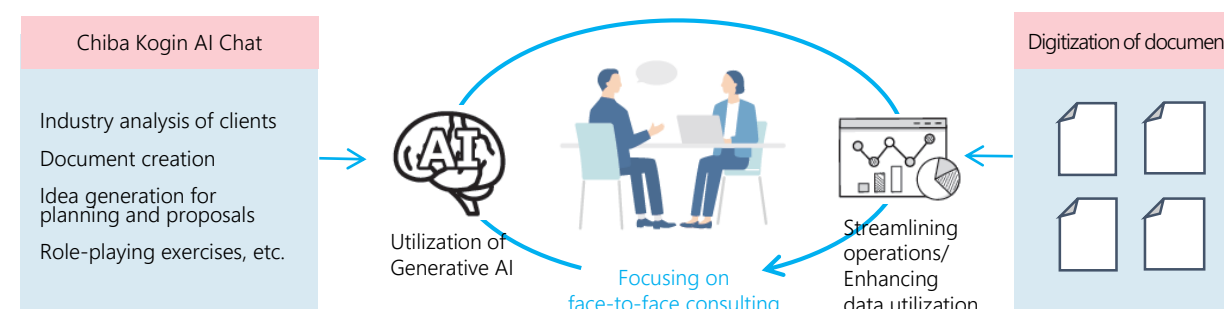
TOSHINARI ISHIKAWA Digital Innovation Division

Chibatoku! was launched with a strong desire to revitalize Chiba Prefecture by leveraging our long-standing, close relationships with local business partners who offer attractive products and services. Our goal is to support these partners in solving their business challenges while promoting regional vitality. Two years since its launch, Chibatoku! has grown into a robust content platform featuring information from approximately 800 local stores, with monthly page views reaching 250,000.

We actively enhance promotional impact for participating businesses by creating seasonal feature pages and other targeted initiatives. In addition, we continue to showcase the appeal of Chibatoku! partner stores across social media platforms—including X (formerly Twitter), YouTube, TikTok, and Instagram—where we’ve built a combined following of around 50,000 users. These efforts have led to tangible outcomes, such as collaborative “Follow & Repost” campaigns with our business partners on X, steadily expanding the reach and engagement of the initiative.

Transformation of Existing Businesses

Under our new Medium Term Management Plan, we are advancing initiatives to significantly improve the productivity of our field sales personnel engaged in consulting operations. These efforts include the adoption of generative AI and the digitalization of various contractual documents. In March 2025, we introduced the Chiba Kogin AI Chat—a versatile generative AI tool built on Azure OpenAI Service—designed to support individual workflows. This tool enhances operational efficiency in areas such as information gathering, idea generation for planning and proposals, and document creation. By streamlining these tasks, we aim to free up time for our staff to focus on delivering more sophisticated consulting services. In addition, we are actively deploying task-specific generative AI solutions for internal document searches and drafting approval memos. We are also expanding the scope of electronic documentation, including digitizing debt-related contracts and other legal forms. These efforts go beyond simply improving front-office efficiency—they also promote the digitalization of application and contract processes, enabling more advanced data utilization across the organization.



Effective use of data

Under our new Medium Term Management Plan, we are building a data cycle that encompasses collection, analysis, and feedback, leveraging both internal and external data to enhance data utilization. This initiative is designed to strongly support our field sales personnel in delivering high-quality consulting services. In April 2025, we began implementing “KI,” the data analytics platform developed by Keyence Corporation. This marks the start of a new framework that enables planning departments at headquarters to directly access and analyze data. In parallel, we are upgrading our database infrastructure to incorporate a wide range of data sources, including existing customer attributes and transaction data, newly acquired data from the operational launch of our Next-Generation Growth Engines, and text-based information registered by field sales personnel. The insights derived from these analyses will be used to support multifaceted consulting services. Through phased trial operations, we aim to implement features such as identifying potential client needs and recommending next actions for field sales personnel. Ultimately, this will enable more effective and efficient client engagement.

III. Advance the Consulting-Driven Approach(Consulting Kodo)

To effectively support our clients in addressing their challenges and realizing their future aspirations, our bank places strong emphasis on pursuing a Consulting-Driven Approach(Consulting Kodo). This approach reflects our commitment to deeply understanding the true issues faced by our clients and communities, and to providing thoughtful, tailored solutions as a trusted partner. The Consulting-Driven Approach is defined as "identifying the genuine challenges and problems of our partners—local communities and clients—and sincerely considering and presenting solutions for their benefit." This philosophy has long been a cornerstone of our corporate culture and business practices. Under our new Medium Term Management Plan, we will continue to advance this approach in collaboration with our Group companies. Through ongoing dialogue, we aim to foster a virtuous cycle: identifying client needs, providing effective support, building trust-based relationships, and sharing new challenges. This cycle is key to delivering sustainable value to our clients and stakeholders.

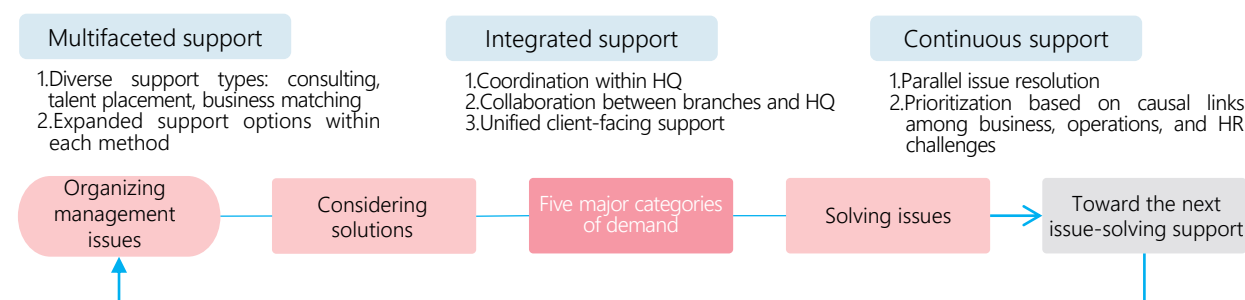
Support for corporate clients

Value Support Operation

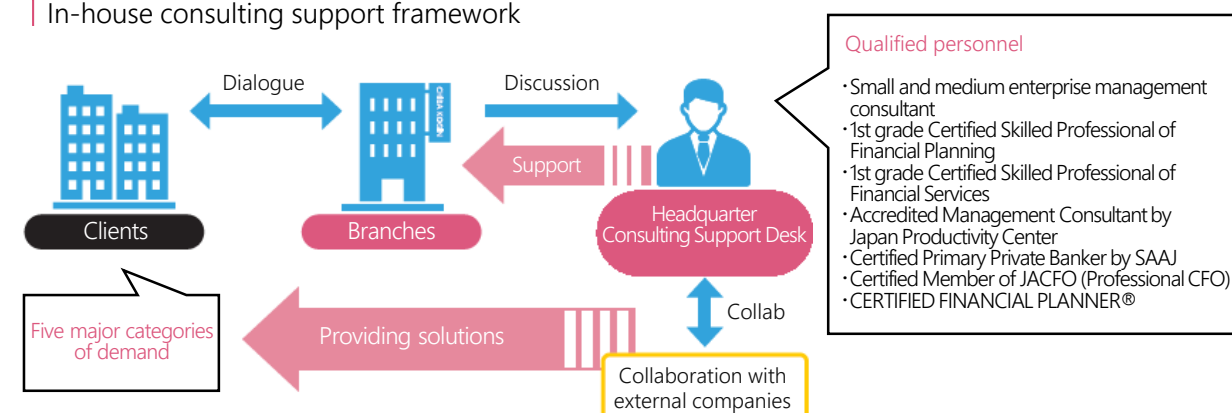
At the core of our consulting services is the Value Support Operation, an initiative aimed at enhancing corporate value through ongoing dialogue with our clients. By deepening our understanding of each client's business and its surrounding environment, we work to share their vision for the future and provide in-depth, effective solutions based on business feasibility assessments. We also offer continuous support throughout the implementation process, acting as a trusted partner every step of the way.

Consulting services

We have traditionally focused on five key challenges faced by many local small and medium-sized enterprises (SMEs): business succession, human resource management, operational efficiency, digital transformation, and decarbonization. Under our new Medium Term Management Plan, we have redefined these into five major categories of demand: strengthening top-line growth and financial foundations, enhancing human resources and organizational capabilities, supporting business succession and M&A strategies, improving operational efficiency through digital transformation, and advancing sustainability initiatives including decarbonization. To address these five priority areas, we continue to operate our Consulting Support Desk staffed with certified SME management consultants. In collaboration with external specialists, we provide multifaceted, integrated, and continuous support tailored to each client's unique circumstances and goals.



In-house consulting support framework



Leveraging comprehensive corporate diagnosis consulting

MASAKI OHNO

CHIBA DORYOKO CO.,LTD.

We are a weighing equipment manufacturer established in 1946. As we were unable to fully inherit the management know-how from the previous company president, and with the average age of our employees steadily rising, we recognized the need for a more future-oriented management approach. To incorporate external perspectives, we decided to undergo Chiba Kogyo Bank's Comprehensive Corporate Diagnosis.

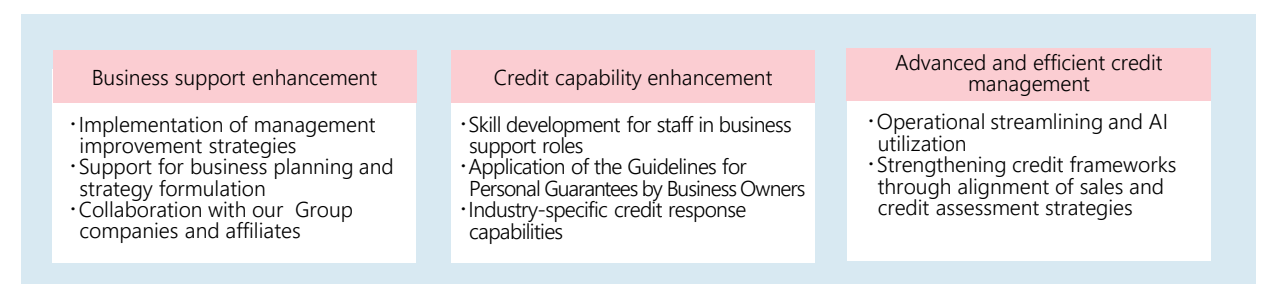
The diagnosis clarified our organizational structure and the responsibilities of managers, while also helping us articulate a clearer corporate vision. This has provided strong momentum to further advance our management initiatives. Moving forward, we intend to pursue a more aggressive sales strategy—an approach also recommended through the consulting process—as we strive for greater growth with the goal of celebrating our 100th anniversary.



Strengthening business support through enhanced credit capabilities

Amid rising prices and labor shortages, many businesses are struggling to absorb increased costs. This has led to a nationwide surge in bankruptcies and closures. In addition to these external pressures, rising interest rates are also raising concerns about potential impacts on our clients. Under these challenging conditions, early-stage support—such as business planning and management improvement—is more critical than ever. To meet this need, we are committed to further enhancing our credit assessment and response capabilities.

We are developing a robust training and education system for employees new to business lending, particularly younger staff, to strengthen their foundational knowledge and practical experience. This includes practical, skill-based training programs tailored by career stage, as well as post-training follow-up systems to support continuous development. These initiatives aim to cultivate personnel who can effectively lead our Value Support Operations.



Offering diverse financing solutions

Under our new Medium Term Management Plan, we are proactively exploring new initiatives such as structured finance to meet the increasingly diverse and sophisticated funding needs of our clients. We are building a dedicated framework to promote and support a wide range of financing options tailored to each client's strategic goals.

Strengthening outbound call engagement

In our previous Medium Term Management Plan, we identified a challenge in maintaining sufficient contact with small businesses amid diversifying client needs. To address this, our new plan includes strengthening outbound call initiatives led by dedicated non-face-to-face sales personnel at headquarters. This approach allows branch offices to focus their resources more effectively while enhancing outreach to a broader client base.

III. Advance the Consulting-Driven Approach(Consulting Kodo)

Group collaboration for comprehensive solutions

The Chiba Kogyo Bank Group provides integrated consulting services that address the diverse needs of stakeholders—including the five major categories of demand—by offering a wide range of solutions in a unified manner. In order to deeply understand and respond to the challenges faced by our region and customers, we established two new companies in fiscal year 2024: CHIBACOOL CO., LTD., a regional trading company, and CHIBAKOGIN CAPITAL PARTNERS CO., LTD., a specialized investment company. Through these initiatives, we aim to create new businesses that utilize regional resources and expand investment opportunities. By strengthening collaboration within our Group and pursuing synergistic effects, we strive to maximize sustainable earnings.

Chiba General Lease Co., Ltd.

Strengthening top-line growth and financial foundations

Advancing sustainability initiatives including decarbonization

“VOICE” Empowering corporate growth through strategic leasing solutions

KOICHI KYOUMASU

President
Chiba General Lease Co., Ltd.



To address challenges faced by our clients—such as improving profitability, responding to sustainability, securing human resources and enhancing labor efficiency, and promoting digital transformation—strategic capital investment is essential. Leasing is a management-friendly solution that enables the introduction of the latest equipment and devices while keeping initial costs low and stabilizing cash flow.

As a cost-effective option, it has earned strong support from many of our customers.

At Chiba General Lease, under our Medium Term Management Plan “Lease for Business Growth,” we listen carefully to our clients’ investment objectives and equipment usage needs, and propose flexible plans tailored to their circumstances. Through these efforts, we support the consulting activities of our parent bank and provide leasing-based solutions that help realize our clients’ envisioned future—whether it be business expansion or productivity enhancement.

CHIBACOOL CO., LTD.

Strengthening top-line growth and financial foundations

Advancing sustainability initiatives including decarbonization

“VOICE” Pursuing value creation in agriculture and regional contribution

MASAHARU MERA

President
CHIBACOOL CO., LTD.



Our company is a regional trading firm centered on three core businesses: agricultural operations, consulting services, and trading activities. Our mission is not only to produce attractive local products ourselves, but also to address regional challenges and create new mechanisms and initiatives that have not existed before, thereby contributing to the revitalization of local communities.

As our first initiative, we opened our own farm in January 2025, where we are conducting demonstration experiments aimed at reducing environmental impact in agriculture and extending the strawberry harvest season into summer through high-yield and high-value-added cultivation. By operating our own farm, we are able to gain a deeper understanding of the hardships and concerns faced by agricultural workers, allowing us to provide support not only from a technical perspective but also with empathy and psychological care. Going forward, we will leverage the network of our Group to create new value by solving the challenges faced by local communities and our clients.

Chiba Kogin Computer Soft Co., Ltd.

Improving operational efficiency through digital transformation

“VOICE” Driving operational efficiency and digital transformation through IT consulting

TAKASHI FURUYAMA

President
Chiba Kogin Computer Soft Co., Ltd.



Our company primarily provides IT consulting services to the clients of our parent bank, supporting corporate IT adoption. In particular, to meet the growing demand for digital transformation, we are further strengthening collaboration with the parent bank by sharing information and conducting joint visits with bank staff to hear directly from clients.

To address the diverse challenges and needs arising from environmental changes, we are focusing on supporting operational improvements and product implementation using digital solutions. Through these efforts, we aim to promote our clients’ operational efficiency and digitalization, thereby contributing to a prosperous future.

We will continue to strive to acquire new technologies and knowledge, and remain committed to supporting our clients’ growth as a highly trusted IT consulting company.

CHIBAKOGIN CAPITAL PARTNERS CO., LTD.

Supporting business succession and M&A strategies

“VOICE” Establishment of a specialized investment company to address evolving corporate challenges

SHIGETO KATO

President
CHIBAKOGIN CAPITAL PARTNERS CO., LTD.



In July 2024, we established CHIBAKOGIN CAPITAL PARTNERS CO., LTD., a specialized investment company wholly owned by Chiba Kogyo Bank. In September of the same year, we launched our first investment limited partnership (fund), which is operated and managed by our company. This fund is designed to address increasingly diverse and complex management challenges faced by companies—such as business succession, business revitalization, and support for new ventures—through the provision of specialized financial services.

Our mission is to contribute to enhancing corporate value by offering a wide range of financial services, including equity investment. In close collaboration with our parent bank, we are committed to actively contributing to the sustainable development of the regional economy and society.

III. Advance the Consulting-Driven Approach(Consulting Kodo)

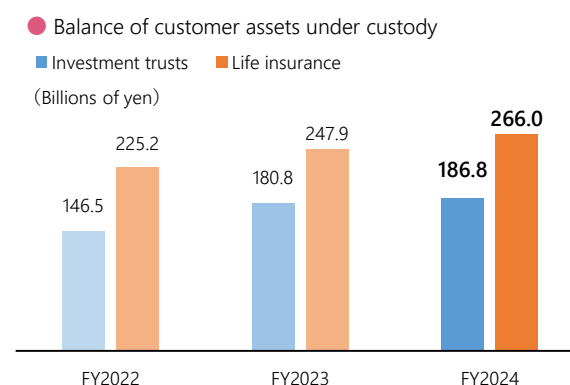
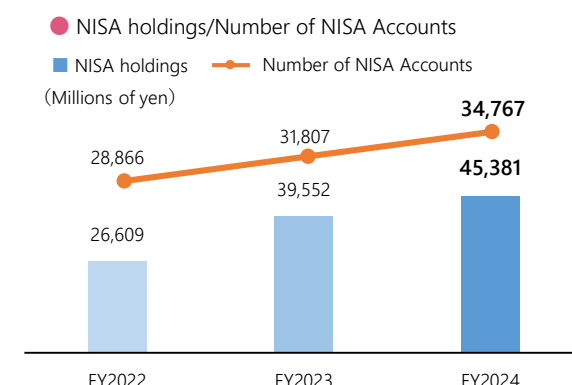
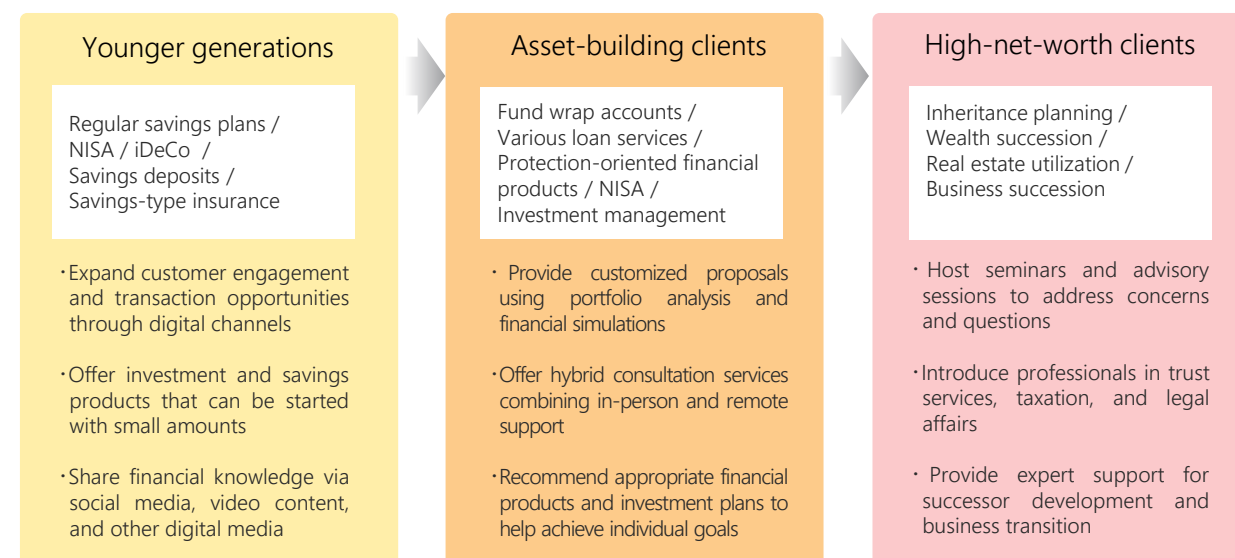
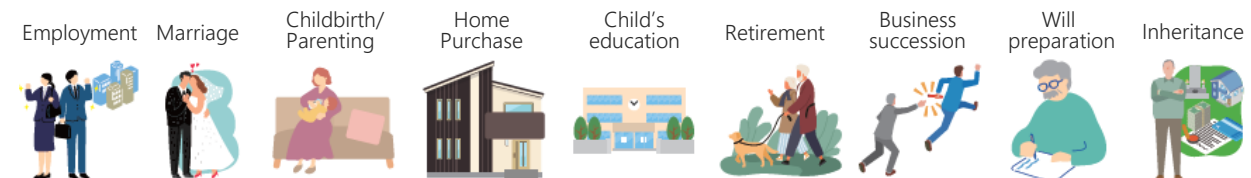
Support for individual clients

Life plan proposals

As we enter a super-aged society often referred to as the “100-year life era,” and as diverse lifestyles become more common, the life events that individuals encounter vary greatly from person to person. To help our clients lead fulfilling lives throughout their lifetime, we strive to understand each client deeply, share their dreams and aspirations for the future, and work together to create personalized life plans. To alleviate the various concerns that arise at different life stages—from younger generations and asset-building clients to high-net-worth clients—we listen carefully to our clients’ intentions and propose financial products that align with their specific goals.

