

# Integrated Report 2 0 2 6



Chiba Kogyo Bank

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**Editorial Policy Reporting Period: April 2025 – March 2026 (The document includes some information from April 2026 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 2026

Before you begin reading this report

This Integrated Report provides a comprehensive overview of the strategies the Bank Group is pursuing to achieve sustainable growth and enhance corporate value, together with the basic approach that underpins these strategies. As you read through this report, we encourage you to focus on the following key points in each section.

Introduction

~Standing alongside every customer in our communities  
– our roots and our journey toward realizing our Purpose~

This section explains the origins of the Bank Group—why we exist and what we can do for the communities we serve—as well as the direction we intend to take going forward. It sets out the concrete approaches we are taking to ensure that our Purpose is not merely a philosophy, but is firmly embedded in our management strategies and in our day-to-day operations. Through messages from top management and reports on our town hall meetings, we share how each and every officer and employee has thoughtfully explored what it truly means to stand alongside our customers throughout their lives. In addition, with respect to the management consolidation with The Chiba Bank, Ltd., we set out our commitment to strengthening our capabilities as regional financial institutions and to delivering greater value than ever before, by working together toward the realization of both banks’ Purposes trusting and respecting the values and relationships with stakeholders that each of the Banks has established.

Value creation approach

~Building a sound management foundation and sustainably enhancing corporate value~

We place great importance on firmly strengthening our deposit base, while at the same time engaging in management that is disciplined and conscious of our cost of capital. Guided by our Long-Term Management Vision and Strategy, as well as our Medium-Term Management Plan, we describe how we intend to allocate and utilize our limited management resources efficiently in order to drive the sustainable enhancement of corporate value. In addition, sustainability initiatives are indispensable for the Bank Group to grow together with local communities. We explain how our steady non-financial initiatives are expected to lead to sound financial results over the long term.

Strategy for growth

~The path to a leap forward outlined in the Medium-Term Management Plan~

We present our Medium-Term Management Plan, which drives the Bank Group’s growth and is anchored by the critical theme of enhancing employee engagement alongside five strategic priorities of reinforcement. You can also see our commitment to sustainable growth—going beyond the pursuit of short-term profits to contribute to solving regional issues—through initiatives addressing climate change, biodiversity conservation, and respect for human rights.

Management base that supports value creation

~Robust governance, risk management, and compliance~

In this section, we describe the robust governance, risk management, and compliance frameworks that underpin the effective execution of the Bank Group’s growth strategy. We explain how transparent management, sound corporate ethics—essential for a financial institution—and appropriate responses to foreseeable risks are key elements that enable stable growth and the maximization of corporate value, even in times of rapid change.

## 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.

# Message from the President



Hitoshi Umeda

The Chiba Kogyo Bank  
President (CEO)

## Taking on transformation and opening up the future together with our communities

~Creating value through dialogue and working toward the realization of our Purpose~

To our shareholders, investors and all of our stakeholders, I would like to express my sincere appreciation for your continued support. In this Integrated Report, we have brought together the Bank Group's financial information aimed at enhancing corporate value, along with non-financial information such as our sustainability initiatives, while also outlining the strategies and initiatives set out in our management plans. I hope you will find it informative.

### Overview of results for the fiscal year ended March 31, 2026

For the fiscal year ended March 31, 2026, profits exceeded our initial forecasts on both a consolidated and non-consolidated basis. In this new era of positive interest rates, we were also able to expand our balance sheet, including loans and deposits, while steadily enhancing our earnings power. We therefore regard this as a very solid set of results.

Net interest income increased by ¥3.4 billion year on year to ¥32.4 billion, mainly due to higher interest income on loans and deposits and higher interest and dividend income on securities. Although fees, commissions and related income did not achieve a record high for the fifth consecutive fiscal year, they remained at around ¥8.0 billion, demonstrating steady progress and firmly establishing this area as one of our strengths.

Under our Medium-Term Management Plan, whose theme is "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 implemented initiatives across five strategic priorities. As a result, most of our key performance indicators were broadly in line with the plan, and we achieved solid progress. These outcomes are the fruit of the support we receive from customers and other stakeholders who place their trust in the Bank Group, and of the efforts of each and every employee who continues to take on new challenges. They give us strong confidence in the direction we are taking.

For the fiscal year ending March 31, 2027, we forecast consolidated net income of ¥9.6 billion and non-consolidated net income of ¥9.3 billion. These forecasts reflect an expected increase in interest income on loans, driven by higher loan yields and demand for funds amid a firm domestic economy, the continued containment of credit costs through enhanced credit risk management, and gains on the sale of cross-shareholdings.

| (Billions of yen)          |        |        |        |
|----------------------------|--------|--------|--------|
|                            | 2025/3 | 2026/3 | Y on Y |
| Gross business profit      | 32.3   | 35.8   | 3.4    |
| Net interest income        | 29.0   | 32.4   | 3.4    |
| Net fees and commissions   | 8.3    | 7.6    | (0.6)  |
| Net other ordinary income  | (4.9)  | (4.2)  | 0.6    |
| G&A expenses (-)           | 25.2   | 26.5   | 1.3    |
| Core business income       | 12.2   | 13.7   | 1.5    |
| Net business income        | 7.0    | 8.9    | 1.8    |
| Non-recurring gains/losses | 3.5    | 3.3    | (0.2)  |
| Ordinary profit            | 10.6   | 12.2   | 1.6    |
| Profit                     | 8.4    | 8.6    | 0.1    |
| Net credit costs (-)       | (1.1)  | 1.1    | 2.3    |

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

### Operating environment: A time of rapid change and the dual realities facing our region

(instance □ page 15 ► Chiba Prefecture – Strengths of Our Business Base)

The environment surrounding us is changing at a rapid pace. In financial markets, we have reached a historic turning point, shifting monetary policy away from a prolonged period of low interest rates into a new era of rising interest rates, while competition is intensifying both among peer financial institutions and with new entrants from other industries.

Turning to Chiba Prefecture, which is our principal operating base, its geographical advantage of being adjacent to the Tokyo metropolitan area has enabled the region as a whole to maintain its population and continue to see a net inflow of residents—demonstrating a strong and attractive aspect of the region.

At the same time, however, some areas are experiencing accelerating population decline and a rapidly progressing low birthrate and aging population, leading to structural challenges such as labor shortages and business succession issues.

In addition, amid environmental issues, higher raw material and energy prices driven by heightened geopolitical tensions, and the growing need to respond to digital transformation (DX), local businesses continue to face a difficult operating environment, and the challenges confronting our customers are becoming increasingly diverse and complex. Under these circumstances, it is becoming ever more difficult to safeguard the sustainability of our region solely within the traditional framework of banks providing funds.

## Going beyond the traditional boundaries of banking: Turning regional challenges into opportunities for growth (instance [□](#) page 43 ▶ Strategy for growth)

Today, many small and medium-sized enterprises are facing hurdles such as labor shortages, green transformation (GX), and digital transformation (DX). Many business owners tell us, “We know we need to address these issues, but we simply do not know where to start.” To respond to these concerns, in October 2025 we launched “Chiba CoLabo”, a community platform that connects local companies with one another. This is not merely an information-sharing platform. Rather, it functions as a “co-creation space” where management and frontline staff can connect, bring their own topics for discussion, and broaden the circle by involving other companies—thereby supporting the growth of local enterprises. In addition, through regional exchange events and environmental conservation activities conducted in collaboration with our clients, new and unprecedented forms of partnership are beginning to emerge.

At first glance, regional issues may appear to be risks. However, we view them as opportunities—chances to take our next step forward. Precisely because these challenges exist, new investment needs and demand for management improvement arise. By leveraging the full range of financial and consulting solutions the Bank Group has developed and by working side by side with our customers to resolve their challenges, we believe we can drive the Bank Group’s sustainable growth and, in turn, contribute to the development of our region.

We are convinced that, by collaborating with the diverse stakeholders that make up our regional communities—on initiatives such as regional revitalization and sustainability—and working together to solve shared challenges, we can create new forms of value that did not exist before. This is why, in our management strategy, we are focusing on expanding the value we provide, including in non-financial domains.

## Management consolidation with The Chiba Bank, Ltd.:

### Proactively strengthening our foundation to realize our Purpose and support the future of our region (instance [□](#) page 17 ▶ Management Consolidation with The Chiba Bank, Ltd.)

To address regional challenges more deeply and across a broader front, and to continue fulfilling our social responsibilities by providing stable, high-quality financial and non-financial services to our region over the long term, it is essential that we strengthen our management foundation. Guided by this strong sense of mission, we made the major decision to pursue a management consolidation with The Chiba Bank, Ltd.

This management consolidation is a proactive, strategic decision to create new value that drives regional growth by combining the distinct strengths, know-how and networks that both banks have established over the years. By doing so, we will contribute even more deeply to the development of our region, while firmly ensuring the realization of both banks’ Purposes and the sustainable enhancement of corporate value.

## Strengthening of Regional Financial Capabilities through “Two Brands of Trust and Respect”

While trusting and respecting the values and relationships with stakeholders that each of the Banks has established, the Banks intend to strengthen their regional financial capabilities together by enhancing their roles in the region

### Purpose



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

### Purpose



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

## Value creation driven by our Purpose: Deepening dialogue and journeying alongside our customers (instance [□](#) page 9 ▶ Our Purpose)

Even amid intense change, there is a founding spirit that we must never lose. Since our establishment, we have cherished being kind and considerate, and building relationships of trust that make customers feel they want to consult us first.

Precisely because digitalization is advancing in every field today, we want to fully realize the value of dialogue. Data on a screen alone cannot reveal the genuine thoughts deep in our customers’ hearts or their true anxieties about the future. Our core mission as a Bank Group is to carefully draw out those thoughts through dialogue and to continue journeying alongside our customers over the long term.

It is ultimately people who powerfully drive initiatives such as the community platforms mentioned earlier and who engage sincerely in dialogue with customers. The foundation that translates our strategies into action and delivers real value to our region lies in the human strengths of each and every employee, together with continued investment in human capital and the fostering of an organizational culture that encourages people to take on new challenges.

To ensure that all officers and employees advance our management strategy with a shared sense of purpose, we have established our Purpose: “*Create a thousand happinesses by always being there for our customers and community. Today, and for every tomorrow.*” Each officer and employee is now formulating their own “My Purpose,” thereby rediscovering the significance of their work. I myself visit frontline offices and hold town hall meetings to speak directly with employees, and each time I am deeply inspired by these dialogues. As I look into the eyes of employees who earnestly express, in their own words, how they wish to contribute to society through their work and what they will change in order to stand alongside customers throughout their lives, I am once again convinced that this passion is the Bank Group’s greatest source of competitive drive and a vital form of intangible capital.

Creating an environment in which employees can aspire to higher goals and tangibly feel their own growth is my mission as President. I am committed to building a virtuous cycle in which this leads to greater value for our customers and, ultimately, to firmly established corporate value.

## Conclusion: Our commitment to our stakeholders

We now stand at the starting line of a new future. No matter how significantly market conditions may change, our commitment to the happiness of our region and to journeying alongside our customers will never change. More than ever, all of our officers and employees will work together as one team to advance toward the realization of our customers’

happiness, the strengthening of our management foundation, and the creation of a more prosperous regional society.

In closing, I would like to ask all of our stakeholders for their continued understanding and even greater support as the Bank Group takes on these new challenges.

### My Purpose

To engage sincerely with our customers and employees, believe more than anyone else in their potential, and continue to realize growth, fulfillment and joy together.



## Our Purpose

### Our Purpose

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

#### Background to the establishment of our Purpose

The environment surrounding the Bank Group and the regions we serve is changing at an unprecedented pace and scale, and uncertainty has become the norm. Amid this rapid change, differences in values and mindsets across generations within the organization are becoming more apparent. For officers and employees with diverse views to make the most of their individual strengths while still moving in the same direction as one organization, it is essential to narrow these gaps and foster a strong sense of unity.

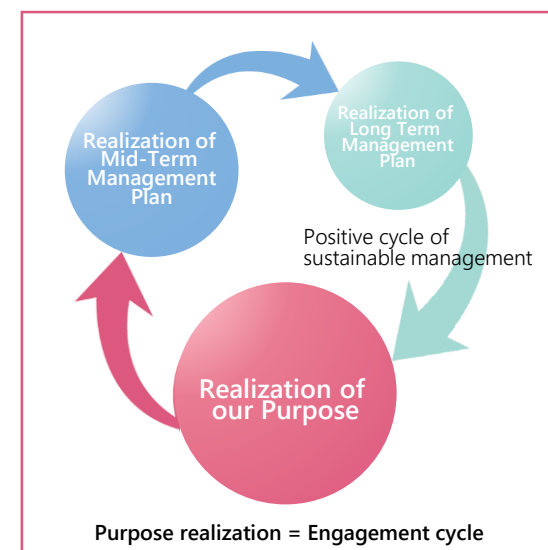
Against this backdrop, in March 2025 the Bank Group established its Purpose. Our Purpose serves as a compass for the daily work of all officers and employees, enabling them to share common values and goals and to advance our management strategy with a cohesive, aligned perspective.

Embedding the Purpose throughout the organization is closely linked to higher employee engagement. As employees gain a clearer sense of how their work contributes to society, the meaning and satisfaction they derive from their roles increase. In January 2026, we launched an initiative under which each employee formulates their own "My Purpose" in order to *"create a thousand happinesses,"* thereby deepening their personal commitment to our Purpose in their day-to-day work.

#### The relationship between our Purpose and management strategy

Our Long-Term Management Vision and Medium-Term Management Plan are key frameworks for realizing our Purpose and lie at the heart of our management approach. Our Purpose defines the Bank's reason for being and the social value we seek to create, while our management plans set out the concrete business objectives and strategies through which we deliver on that Purpose.

When these two elements interact and reinforce each other, they create a synergistic effect that enhances employee engagement and accelerates the Bank's overall growth. By embedding our Purpose not merely as an abstract philosophy but as a practical compass integrated into our management plans, all officers and employees are able to internalize its significance, align their day-to-day actions with it, and draw motivation from it. This alignment forms a solid foundation for the Bank's sustainable growth.



#### Value brought by our Purpose

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

#### The thoughts behind our 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.                                                                                                                                        |

#### Formulation of "My Purpose"

To embed our Purpose throughout the Bank Group and firmly establish it as part of our corporate culture, we are promoting the formulation of "My Purpose" in a phased and systematic manner. As a first step, we held "My Purpose Workshops" for managers—general managers of head office divisions and branch managers—as well as for core members who were involved in formulating the Purpose, sharing the mindset needed to convey the significance of the Purpose to their teams and to encourage behavioral change. In these workshops, participants engaged in active discussions on the attitudes and actions required for each employee to embody the corporate culture the Bank Group aspires to—"always anticipating change and taking swift, bold action"—and to play a leading role in driving organizational transformation.

To ensure that these initiatives do not remain a mere program or formality, but are actually put into practice on the front lines, it is essential for the Bank's officers to clearly demonstrate their own resolve and commitment, and to engage in dialogue with employees from the same perspective. Based on this belief, since April 2026 the President and other officers have been visiting frontline offices to hold town hall meetings, where they meet face to face with employees and exchange frank views on topics such as the linkage between our management strategy and our Purpose, and the importance of self-transformation. (instance □ page 11 ▶ Special Feature: Purpose Town Hall Meetings)

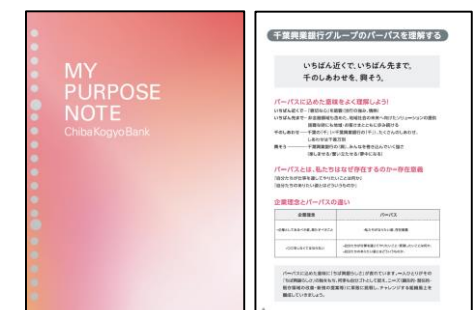
#### Fostering a brand image aligned with our Purpose

To foster a brand image that is aligned with the realization of our Purpose, we have refreshed our business cards and created posters, clear file folders and other branded items that visually communicate our Purpose and enhance its impact both inside and outside the Bank. In March 2026, we also released a corporate brand video, which is available on the Bank's website.

<https://www.chibakogyo-bank.co.jp/about/management-strategy/purpose.html>



My Purpose Workshop



"My Purpose Note"

A tool used by officers and employees to articulate what they aspire to achieve through their work and to follow up on their progress toward realizing those goals.





# Purpose Town Hall Meetings

Beginning in April 2026, we launched “Purpose Town Hall Meetings,” where members of senior management share their thoughts on our Purpose in their own words and engage in two-way dialogue with employees about their real experiences and their willingness to take on new challenges. At the Purpose Town Hall Meetings held at the Chiba Branch and the Choshi Branch, President Umeda and employees deeply shared their respective “experiences” that will serve as a starting point for formulating their “My Purpose,” and engaged in passionate discussions about what it truly means to stand alongside our customers throughout their lives and about the Purpose we uphold as a Bank Group.

“A banker’s work is about supporting someone’s life and dreams.”

**President Umeda:** “Our Purpose is not just a slogan; it is our management strategy itself. When each of you makes a voluntary effort to realize your own My Purpose and grow as a professional, those individual journeys ultimately lead to the realization of the organization’s Purpose. I love the work of being a banker. We become deeply involved in our customers’ lives and they express their gratitude to us. There is no more rewarding job than this. When I was young, I had a customer who was very exacting. When I was transferred and no longer in charge of that customer, they said to me, “I’ll miss you.” The joy I felt at that moment is still a driving force for me today. My own My Purpose is to believe more than anyone else in the potential of our customers and employees, and to continue realizing growth, fulfillment and joy together, so that each of you can truly feel the happiness of working.”



**H. Watabe:** “The president of a civil engineering company I was in charge of was not fond of small talk, and at first I felt there was a thick wall between us. One day when I happened to visit, I found him cooking, and I learned that he had originally worked in the restaurant industry and that his dream was to one day have a place of his own. From that point on, while I myself worked hard to learn about restaurant management, I supported him in many ways: helping with subsidy applications, preparing a business plan, developing the menu, and even assisting with the recruitment of senior personnel to support his core civil engineering business so that he could be involved in the restaurant business. Although there was a wall between us at the beginning, he eventually said, ‘I never expected you to make such thoughtful proposals,’ and entrusted all of his business to us. After two years of journeying alongside him, he was finally able to open the restaurant he had long dreamed of. Being able to help someone realize their dream—that is the true appeal of this work.”

**President Umeda:** “By taking the initiative to learn, thinking thoroughly about what we could do, and continuing to make proposals, you were able to support your customer in pursuing their dream and happiness. I believe that is a true embodiment of our Purpose.”

**Y. Iwata:** “The project I was working on was the construction of an industrial waste intermediate treatment plant—a project with an extremely large investment scale. Other banks had already declined to provide financing, and even at our Bank, consideration of the project had been halted several times in the past. What drove me forward was the president’s passion when he told me, ‘This business is indispensable for the sustainability of our region, and it is the dream I am staking my life on.’ Once again, I involved my manager at the time and the specialist team at head office, and we set out to conduct an exhaustive review of the business plan. I visited the site repeatedly, dug deeply into the realities of the business, and spent many days sitting down face to face with the customer, working through each issue one by one. That persistence ultimately bore fruit: our Bank was able to act as arranger for a syndicated loan to provide financing, and we also coordinated a companion lease transaction. At the completion ceremony, the president took my hand over and over again and said, ‘It’s thanks to your bank. Thank you so much.’ I will never forget the feeling of that moment. No matter how difficult a deal may be, when we resonate with our customers’ passion and each of us brings our strengths together, we as an organization can stay engaged tenaciously until the very end. The joy our customers feel at the end of that journey—that, I believe, is the very reason we exist.”



“What are our customers’ real concerns, and how should we face them?”



**Y. Nishiyama:** “I was responsible for a customer who earned a large amount of income from real estate, but whose heavy income tax burden meant that ‘there was little room in their cash flow.’ At first glance, the customer appeared to have substantial assets. However, as I listened more closely, I realized that if things continued as they were, there was a serious risk that, when inheritance occurred in the future, they would face a significant shortfall in funds for tax payments and might be forced to sell valuable assets. We therefore began by visualizing the current situation, running long-term simulations of cash flows and inheritance tax over several decades and identifying the potential risks. Together with the customer, we thought through ‘how to improve current cash flow while at the same time securing future tax payment funds in a sustainable way,’ and carried out comprehensive consulting from multiple angles. As a result, we were able to map out a clear path for the future, and the customer told us, ‘You have thought seriously about the future for me and my family.’ Providing financial products and solving issues on paper are important, of course. But the essence of our work lies in standing in each customer’s shoes, thinking about what latent concerns they may have—even those they themselves have not yet noticed—and working together to find solutions. It is the accumulation of those efforts that defines what we do.”

**Y. Ichihara:** “When I was serving as an assistant manager, I worked with a customer who ran a sheet-metal business. Because another bank had set a very short repayment period on his loan, he was facing a serious deterioration in cash flow. Even after consulting his main bank, he was unable to have the loan terms reviewed, so he came to us for advice. ‘I came to you not expecting much, but I never imagined you would stand by me this closely...’ Those words, spoken by the customer as he watched me doing everything I could to find a solution, have stayed with me ever since. At that moment, I became convinced that the true meaning of being a banker lies in having the resolve to “do whatever we can” for our customers. I also realized what fundamentally drives me as a person: I want to be the one whom our customers trust and appreciate more than any of their past relationship managers. That strong conviction is what sustains my continuous efforts to help resolve our customers’ challenges.”



**President Umeda:** “Whether or not you have a vision dramatically changes both the strength and the speed of your growth. I want each of you to ask yourselves who you want to be, and by when, and to envision your desired future with a clear timeline. This mindset is directly connected to the realization of our Purpose.”

## Message from the Purpose Town Hall Meetings Secretariat

Purpose Town Hall Meetings are held with the intention of helping officers and employees understand the linkage between the Bank Group’s Purpose and each individual’s “My Purpose,” so that they can take ownership of efforts to realize their My Purpose, feel a sense of fulfillment, and achieve growth through their daily work. In particular, the discussion segment focuses on “experiences from the past that left a strong impression because customers were pleased by the work we did.”

Each participant looks back on such episodes and shares them with colleagues. These discussions provide an opportunity to rediscover the thoughts and values they hold dear and the joy of personal growth, and we felt that they became moments in which the passion to meet—and even exceed—customers’ expectations spread among the Bank Group. We hope that the insights and empathy gained through participating in the Purpose Town Hall Meetings will translate into stronger awareness and concrete actions toward the realization of each person’s My Purpose.

## Message



**SHINICHI NAKAMURA** Executive officer, Regional Manager, Area Manager of Chiba-Central Block, General Manager of Chiba Branch  
The Chiba Branch, located on the site of our former head office, has long been supported by customers who have walked alongside us in this community for many years. Even for these customers, who have sustained the region over decades, challenges such as labor shortages, rising prices and the need to decarbonize supply chains are now unavoidable, and their business environment is undergoing dramatic change. Precisely in times like these, when external conditions are changing so rapidly, deep and sincere dialogue with each customer is the starting point of the support we provide. By listening carefully to the challenges they face and to their hopes for the future, we are committed to working together with our customers to help realize a prosperous future for this region.



# Purpose Town Hall Meetings

## “Building relationships of trust with customers that span time and generations”



**N. Sugasawa:** “When I was a new employee, I met a customer who was a single mother. She told me, ‘I want to save money for my child, but I also want the reassurance of knowing I could withdraw it quickly if anything happens.’ Listening to her concerns, I suggested that she start with small monthly deposits into an installment time deposit. Each time she came to the counter to make a deposit, she would happily tell me how her child was growing, and once the savings had accumulated to a certain level, she transferred them into a time deposit. The time we spent together, sharing the joy of building up her assets, became the starting point of my own sense of purpose in this work.

Several years later, I returned to the same branch in a supervisory position. There, I met a customer who had temporarily come back to Japan from overseas to complete inheritance procedures. We needed to move quickly within the limited time before he returned abroad, and as we were progressing through the steps, he took a single business card out of his passbook case. ‘My mother kept this very carefully. She often told me how much this person helped her, how they taught her the joy of saving money, and that she would never forget them. Is this employee still here?’ The card he handed me was the business card I had used in my first year at the bank. In that instant, I realized that the person sitting in front of me was the child of the customer whose stories I had listened to at the counter years before, and my heart was filled with emotion.

Some time later, I received an airmail letter from that customer. In it he wrote, ‘I now work at a financial institution overseas. I want to become a financial professional who, like you, leaves a deep impression on someone’s heart and is able to inspire them.’ The small relationship of trust I built with a customer when I was a new employee had, over time, helped protect the bonds within her family and, across the sea, become a source of strength for the next generation who shares the same aspirations. This experience is the greatest reason I take pride in my work, and it is a driving force that will never change.”

**President Umeda:** “That was an extremely moving story. It reminds us that, in our daily work, we are engaging with our customers’ heartfelt concerns and with their lives themselves. The relationship of trust you built as a new employee was passed on from the customer to the next generation over many years. That kind of trust is the greatest added value our work can provide.

Financial expertise is of course indispensable, but I believe that true professionals are people like you, who are driven by the aspiration to stand alongside customers in their lives.”



**Y. Kuramoto:** “I was approached by a customer who ran his own business, seeking advice in connection with the inheritance of his father’s estate. He held accounts with several financial institutions and owned multiple properties, so there were many different matters that needed to be organized and coordinated. He told me, ‘When my mother passed away, I was overwhelmed by how complicated the procedures were. My work is very busy, and I’m worried I won’t be able to complete the tax payments by the deadline.’ In his words, I could sense both the grief of losing a loved one and the anxiety of facing a large volume of procedures that had to be completed in a short time. I felt that, at that moment, the greatest value I could provide was speed—from the initial consultation through to presenting clear, practical solutions—so I moved quickly into action.

Using our Bank’s business matching function, I arranged appointments with specialist institutions. Taking into account the customer’s complex asset situation, we built a framework that could provide end-to-end support, from organizing and administering the estate through to property registration and securing funds for tax payments. The customer told me, with a look of relief on his face, ‘I kept thinking I had to consult someone, but time just kept passing. I never imagined I could entrust such comprehensive procedures to my local bank.’ Deeply understanding each customer’s situation and combining the Bank’s network in the most effective way possible—that is how I want us to continue being a close, reliable presence that supports our customers.”

## “Getting to know our customers through dialogue and deepening our understanding”



**D. Aihara:** “I was responsible for a client that suddenly faced its greatest crisis when its charismatic president passed away unexpectedly. Maintaining the organizational structure became extremely difficult, and issues with cash flow also began to surface. Although our Bank was not the client’s main bank, I focused on building an accurate understanding of what was really happening on the ground, where the strengths of the business lay, and how we could formulate a practical and effective business improvement plan. To deepen our understanding of the business, I devoted myself to dialogue with employees at the frontline, raising the level of detail with which we grasped the business. At the same time, we worked closely with my manager, related departments within the Bank, and other banks providing co-financing support, coming together as one team to build a scheme that would enable the continuation of the business.

Through repeated dialogue that got to the heart of the business, we have now moved beyond the role of a lender. Today, the client sees us as a partner to whom they first turn for advice on all kinds of management issues. I want us to continue to be the closest companion to our customers, consistently earning and maintaining their trust.”

**T. Nakamura:** “One of the clients I was responsible for is a company that is leading the way in its industry through unique technologies and responsible management practices. One day, the president approached me and said he wanted to apply for a program that recognizes outstanding small and medium-sized enterprises. His goal was not simply to promote the company. Rather, it stemmed from a deep love and passion for his employees: he wanted ‘to make this a company where employees can have confidence in our technologies and feel proud of their work.’ Because I regularly visited the site and had seen firsthand how the employees continuously refine their skills, I strongly felt that I wanted to help bring that aspiration to society. What I did was to work with the president to carefully put into words, through dialogue, the company’s strengths—its advanced technologies and contributions to the local community—as part of the application process. I believed that, precisely because we walk alongside our customers at the closest distance, we are in a position to help ensure that the value they create is widely understood.

The company went on to win the grand prize, and seeing the president and employees moved as they held the newspaper article reporting the award was the greatest joy for me. Banking is about far more than supplying funds. It is about sharing our customers’ vision of who they want to be, staying close to them throughout their journey of challenge, and serving as a reliable point of support.”



**President Umeda:** “Listening to all of your stories today, I felt strongly that the thoughts and commitment of each one of us have the power to shape our customers’ lives and the future of our region. As each of you grows, that growth will lead to your next challenge and bring the realization of the Bank Group’s Purpose ever closer. Let us continue to stand alongside our customers and move forward together with our communities.”

### Message



**SYUICHI SEKIGUCHI** Area Manager of Choshi Block, General Manager of Choshi Branch

Choshi is a city rich in food and tradition, home to a long-established brewing culture and one of Japan’s leading fishing ports. In recent years, however, the region has been facing challenges such as declining fish catches due to rising sea temperatures, the outflow of young people to the Tokyo metropolitan area, and the difficulty of maintaining local infrastructure.

We aspire to be the bank that is closest to our customers and with whom they feel most comfortable seeking advice. By walking alongside clients who are taking on initiatives in sustainable fisheries and resource management, and by supporting digitalization (DX), entrepreneurship and other efforts, we will continue working to further enhance the attractiveness and vitality of this region.

# Chiba Prefecture – Strengths of Our Business Base

## Characteristics of Chiba Prefecture, our core operating base

Chiba Prefecture is located in the Tokyo metropolitan 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 13 consecutive years—underscoring its continued appeal as a destination for relocation. Blessed with a mild climate and rich natural environment, Chiba has a dynamic industrial base spanning agriculture, fisheries, manufacturing and commerce, and consistently ranks among the top regions nationwide. At the same time, the region's high level of industrial activity contributes to relatively high CO<sub>2</sub> emissions, prompting coordinated efforts between the public and private sectors to advance decarbonization initiatives.

Recognizing these regional characteristics, the Bank Group is actively working to transform local challenges into business opportunities, drawing on a deep understanding of demographic trends, industrial dynamics, geographical attributes and regional diversity.

|                                                                                                                                                                        |                                                                                                                                                                             |                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <b>Population 6.27 million</b><br>(2025)                                             |  <b>Net Migration Gain 7,836 people</b><br>5th among Japan's 47 prefectures (2025)         |  <b>Nominal Gross Prefectural Product ¥214 trillion</b><br>7th among Japan's 47 prefectures (FY2022)        |
|  <b>Agricultural Output ¥453.3 billion</b><br>4th among Japan's 47 prefectures (2024) |  <b>Fishery Production Volume 79K tons</b><br>9th among Japan's 47 prefectures (2024)      |  <b>Manufacturing Output ¥15.2 trillion</b><br>7th among Japan's 47 prefectures (2023)                      |
|  <b>Retail Sales ¥1.1 trillion</b><br>6th among Japan's 47 prefectures (2025)         |  <b>Tourist spending ¥2.1 trillion</b><br>record-breaking (2024)                           |  <b>CO<sub>2</sub> Emissions Amount 60,852K t-CO<sub>2</sub></b><br>2nd among Japan's 47 prefectures (2023) |
|  <b>Annual Average Temperature 18.0°C</b><br>17th among Japan's 47 prefectures (2024) |  <b>Annual Sunshine Duration 2,131.7 hours</b><br>19th among Japan's 47 prefectures (2024) |                                                                                                                                                                                               |

Source:  
Statistics Bureau of Japan. *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. *The Chiba Prefecture Monthly Resident Population Survey, Trends in tourist arrivals in Reiwa 6*.  
Ministry of the Environment. *Current-Status Estimates of CO<sub>2</sub> Emissions by Prefecture and Sector*.

## The Bank Group's initiatives leveraging the strengths and characteristics of our business base



### ● 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 56 ► Co-financing with the Japan Bank for International Cooperation (JBIC))



### ● 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," which aims to diversify management by integrating primary, secondary, and tertiary industries. We also assist companies from other industries in entering the agricultural sector.  
(instance □ page 58 ► Supporting Hotel Mikazuki Co., Ltd. in entering the agricultural sector)



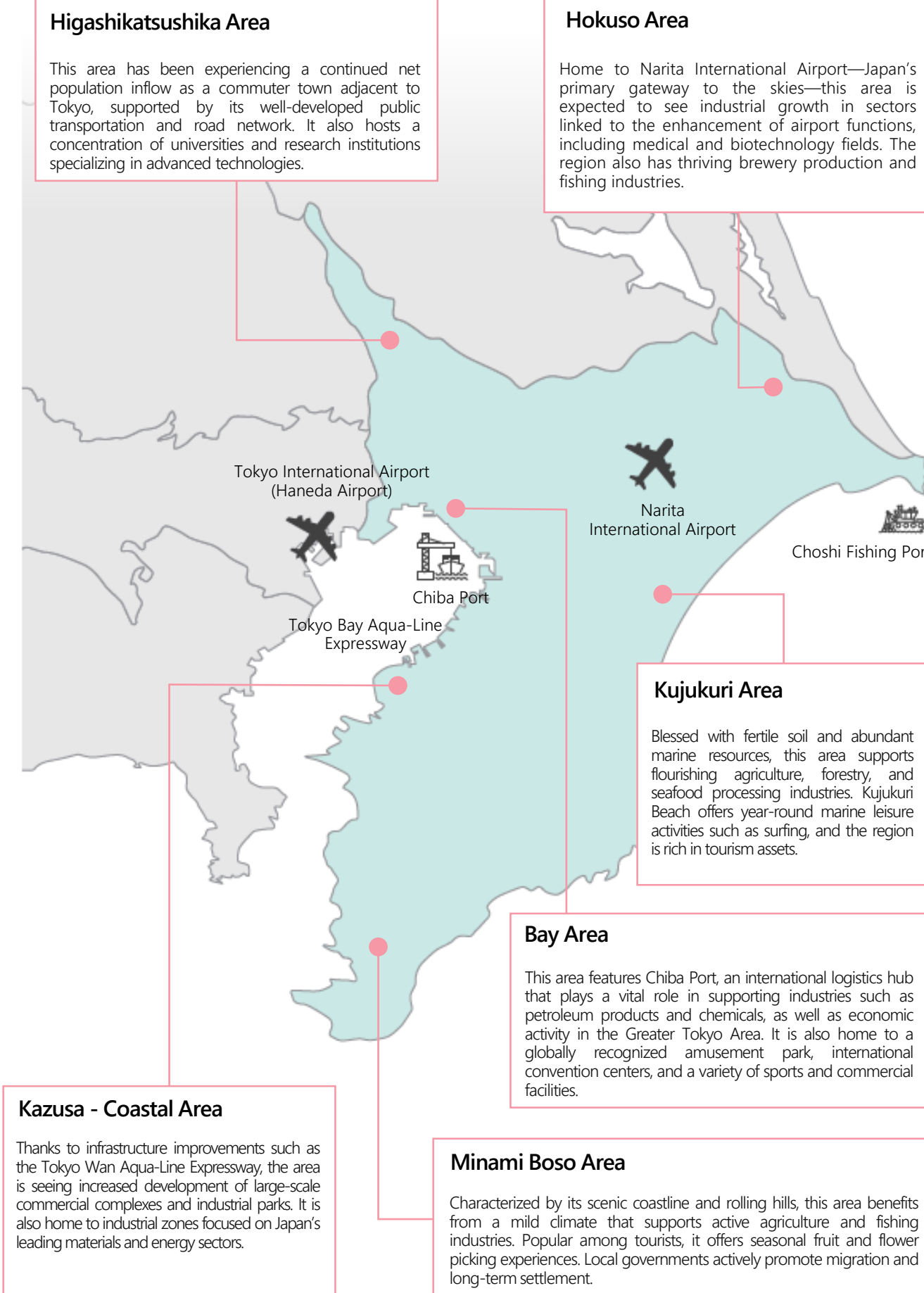
### ● Collaboration between industry and academia

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 and promoting academic and cultural advancement.  
(instance □ page 65 ► Industry-academia game development project with INTERNATIONAL TECHNICAL COLLEGE)



### ● Sustainability support solutions

We are working toward a decarbonized society by offering solutions such as measuring and visualizing CO<sub>2</sub> emissions, setting reduction targets, and providing financial and consulting services to meet our clients' sustainability-related funding needs.  
(instance □ page 69 ► Climate Change Initiatives)



## Management Consolidation with The Chiba Bank, Ltd.

The Bank and The Chiba Bank, Ltd. announced on March 25, 2026 that they had reached a definitive agreement on the implementation of the management consolidation between the Banks. Under this agreement, the Banks plan to establish a Joint Holding Company named “Chiba Financial Group, Inc.” as the wholly owning parent company of the Banks through a joint share transfer on April 1, 2027, at which point both Banks will become its subsidiaries.

Without undertaking a merger or consolidating branch offices, this management consolidation is intended to work toward the realization of both banks’ Purposes and to strengthen regional financial capabilities. We will do so by complementing each Bank’s strengths and networks, while trusting and respecting the values and relationships with stakeholders that each of the Banks has established. Through these efforts, we aim to further enhance the customer experience, share management resources and optimize operations across the Group to improve productivity and efficiency, and balance cost reductions with growth investments, thereby pursuing further growth together with our region.