Through this “Life plan proposals” initiative, we aim to strengthen intimacy and trust with our clients, thereby increasing the number of core clients who choose our bank as their main financial institution and enhancing deposit growth.

Main life events



Listening closely to our clients to uncover latent needs

REIKO ISHIDO

Yakuendai/Takane Branch



As a life consultant, I am deeply committed to understanding and supporting each of my clients. My goal is to offer comprehensive solutions tailored to their unique circumstances. By listening attentively to what they say, I strive to uncover latent needs and gain deeper insight into their true intentions. For example, when a client expresses interest in opening a time deposit, it may reflect a desire to leave assets for their children or to begin thinking about estate planning. These moments of discovery often arise from meaningful conversations built on trust.

Establishing strong, lasting relationships is at the heart of my approach. When clients feel comfortable sharing their thoughts about the future, it opens the door to valuable insights and opportunities to serve them better. I make it a priority to maintain regular communication and to be a trusted presence—someone they feel confident turning to whenever they need guidance.

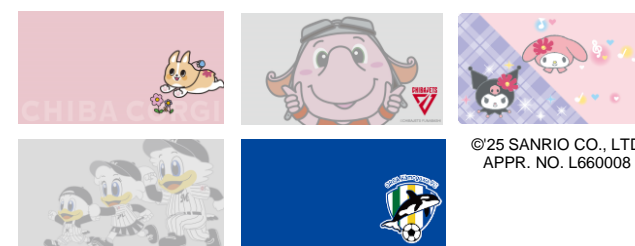
Expanding the Chiba Kogin App features and services

The Chiba Kogin App has steadily enhanced its functionality to enable seamless digital experiences, including investment trust transactions and card loan applications—all completed within the app. Additional services such as Goal-Based Savings Deposits, Family Account Monitoring service, and customizable App Themes have also been implemented to enrich the user experience. In February 2025, we introduced the Public Personal Authentication Service, allowing users to verify their identity by scanning their My Number Card when opening a regular deposit account via the app. This marks a significant step toward streamlining onboarding processes and improving accessibility. We remain committed to expanding convenient, user-friendly services through the Chiba Kogin App, strengthening engagement with individual customers and driving growth in retail transactions.



View (Account Inquiries)	Balance inquiry / Transaction history / Upcoming withdrawal notifications / Deposit / Withdrawal alert / Family Account Monitoring service
Send & Pay	Bank transfers / Account transfers / Bill payments
Grow (Savings & Investments)	Investment trusts / Foreign currency deposits / Goal-Based Savings Deposits / Time deposits / Installment-type time deposits
Borrow & Repay	Card loans / Home loans / Other loan services

App theme variations



Switch the balance display on the Chiba Kogin app's home screen to a design of your choice.

TOPICS

Ranked No.1
in Overall Web Experience

Ranked No.3
in Overall Digital Engagement & Web Experience

Based on the “2024 DX Advancement Report for 62 Regional Banks” by Members Co., Ltd.

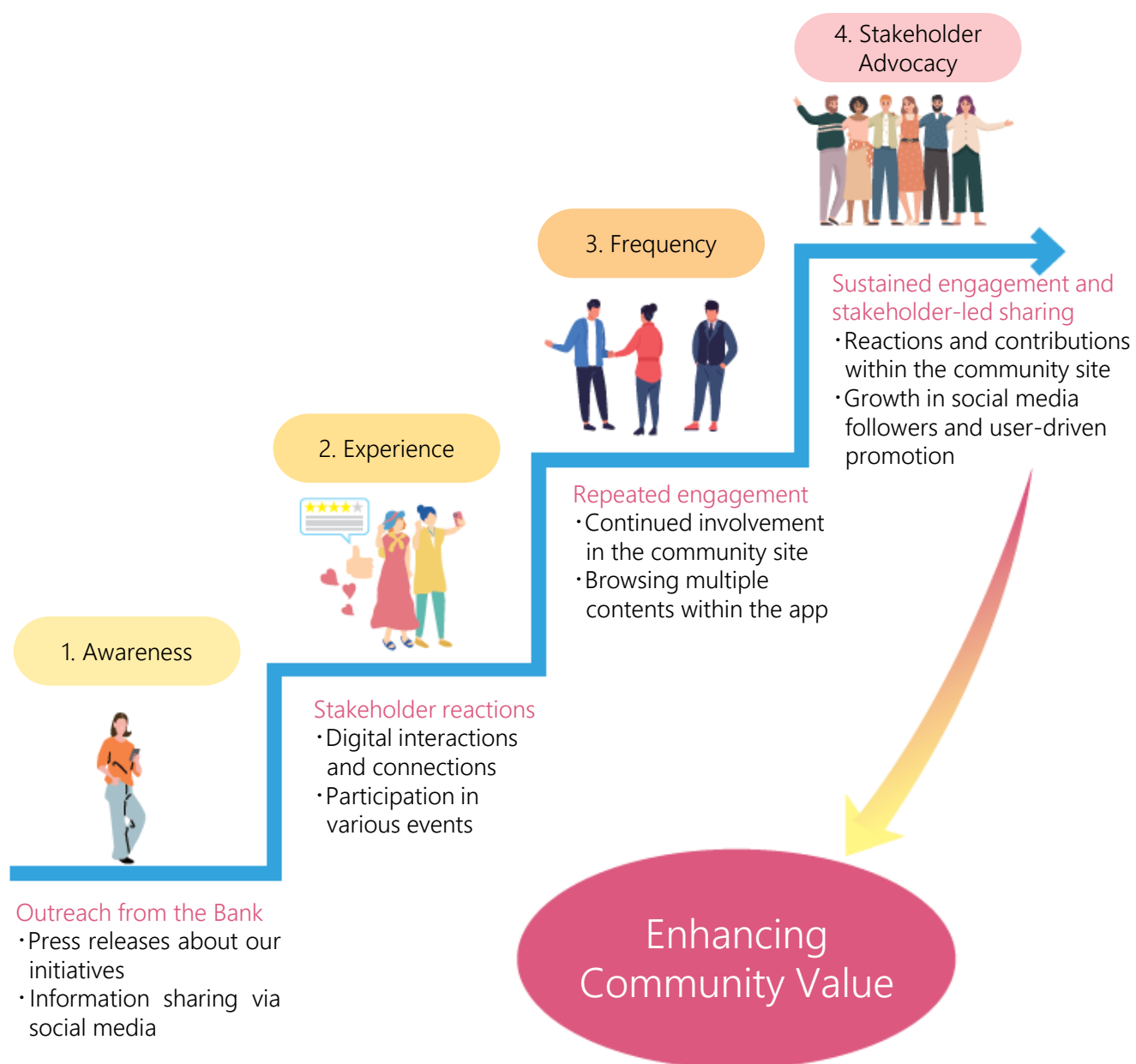
IV. Energize the CKB Community

The CKB Community represents a network of connections among all stakeholders. We aim for sustainable growth by co-creating value with our stakeholders. By fostering relationships based on shared goals and interests, we encourage active participation in collaborative initiatives—enhancing engagement, loyalty, and the overall value of the community.

The deeper stakeholders become involved as members of the CKB Community, the more they resonate with the experiences and values it offers. This resonance naturally spreads as organic information throughout the broader network, generating new circles of connection.

Under our new Medium Term Management Plan, we have defined four key stages of stakeholder engagement: Awareness, Experience, Frequency, and Stakeholder Advocacy. Through initiatives aligned with these stages, we will continue to promote collaborative efforts that contribute to regional development and the well-being of our customers.

Four stages to deepen engagement and loyalty



Initiatives to enhance community value

Collaborative outreach via social media

Through platforms such as X (formerly Twitter) and Instagram, we actively share not only information about our products and services, but also updates on local sports teams supported by the community and details about regional events that showcase local charm. This multifaceted communication fosters a sense of closeness among stakeholders who share an interest in the region, positioning the bank as a familiar and trusted presence.

Additionally, to help promote our partner businesses, we regularly feature stores listed on the “Chiba-Toku!” platform, supporting their marketing efforts and contributing to top-line growth.



X (formerly Twitter)

Instagram

Co-hosted community events with partner businesses

We proactively organize various hands-on events in collaboration with our corporate clients, creating valuable opportunities for participants to connect and build mutual understanding. These events also serve as a platform for discovering new perspectives and enriching everyday life.

In FY2024, we co-hosted booths with Meiji Yasuda Life Insurance Company at roadside stations and local festivals in three locations across Chiba Prefecture. The events featured health checkups and photo opportunities with a stack of replica banknotes totaling 100 million yen.



Local environmental conservation in partnership with municipalities

We promote regionally rooted environmental initiatives in close cooperation with local governments. Our efforts include producing educational videos on decarbonization to raise public awareness, conducting tree-planting activities, and performing ecological surveys of aquatic life.

In FY2024, under the theme “Preserving Chiba’s Rich Greenery,” we partnered with the CHIBA Pref FOREST OWNERS ASSOCIATION and the NPO Chiba Satoyama Center to plant 300 cedar trees in the Kamifuda area of Togane City. Twenty of our employees participated as volunteers.



Moving forward, we will continue to leverage digital technologies and build diverse partnerships to strengthen stakeholder connections through collaborative initiatives. By doing so, we aim to contribute to the sustainable development of regional communities and the creation of a prosperous future for all stakeholders.

V. Drive Sustainability

Approach and initiatives related to sustainability

Our Group recognizes that the various issues surrounding sustainability present both risks and opportunities. Guided by our corporate philosophy—"Moving Forward with the Region, with Heartfelt Kindness Toward Customers."—and our corporate purpose announced in March 2025—"Create a thousand happinesses by always being there for our customers and community. Today, and for every tomorrow."—we are committed to fulfilling our social responsibility as a regional financial institution rooted in and evolving with the local community. Through business activities grounded in our corporate philosophy, we aim to contribute to the growth and development of all our stakeholders. In doing so, we actively promote sustainability initiatives, including efforts to address climate change, conserve biodiversity, and respect human rights.

Governance

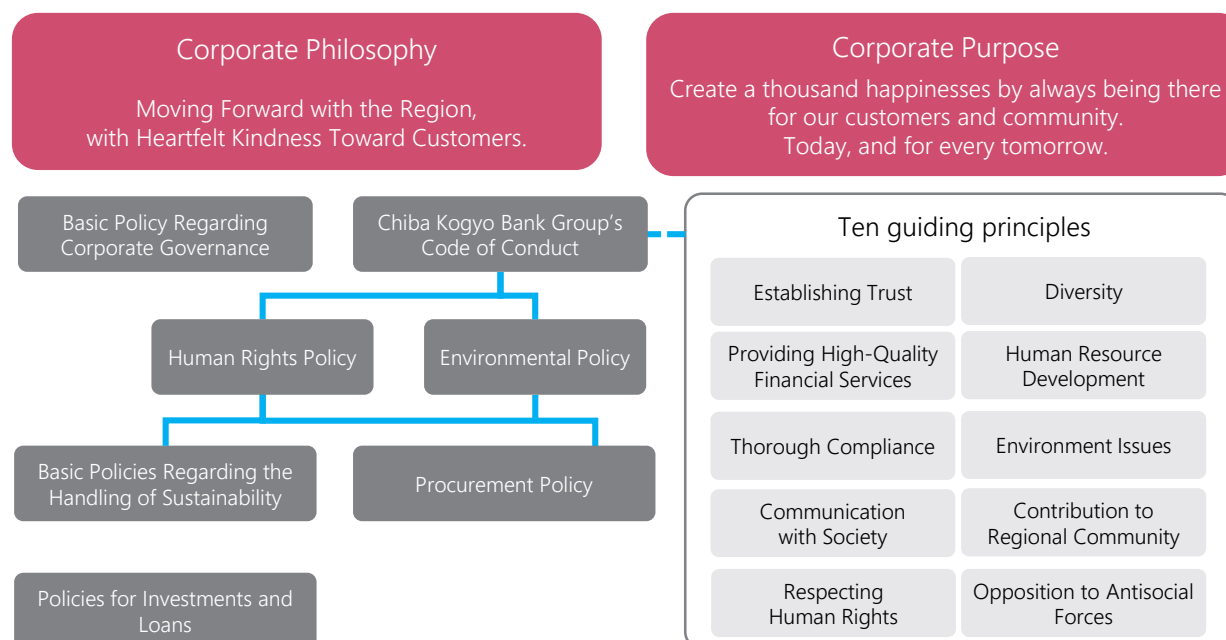
Our Group positions sustainability as one of the key elements of its management strategy. Our governance framework for sustainability is built upon two pillars: the "Policy and guidelines for sustainability initiatives" and the "Sustainability promotion structure." Through this dual approach, we are committed to contributing to the sustainable development and prosperity of the region's economy, industry, and society.

Policies and guidelines for sustainability initiatives

Under our corporate philosophy—"Moving Forward with the Region, with Heartfelt Kindness Toward Customers."—and our corporate purpose—"Create a thousand happinesses by always being there for our customers and community. Today, and for every tomorrow."—the Bank Group is advancing sustainability management as a unified organization. To this end, we have established a comprehensive framework of sustainability-related regulations and have formulated various policies and guidelines. For details on the Bank's sustainability-related policies and guidelines, please refer to our official website.

<https://www.chibakogyo-bank.co.jp/csr/policies/>

Diagram of the sustainability-related regulatory framework

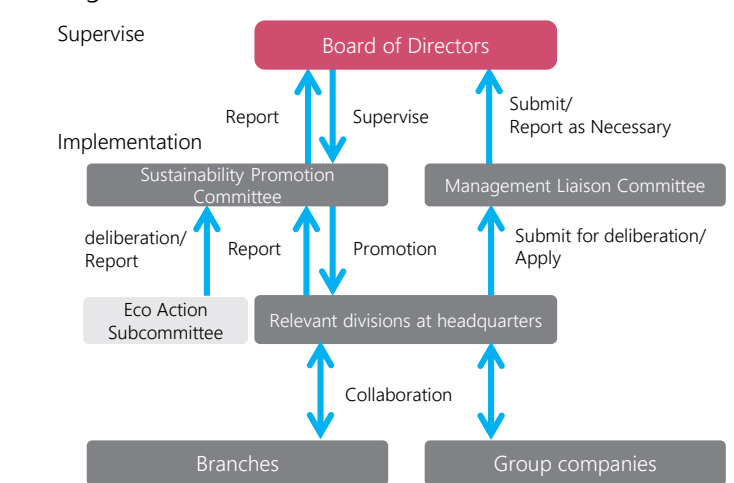


Sustainability promotion structure

Regarding our Group's sustainability initiatives, execution is primarily carried out through deliberation and decision-making by the Sustainability Promotion Committee, chaired by the President and CEO. Governance is maintained by regularly reporting to the Board of Directors.

As for the execution framework, under the Sustainability Promotion Committee, we have established subcommittees such as the "Eco Action Subcommittee," which manages and promotes a wide range of environmental conservation efforts across our Group. Sustainability promotion is carried out through collaboration among relevant departments at headquarters, branch offices, and our Group companies.

Organizational chart



Sustainability Promotion Committee Meeting status in FY2024

The date of meeting	Main deliberation and reporting items
The 10th committee May 20, 2024	• Reported on the disclosure of non-financial information and the signing of a partnership agreement with Meiji Yasuda Life Insurance Company
The 11th committee September 9, 2024	• Deliberated on engagement initiatives with business partners and endorsed the TNFD recommendations
The 12th committee December 2, 2024	• Reviewed the framework for updating materiality (key sustainability priorities)
The 13th committee December 9, 2024	• Held a study session led by the Environmental Conservation Division of the Chiba City Environmental Bureau
The 14th committee February 17, 2025	• Deliberated on proposed revisions to materiality and KPIs (Key Performance Indicators)
The 15th committee March 24, 2025	• Discussed the direction of natural capital disclosures and initiatives planned for the next fiscal year

Initiatives to enhance sustainability literacy

To strengthen sustainability literacy among our executive officers, we regularly host study sessions with external experts. In fiscal year 2024, we invited representatives from the Environmental Conservation Division of the Chiba City Environmental Bureau to lead a session focused on decarbonization and biodiversity initiatives. The event facilitated meaningful dialogue and knowledge exchange. We remain committed to advancing sustainability literacy not only among our executives but across our entire Group.



Study session on sustainability literacy in progress

Incorporating sustainability elements into executive compensation

We recognize that strengthening incentives for executive engagement with climate-related challenges contributes to long-term corporate value. Accordingly, we have incorporated sustainability KPIs into our performance-based compensation framework, linking monetary rewards to the achievement of specific climate-related goals. These include the volume of sustainable finance executed and the reduction of CO₂ emissions, both of which reflect our commitment to addressing environmental issues through measurable action.