### Chiba Financial Group, Inc.

Thursday, April 1, 2027(Expected)

Registration of incorporation of the Joint Holding Company (the Effective Date) and listing of shares of the Joint Holding Company



Address of head office  
1-2, Saiwaicho 2-chome, Mihama-ku, Chiba City, Chiba  
Date of establishment January 1952



Address of head office  
1-2, Chiba-minato, Chuo-ku, Chiba City, Chiba  
Date of establishment March 1943

### Purpose and vision of management consolidation

## Strengthening of Regional Financial Capabilities through “Two Brands of Trust and Respect”

While trusting and respecting the values and relationships with stakeholders that each of the Banks has established, the Banks intend to strengthen their regional financial capabilities together by enhancing their roles in the region

### Background of management consolidation

- The needs of the regional community and the challenges that need to be addressed are becoming increasingly diverse and complex
- Competition in the financial sector will intensify with the arrival of a “world with positive interest rates”
- It is becoming increasingly vital to strengthen resilience, including measures against financial crimes and cybersecurity, and preparations for post-quantum Cryptography

### Purpose of management consolidation

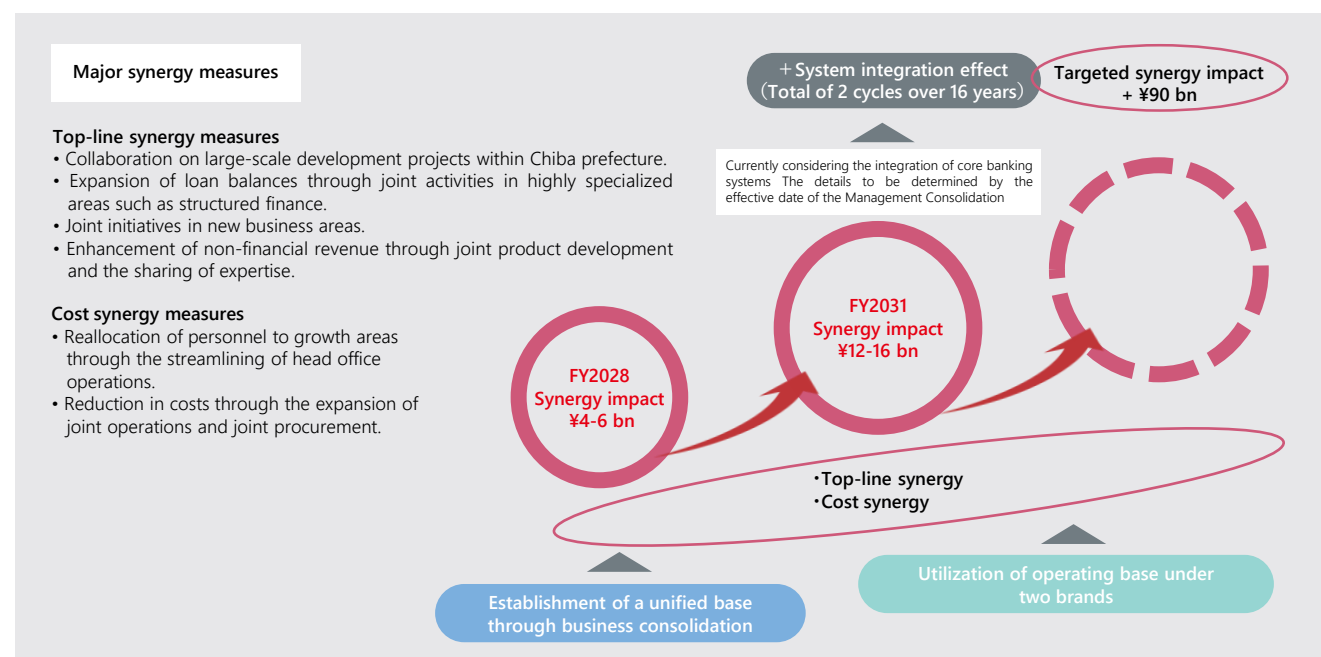
- Strengthen regional financial capabilities to contribute to regional revitalization and sustainable growth
- Enhance products and services while building comprehensive in-person, remote, and digital channels
- Consolidation and enhancement of various domains including personnel/investments/expense, administration/systems, and risk management

| Schedule                      | Event                                                                                                             | Management Indicators Targeted for FY2028 | Level                |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------------------------------------|----------------------|
| March 25, 2026                | Execution of the definitive agreement regarding the Management Consolidation                                      | Consolidated ROE (Net asset basis)        | Approx. 11%          |
| September 30, 2026 (Expected) | Preparation of a share transfer plan                                                                              | Consolidated Net Income                   | ¥140 billion or more |
| December 23, 2026 (Expected)  | Holding of the Banks’ respective extraordinary general meetings of shareholders (Record date: September 30, 2026) | Consolidated CET1 ratio*                  | 10.5–11.5%           |
| March 30, 2027 (Expected)     | Delisting of the Banks’ respective shares from the Tokyo Stock Exchange                                           | Consolidated OHR                          | Approx. 40%          |
| April 1, 2027 (Expected)      | Incorporation of the Holding Company (the Effective Date) and listing of its shares                               |                                           |                      |

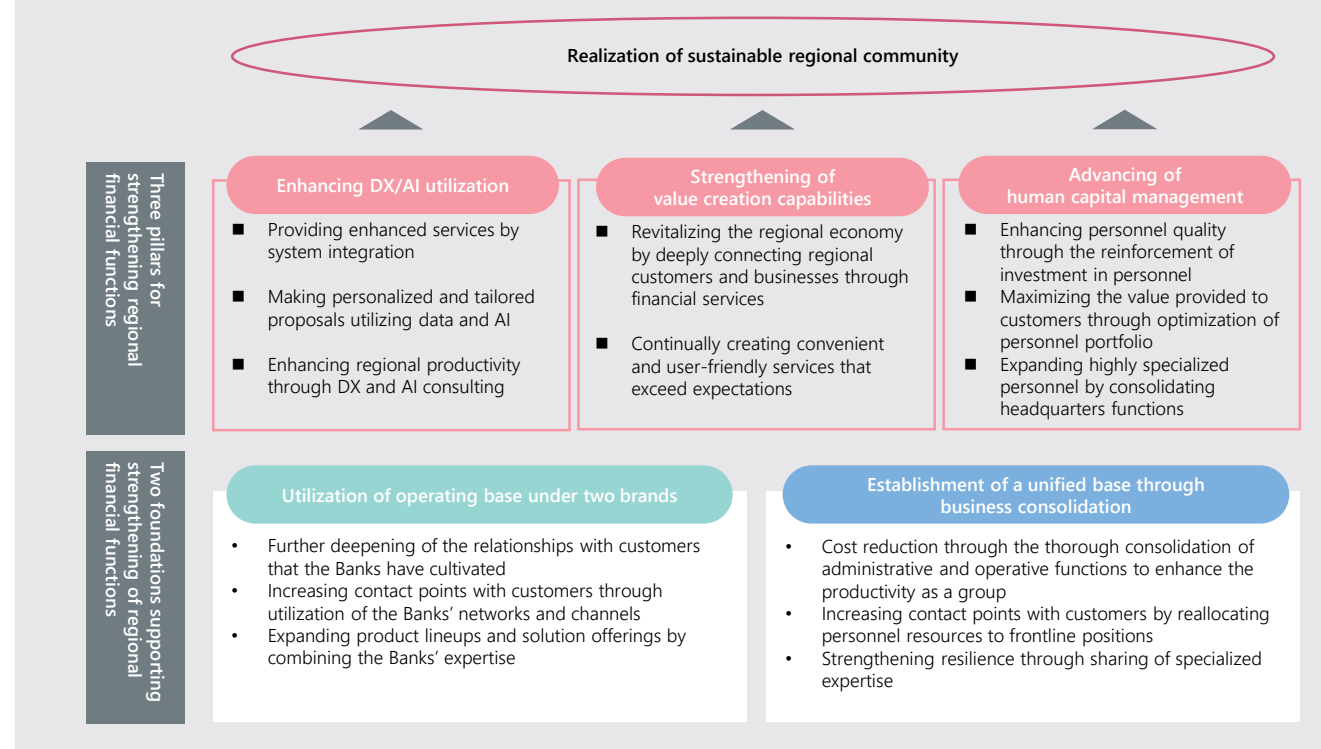
Note: Fully implemented Basel III basis  
(excluding valuation difference on available-for-sale securities)

### Expected impact of synergy measures

On a business income basis, the Group aim to generate annual synergies of ¥4–6 billion in fiscal 2028 and ¥12–16 billion in fiscal 2031. Based on the “Establishment of a unified base through business consolidation” and the “Utilization of operating base under two brands,” we will implement a variety of synergy measures. Specifically, we envisage collaborating on large-scale development projects within Chiba Prefecture, particularly in areas around Narita Airport, and reallocating human resources to growth areas by thoroughly streamlining head office functions. In addition, we are examining the integration of our core banking systems; if we are able to integrate systems and back-office operations, we expect to realize cumulative effects of up to approximately ¥90 billion over a 16-year period. Furthermore, because we estimate that lost profits associated with outflows of deposits and loans would be roughly twice the amount of cost savings, we do not plan to undertake consolidation or closure of branch offices.



### Management strategy of new financial group

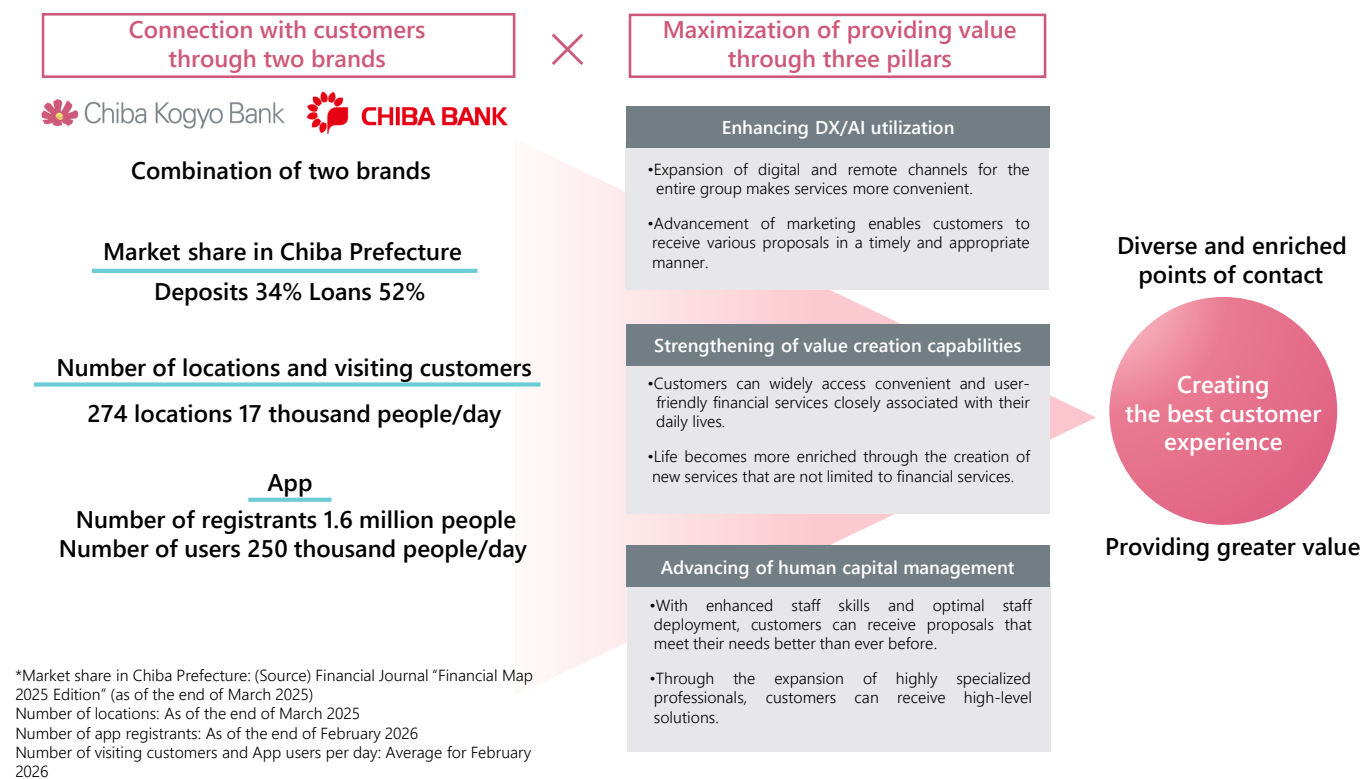


# Management Consolidation with The Chiba Bank, Ltd.

## Providing value to stakeholders

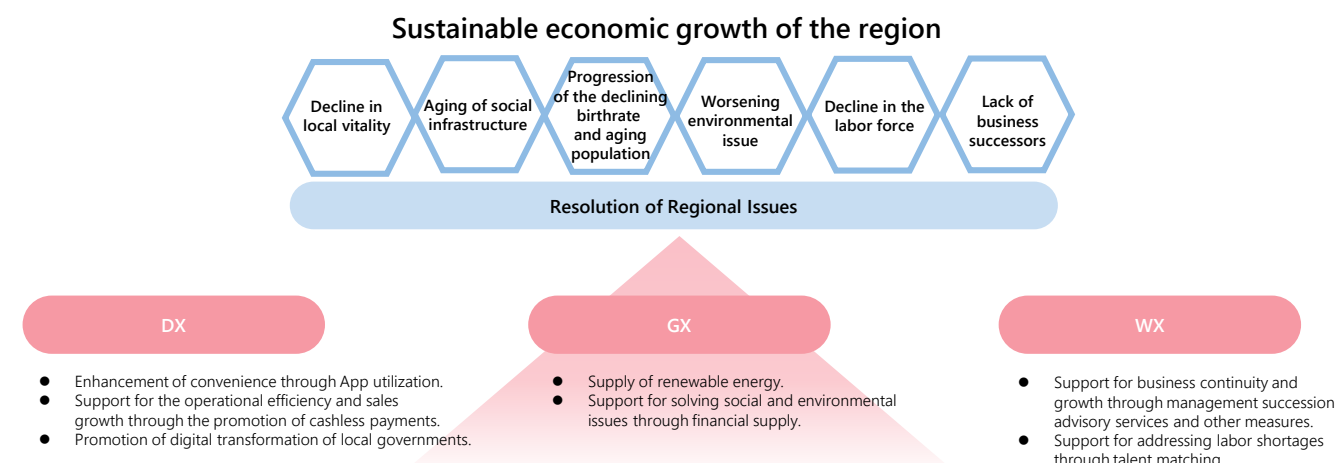
### ● For customers

Through this management consolidation, a financial group with an overwhelming customer base in Chiba Prefecture will be created. For individual customers, we will provide more convenient and user-friendly services through the mutual use of branches and ATMs, as well as cashless platforms and other channels. In addition, the advancement of marketing enables customers to receive various proposals in a timely and appropriate manner. For corporate customers, the Group will be able to respond to larger-scale transactions and enhance its ability to support clients' core businesses by leveraging the diverse know-how and information held by both Banks, thereby improving the quality of the solutions we provide. By establishing a framework that delivers deeper value through diverse and enriched points of contact with our customers, we will work toward creating the best customer experience.



### ● For region

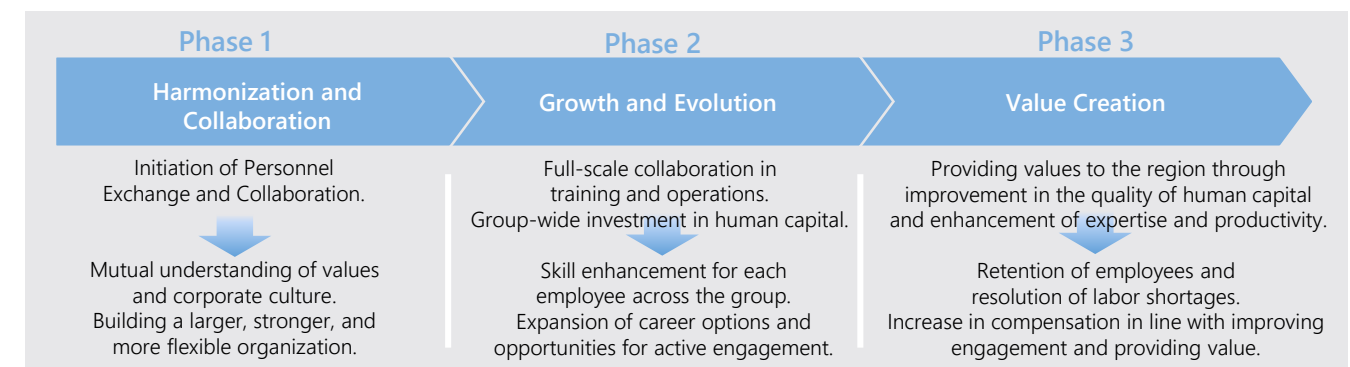
As the challenges facing regional communities become increasingly diverse and complex, we will combine the expertise of both Banks and work to resolve regional issues through multifaceted approaches in three key areas: DX (Digital Transformation), GX (Green Transformation) and WX (Work Transformation). Through these efforts, we will strive to help realize sustainable economic growth in our region.



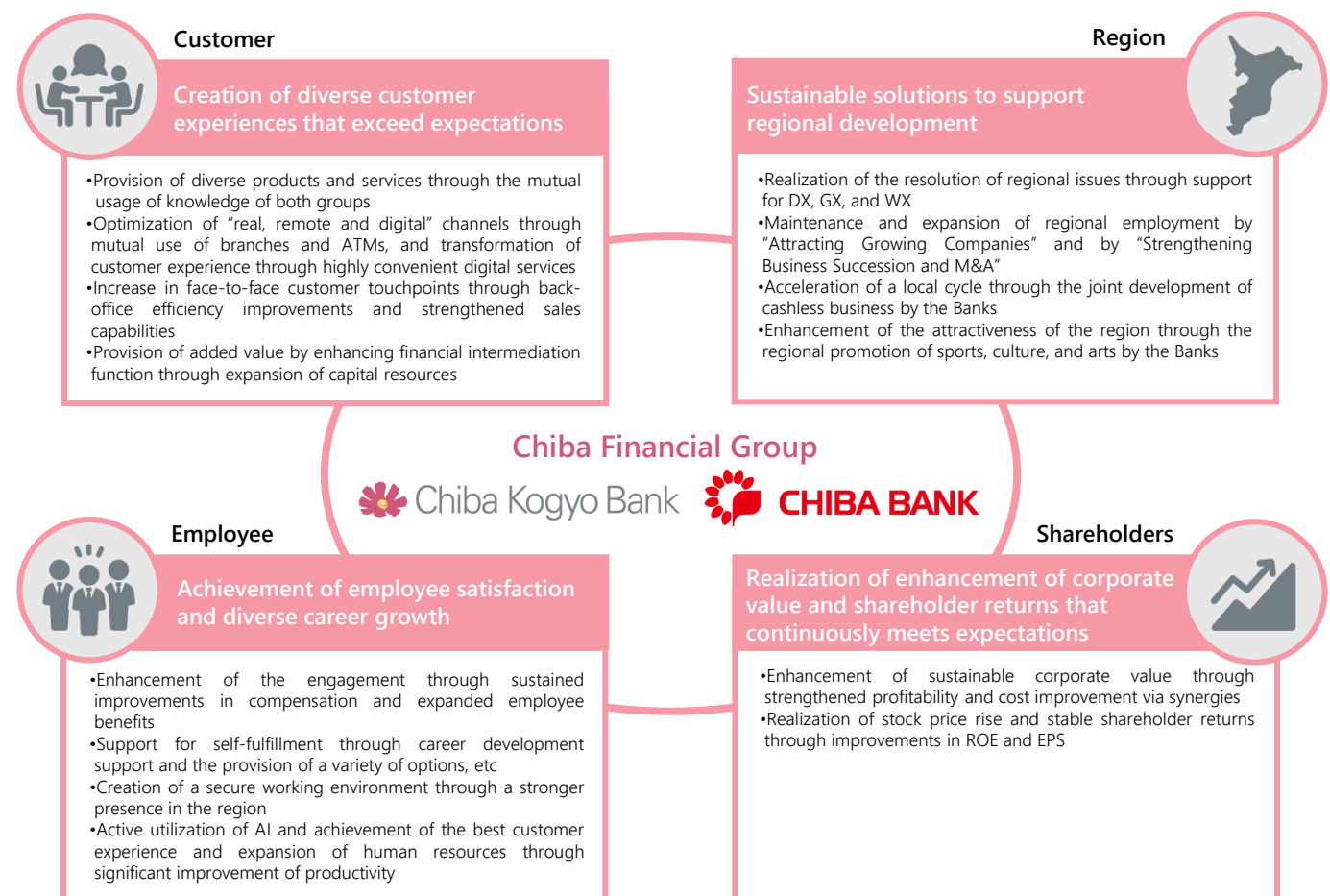
### ● For employees

While each Bank will continue to pursue its own human resource strategy, we will, as a unified group, progressively advance human capital management in three phases.

In Phase 1, "Harmonization and Collaboration," we will begin the initiation of personnel exchange and collaboration, deepening the mutual understanding of values and corporate culture. In Phase 2, "Growth and Evolution," we will undertake group-wide investment in human capital, leading to the expansion of career options and opportunities for active engagement for our employees. Finally, in Phase 3, "Value Creation," we will accelerate initiatives to reinvest the outcomes generated through the management consolidation into human capital, supporting the further growth of each employee. By doing so, we aim to create a virtuous cycle in which this strengthened human capital base leads to new value creation for our customers and for the region.



## Achievement of a cycle of value enhancement for stakeholders



# History of the Chiba Kogyo Bank

## 1952

### Established in response to locals

During the post-war reconstruction, the 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," in order to address the wartime financial control policy of one bank per prefecture, which had constrained access to finance for local SMEs. This founding spirit, embodied in our corporate philosophy and Purpose, continues to be passed down as part of the Bank's DNA.



Former head office

## 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)



Chiba Corgi

## 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 CHIBACOOL Co., Ltd. and Chibakogin Capital Partners Co., Ltd.  
Endorsed the recommendations of the TNFD  
2025 Establishment of a corporate purpose  
2026 Execution of definitive agreement regarding establishment of joint holding company between The Chiba Kogyo Bank, Ltd. and The Chiba Bank, Ltd.

## 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"

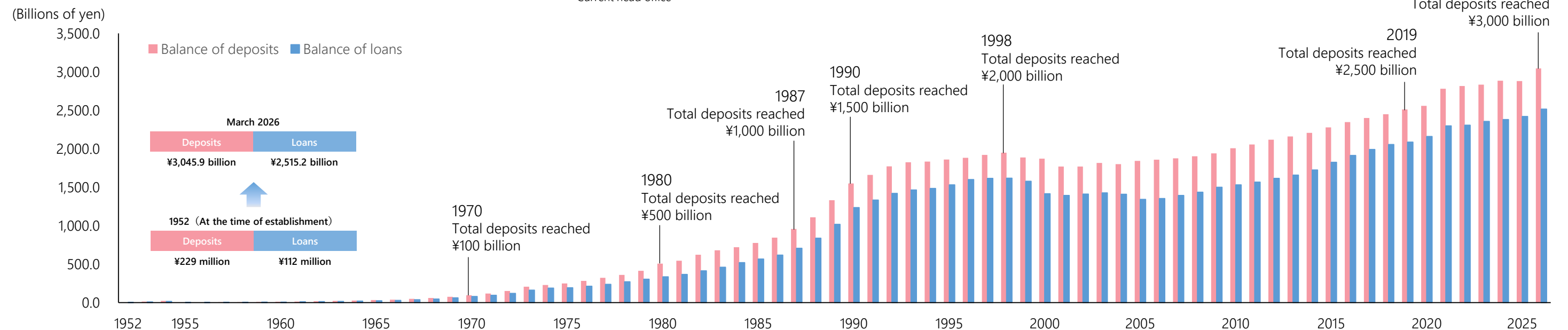


Current head office

## 2000's-2010's

### Challenge toward revitalization

2000 Injection of ¥60.0 billion of public funding  
2004 Established The Chiba Kogin "Cosmos 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)



# VALUE CREATION APPROACH

We place great importance on firmly strengthening our deposit base, while at the same time engaging in management that is disciplined and conscious of our cost of capital. Guided by our Long-Term Management Vision and Strategy, as well as our Medium-Term Management Plan, we describe how we intend to allocate and utilize our limited management resources efficiently in order to drive the sustainable enhancement of corporate value. In addition, sustainability initiatives are indispensable for the Bank Group to grow together with local communities. We explain how our steady non-financial initiatives are expected to lead to sound financial results over the long term.

25 Value Creation Process

27 Long-Term Management Vision and Strategy

29 Medium-Term Management Plan

31 Initiatives for Improving Corporate Value

35 Initiatives to Strengthen Our Deposit Base

37 Sustainability

41 Financial Highlights and Non-Financial Highlights

## Value Creation Process

### Corporate Purpose

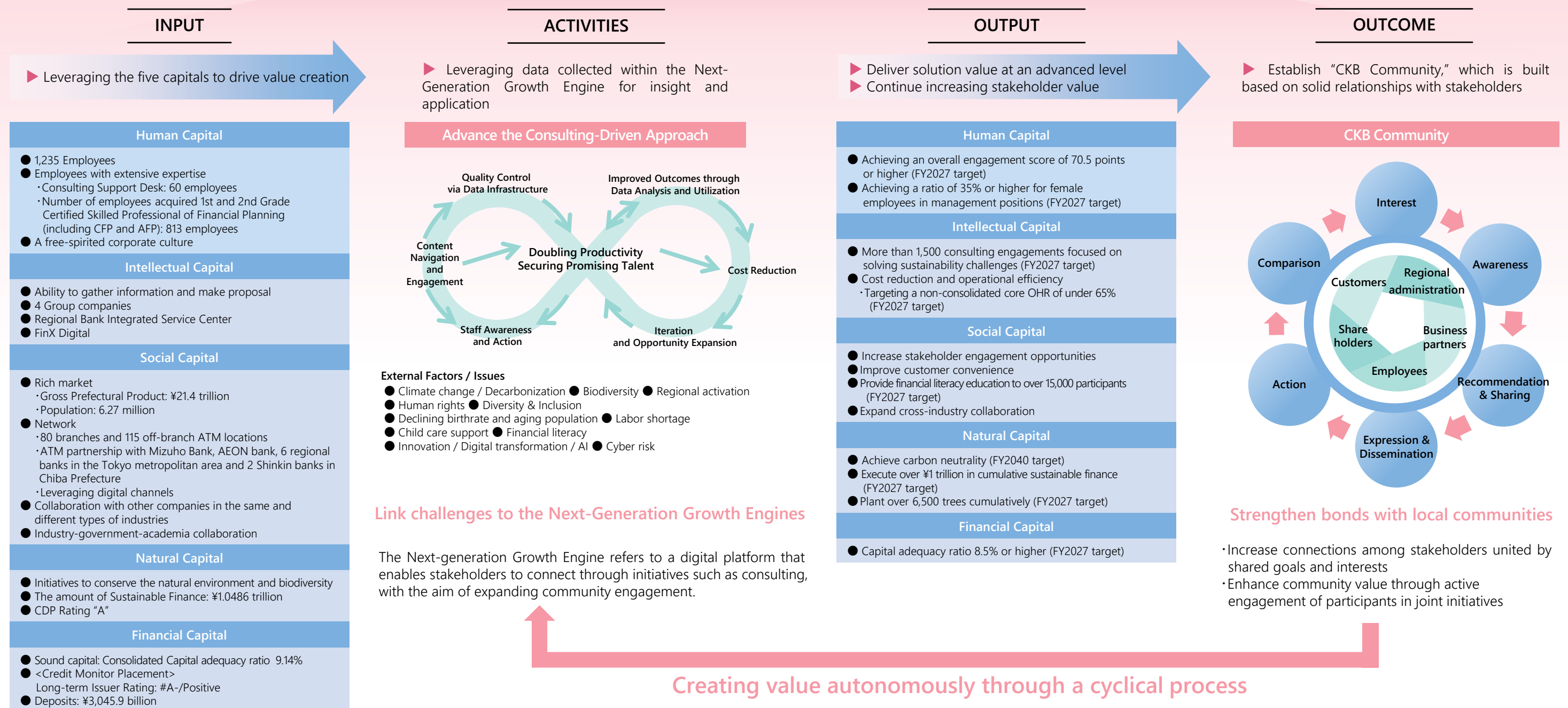
Create a thousand happinesses by always being there for our customers and community.  
Today, and for every tomorrow.

### Long-Term Management Vision

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

### Medium-Term Management Plan

Design Happiness Kizuna Project 2028 ~Path to Evolution~



## Long-Term Management Vision and Strategy

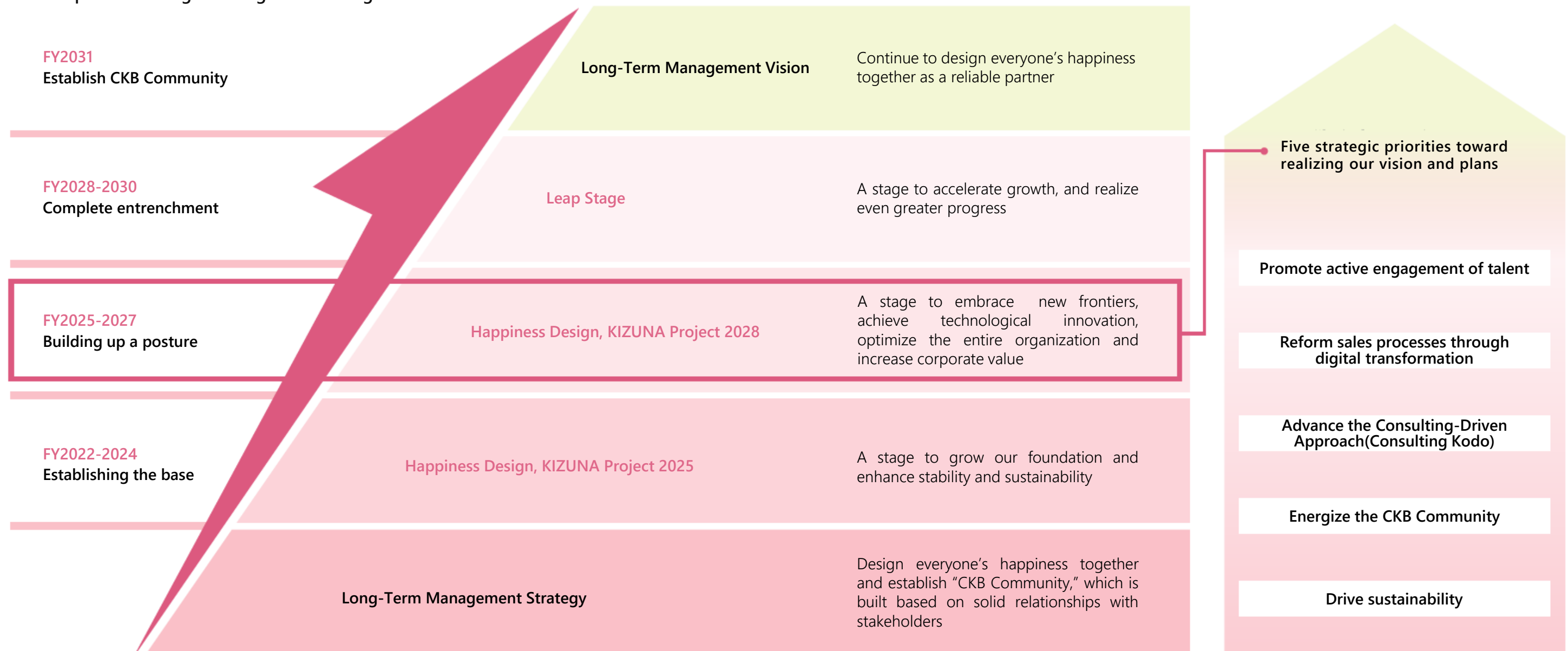
The Bank has set forth a Long-Term Management Vision: "Continue to design everyone's happiness together as a reliable partner." While we continue to adapt to changing times and to the increasingly diverse needs of our customers, we remain committed to their fundamental and enduring desire to "be happy."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

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 the 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 officers and 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 the Bank Group's influence in the region and continue to grow as a preferred and trusted choice.

|                                       |                                                                                                                                                  |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Long-Term Management Vision</b>    | Continue to design everyone's happiness together as a reliable partner                                                                           |
| <b>Long-Term Management Strategy</b>  | Design everyone's happiness together and establish "CKB Community," which is built based on solid relationships with stakeholders                |
| <b>Designing Happiness</b>            | Sharing diverse potential needs that bring happiness to customers as a reliable advisor, and continuing to accompany them toward the realization |
| <b>The Bank Group we aspire to be</b> | A bank group that continues to be chosen, with an absolute presence indispensable to the area and our customers                                  |

### Roadmap for achieving the Long-Term Management Vision

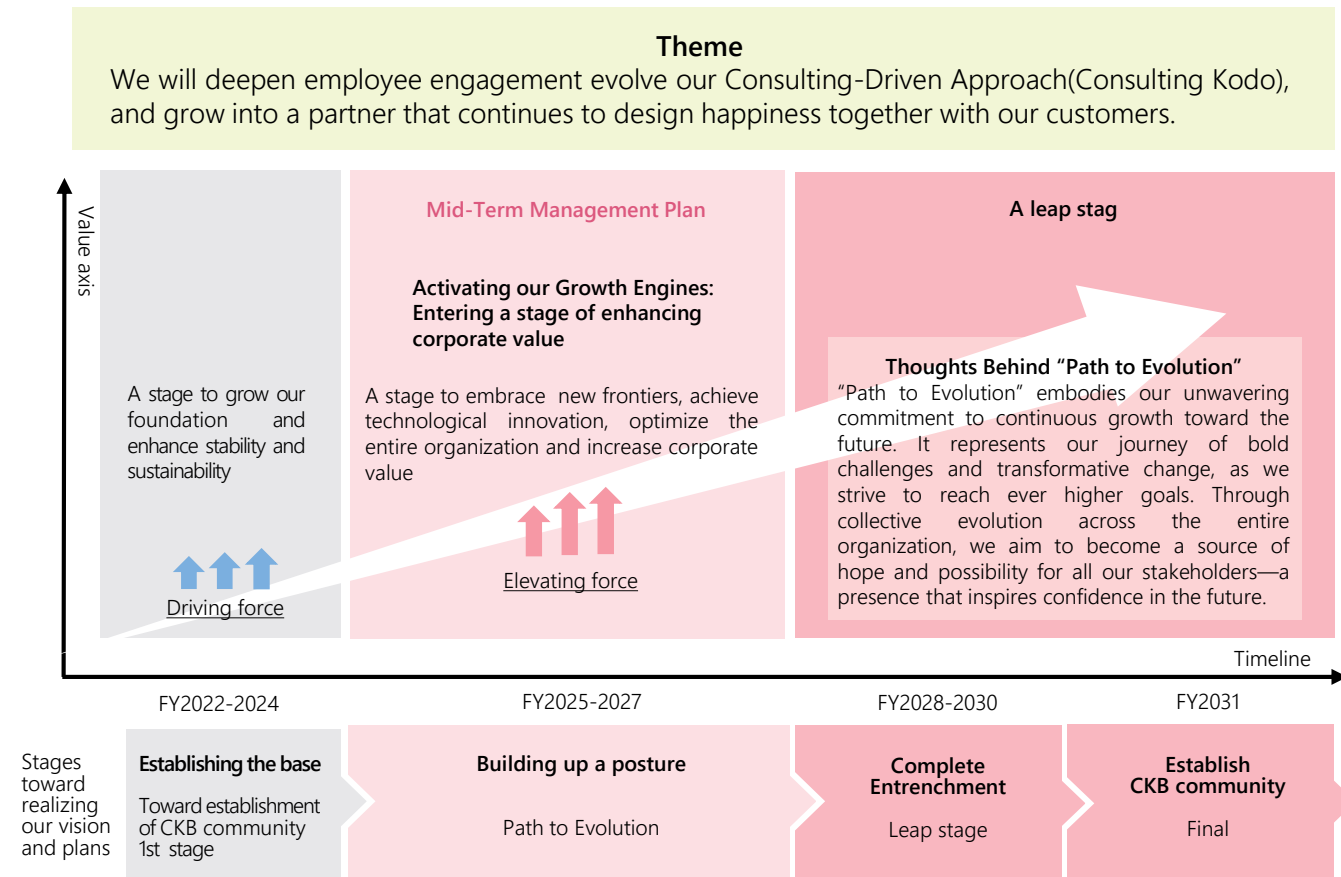


## Medium-Term Management Plan

### Happiness Design, KIZUNA Project 2028

~ Path to Evolution ~

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



### Overview of the Medium-Term Management Plan

Under our Medium-Term Management Plan, "Happiness Design, KIZUNA Project 2028 ~Path to Evolution~," the Bank Group aims to further enhance employee engagement. Engagement is a source of organizational vitality and a key factor in driving efficiency and creativity. With 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 are implementing initiatives across five strategic priorities. By fostering a corporate culture of "always anticipating change and taking swift, bold action," we seek to increase the value we provide to our region and our customers, and thereby enhance the Bank's corporate value.

We monitor employee engagement through an annual engagement survey. We assess the status of engagement using an overall engagement score, defined as the average response to questions regarding attachment to one's current job, the Bank and workplace. We have set a target overall engagement score of 70.5 points or higher by fiscal 2027. By strengthening mechanisms that reflect employees' views in management, we will continue working to improve engagement.

### Progress under the Medium-Term Management Plan

Despite significant changes in the external environment, including rising interest rates, we maintained stable growth and delivered strong results. Consolidated profit amounted to ¥8.6 billion, an increase of 15.4% year on year. Most of our other key management indicators and sustainability metrics were broadly in line with the plan, and we regard the overall progress as favorable.

### Outlook

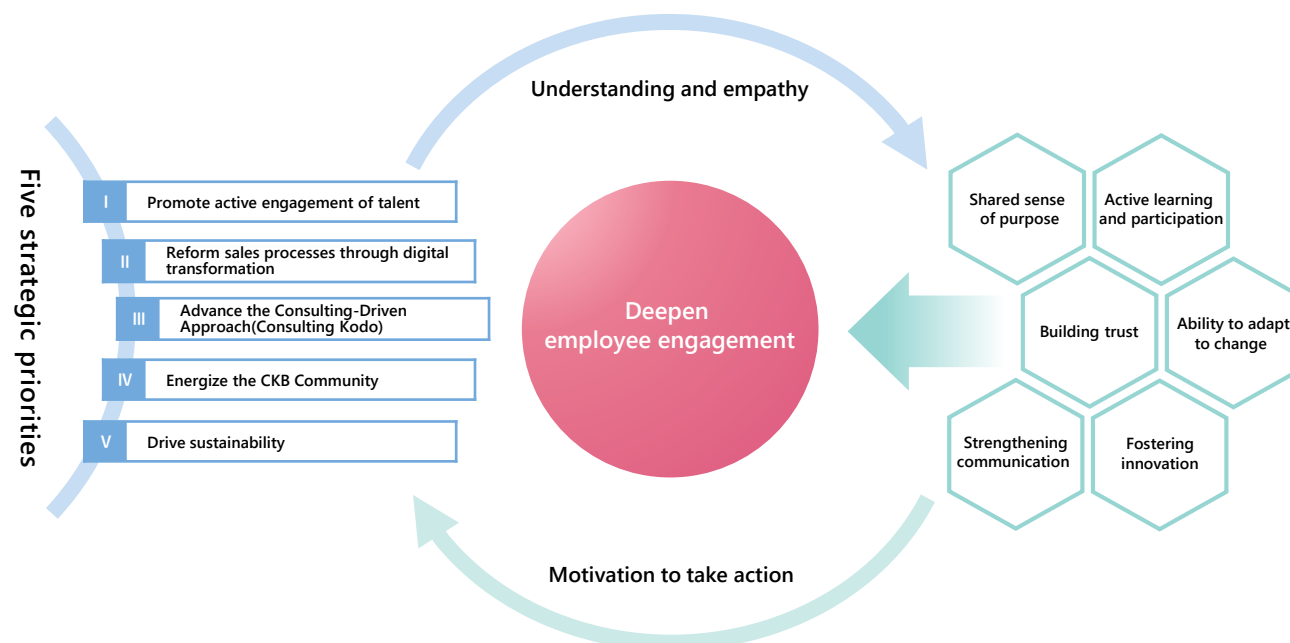
By having all officers and employees work together to implement the Medium-Term Management Plan, we aim to realize our Long-Term Management Vision of "Continue to design everyone's happiness together as a reliable partner," and to promote the sustainable growth and enhancement of corporate value for both our stakeholders and the Bank.