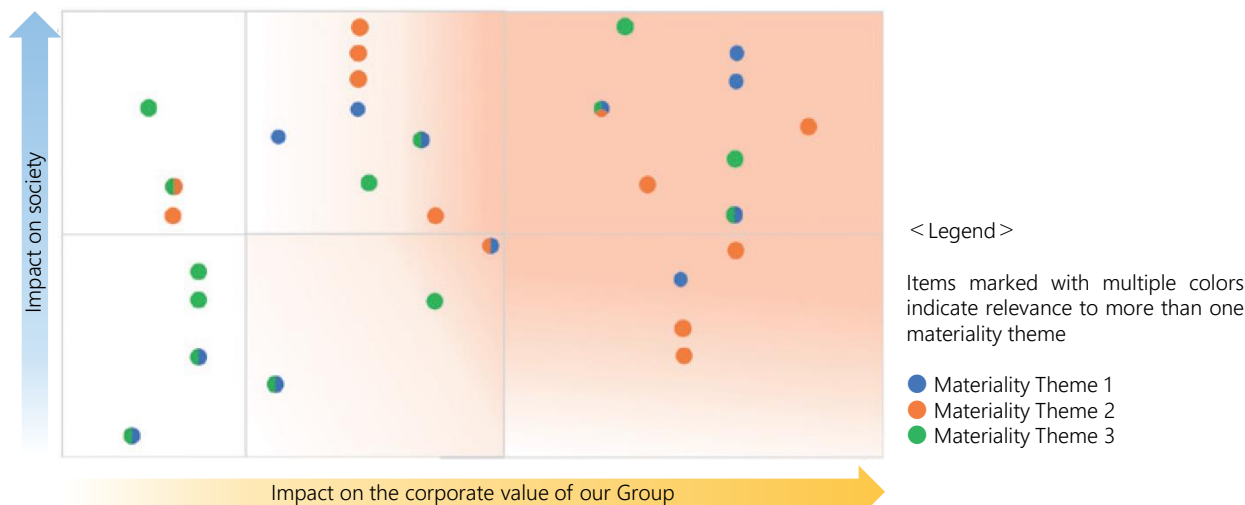
V. Drive Sustainability

Strategy

Key Sustainability Priorities (Materiality) and identification process

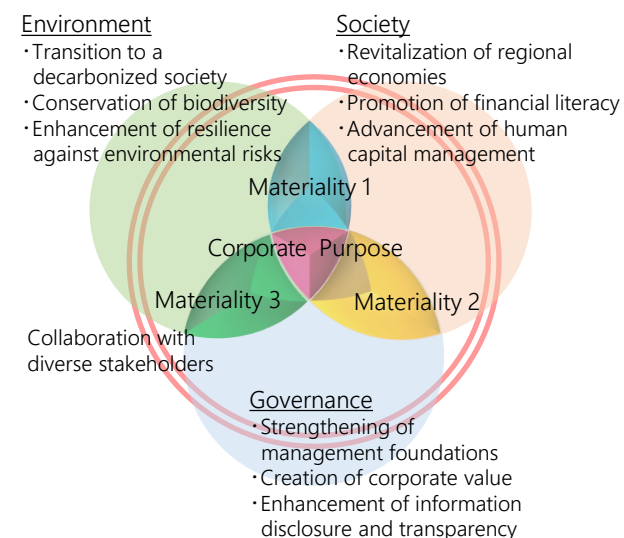
As a regional financial institution, we believe that contributing to the sustainability of Chiba Prefecture presents a vital opportunity for the growth and development of our Group and stakeholders. To help realize a brighter future for Chiba—one that future generations can take pride in—we have identified priority issues from among the region's challenges where our Group's strengths can be most effectively leveraged. In conjunction with the launch of our new Medium Term Management Plan, we have reviewed and consolidated our material sustainability priorities into three key materiality themes. The review process was guided by the strategic initiatives outlined in the Chiba Prefectural Comprehensive Plan. We assessed each issue based on its potential impact on society and on the corporate value of our Group. These evaluations were followed by active discussions led by our Sustainability Promotion Committee, including exchanges with outside directors. Final approval was obtained through deliberations at the Management Liaison Committee and the Board of Directors.

● A materiality matrix



Note: Items positioned toward the upper right of the matrix are considered to have greater overall impact and have therefore been selected as materiality elements.

We have redefined our materiality by placing our corporate purpose at the core and integrating key ESG factors to ensure long-term value creation and sustainable growth.



Risk management

We recognize a wide range of risks that may affect the sustainable development and prosperity of regional economies, industries, and communities—including the impacts of climate change, biodiversity loss, and public health concerns. Among these, climate-related risks are viewed not as a new risk category, but as a "risk driver" that can trigger or amplify existing risks across conventional categories. These risks have the potential to significantly influence not only the global environment and local economies, but also our Group's management strategies and financial planning. Climate-related risks are broadly classified into transition risks and physical risks. We share the results of our analyses—such as those related to credit risk and operational risk—within both the Sustainability Promotion Committee and the Risk Management Committee, aiming to enhance the sophistication of our overall risk management framework.

In consideration of environmental and social impacts, we have established and publicly disclosed our Policies for Investments and Loans, which outlines the types of businesses we actively support and those we refrain from financing in principle. Through responsible lending and investment aligned with this policy, we strive to realize a sustainable society in partnership with clients who are committed to addressing environmental and social challenges, fulfilling our role as a regional financial institution.

Indicators and targets

In line with our materiality review, we have established the following medium- to long-term Key Performance Indicators (KPIs) to enhance corporate value through sustainable and stable growth, while remaining attentive to value creation for a diverse range of stakeholders. Progress on each KPI is regularly monitored by the Sustainability Promotion Committee to ensure accountability and continuous improvement.

Sustainability goals		Target level for FY2027	Target level for FY2030	As of the end of March 2025
Materiality 1	Sustainable finance	¥1tn or higher	¥1.5tn or higher	¥731.1bn
	Environmental finance*1	¥0.2tn or higher	¥0.4tn or higher	¥50.2bn
	Number of sustainability consulting cases*2	1,500 or higher	—	1,475
Materiality 2	Ratio of female employees in leadership positions	Maintain 35% or higher	—	37.0%
	Overall engagement score*1	70.5 points or higher	—	70.1 points
	Number of participants in financial literacy programs	15,000 or higher	25,000 or higher	9,865
Materiality 3	Reduction in CO ₂ emissions (Scope1, 2) Base year: FY2019	(45)% or more	(60)% or more	(49)%*3
	Cumulative number of trees planted*1	6,500 or higher	—	2,500

Notes: 1.These KPIs has been newly established starting from the fiscal year 2025.

2.The cumulative number of sustainability consulting cases is a newly established KPI from FY2025. The figures shown for FY2022–FY2024 are reference values based on past performance. KPI results will be aggregated for the period FY2025–FY2027.

3.Actual results are preliminary figures as of June 2025.

Participation in and endorsement of domestic and international initiatives

We participate in and endorse a variety of domestic and international initiatives to contribute to the realization of a sustainable society.



CHI-BA+KUN
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Environmental Partnership Chiba

V. Drive Sustainability

Materiality 1

Revitalizing local communities and enhancing Chiba's appeal

We are committed to revitalizing local communities by promoting regional industries that leverage Chiba's abundant resources, while also enhancing the attractiveness of the Chiba brand through strategic initiatives that celebrate its unique identity.

| Signing of partnership agreement with Meiji Yasuda Life Insurance Company on regional revitalization and the SDGs

On June 6, 2024, we entered into a partnership agreement with Meiji Yasuda Life Insurance Company focused on regional revitalization and the Sustainable Development Goals (SDGs). Among companies within the prefecture, we are the first to sign such an agreement with Meiji Yasuda Life in the field of SDGs. Through this partnership, we aim to contribute continuously to revitalizing the regional economy while addressing and advancing solutions to local societal challenges. This will be achieved by combining our strengths as a regional financial institution—including our network and solution capabilities—with Meiji Yasuda Life's expertise and know-how cultivated through its insurance business and social contribution activities.



Impact generated through collaborative initiatives (FY2024)
Number of corporate engagements: 429
Number of regional community engagements: 65,000 people

| Opening of "CHIBACOOL Farm" as the agricultural base for CHIBACOOL's regional development initiatives

On April 1, 2024, we established CHIBACOOL CO., LTD., a wholly owned regional trading company dedicated to revitalizing local communities through three core business pillars: agricultural operations, consulting services, and trading activities. On January 17, 2025, CHIBACOOL launched its agricultural base, CHIBACOOL Farm. The farm serves as a hub for innovation in sustainable agriculture, including pilot initiatives aimed at reducing environmental impact and extending the strawberry harvest season into the summer months through high-yield, high-value cultivation techniques. Insights and outcomes derived from these pilot programs will be actively shared with the local community, contributing to broader regional development and knowledge dissemination.



| Overseas business tour and trade meetings held in Ho Chi Minh City, Vietnam

From July 22 to 26, 2024, we organized an overseas business tour and trade meetings in Ho Chi Minh City, Vietnam. This initiative was jointly conducted by The Ogaki Kyoritsu Bank, Ltd., which operates its local subsidiary OKB Consulting Vietnam Co., Ltd., along with Pronexus Inc. and PRONEXUS VIETNAM CO., LTD. The purpose of the tour was to support client companies of our bank and Ogaki Kyoritsu Bank that are considering market entry or expanding their business channels in Vietnam. Participants had the opportunity to visit local facilities and engage in business discussions to promote their products and services. From our client base, Mikazuki Bussan Co., Ltd. and Techno Diesel Co., Ltd. joined the tour.



| Support for local professional sports teams

We actively support professional sports teams based in Chiba Prefecture, in collaboration with the local community. Through initiatives such as hosting title-sponsored games, offering "Support Fixed-Term Deposits" (a unique deposit product with interest rates that increase based on team performance), entering into uniform sponsorship agreements, promoting cashless payment systems, and contributing to community-based charitable activities, we are committed to revitalizing and advancing the region by fostering the development of local sports.



Materiality 2

Contributing to a brighter and more prosperous society

To foster a society where diverse individuals can thrive, we focus on improving job satisfaction and economic well-being, while nurturing future generations who will lead the way toward a more vibrant and inclusive future.

| Participation in cross-industry training program "Makuharimpic 2024"

We participated in "Makuharimpic 2024," a cross-industry training program jointly organized by Chiba Prefecture, Chiba City, and five companies headquartered in the Makuhari New City area of Chiba. The program was designed to support the career development of young professionals by fostering broader perspectives and deeper understanding of their roles and organizations through interaction with peers from different industries and fields. Young employees from seven organizations across diverse sectors engaged in group work and discussions centered on the theme "Future Urban Development Vision for Makuhari New City." As part of the program, participants collaborated to propose innovative business plans aimed at contributing to the region's long-term growth.



| Long-term corporate training program at Chiba University of Commerce

From August 26 to September 13, 2024, we participated in a long-term corporate training program titled "Special Lecture: Practical Internship," held at Chiba University of Commerce. This initiative provided students with hands-on professional experience, offering them valuable insights into our business operations and the meaningful nature of our work. For the students, it served as an opportunity to cultivate career awareness and gain exposure to real-world business practices.

With the cooperation of our client, Takusho-Kaihatsu Co., Ltd., participating students engaged in corporate consulting activities aimed at addressing actual business challenges. Through this program, we contributed to the development of future professionals while reinforcing our commitment to regional collaboration and talent cultivation.



| Career education initiatives in elementary and junior high schools in Chiba Prefecture

We were featured in the career education supplement "Discovery Expedition: Chiba Prefecture," produced by CHIKISHINBUNSHA CO., LTD. for elementary and junior high school students. This publication serves as a supplementary resource for career education programs within the school curriculum, designed to foster student engagement with professionals across various industries. In our contribution, we introduced the roles and responsibilities of banking professionals, aiming to deepen students' understanding of the financial sector.

Furthermore, we actively participated in the "Interactive Classroom Program" organized by CHIKISHINBUNSHA, delivering career education sessions to a total of 485 students across 10 schools. Through these initiatives, we continue to support youth development and contribute to regional educational enrichment.



| Corporate giving activities

As part of our commitment to addressing child poverty, we have made financial contributions to Chiba Kodomo Oendan, a certified non-profit organization that primarily supports the independence of children and youth raised under public guardianship due to the absence of parental care or unsuitable family environments.

Additionally, since March 2022, we have installed a "donation-based vending machine" in the cafeteria of our headquarters. A portion of the proceeds from beverage purchases is donated to organizations engaged in humanitarian aid, environmental conservation, and other socially impactful activities.



V. Drive Sustainability

Materiality 3

Building a safer, more secure Chiba

We aim to create a safe and resilient community by strengthening disaster preparedness and crime prevention efforts, and by preserving Chiba's rich natural environment to support the development of a green and secure living space.

Received "A-Score" for the first time in CDP's climate change category

We have been awarded an "A-Score" in the climate change category by CDP, an international non-profit organization focused on environmental issues. This rating recognizes our strong efforts and transparency in addressing climate change, placing us in the second-highest tier of CDP's evaluation scale. It marks an improvement from the "B Score" we received in the 2023 assessment.

This year, our initiatives were particularly well-rated in the areas of governance and portfolio impact. CDP evaluates companies on their climate-related actions and disclosures across eight levels—A, A-, B, B-, C, C-, D, and D—based on criteria such as target setting, business strategy, recognition of risks and opportunities, and disclosure of greenhouse gas emissions.



Introduction of non-fossil value-added electricity from Keiyo Gas Co., Ltd. at our nine branch locations

As part of our efforts toward achieving carbon neutrality, we began using non-fossil value-added electricity provided by Keiyo Gas Co., Ltd. at nine of our branch locations starting August 1, 2024.

Non-fossil value-added electricity refers to power that is effectively carbon neutral, made possible through Keiyo Gas Co., Ltd.'s purchase of non-fossil certificates. These certificates represent the environmental value of renewable energy sources such as solar and wind power. This initiative is expected to reduce approximately 150 tons of CO₂ annually—equivalent to the annual absorption capacity of roughly 17,000 Japanese cedar trees—and accounts for approximately 6% of the total electricity consumption across our Group.



Toyoshiki Branch utilizing non-fossil value-added electricity

Forest conservation activities at "Chiba Kogin Forest" (Phase II) in Hasunuma, Sanmu City

Since April 2023, we have been engaged in forest conservation activities at the coastal prefectural protection forest in Hasunuma, Sanmu City, as part of the second phase of our "Chiba Kogin Forest" initiative. Aiming to restore 0.9 hectares of prefectural protection forest, officers and employees of our bank who volunteered for the initiative planted a total of 3,220 trees—including Japanese black pine (*Pinus thunbergii*), Japanese mock orange (*Pittosporum tobira*), and Japanese spindle (*Euonymus japonicus*)—in May 2025.

In addition, a commemorative tree-planting ceremony was held by new hires, who planted Kawazu-zakura cherry sapling to mark the beginning of their careers.



Preventing financial crimes through awareness activities in collaboration with Chiba Prefectural Police

We provide information to the local community aimed at preventing fraud-related damage and, in cooperation with the Chiba Prefectural Police, conduct awareness activities to combat financial crimes. These efforts include direct outreach on pension payment days and public awareness initiatives such as introducing security-featured telephones during the "Chiba Kogyo Bank Cup Friendship Gateball Tournament," co-hosted with the Chiba Prefectural Gateball Federation.



TOPICS

Annual initiatives rooted in the community

Clean-up activities

Employees and their family members from our Group participate in clean-up activities along the sidewalk from the head office parking lot to the Chiba Port Tower's "Meeting Plaza," as well as within Chiba Port Park.



Sponsoring the "Chiba Aqua-Line Marathon"

We support the Chiba Aqua-Line Marathon as an official sponsor and send bank employees as volunteers to help prepare drinks and light refreshments for the athletes.



Summer Kids School

An annual hands-on learning program about money, held with the aim of promoting financial and economic education for children who will lead the next generation.



Economics Koshien

Together with Chiba Bank, Ltd., we co-host the Chiba regional tournament of the National High School Financial and Economic Quiz Championship, "Economics Koshien."



Bicycle reflectors donation

We donate bicycle reflectors each year to new junior high school students in Chiba Prefecture through the Cosmos Traffic Safety Support Association, aiming to help prevent accidents. A total of 526,400 reflectors have been donated over the past 31 years.



Blood donation drive campaign

As a supporter of the Japanese Red Cross Society, we hold blood donation drives at our head office twice a year.



Chiba Kogin Cosmos Concert

Each year, to celebrate "Prefectural Citizens' Day," we host a classical music concert performed by the Chiba Prefectural Chiba Girls' High School Orchestra Club.



Chiba Kogin Tomoshibi no Kai

We carry out donation activities that support local welfare, using funds voluntarily contributed by employees on each payday and bonus day.



Climate Change Initiatives

Due to the increasing frequency of extreme weather events caused by climate change, significant damage has been occurring across various regions. In our local area of Chiba Prefecture, disasters such as torrential rainfall have also taken place, and we recognize that addressing climate change is a critical issue for the community.

In response, we are committed to appropriately enhancing our climate-related initiatives. This includes expanding our disclosures and strengthening our organizational framework in accordance with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), specifically across the four pillars: Governance, Strategy, Risk Management, and Metrics and Targets.

Governance

Governance related to climate change is integrated into our overall sustainability governance framework. For further details, please refer to “V. Drive Sustainability —Governance” on page 51.

Strategy

Recognition of risks and opportunities

We views our response to climate change—aimed at contributing to the realization of a sustainable society as encompassing both risks (transition and physical) and opportunities. These are assessed across three time horizons: short term (5 years), medium term (10 years), and long term (30 years), as outlined below.

Classification	Type	Description	Time horizon
Transition risks	Governmental policy and regulatory	Escalating credit costs associated with effects on customer business derived from implementation of more stringent government policy and regulation regarding climate change	M-L
	Technology and market	Difficulties raising funds or increasing fundraising costs due to market changes attributable to climate change Impairment of existing assets, etc. and deterioration of earnings due to introduction of new technologies, etc. and changes in industrial structure associated with the transition to a decarbonized society	M-L
	Reputational	Deteriorating reputation due to ongoing investment and lending to carbon-emitting sectors	S-L
Physical risks	Acute Chronic	Escalating credit costs attributable to effects of deteriorating financial performance and impairment of collateral value due to stagnation of customer business associated with wind- and water-related disaster due to typhoon or torrential rainfall	S-L
		Increasing administrative costs due to effects on business continuity associated with impairment of the Bank's assets caused by extreme weather events, etc.	
		Occurrence of loss associated with damage to customer and Bank business locations due to rising sea levels	L
Opportunities	Products and services	Increasing volume of consultancy and financing support involving sustainability initiatives related to climate change	S-L
	Resource efficiency	Decreasing business costs by reducing resource and energy consumption and using renewable energy	S-L

Risks

Scenario analysis implementation

We conducted scenario analysis in accordance with the recommendations of the TCFD, focusing on two key risks:

- Transition risks arising from the revaluation of financial assets with high greenhouse gas (GHG) emissions as the economy shifts toward a low-carbon society
- Physical risks stemming from the increased likelihood and impact of flooding due to climate change

Transition risks

- For transition risk analysis, we identified sectors with relatively high GHG emissions as the primary focus:
- Energy sector (electricity, gas, petroleum) •Materials sector (steel, chemicals) •Transportation sector
- Risk assessments were conducted to evaluate both the materiality of risks and their potential business impact.
- For large corporations and publicly listed companies, a bottom-up approach was applied, involving company-specific analysis.
 - For entities with limited available data—such as business plans or financial information—a top-down approach was used to extrapolate estimates and assess exposure.

Item	Description
Risk event	•Increased costs resulting from the introduction of a carbon tax •Higher capital expenditures and R&D investments associated with the transition to a decarbonized society •Market impacts arising from the shift to renewable energy •Changes in demand driven by the transition to a decarbonized economy, etc.
Scenarios	Among the NGFS (Network for Greening the Financial System) scenarios (NGFS Phase4), Net Zero 2050, Below 2°C scenario •Net Zero 2050: limits global warming to 1.5°C through stringent climate policies and innovation, reaching global net zero CO ₂ emissions around 2050 •Below 2°C: gradually increases the stringency of climate policies, limiting global warming to below 2°C.
Analytical method	•Bottom-up approach: Estimates made of financial position through to 2050 on an individual company basis •Top-down approach: Estimates made based on averages of profit margins and cost ratios derived from results of individual company analysis
Target of analysis	•Energy sector (electricity, gas, petroleum) •Materials sector (steel, chemicals) •Transportation sector
Analysis period	Through to 2050 with March 31, 2025 as the baseline
Analysis results	Credit cost: ¥4.0bn to ¥5.0bn cumulative

Physical risks

To assess the impact of flood risks associated with climate change, we conducted scenario analysis focused on the locations of borrowers and collateral assets. Using hazard maps (based on both maximum assumed and planned flood scales), the analysis considered flood probabilities across multiple return periods. It evaluated two key areas: Impact on borrower classification/Impact on collateral preservation

For borrower classification impact, we estimated:

- Direct damage: monetary losses to buildings and tangible fixed assets owned by borrowers
- Indirect damage: losses resulting from business interruption

These estimates were used to assess the financial impact on each borrower, assign borrower classifications, and calculate the corresponding increase in credit loss provisions. For preservation impact, we calculated the increase in provisions resulting from potential impairment of collateral assets, such as buildings.