Reflecting these initiatives, for the fiscal year ending March 31, 2027, we forecast consolidated ordinary profit of ¥14.6 billion and consolidated profit of ¥9.6 billion. On a non-consolidated basis for the Bank, we forecast ordinary profit of ¥14.2 billion and profit of ¥9.3 billion.

| Management indicators |                                     | As of the end of March 2026 | Target level for FY2027 |
|-----------------------|-------------------------------------|-----------------------------|-------------------------|
| Profitability         | Consolidated profit                 | ¥8.6bn                      | ¥11.0bn or higher       |
|                       | Consolidated ROE (common stock)     | 5.1%                        | 7% or higher            |
|                       | Consolidated RORA (common stock)    | 0.4%                        | 0.5% or higher          |
| Efficiency            | Non-consolidated core OHR           | 65.9%                       | Under 65%               |
| Soundness             | Consolidated capital adequacy ratio | 9.1%                        | 8.5% or higher          |
|                       | Ratio of issued preferred share     | 23.6%                       | Under 20%               |

| Sustainability goals |                                                                         | As of the end of March 2026 | Target level for FY2027 |
|----------------------|-------------------------------------------------------------------------|-----------------------------|-------------------------|
| Materiality 1        | Sustainable finance                                                     | ¥1.0486tn                   | ¥1.0tn or higher        |
|                      | Environmental finance                                                   | ¥120.8bn                    | ¥200bn or higher        |
|                      | Number of sustainability consulting cases                               | 1,292                       | 1,500 or higher         |
| Materiality 2        | Ratio of female employees in leadership positions                       | 37.8%                       | Maintain 35% or higher  |
|                      | Overall engagement score                                                | 71.1 points                 | 70.5 points or higher   |
|                      | Number of participants in financial literacy programs                   | 14,790                      | 15,000 or higher        |
| Materiality 3        | Reduction in CO <sub>2</sub> emissions (Scope1, 2)<br>Base year: FY2019 | (48)%                       | (45)% or more           |
|                      | Cumulative number of trees planted                                      | 6,350                       | 6,500 or higher         |

Notes: Actual results are preliminary figures as of June 2026.



# Initiatives for Improving Corporate Value

## Message from the officer in charge of finance

## Message



Enhancing corporate value through balance sheet expansion, advancement of our earnings structure, and improved capital efficiency.

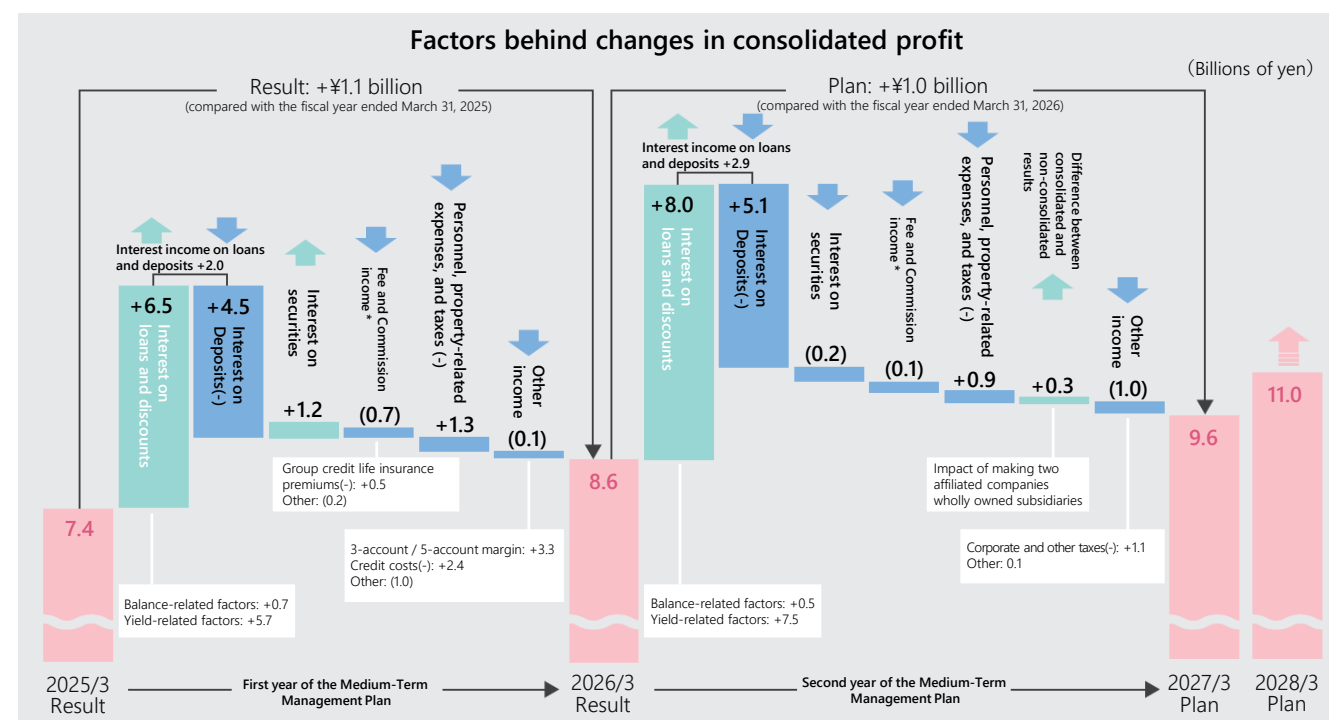
**JUNJI NAKAMURA** Director, Managing Executive Officer

### Basic approach to our financial strategy for enhancing corporate value

To date, the Bank has consistently focused on rigorous risk asset control and on improving returns relative to risk-weighted assets, as well as capital profitability. We have also worked to build a stable earnings base, with fee and commission income as a key pillar. In the current phase of rising interest rates, and in light of the market environment going forward, we recognize that expanding interest income by effectively utilizing our balance sheet will be an important theme for enhancing corporate value. Leveraging our strength in robust local funding demand, the Bank will pursue balance sheet expansion, advancement of our earnings structure, and improvement in capital efficiency, thereby achieving sustainable enhancement of corporate value while remaining closely aligned with the needs of our region.

### Earnings structure

From the fiscal year ended March 31, 2026, increases in interest on loans and discounts, in addition to fee and commission income, have become a major driver of growth in core business profit. For the fiscal year ending March 31, 2027, we expect consolidated profit to increase by ¥1.0 billion, primarily due to higher interest on loans and discounts. Building on the growth in interest income, we will further strengthen our Consulting Kodo and aim for continued growth together with our customers.



### Expansion of the balance sheet and strengthening profitability

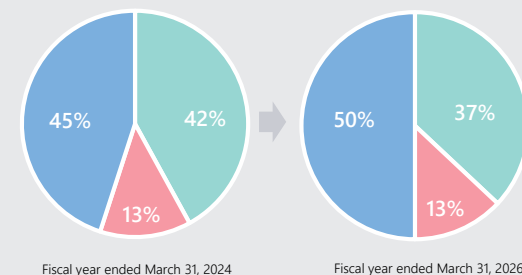
The Bank's business base is adjacent to the Tokyo metropolitan area and is characterized by strong loan demand. We maintain a high loan-to-deposit ratio close to 80%, leaving ample room to further grow our balance sheet. In SME lending in particular, we are focusing on expanding consulting income that does not entail additional risk-weighted assets, and we will continue initiatives that help improve RORA at the individual borrower level. By improving yields as interest rates rise, enhancing returns relative to risk-weighted assets, and expanding our balance sheet in terms of loans, deposits and other assets, we aim to further strengthen our profitability.

(instance □ page 55 ► Value Support Operation, Consulting Services)

### Loan portfolio

Rising share of variable-rate loans, increasing sensitivity to interest rate hikes

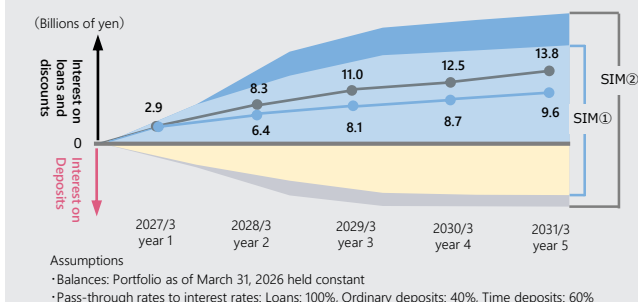
Short prime rate-linked Market interest rate-linked Fixed interest rate



### Interest rate rise simulation

(compared with results for the fiscal year ended March 31, 2026)  
Net interest income on loans and deposits (line graph)

SIM①: Policy rate → raised to 1.00% in year 1, and to 1.25% from year 2 onward  
SIM②: Policy rate → raised to 1.00% in year 1, and to 1.50% from year 2 onward



### Balance sheet structure as of March 31, 2026

| Assets                      |                     | Liabilities         |                      |
|-----------------------------|---------------------|---------------------|----------------------|
|                             | (Billions of yen)   |                     | (Billions of yen)    |
| Loans                       | 2,515.2 (YoY +94.9) | Deposits            | 3,045.9 (YoY +166.4) |
| Loans to SMEs               | 1,391.2 (YoY +55.2) | Individual deposits | 2,225.2 (YoY +77.4)  |
| Loans to large corporations | 327.2 (YoY +48.5)   | Corporate deposits  | 780.3 (YoY +61.9)    |
| Loans to individuals        | 796.7 (YoY (8.8))   | Other deposits      | 40.3 (YoY +27.0)     |
| Securities                  | 590.7               | Other liabilities   | 141.9                |
| Other assets                | 264.4               | Equity              | 182.5                |

#### Loan strategy: Strengthening high-RORA business loans

- Enhancing our Value Support Operation
- Addressing the five major categories of demand, etc.

#### Deposit strategy: Expanding sticky individual deposits

- Strengthening life plan proposals and digital channels
- Expanding the CKB Community, etc.

#### Securities strategy: Managing risk on the premise of investing surplus funds, while securing sustainable and stable earnings

Note: RORA = Interest on loans ÷ risk-weighted loan assets at fiscal year-end

### Strengthening our deposit base and promoting ongoing customer relationships

In the past, the costs associated with increasing deposits could be kept under control. Today, however, competition to attract deposits has intensified, requiring higher costs. Moreover, deposits acquired primarily through interest rate competition are highly prone to outflows if other banks offer higher rates, making it essential to build a stable deposit base from a medium- to long-term perspective.

At the Bank, we are expanding our smartphone app, which incorporates functions in non-financial service areas, to create opportunities to begin relationships with customers with whom we previously had little or no contact. In addition, by engaging in dialogue to develop life plans together with our customers, we are working to accumulate more "sticky" deposits. These efforts also serve to deepen our relationships with customers in our local communities.

(instance □ page 35 ► Initiatives to Strengthen Our Deposit Base)

### Trends in expenses and core OHR

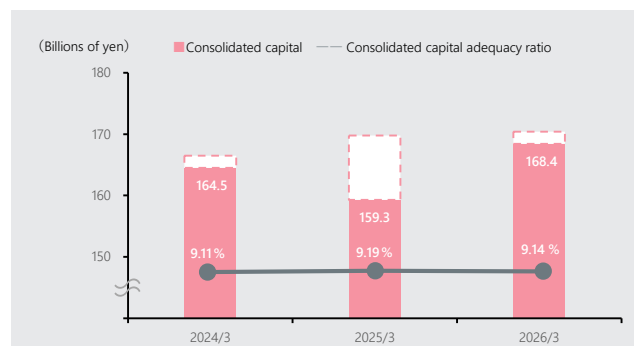
The Bank has been working to reduce costs by improving operational efficiency, including the digitalization of branch counter operations. At the same time, however, wage increases aimed at enhancing employee engagement and securing talented personnel, investments in DX (digital transformation), and higher costs associated with rising prices led to an increase in expenses of ¥1.3 billion year on year. Going forward, we will continue to make the investments necessary for future growth, while strengthening our profitability and working to reduce our expense ratio, including core OHR.



## Initiatives for Improving Corporate Value

### Trends in capital and risk-weighted assets

As of March 31, 2026, consolidated capital amounted to ¥168.4 billion, an increase of ¥9.0 billion year on year, and the consolidated capital adequacy ratio was 9.14%, down 0.05 percentage points from the previous fiscal year. This was mainly due to an increase in risk-weighted assets, reflecting growth in loan balances and higher risk weights on equity holdings.

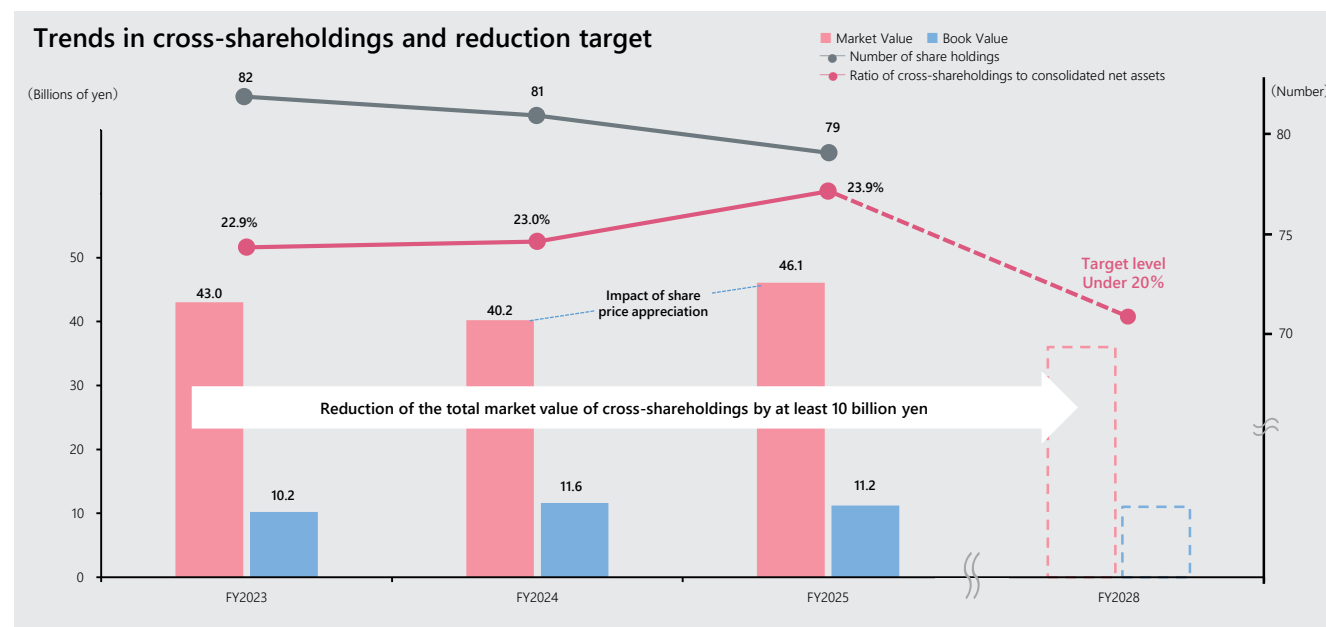


|        |           |                                                                                          |
|--------|-----------|------------------------------------------------------------------------------------------|
| FY2023 | Sep. 2023 | Cancellation of 500,000 shares of Class 2 Preferred Stock (¥2.0bn)                       |
| FY2024 | May 2024  | Cancellation of 171,500 shares of 1st Series of Class 7 Preferred Stock (approx. ¥8.5bn) |
|        | Aug. 2024 | Cancellation of 500,000 shares of Class 2 Preferred Stock (¥2.0bn)                       |
| FY2025 | Oct. 2025 | Cancellation of 500,000 shares of Class 2 Preferred Stock (¥2.0bn)                       |

|                      |                                                           | (Billions of yen) |         |        |
|----------------------|-----------------------------------------------------------|-------------------|---------|--------|
| Consolidated         |                                                           | 2025/3            | 2026/3  | Y on Y |
| Capital              |                                                           | 159.3             | 168.4   | 9.0    |
|                      | Shareholders' equity and related instruments              | 151.8             | 165.9   | 14.1   |
|                      | General allowance for doubtful accounts                   | 1.8               | 2.0     | 0.2    |
|                      | Eligible legacy non-cumulative perpetual preferred shares | 8.0               | 6.0     | (2.0)  |
|                      | Regulatory adjustments and deductions                     | (2.3)             | (5.6)   | (3.2)  |
| Risk-weighted assets |                                                           | 1,732.1           | 1,840.9 | 108.8  |

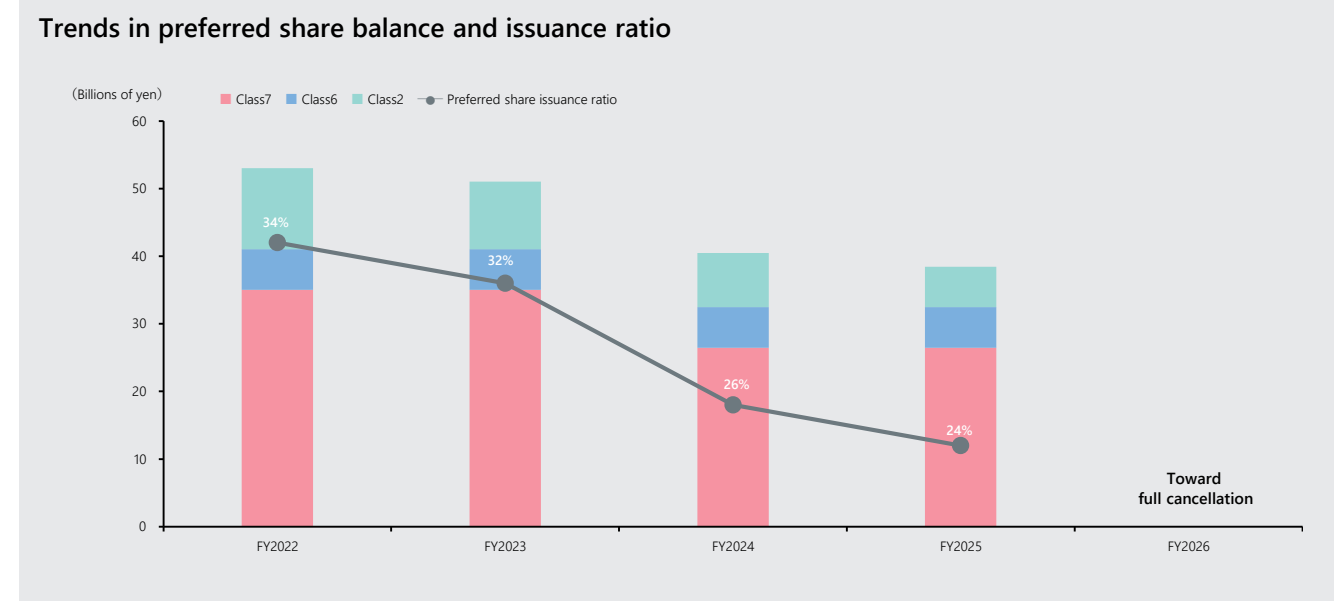
### Reduction of cross-shareholdings

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 compared with the level at the end of March 2024 by fiscal 2028, and to lower the ratio of cross-shareholdings to consolidated net assets to under 20%. We intend to redeploy the capital freed up through this reduction into loans to local small and medium-sized enterprises, thereby contributing to the revitalization of the regional economy while at the same time strengthening the Bank's earnings base.