Provision increases were estimated under multiple scenarios, incorporating both the probability of occurrence by 2050 and the projected rise in flood frequency due to climate change. Additionally, we performed similar assessments for potential damage to fixed assets at its own head office and branch locations caused by flooding.

Item	Description
Risk event	Flood-related risks include: 1.Deterioration of borrowers' financial conditions due to business disruption and direct damage to operational sites 2.Impairment of collateral properties 3.Damage to the Bank's own assets at head office and branch locations
Scenarios	RCP (Representative Concentration Pathway) scenarios by IPCC (Intergovernmental Panel on Climate Change) (RCP2.6: 2°C scenario, RCP8.5: 4°C scenario)
Analytical method	Using hazard map data (maximum assumed and planned flood scales), the Bank estimated both direct and indirect damage to borrowers in the event of flooding. These estimates were used to assess financial impact and collateral impairment. Based on scenario analysis, the Bank calculated the projected increase in credit-related costs by factoring in flood occurrence probabilities and the expected rise in flood frequency through 2050. For the Bank's own facilities, damage to buildings was also estimated.
Target of analysis	Domestic corporate borrowers, sole proprietors, proprietary residential mortgage loans, designated loan assets, and fixed assets of the Bank's head office and branches
Analysis period	Through to 2050 with March 31, 2025 as the baseline
Analysis results	Credit cost: ¥0.8bn to ¥1.0bn Amount of damage incurred by Bank head office and branches : maximum ¥0.2bn

Analysis results

Based on the scope of analysis and scenario assumptions, the results of the scenario analysis indicate that the overall impact on the Bank's portfolio is limited. Estimated cumulative credit-related costs are as follows: 4.0 to 5.0 billion yen for transition risks, 0.8 to 1.0 billion yen for physical risks, and up to 0.2 billion yen for potential impairment of fixed assets at the Bank's head office and branches. We will continue to enhance our analysis by expanding the scope of sectors covered.

Note: The scenario analysis summary is analyzed based on the various risks identified by the Bank.

Climate Change Initiatives

Carbon-related assets

Carbon-related assets represent 43.05% of our total credit exposure. The sectoral breakdown of this credit exposure is shown to the right. We will continue efforts to further refine our sector classification methodology.

Notes: Carbon-related assets are defined across 18 sectors, reflecting partial revisions to the TCFD recommendations. The credit exposure figure is based on the total amount of loans and bills discounted, acceptances and guarantees, foreign exchange, and bank-guaranteed privately placed bonds as of March 31, 2025 (excluding solar power generation projects classified as renewable energy). Sector classifications are determined by the Bank based on the industry classification framework published by the Bank of Japan.

Opportunities

Our sustainability support solutions

Our Group actively supports regional and customer-led efforts to reduce environmental impact and promote decarbonized management. By aligning our business with the transition to a low-carbon economy, we aim to contribute to resolving environmental and social challenges, while enhancing corporate value and long-term resilience. As demand grows for climate-conscious financing and advisory services, we are expanding our offerings to meet customer needs—providing tailored financial solutions, consulting, and other support for decarbonization. These services include assistance in reducing CO₂ emissions and improving energy efficiency. Through these initiatives, we seek to unlock new business opportunities and strengthen our role in enabling a sustainable future.

Sector	Carbon-related assets (%)
Energy	0.82
Oil & Gas	0.67
Coal	—
Electric power	0.15
Transportation	2.68
Air cargo	1.37
Air passengers	—
Maritime	0.01
Railroads	0.89
Trucking service	0.23
Automobile, components	0.18
Materials & buildings	34.29
Chemicals	0.82
Building materials	0.46
Metals & mining	1.62
Capital goods(buildings, etc.)	1.71
Real estate management & development	29.68
Agriculture, food, & forest products	5.26
Packaged foods & meat	4.74
Beverages	—
Agriculture	0.26
Paper & forest products	0.26
Total carbon-related assets	43.05

Customer needs	Our solution lineup
Launch effective initiatives toward sustainability	Provision of sustainable finance, such as Sustainability-Linked Loans and Positive Impact Finance
Identify challenges and set targets for decarbonization	Support for visualizing and setting targets for CO ₂ emissions, including assistance with emissions calculation and SBT certification
Begin activities aligned with the SDGs	Advisory and promotional support for SDG-related initiatives, such as encouraging registration with the Chiba SDGs Partner Program

Engagement toward sustainability-oriented management

As part of our efforts to deepen engagement with customers, we conducted its first-ever “Sustainability Management Survey” in fiscal 2024. This survey gathered responses on a wide range of topics, including the status of sustainability initiatives, CO₂ emissions measurement, decarbonization efforts, and employee health and well-being programs. Based on the insights gained, we will work to support customers in addressing sustainability-related challenges and further strengthen our engagement.

Risk management

Key climate-related risks are integrated into our broader sustainability risk management framework. For further details, please refer to “V. Drive Sustainability —Risk Management” on page 54.

Metrics and targets

Performance data related to our climate-related metrics and targets are based on preliminary figures as of June 2025. For the most up-to-date information, please visit our official website.

<https://www.chibakogyo-bank.co.jp/csr/sustainability/tcf.html>

Sustainable finance

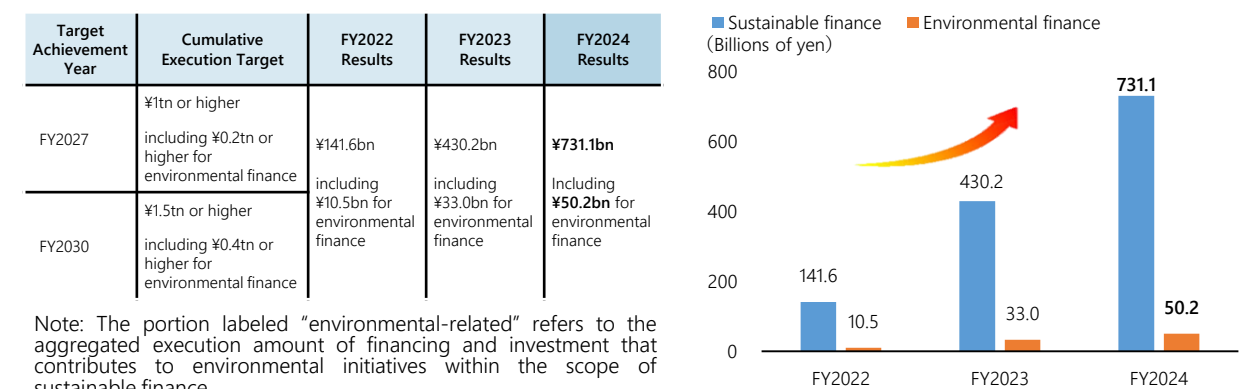
We define “sustainable finance” as financing that contributes to regional environmental conservation and the sustainable development and prosperity of the economy, industry, and society. We are actively promoting initiatives aligned with this definition.

Key sustainable finance products

- Loans and bonds aligned with international principles and government guidelines, such as Sustainability-Linked Bonds and Green Loans
- Loan products that support customer initiatives toward achieving SDGs
- Underwriting of privately placed bonds that contribute to SDG-related activities
- Financing that promotes regional development and human capital enhancement, including initiatives to reduce environmental impact and foster long-term prosperity

Note: Additional sustainable finance products are also available beyond those listed above.

Sustainable finance targets and progress



CO₂ emissions reduction

Progress toward carbon neutrality

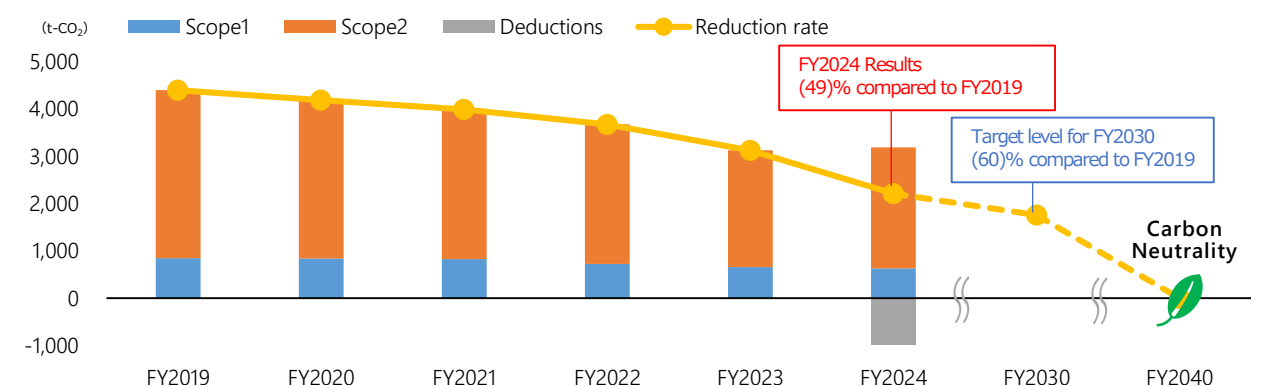
As a regional financial institution committed to coexisting and growing alongside local communities, we have set a long-term goal of achieving carbon neutrality (Scope 1 and 2) by fiscal year 2040. In fiscal 2024, we achieved a reduction of approximately 49% compared to fiscal 2019 levels, successfully surpassing the interim target of a 20% reduction set under our Medium Term Management Plan.

Scope 1 and 2 emissions

CO ₂ emissions	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Scope1	847	843	825	725	659	631
Scope2	3,555	3,347	3,169	2,953	2,468	1,584

Notes: 1.CO₂ emissions for Scope 1 and 2 are based on figures reported in the periodic report under the Act on Rationalization of Energy Use and Shift to Non-fossil Energy.

2.Scope 2 emissions are calculated using the market-based method. The fiscal 2024 figure reflects deductions from non-fossil certificate purchases. Without these deductions, total Scope 2 emissions would be 2,556 t-CO₂.



Climate Change Initiatives

CO₂ emissions in FY2024

CO ₂ emissions (t-CO ₂)		FY2024 Results
Scope1		631
Scope2	Location-based	2,613
	Market-based	1,584
Scope3		4,695,651
Total (Scope1 + 2 + 3)		4,697,866

Notes: 1.The fiscal 2024 figure reflects deductions from non-fossil certificate purchases. Without these deductions, total Scope 2 emissions would be 2,556 t-CO₂.
2. Market standard values are used for Scope 2 emissions in the overall total.
3. Please refer to the "Scope 3 calculation status" for details on the calculation methods and scope of Scope 3.

【Scope 3 calculation status】

We recognize that calculating Scope 3 emissions—those generated across the entire supply chain—is essential to advancing decarbonization. Accordingly, we are undertaking comprehensive Scope 3 assessments across our entire Group. Going forward, we will continue to expand the scope of these calculations and enhance the accuracy of our emissions data. In parallel, we will promote collaborative decarbonization initiatives with our suppliers, contributing to the realization of a carbon-neutral society.

Scope 3 emissions (t-CO₂)

Category	Measurement item	Emissions in FY2024
1 (Purchased goods and services)	Procurement of goods and services	10,143
2 (Capital goods)	Newly acquired equipment and assets	1,729
3 (Fuel- and energy-related activities)	Consumption of fuels other than gasoline and electricity	545
4 (Upstream transportation)	Postal and other upstream delivery services	46
5 (Waste generated in operations)	Waste generated from business operations	379
6 (Business travel)	Employee travel-related emissions	91
7 (Employee commuting)	Employee commuting via train or car	727
12 (End-of-life treatment of sold products)	Currently calculated based on disposal of bankbooks	1
13 (Downstream leased assets)	Usage of products leased to clients	4,039
15 (Investments and loans)	Emissions from investees and financed entities	4,677,951

<Scope 3 emissions: coverage and calculation methodology>
(a) Coverage of Scope 3 Calculations
•Scope 3 emissions, excluding Category 15, are calculated across the entire Group.
•Categories 8, 9, 10, 11, and 14 are excluded from calculation, as no activities generating CO₂ emissions are currently anticipated within these categories.
(b) Calculation Methodology (Excluding Category 15)
•We utilize the C-Turtle® FE greenhouse gas emissions calculation tool provided by NTT DATA Corporation, which is based on the GHG Protocol.
•Expense data obtained from our internal expense management system is assessed by account type to determine whether calculation is required, and emissions are then calculated by category. Where monetary values are used for calculation, consumption tax is not deducted.
•For Categories 1 (Purchased goods and services) and 2 (Capital goods), emissions are calculated using a supplier-specific emission intensity allocation method, allowing us to reflect suppliers' reduction efforts.
•Category 3 (Fuel- and energy-related activities) is calculated based on fuel consumption (e.g., gasoline, gas, diesel, heavy oil), referencing emission intensity databases published by Japan's Ministry of the Environment, including the "Database for Emission Factors for Calculating GHG Emissions through Supply Chains" and the "Carbon Footprint Pilot Project Database ver.4.0 (Domestic Data)."
•Category 4 (Upstream transportation and distribution) is calculated by applying emission factors disclosed by relevant industry entities to transportation and postal expenses.
•Category 7 (Employee commuting) is calculated using commuting allowance data and transportation modes (train, bus, gasoline reimbursement) managed via our HR payroll system. For consolidated subsidiaries, emissions are estimated based on employee count and number of business days.
•Category 13 (Downstream leased assets) is calculated based on usage scenarios of major leased assets provided by our consolidated subsidiary, Chiba Sogo Lease Co., Ltd.
•For the following applicable categories, emissions are calculated by applying emission factors from the Ministry of the Environment's supply chain emissions database to usage volumes or expenditure amounts.

Category	Coverage
5 (Waste generated in operations)	Sanitation-related expenditures
6 (Business travel)	Travel-related expenditures
12 (End-of-life treatment of sold products)	Estimated volume of bankbooks withdrawn from custody

(c) Calculation Methodology for Category 15 (Investments – Financed Emissions)
•Indirect GHG emissions from investments and lending activities represent a significant portion of Scope 3 emissions for financial institutions. In accordance with the PCAF (Partnership for Carbon Accounting Financials) standard, we have estimated emissions from domestic corporate lending as of the end of March 2025.

	Energy			Transportation						Materials and buildings					Agriculture, food, and forest products				Others	Total
	Electric power	Coal	Oil & Gas	Air cargo	Air passengers	Maritime	Rail	Trucking service	Automobile components	Metals, mining	Chemicals	Building materials	Capital goods (building materials etc.)	Real estate management & Development	Beverages	Agriculture	Packaged foods & Meat	Paper & forest Products		
Financed Emissions (Mt-CO ₂)																				
Scope1,2	0.06	—	0.12	0.33	—	0.00	0.01	0.02	0.00	0.28	0.06	0.02	0.03	0.05	—	0.05	0.09	0.02	0.19	1.33
Scope3	0.08	—	0.33	0.09	—	0.00	0.01	0.01	0.05	0.32	0.09	0.06	0.34	0.68	—	0.02	0.42	0.02	0.80	3.35
Data Quality Score*																				
Scope1,2	3.17	—	1.92	3.66	—	4.00	1.96	4.00	2.07	3.25	3.24	3.80	3.83	3.76	—	4.00	3.68	2.83	3.56	3.61
Scope3	3.31	—	2.76	3.69	—	4.00	2.90	4.00	2.21	3.25	3.53	3.89	3.85	3.77	—	4.00	3.69	3.47	3.72	3.70
Loan balance used for calculation (billions of yen)																				
Scope1,2,3	3.7	—	13.7	32.4	—	0.3	20.5	5.3	4.3	38.1	19.9	10.8	39.7	616.4	—	3.9	105.6	6.2	419.1	1,339.9
Number of loans																				
Scope1,2,3	23	0	24	404	0	4	15	92	16	216	44	112	902	2,930	0	57	1,101	46	3,084	9,070
Calculation coverage ratio (loan balance used for calculating GHG emissions for each sector/loan balance for that sector)																				
Scope1,2,3	98.4%	—	100.0%	100.0%	—	100.0%	95.5%	98.6%	100.0%	100.0%	100.0%	100.0%	99.9%	99.4%	—	99.0%	98.6%	100.0%	99.1%	99.2%

Note: The Data Quality Score is a five-tier scale used to assess the reliability of CO₂ emissions data associated with financed emissions. A score closer to 1 indicates higher data quality, while a score closer to 5 reflects greater reliance on estimations.

Definition of Data Quality Scores

Score	Classification	Description
1	Disclosed Data	Emissions data disclosed by the company, verified by a third-party auditor
2		Emissions data disclosed by the company, without third-party verification
3	Estimated Data	Physical activity-based Based on the company's energy consumption and emission factors
4		Based on the company's production volume and emission factors
5		Financial indicator-based Based on the company's revenue and relevant emission factors
		Based on the outstanding investment or lending balance and applicable emission factors

Notes: 1.Sector classifications are based on recommendations from the TCFD (Task Force on Climate-related Financial Disclosures). Entities lacking sufficient financial data are excluded from calculation.
2.Calculations are conducted in accordance with the PCAF (Partnership for Carbon Accounting Financials) standard. Where company-disclosed data is unavailable, emission factors from the PCAF database are used. Note that the PCAF database does not include downstream Scope 3 emission factors.
3.Financed Emissions are calculated using the formula: Financed Emissions = Attribution Factor × Investee's CO₂ Emissions, where the Attribution Factor is defined as:
•For listed companies: Amount of investment / EVIC
•For unlisted companies: Amount of investment/ (Debt + Equity)

Future calculation results may vary significantly due to expanded disclosure of clients' CO₂ emissions, updates to PCAF methodologies and industry classifications, and changes in calculation scope. We remain committed to refining our calculation methods to ensure greater accuracy and transparency.

Natural Capital and Biodiversity Conservation Initiatives

Chiba Prefecture, which serves as the core operational base of our Group, is home to a rich and diverse natural environment, including the scenic Kujukuri coastline and the lush satoyama landscapes—traditional rural areas where forests, farmland, and human settlements coexist in harmony. Preserving this abundant nature and safeguarding biodiversity for future generations is essential to ensuring the sustainable development of the region's economy, industry, and society.

In September 2024, our Group endorsed the disclosure recommendations of the Taskforce on Nature-related Financial Disclosures (TNFD) and registered as an Adopter. Through this commitment, we aim to strengthen our efforts not only in addressing climate change but also in conserving natural capital and biodiversity, while enhancing the transparency and quality of our disclosures.

Participation in key biodiversity initiatives

30by30 Alliance for Biodiversity

We have joined the 30by30 Alliance, an initiative established to support the global goal of conserving more than 30% of terrestrial and marine areas as healthy ecosystems by 2030. Through this participation, we are actively committed to advancing biodiversity conservation.



Taskforce on Nature-related Financial Disclosures (TNFD)

We support the TNFD, an international framework designed to enable organizations to identify, assess, and disclose nature-related risks and opportunities, including those related to natural capital and biodiversity. In alignment with TNFD's disclosure recommendations, we will continue to enhance the transparency and quality of our nature-related reporting.



Governance

Our Group's Environmental Policy clearly articulates our commitment to biodiversity conservation alongside our efforts to address climate change. We recognize the need for a multifaceted approach to increasingly diverse and complex environmental challenges.

Initiatives related to natural capital and biodiversity are governed in the same manner as our climate-related efforts—through deliberation and decision-making by the Sustainability Promotion Committee, chaired by the President and CEO. The committee regularly reports to the Board of Directors, thereby ensuring a robust governance structure. Under this framework, implementation is driven by coordinated efforts across the organization. The Eco Action Subcommittee, a subordinate body of the Sustainability Promotion Committee, plays a central role in overseeing and advancing a wide range of environmental conservation activities. These efforts are supported through collaboration among relevant departments at headquarters, branch offices, and our Group companies.

Strategy

Analysis of dependencies and impacts on natural capital

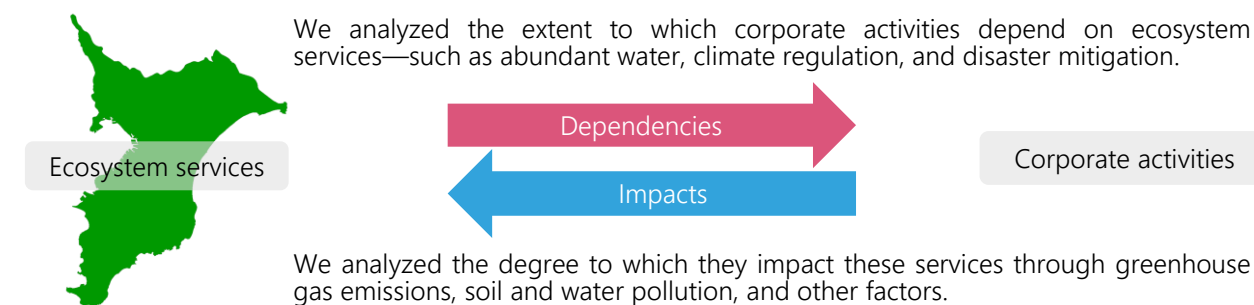
In line with the LEAP approach proposed by the TNFD, we conducted an analysis of our dependencies and impacts on natural capital using the ENCORE tool, which helps assess nature-related risks and dependencies.

Notes: 1. The LEAP approach is a framework developed by TNFD consisting of four phases—Locate, Evaluate, Assess, and Prepare—for identifying and assessing nature-related risks and opportunities.
2. ENCORE (Exploring Natural Capital Opportunities, Risks and Exposure) is a tool that enables sector-based analysis of dependencies and impacts on natural capital.

Overview of the analysis

Based on the premise that corporate activities depend on and impact ecosystem services—such as air, soil, flora and fauna, and water—we classified our loan recipients by sector according to lending proportions, and created a heatmap showing the ecosystem services each sector depends on and affects.

<Relationship between dependencies and impacts>



Analysis results and future initiatives

<Dependency status>

The analysis revealed a high level of dependency on natural processes, particularly:

- Provisioning services: surface water and groundwater
- Regulating services: climate regulation, flood and storm protection, and soil stabilization and erosion control

<Impact status>

The most significant impact was identified as:

- Discharge of water pollutants, followed by greenhouse gas emissions and discharge of soil pollutants

<Sector-specific findings and future actions>

Based on our proportion of loan portfolio, the real estate sector, followed by construction, showed the highest levels of dependency and impact on ecosystem services. Moving forward, we will enhance the sophistication of our analysis and continue efforts to identify nature-related risks and opportunities.

Sector-based dependency heatmap

Sector categories	Proportion of loan portfolio	Provisioning Services						Regulating Services										Supporting Services				
		Animal-based energy	Fiber & other materials	Genetic resources	Surface water	Groundwater	Climate regulation	Pollutant decomposition	Dilution	Disease suppression	Noise & light pollution reduction	Pest control	Flood & storm protection	Soil stabilization & erosion prevention	Filtration	Water flow regulation	Ecosystem maintenance	Soil quality	Pollination	Ventilation	Streamflow maintenance	Water quality
Power / Electricity	0.43%						M						VH	H								
Oil & Gas	0.66%				L	L	VL	VL	VL		L		M	L	VL					VL	L	L
Transportation	3.34%			M	M	M							H	M								
Manufacturing	4.21%			M	M	M	VL	L	L		L		M	VL	L				VL	M	L	
Telecommunications	0.94%						M							M				M				
Chemicals	0.81%				L	L	VL							L						VL		
Construction	4.41%				M	M	H	L			M	VL	H	M	L			L		VL	M	
Real Estate	26.10%				H	M		L			L		VL	L	VL						M	M
Food Products	1.71%				VH	VH		L	L				M	L	L			VL				
Agriculture	0.67%	VH	M	M	M	M	VH	M	M	VH		VH	VH	VH	M	H		VH	VH	L	VH	VL
Fisheries	0.05%			M		VH			VL			L		M		M	VH	VL		VL		VH
Pulp & Forestry / Paper & Forestry	0.33%				VH	H							M	L							M	
Healthcare	4.30%													VL								
Retail & Services	19.15%							VL						L								

Sector-based impact heatmap

Sector categories	Proportion of loan portfolio	Water use	Use of terrestrial ecosystems	Use of freshwater ecosystems	Use of marine ecosystems	Use of other resources	Greenhouse gas emissions	Air pollutants (excluding GHGs)	Soil pollutants	Water pollutants	Solid waste	Biological impacts	Ecosystem disturbance
Power / Electricity	0.43%		M				VH			M			
Oil & Gas	0.66%	H						L	M	M			H
Transportation	3.34%	H					VH	H	H	H	H	H	H
Manufacturing	4.21%	H					VH	M	M	M	H		
Telecommunications	0.94%		L	L									H
Chemicals	0.81%	H	H				VH	H					
Construction	4.41%	H	VH	H			VH	H	M	M	H	M	H
Real Estate	26.10%		VH				VH	M	M	M	H	M	
Food Products	1.71%	H					VH		M	M	H		
Agriculture	0.67%		VH						M	M		L	
Fisheries	0.05%				VH	H				M			
Pulp & Forestry / Paper & Forestry	0.33%		H				VH		H	H			
Healthcare	4.30%						VH		M	M			
Retail & Services	19.15%										M		

Heatmap legend

VH	Very High
H	High
M	Middle
L	Low
VL	Very Low

Notes: 1. The heatmap reflects the results of our analysis as of June 2025.

2. The proportion of loan portfolio was calculated based on the total outstanding balance of loans, acceptances, foreign exchange transactions, and bank-guaranteed privately placed bonds as of the end of March 2025. Sector classifications were determined by the Bank based on the ENCORE sector taxonomy and the "Industry Classification Table" established by the Bank of Japan.

Natural Capital and Biodiversity Conservation Initiatives

Interaction with nature and associated risks at our Group locations
We define “sustainable finance” as financing that contributes to regional environmental conservation and the sustainable development and prosperity of the economy, industry, and society. We are actively promoting initiatives aligned with this definition.

【Overlap between our Group locations and designated natural conservation areas in Chiba Prefecture】

An assessment of the overlap between our Group’s locations and the designated natural conservation areas within Chiba Prefecture’s natural parks revealed that none of our Group locations are situated within these protected zones. However, we confirmed that certain our Group locations are situated within a 10-kilometer radius of such areas.

In addition, from the perspective of biodiversity, the presence of endangered species listed in the national and Chiba Prefecture Red Data Books and Red Lists has been confirmed in the vicinity. As we move forward with identifying and evaluating “priority areas” in accordance with the recommendations of the TNFD, we will continue to assess the potential impact of our Group’s business activities on biodiversity.

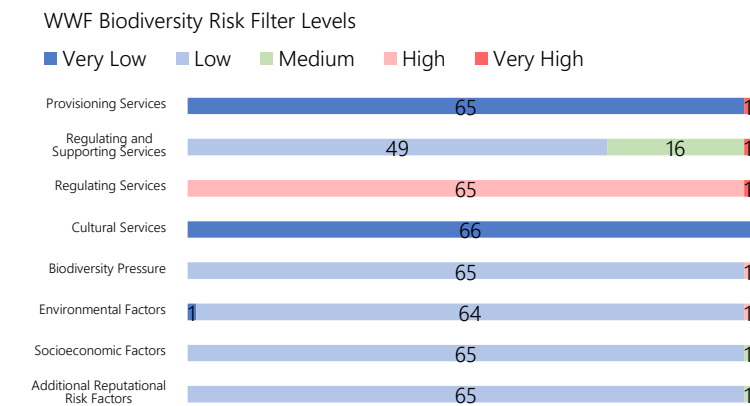
(References)

- ▼ Chiba Prefecture Official Website: Map of Natural Environment Conservation Areas within Chiba Prefecture’s Natural Parks
<https://www.pref.chiba.lg.jp/shizen/kouen/shizenkouen/documents/map.pdf>
- ▼ Chiba Biodiversity Center Website: About the Chiba Prefecture Red Data Book and Red List
https://www.bdcchiba.jp/reddatebook_redlist

【Analysis of nature-related risks using the WWF Biodiversity Risk Filter】

We conducted an assessment of nature-related risks at our Group’s 66 locations using the WWF Biodiversity Risk Filter, a specialized tool designed to evaluate factors such as water availability and biodiversity conservation.

● Overview of nature-related risks at 66 Group locations



● Measurement items by risk category

Risk categories	Measurement items
Provisioning Services	e.g., water availability
Regulating and Supporting Services	e.g., soil and water conditions
Regulating Services	e.g., threats of landslides
Cultural Services	e.g., access to cultural resources
Biodiversity Pressure	e.g., threats from invasive species
Environmental Factors	e.g., ecosystem conditions
Socioeconomic Factors	e.g., scarcity of natural resources
Additional Reputational Risk Factors	e.g., presence of negative news coverage

<Measurement methodology>

Each of the 66 Group locations was assessed to determine its corresponding risk level across the Biodiversity Risk Filter’s categories. The analysis was based on data obtained from the Biodiversity Risk Filter Portfolio Manager, which was processed and adapted for this evaluation.

(Source)

- ▼ WWF Risk Filter Suite
<https://riskfilter.org/biodiversity/home>

<Analysis results>

The analysis revealed that all of our locations exhibit relatively high risk levels in the category of regulating ecosystem services. This category encompasses risks associated with natural hazards such as landslides and wildfires occurring in natural environments. We will continue to conduct further assessments to evaluate the potential impact and severity of these risks.

TOPICS

Initiatives for biodiversity conservation

Hosting “Eco Festival in Lake Inbanuma”

We organized the “Eco Festival in Lake Inbanuma,” which was attended by our employees and their families, as well as members of the NPO Environmental Partnership Chiba. The event featured seminars on the watershed of Lake Inbanuma and biodiversity, along with environmental cleanup activities around the lake aimed at collecting litter. Lake Inbanuma serves as a habitat for diverse species and is closely connected to local communities. The event provided participants with an opportunity to learn about the importance of preserving this vital ecosystem and to take action.



Firefly habitat survey

Fireflies are considered biological indicators of water quality, as their populations and habitats are sensitive to changes in environmental conditions. With the cooperation of the Environmental Conservation Division of the Environmental Bureau, Chiba City, we conducted a survey of firefly distribution and population at Ōkusayatsuda Ikimono-no-Sato. This initiative aimed to better understand the ecological conditions of the area and contribute to biodiversity monitoring.



Seedling Cultivation Project

As part of our commitment to “Protecting Chiba’s Greenery,” we support the “Seedling Cultivation Project of Chiba-Origin Species,” led by the NPO Chiba Satoyama Center, which promotes environmental action from a citizen’s perspective. We began cultivating native seedlings—such as camellia, konara oak, sawtooth oak, ubame oak, and viburnum—at our head office and five branch locations. After approximately one year of nurturing, the saplings will be planted in forests across Chiba Prefecture to help revitalize local woodland ecosystems.



Sponsorship of the Commemorative Lecture for the Designation of Dōyatsu-no-Sato as a “Nature Symbiosis Site”

We sponsored the commemorative lecture event titled “Toward a Future of Coexistence Between People and Nature,” hosted by the NPO Balance 21, celebrating the designation of Dōyatsu-no-Sato as a “Nature Symbiosis Site.” These sites are officially recognized by the national government as areas where biodiversity is actively conserved through private-sector initiatives. Located in Wakaba Ward, Chiba City, Dōyatsu-no-Sato features a rich and diverse ecosystem including biotopes, satoyama woodlands, and rice paddies. In recognition of its contribution to regional biodiversity conservation, the site was designated as a Nature Symbiosis Site in February 2024.

Initiatives to Respect Human Rights

Establishment of the Human Rights Policy

The Chiba Kogyo Bank Group's Code of Conduct, which serves as a behavioral guideline for all officers and employees based on our corporate philosophy, stipulates our commitment to "actively engage with local communities to build a sustainable environment and society" and to "foster a corporate culture rooted in the spirit of respect for human rights." In March 2023, we established our Human Rights Policy under this Code of Conduct to further strengthen our efforts in addressing human rights issues. The policy outlines our commitment to building a corporate culture that respects human rights and to working with stakeholders to promote a society that upholds human dignity. For details on our Human Rights Policy, Procurement Policy, and other related initiatives, please refer to our corporate website.

<https://www.chibakogyo-bank.co.jp/csr/policies/>

Respect for international standards

We comply with all applicable laws in the regions where we operate and uphold internationally recognized human rights standards, including:

The Universal Declaration of Human Rights

The United Nations Guiding Principles on Business and Human Rights

The ILO Declaration on Fundamental Principles and Rights at Work

Governance and management framework

To promote proactive and voluntary human rights initiatives, we have established a Human Rights Awareness Promotion Committee and a governance structure dedicated to advancing human rights education and engagement.

Key initiatives to promote human rights

For officers and employees

Our Group prioritizes providing a safe and inclusive workplace that respects the dignity and fundamental rights of all employees. We strictly prohibit discrimination and harassment on any grounds, including gender, nationality, place of origin, race, age, ethnicity, religion, political beliefs, union membership, disability, sexual orientation, gender identity, social status, pregnancy, marital status, or health condition. To address workplace harassment, we have set up consultation desks both inside and outside the organization. The internal desk is managed by the Human Resources Department. In addition, we conduct regular study sessions at each workplace, offer annual e-learning programs, and participate in awareness campaigns such as the human rights slogan contest organized by the Japanese Bankers Association. These efforts aim to foster a deeper understanding and respect for the rights of oneself and others among all employees.

For customers

We recognize that our business activities may have actual or potential adverse impacts on human rights. Accordingly, we strive to exercise our influence where appropriate to prevent or mitigate such impacts. We are committed to working collaboratively with our customers to address human rights challenges and to build relationships founded on mutual respect.

For suppliers

Through our Procurement Policy, we clarify our basic approach to socially and environmentally responsible procurement and collaboration with suppliers. On the social front, we request suppliers to support purchasing practices that respect human rights.

For investment and loan recipients

Our Policies for Investments and Loans stipulate that we do not provide financing to businesses that are involved in, or are at risk of being involved in, human rights violations such as child labor.

ESG Information

External evaluations

CDP Rating

We received an "A-" score—the second-highest rating—from CDP, an international non-profit organization focused on environmental disclosure. This evaluation recognizes our strong commitment to climate change initiatives and transparent environmental reporting.



Certified "KENKO Investment for Health" organization 2025

We were certified as a "KENKO Investment for Health" organization 2025 in the large enterprise category under the certification system jointly established by Japan's Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi. This designation acknowledges our efforts to promote employee health and well-being.



Hataraku Yell 2025 Certification

We were recognized as a "Welfare Promotion Corporation" under the "Hataraku Yell 2025" program, which honors organizations that actively enhance and utilize employee welfare programs.



Platinum Kurumin Plus Certification

We became the first financial institution to receive the "Platinum Kurumin Plus" certification from the Chiba Labour Bureau. This designation acknowledges our efforts to create a workplace environment that supports employees undergoing fertility treatment.



Eruboshi (Level 3) Certification

We obtained the highest level (Level 3) of the "Eruboshi" certification, which is awarded to companies that have formulated and submitted a General Employer Action Plan and meet specific criteria for promoting women's participation and advancement in the workplace.



Digital Transformation Certification

We were certified as a "DX Certified Business Operator" under the Digital Transformation (DX) Certification established by Japan's Ministry of Economy, Trade and Industry. This certification recognizes our strategic approach to digital innovation and transformation.



Long-Term Issuer Credit Rating

We continue to maintain a long-term issuer credit rating of "A-" (Single A Minus) with a "Stable" outlook from Japan Credit Rating Agency, Ltd. (JCR), reflecting our sound financial standing and risk management practices.

Participation in and endorsement of domestic and international initiatives

We participate in and endorse a variety of domestic and international initiatives to contribute to the realization of a sustainable society.



CHI-BA+KUN
ちばSDGsパートナー 93号



Environmental Partnership Chiba

MANAGEMENT BASE THAT SUPPORTS VALUE CREATION

We describe the solid governance framework, risk management systems, and compliance structures that underpin our growth strategy. Transparent management practices, sound corporate ethics—essential for financial institutions—and proactive responses to foreseeable risks are all vital elements that enable stable growth in a rapidly changing environment and contribute to the maximization of corporate value.