### Reduction of issued preferred shares

In October 2025, we repurchased approximately ¥2.0 billion of Class 2 Preferred Shares, and in April 2026 we repurchased approximately ¥24.0 billion of First Series of Class 7 Preferred Shares. With a view to the establishment of the Joint Holding Company with The Chiba Bank, Ltd. in April 2027, we plan to cancel all outstanding preferred shares by the end of fiscal 2026.



### Dividends

The Bank's basic policy is to secure sound management by accumulating retained earnings and strengthening capital, while at the same time striving to provide stable and sustainable dividends.

With respect to dividends on common shares, taking into account the planned cancellation of preferred shares and our solid earnings outlook, we have raised our dividend forecast for the fiscal year ending March 31, 2027 by ¥10 per share from the previous fiscal year, to ¥20 per share.

|                   | Annual dividends per share | Profit attributable to owners of parent |
|-------------------|----------------------------|-----------------------------------------|
| 2025/3            | ¥10.0                      | ¥7.4bn                                  |
| 2026/3            | ¥10.0                      | ¥8.6bn                                  |
| 2027/3 (Forecast) | ¥20.0                      | ¥9.6bn                                  |

### Engagement with institutional investors and analysts

In fiscal 2025, institutional investors and analysts showed particularly strong interest in the following topics. Below we summarize the main opinions and questions we received, together with the Bank's views and how these have been reflected in our financial strategy and responses. Feedback obtained through these dialogues is shared with officers, the IR department and relevant divisions, and is discussed in a coordinated manner.

| Main opinions and questions raised through dialogue                          | Our views and reflections in financial strategy / responses                                                                          |
|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| Management consolidation with The Chiba Bank                                 | □ P17 ▶ Strengthen regional financial capabilities by complementing each Bank's strengths and networks                               |
| Business strategy and earnings outlook in a rising interest rate environment | □ P31 ▶ Expand the balance sheet, increase loans while securing the deposit base, and grow core business profit                      |
| Roadmap for reducing cross-shareholdings and preferred shares                | □ P33 ▶ Clarify our plans for the early reduction of cross-shareholdings and the full cancellation of preferred shares               |
| Use of the capital freed up and shareholder returns                          | □ P34 ▶ Allocate the capital freed up to growth investment in the region, while also enhancing shareholder returns such as dividends |

Going forward, we will continue to manage our business with a clear awareness of our cost of capital, while further enhancing the quality of our dialogue so as to earn even greater recognition from the market.

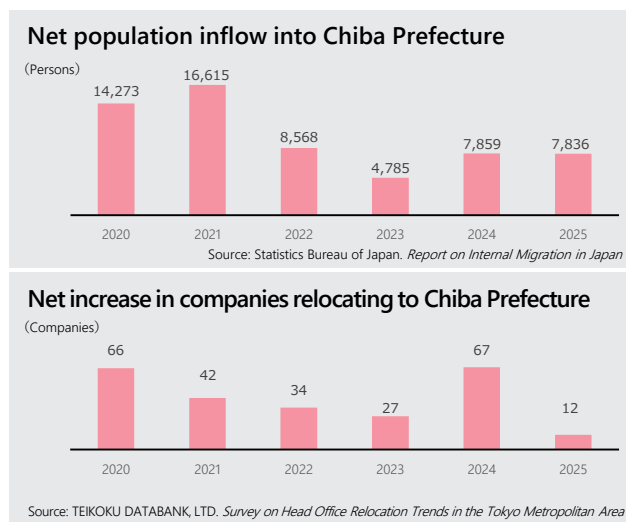
## Initiatives to Strengthen Our Deposit Base

The Bank is pursuing a management approach that balances improvements in both profitability and capital efficiency. The foundation for this approach is the establishment of a stable deposit base rooted in our local communities. Strengthening deposits is not merely about quantitative expansion. It also creates multifaceted value by helping to contain funding costs, secure capacity for lending and investment, generate customer touchpoints that lead to non-interest income, and increase our regional market share.

### Regional characteristics

Chiba Prefecture, our principal operating area, enjoys a geographic advantage as it is adjacent to the Tokyo metropolitan area, and has recorded net population inflows for more than ten consecutive years. For the Bank, this represents a favorable opportunity to expand retail transactions, as financial needs diversify and grow in line with customers' life stages.

At the same time, the Prefecture continues to see a net inflow of companies, recording a net increase of 67 firms in 2024, the highest in Japan. Approximately 99.8% of companies in Chiba Prefecture are SMEs, and demand is strong for financial services closely tied to corporate activities, including day-to-day settlements, cash management and capital investment. Accordingly, we also see solid potential for expanding stable corporate business.

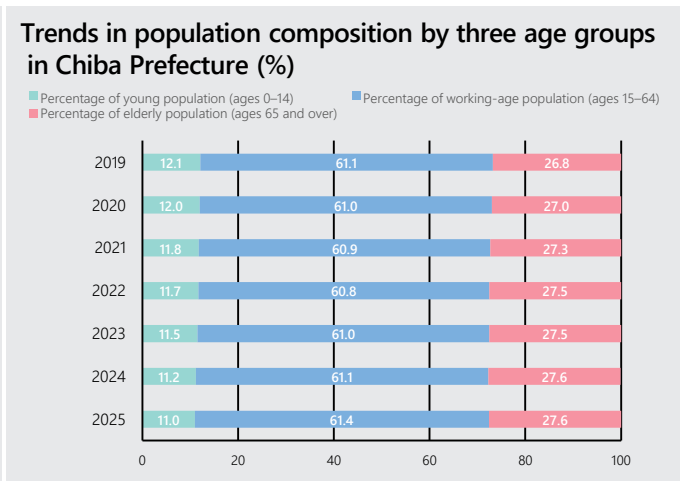
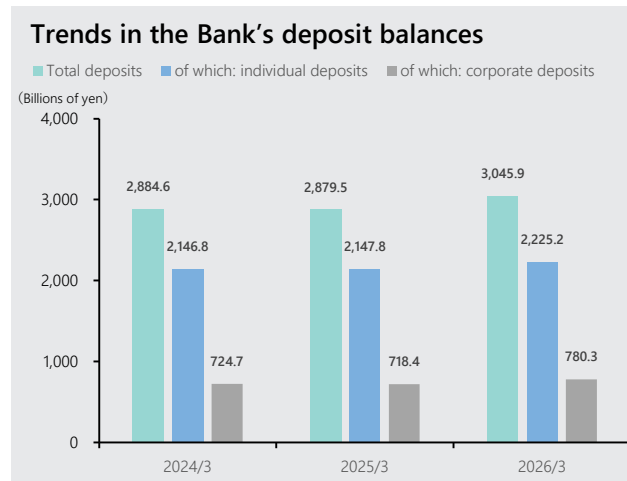


### Challenges in light of changes in the external environment

In order to strengthen our deposit base, it is essential to respond appropriately to challenges arising from changes in the external environment. In recent years, high-interest campaigns by internet banks have become commonplace, and customer preference for higher interest rates has increased. As a result, we are expected to provide value that does not rely solely on interest rate competition. In addition, when compared with financial institutions that operate extensive branch networks over a wide area, the relatively limited number of our physical contact points can be a challenge. This makes it increasingly important to enhance convenience through the use of digital channels and to focus the role of branches on specialized, face-to-face consultations that only in-person interaction can provide.

Furthermore, in some parts of Chiba Prefecture, people aged 65 and over already account for more than 40% of the population, and a structural issue has emerged whereby deposits tend to flow out to other major metropolitan areas when inheritance occurs. As demographic trends change, our customers' life stages are diversifying, and needs related to wealth transfer and business succession are becoming even more pronounced. This requires responses from a long-term perspective, such as expanding household-based relationships and providing more specialized solutions.

By squarely addressing these challenges and implementing measures tailored to the realities of our region, the Bank aims to establish a sustainable deposit base.



### Product lineup that shares the value of creating the region's future together

Leveraging our strengths as a regional bank, we have expanded a lineup of time deposit products that have an impact-investment aspect for our local communities—for example, time deposits that support local professional sports teams together with their fans, and time deposits that lead to donations to regional charities. By offering such products, we shorten the psychological distance between the Bank and our customers and increase deposit “stickiness” through transactions that resonate with them. These products go beyond simple financial transactions to share the value of “creating the future of our region together,” and they contribute to strengthening our deposit base in a way that does not rely solely on interest rate competition.

(instance □ page 64 ▶ Initiatives to address social issues through the sale of time deposits)



Lineup of time deposits that support professional sports teams based in Chiba Prefecture

Marines Supporters Time Deposit  
(Chiba Lotte Marines – baseball)

GO! JETS! Support Time Deposit  
(Chiba Jets Funabashi – basketball)

Orca Kamogawa FC Support Time Deposit  
(Orca Kamogawa FC – soccer)

### Expanding household-based relationships

Even when customers experience life events such as inheritance, we are working to strengthen long-term relationships that extend across multiple generations. To this end, the Bank has introduced products that offer incentives such as preferential interest rates to family members referred by existing customers and to those who inherit deposits and savings. Through these products, we are building a framework that enables us to understand the financial needs of entire households and to make proposals tailored to each life stage.

By broadening transactions within families, we not only expect to secure more stable deposit balances, but also to further reinforce our role as a regional financial institution that remains closely involved in our customers' lives over the long term.



### Hybrid channels combining digital and face-to-face services to build the next-generation customer base

Building long-term relationships with customers across a wide range of age groups, including younger generations, is a critical theme for stabilizing our deposit base over the long term. In addition to campaigns encouraging young customers to open deposit and NISA accounts, we are working to expand points of contact so that customers feel closer to the Bank. We are doing this by enhancing the convenience of digital channels such as the Chiba Kogin app and by strengthening our consultation framework to provide support tailored to each customer's life stage.

(instance □ page 60 ▶ Expanding and deepening customer relationships through the integration of digital channels and face-to-face services)

### Building a one-stop framework to meet sophisticated customer needs

In light of the rapidly progressing decline in birthrate and aging of the population, we are strengthening our ability to respond to consultations on asset succession and real estate. We are building a one-stop framework that enables us to address highly specialized needs, including proposals for inheritance planning, will trusts, real estate, and business succession.

This approach allows us to build long-term relationships based on a comprehensive view of each customer's overall assets, creating a virtuous cycle that ultimately contributes to maintaining and expanding deposit balances.

(instance □ page 59 ▶ Life plan proposals)

(instance □ page 60 ▶ Establishment of a Wealth Management Team)

# Sustainability

As a financial institution rooted in the local community, we believe that realizing the sustainability of Chiba Prefecture is directly linked to the long-term growth and development of the Bank Group and our stakeholders. Starting from our corporate philosophy, “Moving Forward with the Region, with Heartfelt Kindness Toward Customers,” and our Purpose, “Create a thousand happinesses by always being there for our customers and community. Today, and for every tomorrow,” we are clarifying the role we should play as a company that both endures and grows together with the region, and are working to address social issues while creating new business opportunities. In this chapter, we present the Bank Group’s approach to sustainability and the framework that underpins our value creation. For details on specific initiatives, please refer to the chapter on the Medium-Term Management Plan.

(instance □ page 63 ▶ V. Drive Sustainability)

## Governance

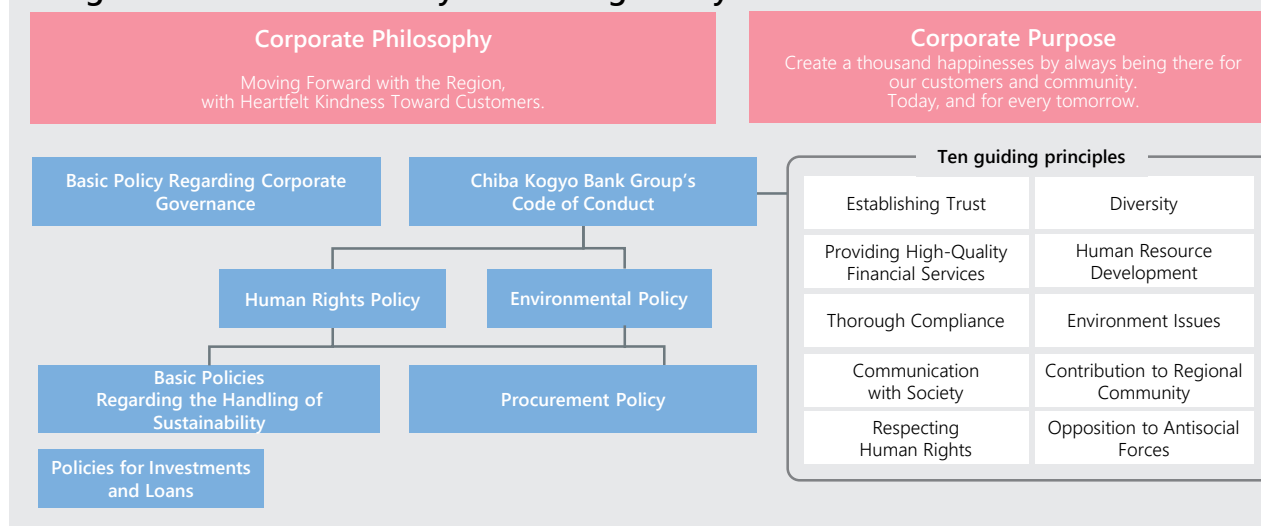
The Bank Group positions sustainability as one of its key management priorities and has established a governance framework for sustainability based on both its “Policy and Guidelines for Sustainability Initiatives” and its “Sustainability Promotion Structure.” Through this framework, we are working to contribute to the sustainable development and prosperity of the regional economy, industry and society.

### ● Policies and guidelines for sustainability initiatives

Under our corporate philosophy and Purpose, the Bank Group promotes sustainability management on a Group-wide basis. To this end, we have established a framework of sustainability-related rules and regulations and have adopted various policies and guidelines for our initiatives. For details of these policies and guidelines, please refer to the Bank’s website.

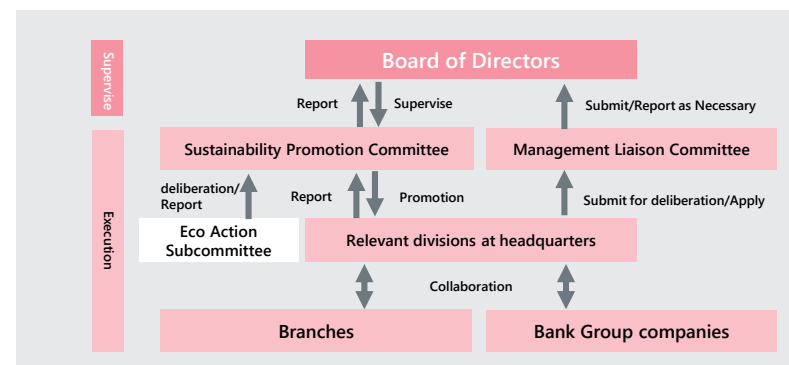
<https://www.chibakogyo-bank.co.jp/sustainability/about/policies/>

### Diagram of the sustainability-related regulatory framework



### ● Sustainability promotion structure

With respect to sustainability initiatives within the Bank Group, execution is led by the Sustainability Promotion Committee, chaired by the President, which reports regularly to the Board of Directors to ensure effective governance.



The Sustainability Promotion Committee is, in principle, convened at least once every quarter. It deliberates and decides on matters related to the promotion of sustainability and the progress of initiatives, covering environmental issues such as climate change and biodiversity, as well as social topics including human capital and regional revitalization.

In addition, under the Sustainability Promotion Committee we have established the Eco Action Subcommittee, which manages and promotes a wide range of environmental conservation activities across the Bank Group. Together with head office divisions, branches and the Bank Group companies, this execution framework enables us to advance sustainability initiatives in a coordinated manner.

### ● Sustainability Promotion Committee Meeting status in fiscal 2025

| The date of meeting                     | Main deliberation and reporting items                                                                        |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------|
| The 16th committee<br>May 19, 2025      | ・Deliberation on the content of non-financial disclosures and measures to promote environmental conservation |
| The 17th committee<br>September 1, 2025 | ・Deliberation on sustainability promotion measures for customers                                             |
| The 18th committee<br>December 18, 2025 | ・Study session led by NTT DATA Corporation on achieving net-zero GHG emissions for society as a whole        |
| The 19th committee<br>March 16, 2026    | ・Deliberation and reporting on initiatives for the next fiscal year and responses to SSBJ standards          |

### ● Initiatives to enhance sustainability literacy

To improve sustainability literacy among the Bank’s officers, we invite external experts to hold study sessions.

In fiscal 2025, we hosted a session led by NTT DATA Corporation on the theme of achieving net-zero GHG emissions for society as a whole, which provided an opportunity for meaningful discussion and exchange of views. Going forward, we will continue working to enhance sustainability literacy not only among officers but across the entire Bank Group.



### ● 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 climate-related sustainability KPIs into our performance-based compensation framework, linking monetary rewards to the achievement of specific climate-related goals. These KPIs include the volume of sustainable finance executed and the reduction of CO<sub>2</sub> emissions, both of which reflect our commitment to addressing environmental issues through measurable action.

## Risk management

We recognize a range of risks, including the impacts of climate change, loss of biodiversity, and threats to the sustainability of human capital management. Climate-related risk is viewed not as a new, standalone risk category, but as a “risk driver” that can trigger or amplify risks within existing categories that have long been identified and managed, and that can have a significant impact on the Bank Group’s management strategy and financial plans. We also recognize human-related risks, such as loss or outflow of personnel, declining morale, and inadequate human resource development, which can adversely affect management. By taking appropriate

measures, we seek to minimize losses and improve operational efficiency.

In addition, for businesses to which we actively extend financing and investment, as well as those to which we, in principle, do not, we have established and disclosed our Policies for Investments and Loans. Through responsible investment and financing in line with these policies, we work together with customers who are addressing environmental and social challenges, and as a regional financial institution we strive to contribute to the realization of a sustainable society.

# Sustainability

## Strategy

### ● Key Sustainability Priorities (Materiality) and setting 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 the Bank Group and our stakeholders. Issues such as population decline, changes in industrial structure and the deepening impacts of climate change pose significant risks not only to the regional economy but also to our management strategy and financial plans. At the same time, these challenges generate investment needs and demand for management improvement among local companies, creating opportunities for the Bank Group to provide solutions such as finance and consulting.

Taking these risks and opportunities into account, and with the aim of helping Chiba further evolve into a shining region that future generations can take pride in, we have identified

areas among the Prefecture's challenges where the Bank Group's strengths can be most effectively leveraged to contribute to solutions. These have been consolidated into three Key Sustainability Priorities (Materiality).