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Directors, Audit & Supervisory Board Members and Executive Officers

(As of June 26, 2025)

Directors

Chairman of the Board

SHUNICHI AOYAGI



Apr. 1980 Joined the Bank
Aug. 1996 Assistant General Manager of International Division, General Manager of New York Representative Office
Oct. 2000 Deputy General Manager of Management Planning Division
July 2003 Associate Director-General, General Manager in charge of Management Planning Division
May 2004 Associate Director-General, General Manager of Management Planning Division
June 2004 Executive Officer, General Manager of Management Planning Division
May 2007 Managing Executive Officer
June 2007 Managing Director, Managing Executive Officer
June 2009 President (CEO)
Apr. 2019 Chairman of the Board (current position)

President (CEO)
(Representative Director)

HITOSHI UMEDA



Apr. 1986 Joined the Bank
Jan. 2004 Deputy General Manager of Financial Markets Division
Apr. 2006 General Manager of Yakuendai Branch
Oct. 2010 Deputy General Manager of Management Planning Division
July 2012 Associate Director-General, General Manager in charge of Management Planning Division
Apr. 2014 Associate Director-General, General Manager of Management Planning Division
June 2014 Executive Officer, General Manager of Management Planning Division
Apr. 2016 Executive Officer, General Manager of Sales Division of Head Office
May 2016 Managing Executive Officer, General Manager of Sales Division of Head Office
Apr. 2017 Managing Executive Officer
June 2018 Managing Director, Managing Executive Officer
Apr. 2019 President (CEO) (current position)

Director
(Outside Director)

HISAKO TOYA



Apr. 1975 Joined Chiba Prefectural Government
Apr. 2000 Assistant General Manager of Children and Families Division of Health and Welfare Department, Head of Declining Birthrate Countermeasure Office
Apr. 2002 Director-General of Women's Support Center of General Planning Department
Apr. 2004 Manager of Gender Equality Division of General Planning Department, Deputy Counselor of General Affairs Department
Apr. 2007 Deputy Director of Commerce and Labor Department, Counselor of General Affairs Department
Apr. 2008 Deputy Director of Health and Welfare Department
Apr. 2009 Director of Health and Welfare Department
Apr. 2011 Director of Environmental and Community Affairs Department
Mar. 2013 Retired from Chiba Prefectural Government
Apr. 2013 Executive Advisor of Federation of National Health Insurance Associations of Chiba Prefecture
June 2015 Outside Director of the Bank (current position)

Director
(Outside Director)

EIJI YAMADA



Apr. 1978 Joined Nippon Telegraph and Telephone Public Corporation (current Nippon Telegraph and Telephone Corporation)
June 2001 General Manager of Financial Business Planning Division of Financial Systems Sector of NTT DATA Corporation (current NTT DATA Group Corporation)
Apr. 2002 General Manager of Payment Business Division of IT Business Development Sector
May 2004 Deputy General Manager of Payment Solutions Sector
June 2005 Senior Vice President
June 2011 Director, Executive Vice President
June 2012 Representative Director and Senior Executive Vice President
June 2015 Advisor
President and Representative Director of Japan Information Processing Service Co., Ltd.
June 2017 Outside Director of the Bank (current position)
June 2021 Advisor of Japan Information Processing Service Co., Ltd.
External Director of Kyokuyo Co., Ltd. (current position)
June 2022 External Director, Heiwa Real Estate Co., Ltd. (current position)

Vice President (COO)
(Representative Director)

RYUICHI MATSUMARU



Apr. 1983 Joined The Fuji Bank, Limited (current Mizuho Bank, Ltd.)
Oct. 1989 Seconded to Fuji Bank (Schweiz) AG
Nov. 1994 Seconded to Fuji Securities Co., Ltd. (current Mizuho Securities Co., Ltd.)
Apr. 2002 General Manager of Capital Markets Department IV, Capital Markets Group of Mizuho Securities Co., Ltd.
Feb. 2008 General Manager of Funabashi Branch, Mizuho Bank, Ltd.
Aug. 2010 Executive Officer of Mizuho Investors Securities Co., Ltd. (current Mizuho Securities Co., Ltd.)
June 2014 President and Representative Director of Defined Contribution Plan Services Co., Ltd.
May 2017 Managing Executive Officer of the Bank
June 2017 Vice President (COO) (current position)

Director,
Senior Managing Executive Officer

KATSUMI SHIRAI



Apr. 1987 Joined the Bank
Nov. 2004 General Manager of Regional Corporation Department of Kashiwa Branch
Apr. 2007 General Manager of Urayasu Branch
Apr. 2010 Deputy General Manager of Sales Management Division
Apr. 2012 General Manager of Goi Branch
July 2013 Associate Director-General, General Manager of Goi Branch
Apr. 2014 Associate Director-General, General Manager in charge of Branch Support Division, and Manager of Group I of Branch Support Division
Apr. 2015 Associate Director-General, General Manager of Branch Support Division
June 2015 Executive Officer, General Manager of Branch Support Division
Apr. 2016 Executive Officer, General Manager of Corporate Strategy Division
May 2016 Executive Officer, Deputy General Manager of Sales Unit, and General Manager of Corporate Strategy Division
Apr. 2019 Managing Executive Officer, Regional Manager, and General Manager of Sales Division of Head Office
Apr. 2020 Managing Executive Officer, General Manager of Sales Unit
June 2020 Managing Director, Managing Executive Officer
Apr. 2024 Director, Managing Executive Officer (due to change in title)
Apr. 2025 Director, Senior Managing Executive Officer (current position)

Director
(Outside Director)

TETSURO SUGIURA



Apr. 1977 Joined The Fuji Bank, Limited (current Mizuho Bank, Ltd.)
Apr. 2002 Related Business Department of Mizuho Bank, Ltd.
Seconded to Fuji Research Institute Corporation (current Mizuho Research & Technologies, Ltd.) Executive Board Member and Chief Economist
Apr. 2003 Group Strategy Department I of Mizuho Financial Group, Inc.
Seconded to Mizuho Research Institute, Ltd. (current Mizuho Research & Technologies, Ltd.) Chief Economist
Apr. 2004 Corporate Planning Department
Seconded to Mizuho Research Institute, Ltd. (current Mizuho Research & Technologies, Ltd.) Chief Economist
Apr. 2005 Executive Officer of Corporate Planning Department
Managing Executive Officer, Chief Economist of Mizuho Research Institute, Ltd. (current Mizuho Research & Technologies, Ltd.)
Apr. 2007 Senior Executive Officer of Mizuho Research Institute Ltd. (current Mizuho Research & Technologies, Ltd.)
July 2011 Vice-chairman
Apr. 2014 Senior Director of Japan Economic Research Institute
June 2019 Outside Director of the Bank (current position)

Director
(Outside Director)

YUMIKO KINOSHITA



Apr. 1984 Joined the Bank of Japan
Sept. 1991 Joined McKinsey & Company
Apr. 2004 Joined The National Museum of Emerging Science and Innovation of Japan Science and Technology Agency (current National Research and Development Agency; Japan Science and Technology Agency)
June 2011 General Manager of Corporate Planning Department of KCI GROUP INC.
Feb. 2016 Full-time Director of JAPAN PROFESSIONAL FOOTBALL LEAGUE
Mar. 2018 Senior Adviser to Chairman, International Outreach of JAPAN PROFESSIONAL FOOTBALL LEAGUE
July 2020 Director of Tokyo Football Association
Mar. 2021 External Director of Tokyo Tatemono Co., Ltd. (current position)
Apr. 2022 Member of Administrative Council of Hitotsubashi University (current position)
June 2024 Vice President of Tokyo Football Association (current position)
Outside Director of the Bank (current position)

Director,
Managing Executive Officer

HIROSHI TANAKA



Apr. 1988 Joined the Bank
Apr. 2007 General Manager of Kamatori Branch
Apr. 2010 General Manager of Urayasu Branch
Apr. 2012 Deputy General Manager of Sales Management Division
Apr. 2014 Deputy General Manager of Management Planning Division
July 2014 Associate Director-General, General Manager in charge of Management Planning Division
June 2016 Executive Officer, General Manager in charge of Management Planning Division
Apr. 2019 Executive Officer, General Manager of Management Planning Division
Apr. 2020 Managing Executive Officer, General Manager of Management Planning Division
Apr. 2022 Managing Executive Officer
June 2025 Director, Managing Executive Officer (current position)

Directors, Audit & Supervisory Board Members and Executive Officers

Audit & Supervisory Board Members

Standing Audit & Supervisory Board Member

TSUYOSHI KANASUGI



Apr. 1989 Joined the Bank
Apr. 2009 General Manager of Barakinakayama Branch
May 2010 Senior Assistant General Manager of Personnel Division (seconded externally)
Oct. 2012 General Manager of Tsudanuma Branch
Apr. 2015 Deputy General Manager of Credit Supervision Division
July 2015 Associate Director-General, General Manager in charge of Credit Supervision Division
Oct. 2017 Associate Director-General, General Manager of Business Strategy Division
Oct. 2018 Associate Director-General in charge of Personnel Division (seconded externally)
Apr. 2020 Executive Officer, General Manager of Credit Supervision Division
Apr. 2022 Executive Officer, Regional Manager, Area Manager of Chiba-West Block, and General Manager of Sales Division of Head Office
Apr. 2024 Executive Officer
June 2024 Audit & Supervisory Board Member (current position)

Outside Audit & Supervisory Board Member

TAKASHI KIKUGAWA



Apr. 1983 Joined The Yasuda Mutual Life Insurance Company (current Meiji Yasuda Life Insurance Company)
Apr. 2001 General Manager of Kanazawa Branch
Jan. 2004 General Manager of Shinjuku Branch of Meiji Yasuda Life Insurance Company
Apr. 2006 General Manager of Sapporo Branch
Apr. 2009 General Manager of Compliance Control Department
Apr. 2012 General Manager of Agency Department
Apr. 2014 Operating Officer of Osaka Marketing Headquarters
Apr. 2016 Managing Executive Officer
Apr. 2020 Senior Managing Executive Officer
Apr. 2021 Full-time Advisor
June 2021 Outside Audit & Supervisory Board Member of the Bank (current position)
July 2021 Director of Meiji Yasuda Life Insurance Company (current position)

Standing Audit & Supervisory Board Member

AKIRA MIYAMOTO



Apr. 1986 Joined the Bank
May 2005 General Manager of Makuhari Techno Garden Branch
May 2007 General Manager of Kogane Branch
July 2009 General Manager of Abiko Branch
Apr. 2011 Senior Assistant General Manager of Business Procedures and Operations Division
Apr. 2012 Deputy General Manager of Business Procedures and Operations Division
Apr. 2016 General Manager of Business Procedures and Operations Division
July 2016 Associate Director-General, General Manager of Business Procedures and Operations Division
Apr. 2018 Executive Officer, General Manager of Business Procedures and Operations Division
Apr. 2021 Managing Executive Officer
Apr. 2025 Executive Officer
June 2025 Audit & Supervisory Board Member (current position)

Outside Audit & Supervisory Board Member

TATSUYA TOYOSHIMA



Apr. 1982 Joined Yasuda Fire & Marine Insurance Co., Ltd. (current Sampo Japan Insurance Inc.)
Apr. 2005 General Manager of Shizuoka Automobile Sales Department of former Sampo Japan Insurance Inc. (current Sampo Japan Insurance Inc.)
Apr. 2008 General Manager of Osaka Automobile Sales I Department
Apr. 2011 Executive Officer, General Manager of Tokyo Chuo Branch
Apr. 2014 Representative Director and President of Sampo Credit Inc.
June 2014 Audit & Supervisory Board Member (part-time) of Penta-Ocean Construction Co., Ltd.
June 2017 Audit & Supervisory Board Member of Universe Development Co., Ltd.
June 2018 Audit & Supervisory Board Member of Marubeni Safenet Co., Ltd.
June 2020 Audit & Supervisory Board Member (part-time) of ZAIKEISHINYOHOSYO Co., Ltd.
June 2022 Outside Audit & Supervisory Board Member of the Bank (current position)

Note: Hisako Toya, Eiji Yamada, Tetsuro Sugiura, Yumiko Kinoshita, Takashi Kikugawa and Tatsuya Toyoshima are independent officers pursuant to Article 436-2 of the Securities Listing Regulations of the Tokyo Stock Exchange.

Skills matrix of Directors and Audit & Supervisory Board Members

Name	Position	Independence (outside officers)	Corporate management/ Business administration	Legal affairs/ Risk management	Accounting/ Finance	Financing	Information/ Digital technology	Corporate governance/ Sustainability	Sales promotion	Administration/ Regional economy
Shunichi Aoyagi	Male	Director								
Hitoshi Umeda	Male	Director								
Ryuichi Matsumaru	Male	Director								
Katsumi Shirai	Male	Director								
Hiroshi Tanaka	Male	Director								
Hisako Toya	Female	Director	Outside							
Eiji Yamada	Male	Director	Outside							
Tetsuro Sugiura	Male	Director	Outside							
Yumiko Kinoshita	Female	Director	Outside							
Tsuyoshi Kanasugi	Male	Audit & Supervisory Board Member								
Akira Miyamoto	Male	Audit & Supervisory Board Member								
Takashi Kikugawa	Male	Audit & Supervisory Board Member	Outside							
Tatsuya Toyoshima	Male	Audit & Supervisory Board Member	Outside							

Managing executive officers

OSAMU KODA	Deputy General Manager of Sales Unit, Regional Manager
SHOICHI MORI	Regional Manager
KUNITO OZEKI	Regional Manager, Area Manager of Chiba-West Block, and General Manager of Sales Division of Head Office
JUNJI NAKAMURA	
TSUYOSHI AOKI	
HIROTO INOUE	

Executive officers

MASAHIKO MIYAMOTO	Regional Manager
MAKI OKADA	General Manager of Intensive Operation Division
MANABU KOIWAI	Area Manager of Ichikawa Block, General Manager of Yawata Branch
MINORU SHIBATA	Regional Manager, Area Manager of Chiba-Central Block, General Manager of Chiba Branch
NOBUHIRO NISHIMURA	General Manager of Management Planning Division
HIROSHI TAGUCHI	General Manager of Risk Management Division
JUNKO KAJI	General Manager of Ichikawa Branch
KAZUHIRO SEKI	Area Manager of Funabashi Block, General Manager of Funabashi/Natsumi Branch
SHINICHI NAKAMURA	Area Manager of Kashiwa/Nagareyama Block, General Manager of Kashiwa/Sakasai Branch
TOSHIKAZU HORIUCHI	General Manager of Digital Innovation Division

Corporate Governance

Basic views

The Bank's corporate governance framework enables it to make decisions in a manner that is transparent, fair, prompt, and resolute, while taking into account the interests of shareholders, customers, officers and employees, community members, and other stakeholders.

The Bank regards the strengthening and enhancement of its corporate governance practices as one of its key management priorities, in order to put into practice the core values of its corporate philosophy: "Moving Forward with the Region, with Heartfelt Kindness Toward Customers."

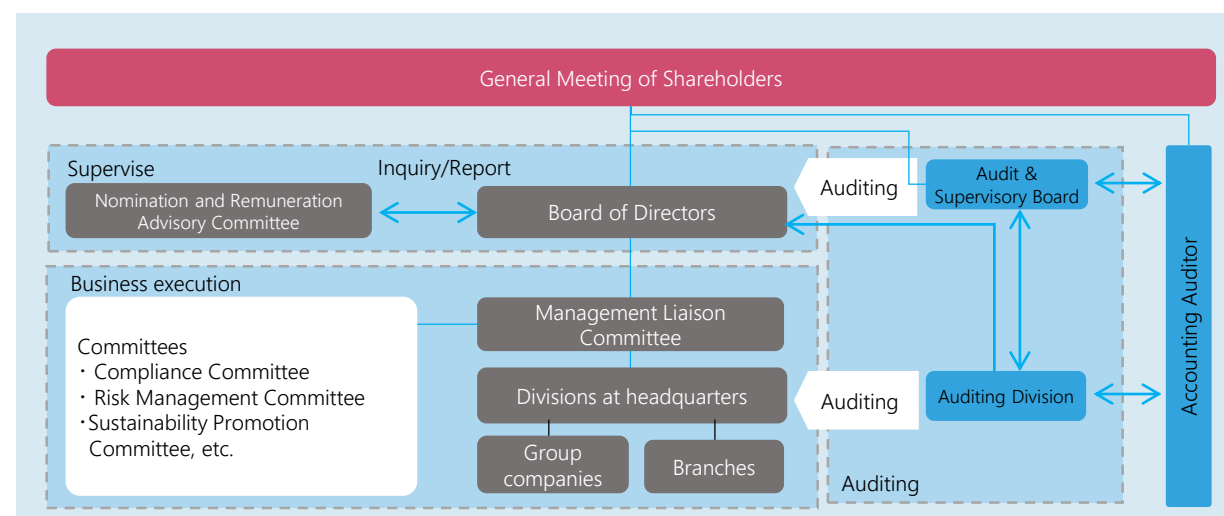
▼Basic policy regarding corporate governance (Japanese)
https://www.chibakogyo-bank.co.jp/company/pdf/governance_03.pdf

Major initiatives for improving corporate governance

2014	• Abolition of retirement benefits for directors (and other officers), Introduction of share remuneration-type stock options
2015	• Formulation of the Basic Policy Regarding Corporate Governance, Appointment of one Outside Director
2016	• Establishment of the Governance Committee, Increase of the number of Outside Directors by one • Start of evaluations on the efficiency of the Board of Directors through a self-assessment method using anonymous questionnaires
2018	• Establishment of the Disclosure Policy
2019	• Assumption of office by Chairman, Increase of the number of Outside Directors by one
2022	• Establishment of the Nomination and Remuneration Advisory Committee
2024	• Increase of the number of Outside Directors by one • Incorporating sustainability factors into executive compensation

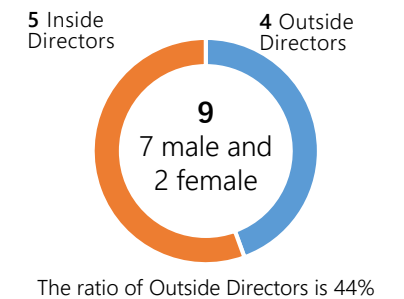
Corporate governance system

The Bank has adopted the organizational form of a company with an Audit & Supervisory Board, including outside Audit & Supervisory Board members, to ensure effective management oversight. It has established a system with a General Meeting of Shareholders, a Board of Directors, an Audit & Supervisory Board, and an Accounting Auditor. Additionally, it has set up a Nomination and Remuneration Advisory Committee as an advisory body to the board of directors.



Board of Directors

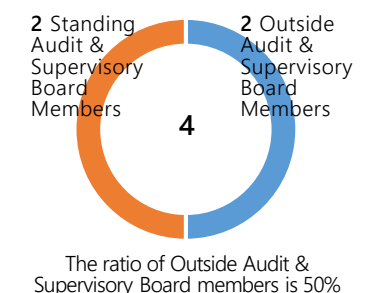
Number of meetings in FY2024 **15** times
 It is management's highest decision-making body and supervisory body which determines management policies and other matters, receives reports on the status of business execution, and supervises such in accordance with rules such as the Board of Directors rules. The Board of Directors consists of nine Directors of which four are appointed as Outside Directors.



Key Agenda Items and Resolutions of the Board of Directors in FY 2024		
Strategy and planning	<ul style="list-style-type: none"> Establishment of corporate purpose and statement Review of the Medium Term Management Plan (FY2022-2024) Formulation of the Next Medium Term Management Plan (FY2025-2027) Policy on the management of strategic shareholdings Partial acquisition and cancellation of Class II Preferred Shares 	<ul style="list-style-type: none"> Establishment of a dedicated investment subsidiary and appointment of Representative Director Report on activities of the Digital Strategy Committee Market scenario for the first half of FY2024 Market scenario for the second half of FY2024
Governance	<ul style="list-style-type: none"> Matters referred to the Nomination and Compensation Advisory Committee Performance-based remuneration for directors Evaluation of the effectiveness of the Board of Directors Summary of board effectiveness survey results and response policy Internal audit status, results, and planning 	<ul style="list-style-type: none"> Review of the compliance program Status of system risk management within the Group Revision of Basic Policy on Customer Protection and Related Management Progress on initiatives promoting customer-centric business operations
Sustainability	<ul style="list-style-type: none"> Report from the Sustainability Promotion Committee Execution of regional revitalization and SDGs partnership agreement with Meiji Yasuda Life Insurance Company Endorsement of the Taskforce on Nature-related Financial Disclosures (TNFD) and revision of related internal regulations 	

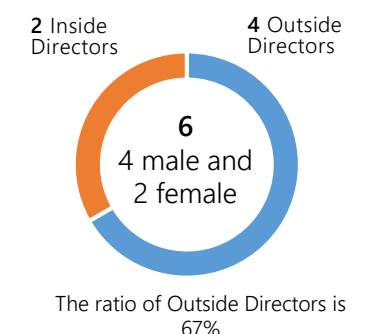
Audit & Supervisory Board

Number of meetings in FY2024 **13** times
 The Audit & Supervisory Board consists of four Audit & Supervisory Board members of which two are appointed as Outside Audit & Supervisory Board members. Audit & Supervisory Board members conduct audits of matters such as the status of development and operation of internal control systems including the status of decision-making by Directors, compliance with laws and regulations, risk management and disclosure of corporate information in accordance with the Auditing Standards.



Nomination and Remuneration Advisory Committee

Number of meetings in FY2024 **6** times
 As for the Nomination and Remuneration Advisory Committee, of which a majority of members are independent Outside Directors, a structure that enables the committee to appropriately engage in and provide advice from a fair and objective perspective on matters such as the appointment and dismissal of executives and matters related to remuneration has been established. By developing this structure, the Bank strives to improve the effectiveness of the Board of Directors, and consequently achieve sustainable growth and increase the medium- to long-term corporate value of the Bank. Members of this committee comprise four independent Outside Directors, the Representative Director and President (CEO), and the Representative Director and Vice President (COO), to give a total of six people, and it is chaired by an independent Outside Director.



Management Liaison Committee

Number of meetings in FY2024 **46** times
 The Management Liaison Committee is set up as a subordinate organization to the Board of Directors. By partially assigning the Board of Directors authority to the committee, the Bank pursues to improve management efficiency and speed up business execution.

Accounting Auditor

The Bank has appointed Ernst & Young ShinNihon LLC as its accounting auditor and receives audits conducted in a fair and impartial manner. It is expanding and strengthening the auditing functions carried out by the accounting auditor and other relevant entities in order to verify the effectiveness and efficiency of operations, the reliability of financial statements, and the appropriateness and effectiveness of internal controls, including compliance with laws and regulations.

Corporate Governance

Views on balance, diversity and size of the Board of Directors

The Board of Directors serves as the Bank’s highest decision-making and supervisory body. For the Directors who comprise the Board, the Bank develops a skills matrix reflecting their knowledge, experience, and competencies, based on its management strategies and plans. Appointments are made with consideration for overall balance and diversity to ensure the Board functions effectively. In terms of diversity, the Bank also considers gender, and currently, two of its independent Outside Directors are women.

Nomination, appointment and dismissal of Directors and Audit & Supervisory Board Members

When nominating candidates for Directors and Audit & Supervisory Board Members, the Bank comprehensively considers their past experience, insight, abilities, and other relevant factors, based on its corporate philosophy. The Bank appoints individuals who are expected to contribute to its sustainable growth and the enhancement of corporate value.

Candidates for Directors

Candidates for Directors are proposed by the President based on reports from the Nomination and Remuneration Advisory Committee, nominated by the Board of Directors, and resolved at the General Meeting of Shareholders.

Candidates for Audit & Supervisory Board Members

Candidates for Audit & Supervisory Board Members are proposed by the President based on reports from the Nomination and Remuneration Advisory Committee, nominated by the Board of Directors, and resolved at the General Meeting of Shareholders after approval from the Audit & Supervisory Board is received.

If any Director or Audit & Supervisory Board Member engages in conduct that violates laws, regulations, or public policy during their term of office, causes significant damage to the Bank’s corporate value, or is deemed to have failed to appropriately fulfill their expected duties after appointment, the Board of Directors shall determine a proposal for dismissal following deliberation by the Nomination and Remuneration Advisory Committee. This proposal is then submitted to and resolved by the General Meeting of Shareholders.

Policy for training of Directors and Audit & Supervisory Board Members

To ensure that newly appointed as well as incumbent Directors and Audit & Supervisory Board Members acquire and update the necessary knowledge, the Bank provides ample opportunities for training and development deemed necessary in both quality and quantity, and bears the associated costs. In particular, for Outside Directors and Outside Audit & Supervisory Board Members, the Bank offers training programs tailored to the specific nature of banking operations, ensuring sufficient quality and quantity, and covers the expenses involved. The Board of Directors regularly reviews whether such training opportunities are being appropriately provided to Directors and Audit & Supervisory Board Members.

System for supporting Outside Directors and Outside Audit & Supervisory Board Members

To facilitate the effective activities of Outside Directors and Outside Audit & Supervisory Board Members, personnel from the General Secretariat and the Office of Corporate Auditor provide dedicated support. Prior to Board of Directors meetings, the Bank notifies Outside Directors and Outside Audit & Supervisory Board Members of the agenda in advance. In addition, the General Manager of the Secretariat and Audit & Supervisory Board Office, along with the Standing Audit & Supervisory Board Members, offer individual briefings on key points. These efforts ensure the thorough communication of relevant information, thereby enabling sound and fair corporate management as well as rigorous auditing practices.

Reasons for the appointments of Outside Directors and Outside Audit & Supervisory Board Members

Name (Appointment)	Reasons for the appointments as Outside Directors	Attendance at Board of Directors Meetings in FY 2024
Hisako Toya (June 2015)	The Bank has appointed her considering that she is a suitable person with knowledge and experience to serve as Outside Director of the Bank, based on her long-term experience, performance, etc. in the area of regional administration in Chiba Prefecture.	15 of 15
Eiji Yamada (June 2017)	The Bank has appointed him considering that he is a suitable person with knowledge and experience to serve as Outside Director of the Bank, based on his experience and achievements in system development, etc. at Japan Information Processing Service Co., Ltd.	15 of 15
Tetsuro Sugiura (June 2019)	He has ample business experience and is familiar with overall business operations as he has engaged in corporate planning business, etc. since he joined The Fuji Bank, Limited (current Mizuho Bank, Ltd.) in 1977. He also has ample experience in corporate management, having served as Vice chairman of Mizuho Research Institute Ltd. (current Mizuho Research & Technologies, Ltd.). The Bank has appointed him considering that he is a suitable person with knowledge and experience to serve as Outside Director of the Bank, based on his experience and achievements.	15 of 15
Yumiko Kinoshita (June 2024)	The Bank has appointed her considering that she is a suitable person with knowledge and experience to serve as Outside Director of the Bank, based on her international viewpoint developed from working overseas, etc., and her wide-ranging business experience at public interest corporations.	12 of 15*

Note: The Director has attended all Board meetings since appointment in June 2024 (100% attendance rate).

Name (Appointment)	Reasons for the appointments as Outside Audit & Supervisory Board Members	Attendance at Board of Directors Meetings (Audit & Supervisory Board Meeting) in FY 2024
Takashi Kikugawa (June 2021)	The Bank has appointed him considering that he is a suitable person with knowledge and experience to serve as Outside Audit & Supervisory Board Member of the Bank from objective perspectives, based on his long-term experience at Meiji Yasuda Life Insurance Company.	15 of 15 (13 of 13)
Tatsuya Toyoshima (June 2022)	The Bank has appointed him considering that he is a suitable person with knowledge and experience to serve as Outside Audit & Supervisory Board Member of the Bank from objective perspectives, based on his long-term experience at Sompo Japan Insurance Inc. and other companies.	14 of 15 (13 of 13)

Independence criteria for Outside officers

In appointing Independent Outside Directors and Independent Outside Audit & Supervisory Board Members, the Bank ensures their substantive independence from the Bank by adhering to the “Criteria for determining independence of Outside officers.”

▼ Criteria for determining independence of Outside Officers (Japanese)
https://www.chibakogyo-bank.co.jp/company/pdf/governance_04.pdf

Corporate Governance

Evaluating the effectiveness of the Board of Directors

The Bank conducts evaluations of the effectiveness of its Board of Directors to assess whether the Board is appropriately fulfilling its roles as stipulated by laws and regulations. Based on the results of these evaluations, the Bank seeks to further enhance the Board's effectiveness. Recognizing the recent trend of increasing responsibilities expected of the Board, the Bank acknowledges the need to strengthen its functions beyond the conventional level. We will continue to examine and implement necessary measures to ensure the Board of Directors operates at its fullest potential.

Initiatives for improving effectiveness during the fiscal year ended March 31, 2025

- To invigorate discussions and enhance deliberations at Board meetings, efforts were made to narrow down the key points of agenda items and to increase the provision of information regarding the internal decision-making process.
- Particular attention was given to carefully assessing whether matters with significant managerial impact should be submitted or reported to the Board. This allowed for sufficient time to deliberate on critical issues and fostered more active discussions aimed at promoting the sustainable growth of the Bank Group and enhancing its medium- to long-term corporate value.

Evaluation method

- Questionnaires on matters that include operational status and deliberation content of the Board of Directors were administered to Directors and Audit & Supervisory Board Members who are members of the Board of Directors (hereinafter, the "FY3/25 Questionnaire").
- The Nomination and Remuneration Advisory Committee analyzed and evaluated aggregated content of the FY3/25 Questionnaire.

Results of analysis and evaluation

- Based on the results of the Board of Directors' effectiveness evaluation, no specific factors were identified that would significantly hinder the Board in fulfilling its roles. Accordingly, the Bank recognizes that the effectiveness of the Board of Directors is being appropriately maintained.
- As a result of the analysis and evaluation, recommendations from the Nomination and Compensation Advisory Committee aimed at enhancing effectiveness were appropriately reported to the Board of Directors.

Further initiatives for improving effectiveness of the Board of Directors

- To enhance the quality of deliberations on key proposals related to corporate value creation, the Bank continues to organize study sessions and opinion exchanges with Outside Directors as appropriate, serving as platforms for information sharing.
- By preparing materials that clearly highlight the key points of each agenda item and securing sufficient time for open discussions, the Bank seeks to further improve the operational aspects of Board meetings.

Officer remuneration

Basic policy

The Bank's executive remuneration policy is designed to promote management practices that contribute to value creation for a broad range of stakeholders, enhance motivation to improve corporate value, and reinforce a strong commitment to shareholder-oriented governance among Directors and Audit & Supervisory Board Members.

Remuneration structure and details

Directors' remuneration consists of basic remuneration—which includes fixed and performance-linked components—and stock options provided as share-based compensation. To ensure neutrality and independence, remuneration for Audit & Supervisory Board Members and Outside Directors is limited to fixed remuneration only. Fixed remuneration for Directors is paid monthly and determined comprehensively based on factors such as position, responsibilities, tenure, market benchmarks, the Bank's performance, and employee salary levels. Performance-linked remuneration is paid annually in cash, typically in June. For the Chairman, President, and Vice Presidents, performance-linked remuneration is based on two key indicators: the achievement of the Bank's profit plan and progress in sustainability initiatives. For other Directors, it is based on the achievement of the profit plan and the individual execution of duties during the fiscal year.

Procedures for determining remuneration for Directors and Audit & Supervisory Board Members

The total amount of remuneration for Directors and Audit & Supervisory Board Members is approved at the General Meeting of Shareholders, which sets the maximum aggregate limit. Within this limit, individual remuneration for Directors is determined by the Board of Directors, based on recommendations from the Nomination and Compensation Advisory Committee. Remuneration for individual Audit & Supervisory Board Members is determined separately by the Audit & Supervisory Board.

Total amount of remuneration for Directors and Audit & Supervisory Board Members (Millions of yen)

Classification	Number of recipients (Number of eligible officers)	Total remuneration	Monetary remuneration		Non-monetary remuneration
			Base remuneration		Share remuneration-type stock options
			Fixed remuneration	Performance-linked remuneration	
Directors (excluding Outside Directors)	5	159	104	43	11
Audit & Supervisory Board Members (excluding Outside Audit & Supervisory Board Members)	3	33	33	—	—
Outside officers	6	52	52	—	—

Note: The above table includes one Audit & Supervisory Board Member who retired upon the conclusion of the 102nd Annual General Meeting of Shareholders held on June 26, 2024.

Matters related to internal control systems

The Bank has established a fundamental policy—approved by the Board of Directors—for developing internal control systems that ensure the execution of duties by Directors and employees complies with applicable laws, regulations, and the Bank's Articles of Incorporation. This policy also aims to ensure sound and appropriate operations across the Bank Group.

To evaluate the adequacy and effectiveness of internal controls—including operational efficiency, reliability of financial reporting, and legal compliance—the Bank continuously enhances its audit functions through internal audits conducted by the Audit Division, audits by Audit & Supervisory Board Members, and audits by independent accounting auditors.

Framework for ensuring proper business operations

- (1)Systems to ensure that Directors and employees execute their duties in compliance with laws, regulations, and the Articles of Incorporation
- (2)Systems for storing and managing information related to the execution of duties by Directors
- (3) Policies and systems for managing potential risks of loss
- (4)Systems to ensure the efficient execution of duties by Directors
- (5)Systems to ensure the appropriateness of operations across the Bank Group, including subsidiaries
- (6)Systems to support audits conducted by Audit & Supervisory Board Members

Risk Management

Operational risk management

The Bank defines operational risk as the potential for tangible or intangible losses arising from inadequate or failed internal processes (including banking operations), personnel (including officers, employees, and temporary staff), systems, or external events. Key matters related to operational risk are outlined in the Operational Risk Management Regulations, which are approved by the Board of Directors. Operational risk is managed by classifying it into six categories: (1)Administrative Risk, (2)System Risk, (3)Legal Risk, (4)Human Risk, (5)Tangible Asset Risk, and (6)Reputational Risk.

The Bank has designated the Risk Management Division as the department responsible for overseeing operational risk management. This division monitors the occurrence of operational risk loss events, evaluates each risk category, and implements control and mitigation measures through discussions at the Risk Management Committee. In addition, for the calculation of the operational risk equivalent amount used in determining the capital adequacy ratio, the Bank has received approval from the Financial Services Agency to apply an Internal Loss Multiplier (ILM), estimated based on actual internal loss data, starting from the fiscal year ending March 2025.

The management frameworks for the Bank's key operational risks—specifically administrative risk and system risk—are described below.

Administrative risk management framework

The Bank recognizes that administrative risk is inherent in all operations and places strong emphasis on mitigating such risk. To strengthen our management framework, we have established comprehensive administrative procedures and related regulations, and developed tools to support consistent and reliable operations. To ensure adherence to these procedures and enhance staff competency, we conduct regular training programs and confirmation tests, and have reinforced our on-site guidance and support systems. Furthermore, to eliminate human error and misconduct while improving operational efficiency, we are actively working to enhance administrative processes through systemization and centralization.

System risk management framework

As banking operations become increasingly digitized, the Bank fully recognizes the critical importance of managing system risk, given the potentially significant impact that system failures, disasters, operational errors, unauthorized access, destruction, data leakage, or tampering of computer and network systems can have on business continuity.

From an infrastructure standpoint, our core banking systems are operated via the Regional Bank Integrated Service Center, which is equipped with advanced functionality. This arrangement enables us to maintain a backup center in a remote domestic location and implement robust safety measures, including redundant communication lines and equipment—significantly reducing system risk.

On the operational side, both the Bank and the Regional Bank Integrated Service Center have established detailed protocols for responding to system failures and preventing operational errors or unauthorized use due to accidents or criminal activity. These rules ensure proper system operation and support the development of a resilient operational framework.

To maintain and enhance the effectiveness of our system risk management framework, we undergo regular internal audits as well as external audits conducted by independent third parties.

Cybersecurity measures

In response to the growing prevalence of cybercrime and increasingly sophisticated cyberattacks targeting financial institutions, the Bank recognizes the critical importance of cybersecurity in protecting our customers and operations. To address these threats, we have established and actively participate in CMS-CSIRT, a collaborative cybersecurity initiative involving member banks of the Regional Bank Integrated Service Center, MEJAR member banks, and NTT Data. This organization enables coordinated responses and knowledge-sharing across institutions and experts in the cybersecurity field.

We regularly conduct cybersecurity drills and provide ongoing IT literacy training to foster cybersecurity talent and strengthen the response capabilities of both our organization and individual employees. For our online services, we have implemented systems that enable early detection of unauthorized access and misuse, and we conduct regular vulnerability assessments to continuously enhance our security infrastructure.

Crisis management

The Bank has established a Basic Policy for Business Continuity, approved by the Board of Directors, as a core framework for responding to emergencies and ensuring the continuity of operations. This policy prioritizes the safety of our customers and employees above all else. In recognition of our social responsibility and the public nature of our role as a financial institution, we are committed to maintaining operational continuity and enabling the prompt restoration of services in the event of disruption.

In the event of a crisis, the Bank will activate an Emergency Response Headquarters, led by the President, to centrally manage and coordinate response efforts. To ensure swift and effective action, the Crisis Management Committee regularly reviews contingency measures and conducts training programs related to business continuity. We also work to strengthen our crisis management framework by developing contingency plans tailored to a wide range of risk scenarios, ensuring preparedness and resilience across the organization.

Overview of the Compliance Framework

The Bank consistently recognizes the significant public role and social responsibility inherent in the banking industry. We define compliance as the sincere and fair conduct of corporate activities by executives and employees, grounded in adherence to laws, regulations, and societal norms. We regard the thorough implementation of compliance as a fundamental management principle. These principles are articulated in our Basic Compliance Policy, which has been approved by the Board of Directors.

Compliance management structure

The Bank's Board of Directors makes decisions on key matters related to compliance standards. The Compliance Committee plays a central role in enhancing our compliance framework and deliberates on important issues from a cross-functional perspective. In fiscal year 2024, the Committee convened six times.

Under the executive officer responsible for compliance, we have established a dedicated division to plan and promote compliance initiatives, providing centralized oversight of the Bank's overall efforts. For compliance management across the Bank Group, we monitor adherence through regular reporting and take appropriate actions when necessary.

Compliance activities

The Bank has established a Compliance Manual that serves as a practical guide for ensuring adherence to our corporate philosophy, ethical standards—as outlined in the Chiba Kogyo Bank Group's Code of Conduct—and all applicable laws and regulations. Through regular training programs and other initiatives, we strive to ensure that these standards are thoroughly understood and consistently applied throughout the organization.

To promote autonomous compliance at the operational level, we provide branches with risk assessment materials and other resources. Each fiscal year, we develop a Compliance Program as a comprehensive implementation plan for the Bank, detailing specific measures such as organizational arrangements, training initiatives, and monitoring activities.

We remain committed to maintaining and enhancing the effectiveness of our compliance framework by responding proactively to changes in our business profile, regulatory landscape, and the broader social environment.

Internal reporting system

In line with the intent of the Whistleblower Protection Act, the Bank has established internal reporting regulations to facilitate the early detection and resolution of inappropriate conduct and workplace issues, thereby reinforcing our compliance framework. We have set up reporting channels both within the Bank and through an external law firm, ensuring the effectiveness of the system by conducting thorough investigations into reported cases. To prioritize the protection of whistleblowers' privacy, we have introduced an anonymous reporting and consultation tool. The Bank has also implemented measures to prevent any disadvantageous treatment or workplace harassment resulting from whistleblowing, thereby ensuring that all officers and employees can use the system with confidence and peace of mind.

Anti-bribery and anti-corruption

The Bank complies with all applicable laws and regulations related to the prevention of bribery and corruption. The Chiba Kogyo Bank Group Code of Conduct and Compliance Manual clearly state that we do not engage in any form of entertainment or gift-giving that exceeds socially accepted norms. We are committed to fostering a high standard of professional ethics among our officers and employees, who comply with these principles and continuously strive to elevate their integrity.

Basic policy and framework for the elimination of relationships with anti-social forces

The Bank has designated the elimination of relationships with anti-social forces as a key behavioral standard in the Chiba Kogyo Bank Group Code of Conduct. We have publicly disclosed our Basic Policy on Anti-Social Forces on our website to clearly communicate our stance, and we promote thorough internal awareness through training and other initiatives. We have also developed internal rules and manuals that provide clear and practical guidance on how to respond to anti-social forces. In addition, we have established a framework that enables prompt and appropriate responses in the event of contact, through close coordination between branches and headquarters, as well as with law enforcement authorities.

As expectations for a resolute stance against anti-social forces continue to rise, we remain committed to further strengthening and enhancing our internal systems to ensure effective implementation.

Initiatives to prevent money laundering, terrorist financing, proliferation financing, and financial crimes

The Bank considers countermeasures against money laundering, terrorist financing, and proliferation financing (hereinafter referred to as "money laundering, etc.") to be a critical component of its management strategy. To address these issues with expertise, we have established a dedicated unit within the Risk Management Division responsible for anti-money laundering initiatives. In collaboration with internal departments, branches, and group companies, we are working to build a robust management framework to prevent money laundering, etc.

To protect customers from emerging financial crimes—such as special fraud, social media-based investment scams, and romance scams—we are implementing a range of countermeasures using IT systems. Additionally, we have entered into a partnership agreement with the Chiba Prefectural Police Headquarters (Agreement for Enhanced Collaboration in Countering Fraud and Related Crimes) to strengthen our response capabilities and prevent such incidents.

Overview of Customer Protection Management System

The Bank places the highest priority on its customers and has established a Basic Policy on Customer Protection and Management, approved by the Board of Directors, with the aim of earning and maintaining customer trust. To ensure the appropriateness of operations from the customer's perspective and to enhance convenience, we implement a range of customer protection initiatives, including product explanations, customer service management, customer information management, outsourcing oversight, and conflict of interest management.