In setting our materiality, we were guided by the strategic initiatives set out in the Chiba Prefectural Comprehensive Plan. We assessed each issue based on its potential impact on society and on the corporate value of the Bank Group. These evaluations were followed by active discussions led by our Sustainability Promotion Committee, including exchanges with outside directors, and final approval was obtained through deliberations at the Management Liaison Committee and the Board of Directors.

### ● Key Sustainability Priorities (Materiality) and setting process

#### Materiality1

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.



Initiatives that strengthen regional vitality—such as industrial promotion, enhancement of tourism resources and support for corporate growth—contribute to reinforcing the foundation of the regional economy. As the regional economy becomes more dynamic, demand grows for financing related to start-ups, business succession, capital investment and DX investment, as well as for consulting services to support management and business transformation. This expands opportunities for the Bank Group to provide solutions. Conversely, regional decline reduces the number of viable borrowers and increases credit costs, posing a risk of eroding the Bank Group's earnings base. Efforts to revitalize the region therefore simultaneously capture growth opportunities and mitigate these risks.

#### Materiality2

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.



By creating workplaces where employees find their work rewarding, fostering human resource development and supporting the spread of financial literacy, we contribute to nurturing talent in the region. This in turn enhances the competitiveness of local companies and stabilizes household finances, leading to more active corporate investment, consumer spending and asset formation. As a result, demand expands for a wide range of financial services, including corporate finance and asset management for individuals, thereby increasing the Bank Group's revenue opportunities. Furthermore, contributing to regional human resource development promotes higher organizational productivity, innovation and the creation of social capital, and ultimately strengthens the Bank Group's own human capital.

#### Materiality3

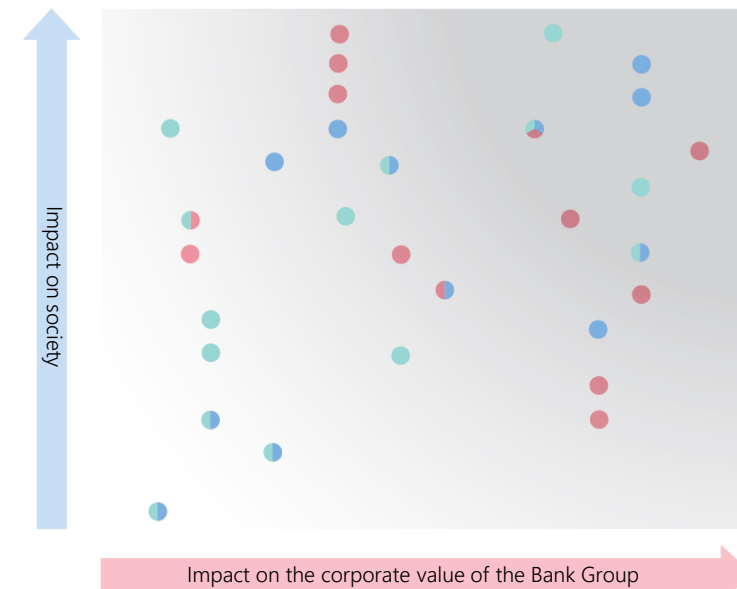
Building a safer, more secure Chiba

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.



Environmental issues threaten the business continuity of regional companies and represent major risks for financial institutions, including impairment of loan assets and higher credit costs. To address this, the Bank Group engages in environmental conservation activities to help enhance the region's resilience. At the same time, the transition to a decarbonized society creates new investment needs for local companies, expanding opportunities for the Bank Group to provide solutions related to energy-saving equipment, the use of renewable energy and the acquisition of environmental certifications, among others. We also believe that proactive initiatives in the environmental field help build investor trust by improving our ESG evaluations, thereby contributing to a lower cost of capital.

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.

< Legend > ●...Materiality Theme 1  
●...Materiality Theme 2  
●...Materiality Theme 3

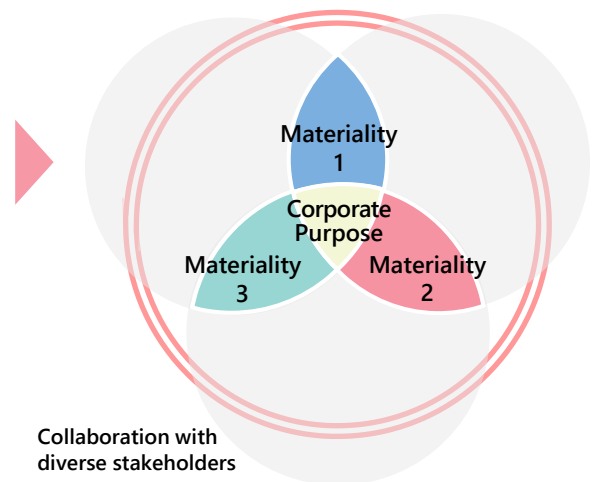
Items marked with multiple colors indicate relevance to more than one materiality theme

#### Environment

- Transition to a decarbonized society
- Conservation of biodiversity
- Enhancement of resilience against environmental risks

#### Society

- Revitalization of regional economies
- Promotion of financial literacy
- Advancement of human capital management



#### Governance

- Strengthening of management foundations
- Creation of corporate value
- Enhancement of information disclosure and transparency

### Medium- to long-term sustainability KPIs and progress

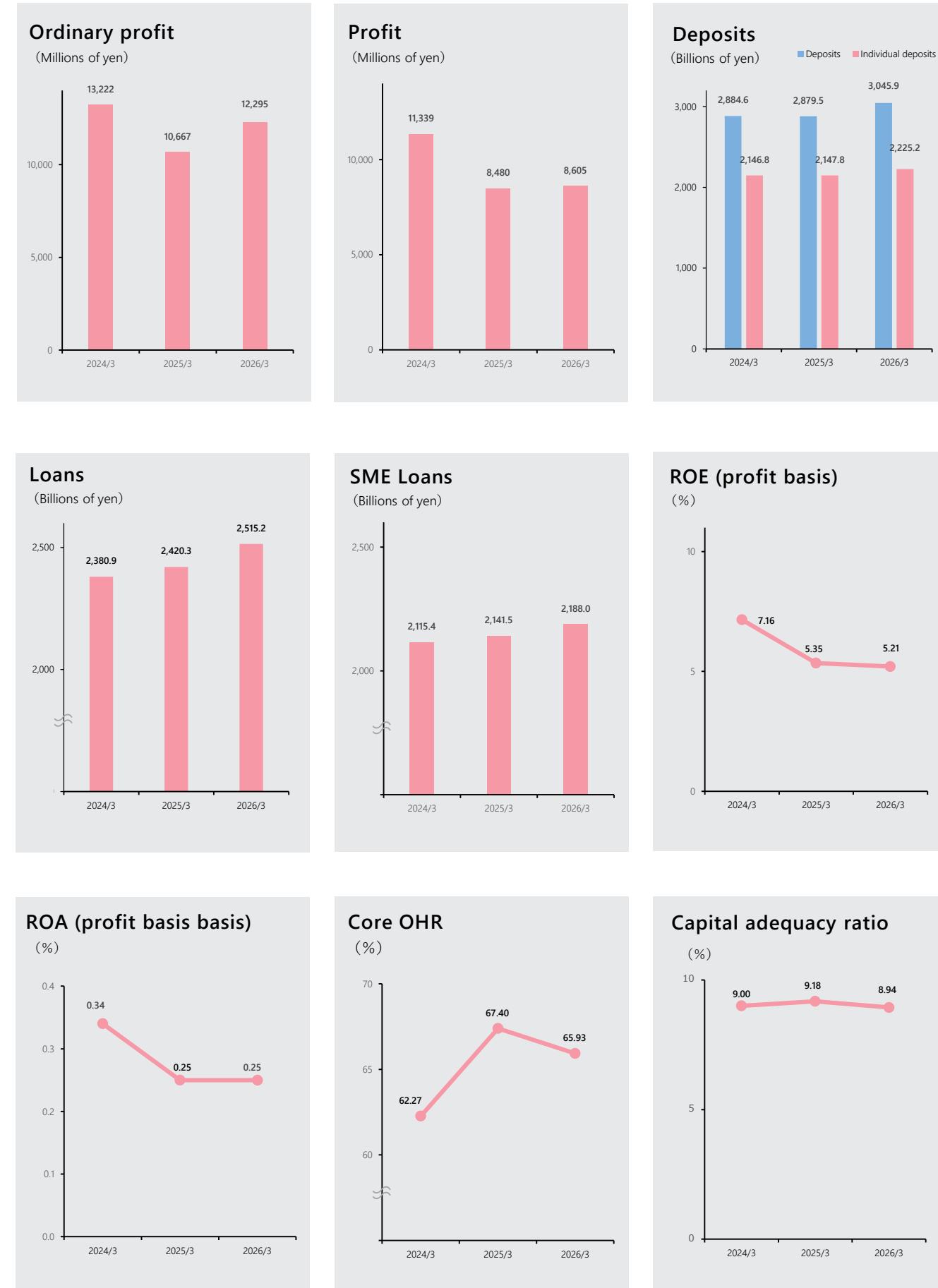
To achieve management that takes into account value creation for a wide range of stakeholders and to enhance corporate value through sustainable, stable growth, we have set medium- to long-term sustainability indicators that reflect our contribution to society and the environment as key KPIs. Progress on each KPI is monitored by the Sustainability Promotion Committee.

| Sustainability goals |                                                                         | As of the end of March 2026 | Target level for FY2027 | Target level for FY2030 |
|----------------------|-------------------------------------------------------------------------|-----------------------------|-------------------------|-------------------------|
| Materiality 1        | Sustainable finance                                                     | ¥1.0486tn                   | ¥1.0tn or higher        | ¥1.5tn or higher        |
|                      | Environmental finance                                                   | ¥120.8bn                    | ¥200bn or higher        | ¥400bn or higher        |
|                      | Number of sustainability consulting cases                               | 1,292                       | 1,500 or higher         | —                       |
| Materiality 2        | Ratio of female employees in leadership positions                       | 37.8%                       | Maintain 35% or higher  |                         |
|                      | Overall engagement score                                                | 71.1 points                 | 70.5 points or higher   | —                       |
|                      | Number of participants in financial literacy programs                   | 14,790                      | 15,000 or higher        | 25,000 or higher        |
| Materiality 3        | Reduction in CO <sub>2</sub> emissions (Scope1, 2)<br>Base year: FY2019 | (48)%                       | (45)% or more           | (60)% or more           |
|                      | Cumulative number of trees planted                                      | 6,350                       | 6,500 or higher         | —                       |

Notes: Actual results are preliminary figures as of June 2026.

# Financial Highlights and Non-Financial Highlights

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



# STRATEGY FOR GROWTH

We present our Medium-Term Management Plan, which drives the Bank Group's growth and is anchored by the critical theme of enhancing employee engagement alongside five strategic priorities of reinforcement. You can also see our commitment to sustainable growth—going beyond the pursuit of short-term profits to contribute to solving regional issues—through initiatives addressing climate change, biodiversity conservation, and respect for human rights.

- 45 I . Promote Active Engagement of Talent
- 51 II . Reform Sales Processes Through Digital Transformation
- 55 III . Advance the Consulting-Driven Approach(Consulting Kodo)
- 61 IV . Energize the CKB Community
- 63 V . Drive Sustainability
- 69 Climate Change Initiatives
- 75 Natural Capital and Biodiversity Conservation Initiatives
- 79 Initiatives to Respect Human Rights
- 80 ESG Information



# I . Promote Active Engagement of Talent

## Message

Message from the officer in charge of human resources



**Each employee's brilliance fuels the vitality of our region.  
We are building a culture where everyone can grow and take on challenges autonomously.**

**HIROTO INOUE** Managing Executive Officer

The true source of the Bank Group's ability to sustainably enhance corporate value is, without question, our people. As we work toward the realization of our Purpose—remaining rooted in the region and placing the utmost importance on standing alongside our customers—the greatest asset we have is the passion that each and every employee brings to serving customers. We are sincerely committed to creating

an environment in which employees can take pride in their work and shine autonomously, and to building, with a clear sense of responsibility, a process through which this leads to contributions to society and sustainable growth.

In line with the key theme of our Medium-Term Management Plan—enhancing employee engagement—we are promoting organizational development in which individual happiness and organizational growth resonate with one another, based on the following three processes:

### 1. Joy and personal growth through work

(thorough implementation of “right person in the right place”)

We aim to assign people to roles in which their strengths, as defined by their “Job type”, can be fully utilized. By enabling employees to feel that their capabilities are genuinely helping others, we accelerate their autonomous growth as professionals.

### 2. Sense of security and self-fulfillment through

integration with personal life (support for growth)

Through ongoing dialogue, we support not only the achievement of work-related goals but also the fulfillment of personal aspirations and lifestyles. Collaboration grounded in genuine trust that goes beyond the traditional superior-subordinate relationship becomes the soil from which new ideas emerge—ideas that transcend

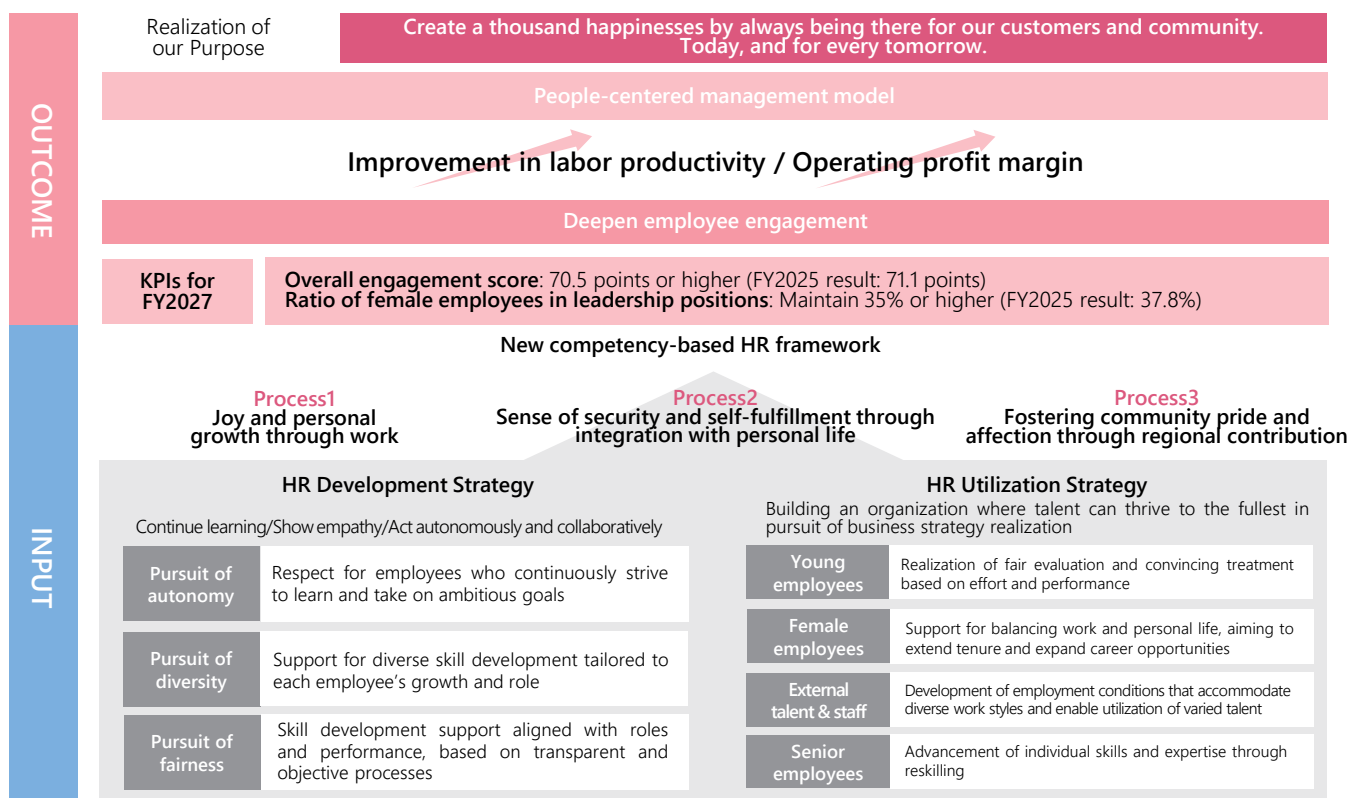
conventional boundaries in banking.

### 3. Fostering community pride and affection through regional contribution

We create opportunities for employees to broaden their connections with the local community and to gain experience outside the organization. Contributing to the region becomes a source of “pride in working,” and is elevated into unique forms of value that only our Bank can provide.

Through these initiatives, as employees grow autonomously and the organization as a whole becomes more vibrant, we will further enhance the Bank Group's corporate value and the value we deliver to our region and our customers. We are determined to advance steadily, step by step, toward this goal.

## Achievement of business plan: Sustainable growth as a regional financial institution



## HR Development Strategy and HR Utilization Strategy

To realize our management strategy, the Bank places great importance on creating an environment in which our people can fully demonstrate their capabilities. In human resource development, we have defined our target profile as individuals who “continue learning, show empathy, and act autonomously and collaboratively.” We promote capability development that values autonomy, diversity and fairness, and are strengthening mechanisms that support continuous learning and challenge, so that each employee can grow proactively and create value together with colleagues. In human resource utilization, we are building an organizational foundation in which diverse talent can thrive, irrespective of attributes such as age, gender or employment type.

## Three processes for enhancing employee engagement

### Process 1: Joy and personal growth through work

From fiscal 2025, the Bank introduced a “competency-based HR framework” that respects each employee's professional capabilities and behavioral traits and is designed to maximize their expression. In October 2025, we conducted the first round of job-type assessments. Since April 2026, we have been supporting capability and career development, as well as personnel transfers and placements, based on these job types.

In parallel, we have established various trainee programs that enable employees to gain diverse experience in roles different from their primary job type and to take on new capability development challenges. We have also introduced an internal job-posting system that allows employees to apply for positions and duties they wish to pursue. Through these initiatives, we seek to invigorate the organization and maximize individual growth opportunities.



- Categorize positions into five job types
- Define competency requirements and evaluation methods for each job type
- Establish policies for talent placement and a training framework for development



- Conduct job-type assessments for all employees
- Determine each employee's job type, taking into account assessment results and self-declarations
- Provide training programs tailored to each job type



- Review competency requirements and training content
- Revise talent appointment and placement as needed



- Conduct feedback interviews on job-type assessment results
- Review performance and other outcomes
- Evaluate the accuracy of job-type determinations and the effectiveness of development initiatives

### Process 2: Sense of security and self-fulfillment through integration with personal life

Through day-to-day coaching and feedback, we are implementing a “people management” approach in which managers commit to the success of employees—including enhancing motivation, supporting career development and helping them realize their dreams. This approach places particular emphasis on building trust between managers and their team members and on encouraging open communication.

To support this, managers participate in training programs designed for management layers and make use of AI coaching, enabling them to develop effective ways of engaging with their team members and providing constructive feedback.

(instance □ page 47 ▶ People management)

### Process 3: Fostering community pride and affection through regional contribution

The Bank is expanding points of contact with a wide range of stakeholders through initiatives such as cross-industry exchanges and regional contribution activities. By broadening employees' perspectives through these interactions and creating an environment in which diverse ideas can emerge, we aim to foster social capital—networks of trust and relationships—that lead to innovation.