In terms of customer service management, we centrally collect and monitor inquiries, consultations, and requests at our headquarters to ensure timely and appropriate responses. For complaints and dispute resolution, we respond through the designated financial ADR (Alternative Dispute Resolution) system. We believe that providing high-quality services to our customers requires a workplace environment where employees' human rights are respected and they can work with peace of mind. Based on this belief, we have established a Basic Policy on Customer Harassment, and have publicly declared that we will respond firmly to any acts of abusive or unreasonable behavior directed at our employees.

In Customer Information Management, we implement various security measures in accordance with the Act on the Protection of Personal Information and the guidelines issued by the Financial Services Agency. We have established a robust information management framework and provide annual training to all employees to ensure strict compliance with internal rules for handling customer information.

To oversee these customer protection initiatives, the Customer Protection Management Committee, composed of executives and heads of relevant departments, convenes in principle on a quarterly basis to review the current status, identify issues, and discuss improvement measures across each area. We remain committed to further enhancing customer protection through coordinated, organization-wide efforts.

Initiatives to address harassment by customers

We are committed to maintaining a safe and respectful workplace where our employees can perform their duties with peace of mind. In cases where customers engage in conduct that constitutes harassment—such as verbal abuse, denial of personal dignity, physical violence, or sexual harassment—we respond with sincerity while taking a firm and resolute stance. By doing so, we aim to protect our employees and continue enhancing the quality of service we provide to our customers.

Customer-oriented business operations

In alignment with our corporate philosophy, all employees embrace the core value of customer-centricity in our business operations. We strive to fulfill our fiduciary duty by responding effectively to the diverse needs of our customers and continuously strengthening our consulting services.

Customer-Oriented Business Operation Policy

We remain committed to offering products that genuinely serve our customers' interests and to being the most trusted bank. To this end, we have formulated and disclosed our policy for customer-oriented business operations in asset management services, and we will continue to implement initiatives that reflect the customer's perspective.

- (1)Developing a product lineup tailored to customer needs
- (2)Offering investment products through personalized consulting
- (3)Providing follow-up support to help customers achieve their individual goals
- (4)Establishing a foundation that enables customers to build assets in a stable and secure manner

Status of initiatives related to the Policy on Customer-Oriented Business Operations

We have compiled and published key performance indicators (KPIs) to provide a clear understanding of the initiatives based on this policy. For more details, please visit our website.



▼ Customer-Oriented Business Operation Policy(Japanese)

<https://www.chibakogyo-bank.co.jp/other/fiduciary.html>



▼ Status of Initiatives Related to the Policy on Customer-Oriented Business Operations – FY2024 –

https://www.chibakogyo-bank.co.jp/other/pdf/fiduciary_2024.pdf

Initiatives to Respond to Customer Feedback

We actively gather customer feedback through various contact points, including in-branch interactions, off-site visits, and phone calls. Based on the input received, we continuously strive to improve our products and services and revise administrative procedures from the customer's perspective. By placing customers at the heart of our operations and sincerely engaging with their needs and opinions, we develop management and sales initiatives that reflect the customer's viewpoint. Through these efforts, we aim to deliver products and services that truly align with our customers' interests.



●Telephone

Main line: 043-243-2111

Please request to be connected to the "Customer Service Promotion Division."
Reception hours: Weekdays from 9:00 AM to 5:00 PM (excluding public holidays and bank holidays)

●Mail

Please use the "Customer Feedback Card" available at ATM corners or in-branch counters at each location.

●Online

Please fill out the required fields in the form and submit it via our website.



<https://www.chibakogyo-bank.co.jp/cs/>

Designated Dispute Resolution Organization (Financial ADR System)

The Financial ADR (Alternative Dispute Resolution) system refers to procedures for resolving disputes outside of court, such as mediation, conciliation, and arbitration, based on mutual agreement between the parties involved.

While ADR encompasses various systems and frameworks, it generally offers a faster, simpler, and more flexible means of resolving disputes compared to litigation, tailored to the nature of each case and the circumstances of the parties. In response to customer complaints and dispute resolution requests, efforts are made to resolve issues in a fair and neutral manner.

Designated dispute resolution organization contracted by the Bank: Japanese Bankers Association (JBA)

Contact

JBA Customer Relations Center

Telephone

0570-017109 or 03-5252-3772

Reception hours

Weekdays from 9:00 AM to 5:00 PM (excluding Saturdays, Sundays, public holidays, and bank holidays)

Corporate Data

Overview

(As of March 31, 2025)

Name	The Chiba Kogyo Bank, Ltd.
Head office	1-2, Saiwaicho 2-chome, Mihama-ku, Chiba City, Chiba JAPAN
SWIFT Address	CHIK JP JT
Date of establishment	January 18, 1952 (Start of Business: March 3, 1952)
Stock exchange listing	Prime Market of Tokyo Stock Exchange
Share capital	¥62,120mn
Branch and service locations	80
Number of employees	1,245
Number of temporary employees	627
Average age	39 years, 10 months
Average years of service	15 years, 9 months
Average monthly salary	¥410,000

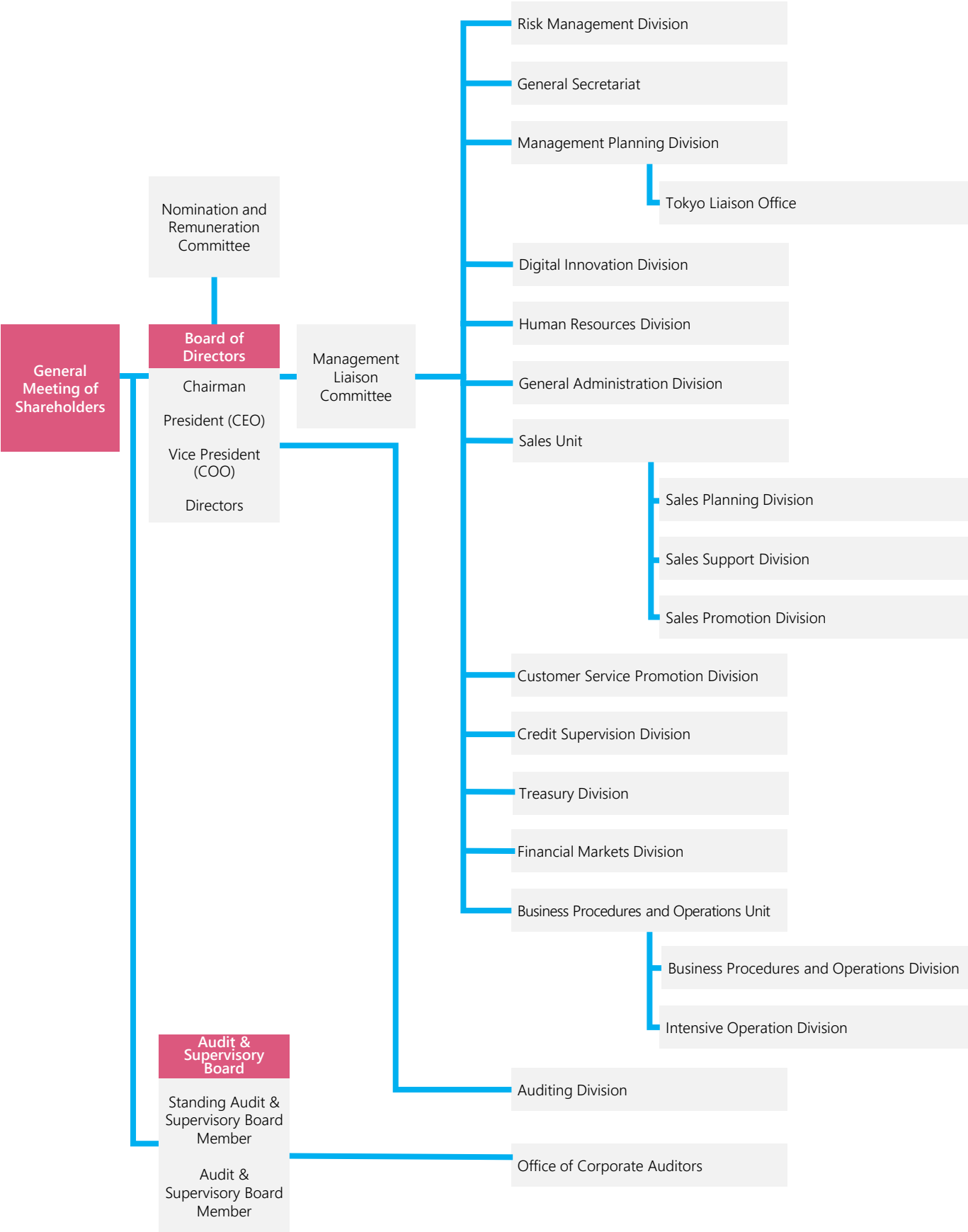
Business operations

(As of June 30, 2025)

Description		
Deposit services	Deposits	We offer current deposits, ordinary deposits, savings deposits, deposits at notice, time deposits, separate deposits, tax payment reserve deposits, and foreign currency deposits, etc.
	Negotiable certificates of deposit	We offer negotiable fixed time deposits.
Lending business services	Loans	We offer loans on bills, loans on deeds, and overdrafts.
	Bill discounting	We handle discounting of bank acceptance drafts, commercial paper, and documentary drafts.
Trading account securities	We are engaged in the trading of government bonds and other public bonds.	
Securities investment services	We invest in government bonds, municipal bonds, corporate bonds, equities and other securities to provide for the payment of deposits and for fund management.	
Domestic exchange services	We handle remittance exchange, transfers, and payment collections, etc.	
Foreign exchange services	We provide various services related to exports, imports, foreign remittances, and various other foreign exchange services.	
Bonds and other fiduciary services	We engage in operations related to bond fiduciary services, consignment of government bond offerings, and other services.	
Ancillary business operations	Agency business operations	(1)Acting branch of the Bank of Japan, Revenue agency for the Bank of Japan (2) Public funds handling services for local governments (3)Agency services for the Organization for Small & Medium Enterprises and Regional Innovation, JAPAN, Independent Administrative Agency, etc. (4)Agency for receiving payments for shares and payment of stock dividends, as well as principal and interest on government and corporate bonds (5)Loan services on behalf of the Japan Housing Finance Agency, etc. (6) Trust agency services (7) Insurance agency services
		Secure custody and safe-deposit box services, Lending of securities, Debt guarantee (payment acceptance), Underwriting of government bonds, Over-the-counter sales of government bonds and other public bonds and investment trusts, Defined contribution pension plan services, Derivative transactions such as interest rates, currencies, products, etc.

Organization chart

(As of June 30, 2025)



Corporate Data

Branch location map (As of June 30, 2025)



Consolidated subsidiaries (As of June 30, 2025)

Name	Chiba General Lease Co., Ltd.
Address	1-17, Fujimicho 1-chome, Chuo-ku, Chiba City, Chiba JAPAN
Main business line	Leasing, loans
Phone	043-227-9361
Website	http://www.chiba-general-lease.co.jp/
Established	December 1982
Capital	¥90mn
Equity share of the Bank and subsidiaries	26.1%

Name	Chiba Kogin Computer Soft Co., Ltd.
Address	2-2, Saiwaicho 2-chome, Mihama-ku, Chiba City, Chiba JAPAN
Main business line	Development, sale and maintenance of computer systems
Phone	043-242-9111
Website	http://www.chibakogin-cs.co.jp/
Established	July 1991
Capital	¥30mn
Equity share of the Bank and subsidiaries	55.0%

Name	CHIBACOO CO., LTD.
Address	1-2, Saiwaicho 2-chome, Mihama-ku, Chiba City, Chiba JAPAN
Main business line	Farm business, consulting business, and trading business.
Phone	043-243-2111
Website	https://chibacool.co.jp/
Established	April 2024
Capital	¥100mn
Equity share of the Bank and subsidiaries	100.0%

Name	CHIBAKOGIN CAPITAL PARTNERS CO.,LTD.
Address	2-2, Saiwaicho 2-chome, Mihama-ku, Chiba City, Chiba JAPAN
Phone	043-246-5522
Main business line	Operation and management of an investment limited partnership
Website	https://chibakogin-cp.co.jp/
Established	July 2024
Capital	¥50mn
Equity share of the Bank and subsidiaries	100.0%

Stock Information

(As of March 31, 2025)

Total number of shares authorized to be issued

Common Stock	296,000,000	Class 2 Preferred Stock	5,000,000
Class 4 Preferred Stock	7,500,000		
1st Series of Class 5 Preferred Stock	700,000	2nd Series of Class 5 Preferred Stock	700,000
3rd Series of Class 5 Preferred Stock	700,000	4th Series of Class 5 Preferred Stock	700,000
5th Series of Class 5 Preferred Stock	700,000	6th Series of Class 5 Preferred Stock	700,000
7th Series of Class 5 Preferred Stock	700,000	8th Series of Class 5 Preferred Stock	700,000
9th Series of Class 5 Preferred Stock	700,000	10th Series of Class 5 Preferred Stock	700,000
1st Series of Class 6 Preferred Stock	700,000	2nd Series of Class 6 Preferred Stock	700,000
3rd Series of Class 6 Preferred Stock	700,000	4th Series of Class 6 Preferred Stock	700,000
5th Series of Class 6 Preferred Stock	700,000	6th Series of Class 6 Preferred Stock	700,000
7th Series of Class 6 Preferred Stock	700,000	8th Series of Class 6 Preferred Stock	700,000
9th Series of Class 6 Preferred Stock	700,000	10th Series of Class 6 Preferred Stock	700,000
1st Series of Class 7 Preferred Stock	700,000	2nd Series of Class 7 Preferred Stock	700,000
3rd Series of Class 7 Preferred Stock	700,000	4th Series of Class 7 Preferred Stock	700,000
5th Series of Class 7 Preferred Stock	700,000		

The total number of Class 5 Preferred Stocks that can be issued for the 1st to 10th Series shall not exceed 2,500,000 shares. The total number of Class 6 Preferred Stocks that can be issued for the 1st to 10th Series shall not exceed 2,500,000 shares. The total number of Class 7 Preferred Stocks that can be issued for the 1st to 5th Series shall not exceed 2,500,000 shares.

Major shareholders(Common Stock)

Name	Number of shares held (thousand shares)	Proportion of total shares(%)
The Chiba Bank, Ltd.	11,812	19.89
Mizuho Bank, Ltd.	7,483	12.60
The Master Trust Bank of Japan, Ltd. (trust account)	5,437	9.15
Custody Bank of Japan, Ltd. (trust account-E)	2,081	3.50
Custody Bank of Japan, Ltd. (trust account)	1,792	3.01
Sakamoto Feeds Co., Ltd.	1,249	2.10
Chiba Kogyo Bank Employee Ownership	1,207	2.03
Meiji Yasuda Life Insurance	1,158	1.95
Yasuo Terada	1,000	1.68
Tachibana Securities Co., Ltd.	978	1.64

Number of shares held are displayed rounded down to the nearest thousand.

The proportion of the number of shares owned to total shares is calculated after deducting treasury shares(2,851,345 shares) and is shown rounded down to three decimal places. The number of treasury shares in the proportion of shares owned to total shares does not include the Bank's shares held by Custody Bank of Japan, Ltd. (trust account-E) as trust assets in the Employee Stock Benefit Trust (2,081,480 shares).

Stock details

Fiscal year	From April 1 to March 31 of the following year
Record date for dividends of surplus	Year-end dividend March 31 Interim dividend September 30
Annual General Meeting of Shareholders	June
Number of shares constituting one unit	100
Shareholder Registry Administrator	Mizuho Trust & Banking Co., Ltd.
Mailing address and contact point for inquiries	1-3-3, Marunouchi, Chiyoda-ku, Tokyo, Japan
Notification method	Electronic public notices will be posted on our website. (https://www.chibakogyo-bank.co.jp/) However, if electronic public notices cannot be provided, they will be published in the Nihon Keizai Shimbun.

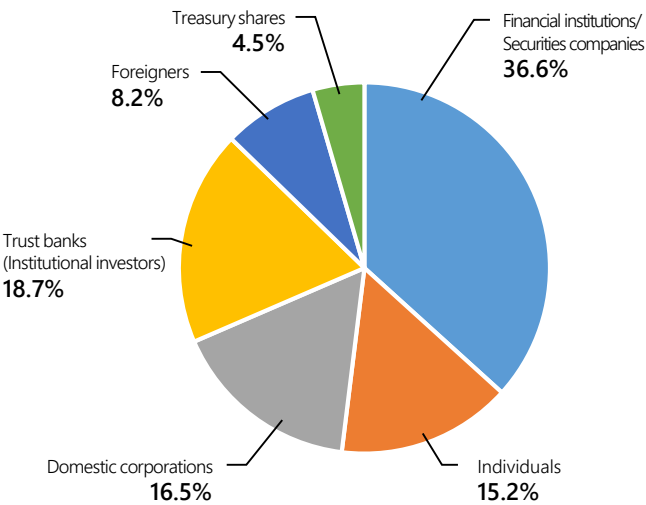
Total number of issued shares

Common Stock	62,222,045	Class 2 Preferred Stock	2,000,000
2nd Series of Class 6 Preferred Stock	301,000	1st Series of Class 7 Preferred Stock	481,500
2nd Series of Class 7 Preferred Stock	4,733		

Number of shareholders at the end of the fiscal year

Common Stock	9,808	Class 2 Preferred Stock	1
2nd Series of Class 6 Preferred Stock	13	1st Series of Class 7 Preferred Stock	109
2nd Series of Class 7 Preferred Stock	382		

Breakdown of share ownership (Common Stock)



Stakeholder Communication

Our Group is committed to the proactive and fair disclosure of management information and strives to enhance its corporate value through engagement with stakeholders. At the same time, we aim to foster understanding and trust from society by promoting broad-based communication with local communities and customers, thereby ensuring transparent management.

Shareholders

We recognize the sustainable enhancement of corporate value and the maintenance of transparent and sound management as key responsibilities to our shareholders. In line with our Disclosure Policy, we actively engage in dialogue with shareholders through briefings for analysts and institutional investors and other forms of dialogue.

Dialogues with shareholders		
The 102 nd annual general meeting of shareholders		
Briefings for analysts and institutional investors		
Institutional investors and analysts	Large meetings	54 people/1 time
	1-on-1 meetings	18 times



Customers

We operate under the belief that we grow together with our customers, and we consider contributing to their growth and development one of our most important priorities. Through all points of contact—such as in-branch interactions, on-site visits, and telephone communication—we actively gather customer feedback and requests. Based on this input, we continuously work to improve our products, services, and administrative procedures from the customer's perspective.

Officers and employees

Smooth communication with employees is essential to our business operations. We facilitate dialogue through various means, including career and CDP (Career Development Program) interviews that explore career aspirations and skill development, internal job postings that offer new opportunities within the organization, and a whistleblower system that allows anonymous reporting of inappropriate conduct or workplace concerns without fear of disadvantage. In addition, labor-management consultations are held to discuss working conditions and management issues. Through these initiatives, we aim to build strong relationships of trust with our officers and employees and achieve sustainable growth for the Group.

Local communities

Guided by our corporate philosophy—"Moving Forward with the Region, with Heartfelt Kindness Toward Customers"—we are committed to being a financial institution rooted in the community, growing and evolving alongside it. We actively engage in business activities and initiatives that contribute to sustainability, including efforts aligned with the Sustainable Development Goals (SDGs). Each employee is encouraged to approach local and customer challenges with sincerity and empathy, respond to the evolving expectations of society, and collaborate with local governments. Through these efforts, we aim to contribute to the development of local communities and economies and to the realization of a sustainable society.