To promote these efforts strategically, we have established a Social Capital Planning Office within the Human Resources Division. This office takes the lead in systematically building networks both inside and outside the Bank, thereby strengthening trust among employees and enhancing engagement. Social capital not only forms the foundation for realizing the CKB Community that we aspire to build, but also contributes to sustainable value creation through collaboration with local communities.

# I . Promote Active Engagement of Talent

## Recognition of key challenges in our Human Resource Strategy

|                                                                                    |                                                                                                                |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
|   | 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 pool of talent capable of creating new value and providing expertise in specialized domains |

In light of these challenges, the Bank is committed to strengthening employee capability development, securing diverse talent, and cultivating an environment in which individuals can fully demonstrate their capabilities and thrive.

## Strengthening employee capability development

| Areas of capability development to be reinforced              | Specific initiatives                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Thinking skills for identifying solutions to issues and needs | Providing continuous and diverse opportunities for capability development <ul style="list-style-type: none"> <li>More than 8,000 video-based training materials</li> <li>Collaborative learning in group settings</li> <li>Ongoing learning through a combination of face-to-face and online training</li> <li>Encouraging acquisition of specialist knowledge, including incentive payments for obtaining professional qualifications</li> <li>Various programs to strengthen thinking skills at each organizational level</li> <li>In-house corporate university "Kogin Kodokan"</li> </ul> |
| Acquiring new perspectives and ideas, and creating new value  | Expanded cross-industry exchange opportunities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

Given that consulting work requires, above all, the ability to think through solutions to clients' issues and needs, the Bank has placed particular emphasis on training to strengthen "thinking skills" as a foundational capability for our Consulting-Driven Approach. As a result, more than two-thirds of our employees have participated in thinking-skills enhancement programs, achieving an overall uplift in this area. In light of this, under the new HR framework we have reorganized thinking-skills training as part of the job-type-specific programs that focus on sharpening more specialized skills.

| Overview and results of thinking-skills training (after reorganization)                               | Number of participants in FY2025 |
|-------------------------------------------------------------------------------------------------------|----------------------------------|
| Thinking skills (logical thinking, critical thinking, programming-oriented thinking, design thinking) | 64                               |

### TOPICS People management

The Bank regards people as the source of value creation and is promoting initiatives centered on "people management" that support each employee's growth and willingness to take on challenges. We are moving away from traditional management that focuses mainly on one-way teaching of knowledge and skills, and evolving toward an approach that draws out individual thinking and potential through coaching and dialogue. In doing so, we aim to develop employees who learn and challenge themselves autonomously, foster a corporate culture that always anticipates change and takes swift, bold action, and enhance the human capital that is indispensable for sustainable corporate growth.

### ● Supporting growth through coaching and feedback

The Bank has established a management framework in which managers provide day-to-day coaching and feedback to support employees' motivation and career development. Managers participate in training programs tailored to different management levels and learn methods for building trust with their team members and for communicating both positive evaluations and areas for improvement in a straightforward manner.

To raise the overall quality of management across the organization, we also actively utilize AI coaching. This provides objective perspectives that do not depend solely on a manager's own experience and subjective views, supplements points that managers may overlook, and supports consistent, high-quality dialogue and reflection.

### ● Supporting capability development that respects the will to learn (in-house corporate university)

In line with our HR Development Strategy, which calls for cultivating people who "continue learning, show empathy, and act autonomously and collaboratively," the Bank is promoting the creation of an organization in which each employee can continue to grow proactively. To help realize this, we have established an in-house corporate university, "Kogin Kodokan." Kogin Kodokan is a place where employees can choose what they want to learn and acquire the knowledge and skills needed for their career development. At the same time, it plays a role in fostering a culture that encourages cross-divisional and cross-hierarchical exchanges, thereby supporting the building of internal relationships and collaboration. By sharing learning among employees, the program functions not merely as a one-way transfer of knowledge, but as a mechanism for accumulating and circulating experiences and perspectives throughout the organization.



### Overview and achievements of the Kogin Kodokan

| Fiscal Year of implementation | Main lecture topics                                                                              | Number of sessions | Number of participants |            |
|-------------------------------|--------------------------------------------------------------------------------------------------|--------------------|------------------------|------------|
|                               |                                                                                                  |                    | Annual                 | Cumulative |
| FY2023                        | Sales techniques, elderly care, pension systems, etc.                                            | 14                 | 132                    | 569        |
| FY2024                        | Career development, professional certifications, real estate, etc.                               | 11                 | 214                    | 783        |
| FY2025                        | Credit (lending), PC skills, local history, people management (including talks by the President) | 11                 | 460                    | 1,243      |

### ● Cross-industry exchange workshops

The Bank is committed to developing human resources who possess flexible thinking and multifaceted perspectives that are not constrained by the traditional boundaries of financial institutions. A symbolic initiative in this regard is our cross-industry exchange workshops, in which we open our training programs to clients and create opportunities for joint learning that transcend organizational boundaries.

Exchanges that go beyond company walls not only strengthen employees' consulting capabilities, but also help build strong social capital with our clients and contribute to human resource development across the entire region. Participants have shared many positive comments, noting that dialogue with people from other companies has helped them discover new strengths in their own organizations and in themselves, and expressing a desire to maintain the networks formed through the workshops. These efforts are enhancing individuals' ability to address challenges and fostering an organizational culture that is willing to take on transformation.



| Fiscal Year of implementation | Number of workshops (Cumulative) |
|-------------------------------|----------------------------------|
| FY2023                        | 26                               |
| FY2024                        | 43                               |
| FY2025                        | 69                               |

### ● Unique initiatives to help employees realize their personal dreams

We support not only employees' career development, but also the realization of their personal dreams and goals outside of work. Employees are encouraged to think proactively about "what they need to do to achieve their dreams," while the Bank and colleagues in the workplace back these challenges. This promotes a tangible sense of personal growth, strengthens trust in the organization, and enhances engagement. We do not position these initiatives merely as part of our welfare program. Rather, we view them as efforts that invigorate internal and external relationship building and communication through employees' challenges, thereby ultimately strengthening the organization's overall ability to collaborate and to generate innovation.

#### Example of an initiative supporting employees' personal dreams (participation in a kendo tournament)



1. Match employees with kendo experience who wish to compete in a tournament.
  2. Centered on employees holding dan ranks, arrange the training environment, including affiliation with a kendo federation and joint practice sessions with other companies' kendo clubs.
  3. Form a team within the Bank and participate in a corporate tournament.
  4. Achieve results in the tournament and expand and continue the activity as an ongoing club.
- An individual's dream spreads to strengthen collaboration, relationship building and engagement across the organization.

## I . Promote Active Engagement of Talent

### 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 disability. Securing a diverse workforce capable of driving new value creation and responding to specialized fields is essential to enhancing our corporate value and achieving sustainable growth. We are committed to building a workplace where people from diverse backgrounds can fully leverage their strengths and work in a physically and mentally secure environment.

#### ● 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 Division. We have implemented systems under which employees annually declare their career aspirations, and we use this input to guide assignments and to offer internal job postings. These mechanisms are designed to encourage employees to take on new challenges and to provide opportunities for advancement and stretch assignments.

#### ● Promotion of external specialists and part-time employees

We actively recruit external specialists, including qualified professionals who engage in side work alongside their main occupation. We have also relaxed the eligibility requirements under our re-employment program for former employees and introduced alumni and referral-based hiring programs, thereby strengthening our ability to secure talent who already understand the Bank's corporate philosophy and management strategy. In addition, we actively promote the conversion of part-time employees to full-time positions.

|                                                             |                                                                  |
|-------------------------------------------------------------|------------------------------------------------------------------|
| External Specialists<br>(2026/3)                            | Over 30<br>individuals<br>hired to date                          |
| Conversion to Full-<br>Time Employees<br>(2026/3)           | 70 individuals<br>promoted to<br>regular<br>employment<br>status |
| Employment Rate of<br>Persons with Disabilities<br>(2026/3) | 2.87%                                                            |

#### ● Employment of persons with disabilities

We strive to create an inclusive workplace by assigning employees to departments where they can make full use of their individual strengths and abilities, taking into account their specific disabilities. We have introduced leave programs that accommodate medical appointments and other needs, and we implement necessary workplace adjustments. Through these efforts, we aim to ensure that all employees can perform at their best and remain highly motivated in their roles.

#### ● Promotion of women

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, the introduction of programs to accommodate fertility treatment, and a range of measures to create a more supportive working environment. These efforts have been recognized through various external awards and certifications related to the promotion of women's participation and advancement.

#### ● Elimination of the gender wage gap

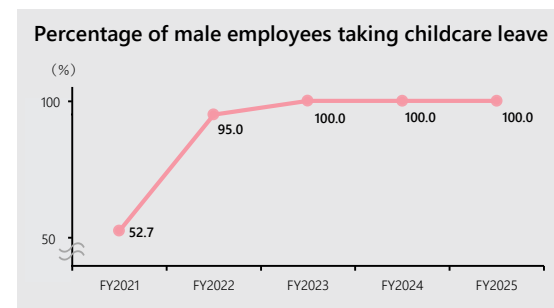
The Bank operates a single-track personnel system, under which men and women are treated equally in terms of grades and pay structures, and there are no structural gender-based wage disparities. Any differences observed in wages among regular employees are mainly attributable to the higher prevalence of additional allowances—such as overtime pay, family allowances and housing allowances—received by male employees. To address these differences, we are working to increase the ratio of women in management positions and to reduce overtime hours through the use of telework and flexible working hours, thereby helping to narrow remaining wage gaps.

#### ● Childcare-related leave programs for male employees

Male employees can take five days of leave during the six weeks before and eight weeks after their spouse's childbirth (Special leave for spouse's childbirth). In addition, they may take up to four weeks of paid leave within eight weeks after the child's birth (Postpartum paternity leave). By reducing economic concerns and providing an environment in which they can confidently support their families, we encourage greater participation of male employees in childcare.

| KPIs                                      | Result<br>FY2024 | Result<br>FY2025 | Target<br>FY2027 |
|-------------------------------------------|------------------|------------------|------------------|
| Female ratio (regular<br>employees only)  | 39.1%            | 39.5%            | —                |
| Ratio of women in<br>leadership positions | 37.0%            | 37.8%            | 35% or<br>higher |
| Ratio of female<br>managers               | 24.7%            | 25.1%            | —                |
| Ratio of female<br>executives             | 11.6%            | 11.9%            | 12%              |

| Gender wage gap in FY2025 |       |
|---------------------------|-------|
| All employees             | 60.3% |
| Permanent employees       | 77.0% |
| Non-permanent employees   | 61.0% |



### TOPICS Women's leadership training incorporating external expertise

The Bank regards the creation of an organization in which diverse talent can fully demonstrate their capabilities as an important management challenge, and is actively promoting the development of women leaders. As part of these efforts, we held a women's leadership training session led by a female executive from outside the Bank. Twenty female employees from branches and head office departments participated.

The lecturer shared practical insights based on her extensive experience, including the process of building her own career, her approach to work, and the ways in which she has balanced work with household responsibilities and childcare. In the group work sessions, participants engaged in lively exchanges of views that transcended workplace and job level boundaries. The training was attended as observers by the Vice President and two female outside directors of the Bank, providing an opportunity to deepen discussion by incorporating external and management perspectives.



### Health and Productivity Management

With the aim of enhancing productivity and corporate value by creating an environment in which employees can maintain and improve their health, balance medical treatment with work, and continue working healthily over the long term, the Bank issued a Declaration on Health and Productivity Management in 2024. In this declaration, we commit to improving organizational strength by promoting the physical and mental health of employees through initiatives such as encouraging work-life balance, reducing overtime hours, preventing illness and fostering regular exercise habits. Measures related to health and productivity management are advanced through close collaboration among four parties: the Human Resources Division, the Health Insurance Association, occupational health professionals (including industrial physicians and public health nurses), and the employee labor union.

In the large enterprise category of the "Health and Productivity Management Organization Recognition Program" established by the Ministry of Economy, Trade and Industry (METI) and the Nippon Kenko Kaigi, the Bank has been certified as a "KENKO Investment for Health" organization 2026 ("Health and Productivity Management Outstanding Organization"). In addition, our efforts to create a comfortable working environment—such as promoting the use of annual paid leave and encouraging flexible working styles—have been recognized by the Chiba Labor Standards Association, which honored us as an "Excellent Labor-Management Business Establishment."



### ● 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 | Average monthly overtime hours                            | 2hrs54mins        |
| 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                                                                                                                                     | Annual paid leave utilization rate and average days taken | 74.0%<br>14.8days |
| Workplace environment improvements | Encouragement of paid leave utilization/Measures to prevent overwork and excessive workloads                                                                                                                                                                                                                       | 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.

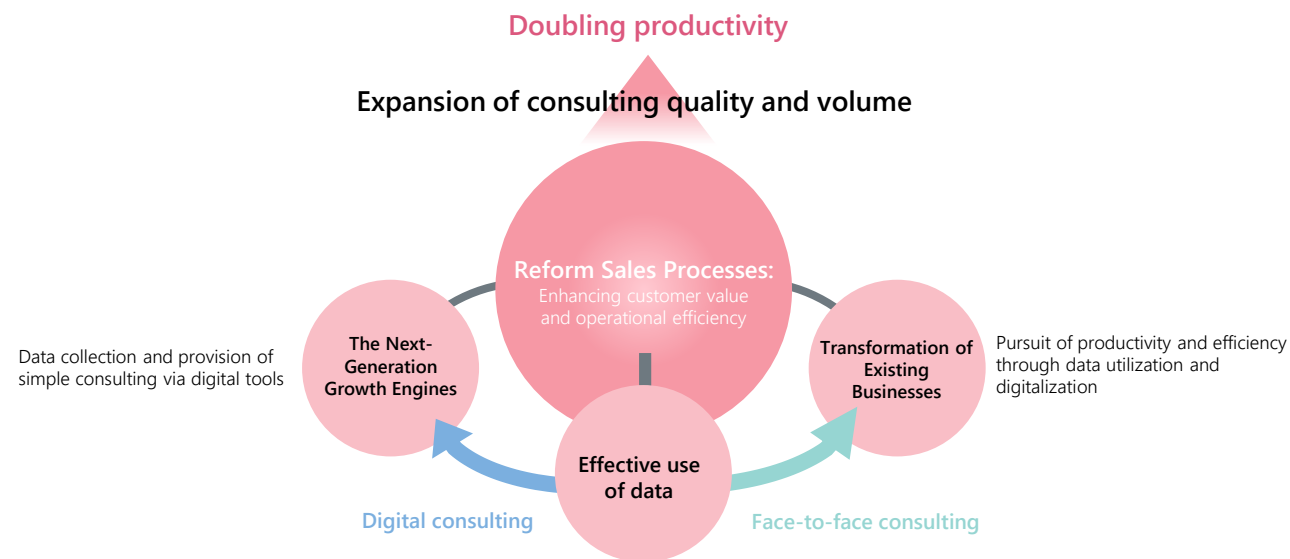
### ● Employee welfare programs

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 2026" initiative. This award highlights our dedication to creating a supportive and enriching environment for our employees.



## II . Reform Sales Processes Through Digital Transformation

Under our initiative to “Reform Sales Processes Through Digital Transformation,” we are pursuing two major business transformations—the Next-Generation Growth Engine and the Transformation of Existing Businesses—supported by powerful utilization of data. Through these efforts, we aim to enhance the value we provide to customers and improve operational efficiency. By leveraging data in both face-to-face and digital consulting, we will strengthen our consulting capabilities in terms of both quality and volume. This will enable us to build a framework that delivers rapid, high-quality and multifaceted solutions, and to work toward doubling the productivity of our relationship managers.



### Framework for promoting business transformation

The Bank convenes the Digital Strategy Committee, chaired by the President, on a quarterly basis. The Committee deliberates on execution plans designed to realize our business transformation, monitors the progress of our digital strategy, and evaluates the effectiveness of related investments.

The status of the Digital Strategy Committee’s activities, overall progress on the digital strategy, and the implementation status of execution plans are reported to the Board of Directors on a semiannual basis.



### Developing DX talent

In a rapidly changing business environment, the Bank aims to establish a corporate culture in which each employee consistently anticipates change and takes swift, bold action, thereby creating sustainable corporate value. As a foundation for this, our management strategy promotes the formulation of “My Purpose,” through which every employee articulates their own reason for being and the value they provide, ensuring alignment with the organization’s direction. From an HR perspective, we are shifting away from traditional, one-way, knowledge-based management toward an approach that encourages autonomous growth through coaching and dialogue, thereby creating an environment that strengthens employees’ ability to think, learn and act independently. By combining these initiatives with the development of DX literacy, we seek to evolve into an organization that delivers higher added value to our stakeholders.

In driving the reform of sales processes through digital transformation, we are promoting Group-wide development of DX talent who possess the ability to leverage data, a sound understanding of digital technologies and the mindset to transform existing operations. Through this, we aim to enhance both the quality and volume of our consulting, ultimately doubling productivity and strengthening our business competitiveness while creating new value.

In addition, to develop cybersecurity specialists and enhance the response capabilities of both the organization and individual employees, we will continue to conduct regular cybersecurity drills and provide ongoing training to improve IT literacy. (instance □ page 96 ▶ Cybersecurity risk management)

### Initiatives to enhance DX skills and IT literacy

The Bank is developing DX talent in two categories: DX base personnel, who possess foundational DX/IT skills, and DX core personnel, who have advanced skills grounded in strong data literacy.

For DX base personnel, we administer a “DX Literacy Assessment” to all employees, based on the “DX Literacy Standard” formulated by the Ministry of Economy, Trade and Industry (METI) and the Innovation Platform Agency, Japan (IPA). Our target is to have 800 employees achieve the benchmark score of 51 or higher. For DX core personnel, approximately 100 head office staff engaged in planning functions have been working to strengthen their skills in data visualization and analysis using the “KI” data analysis platform provided by KEYENCE. From among these employees, we select members to participate in more advanced training programs, thereby developing personnel with both strong data literacy and analytical skills.

#### DX Literacy Assessment results (fiscal 2025)

| Rank                  | Number of employees |
|-----------------------|---------------------|
| S (90 or higher)      | 28                  |
| A (51 or higher)      | 513                 |
| B or below (Below 51) | 694                 |

Target level by March 2028  
Number of employees scoring at least A  
(benchmark score of 51 or higher): 800

| Categories of DX talent | Specific initiatives for developing DX talent                                                                                                                                                                                                                                                     |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| DX base personnel       | Acquiring foundational DX skills to drive internal digital transformation and accelerate DX for our clients<br>● Encourage employees to obtain qualifications such as the IT Passport<br>● Conduct training programs and study sessions<br>● Provide e-learning through video-based content, etc. |
| DX core personnel       | Acquiring data utilization skills to maximize consulting value through identifying customer issues and proposing solutions<br>● Build know-how in using the “KI” data analysis platform, etc.                                                                                                     |

#### TOPICS Generative AI Ideathon

Number of applicants 342(Total entries: 303)

To foster a corporate culture in which each employee consistently anticipates change and takes swift, bold action, the Bank held an ideathon themed on generative AI. This initiative was designed to encourage bottom-up innovation from the front lines by deepening employees’ sense of ownership toward DX and promoting autonomous challenges.

At the same time, by spreading practical experience in the use of generative AI across the organization, we aim to raise the overall level of digital utilization, thereby significantly improving both the quality of proposals to customers and operational efficiency. Through this initiative, employees experience the process of identifying issues on their own and devising solutions using generative AI, which helps build a stronger base of DX talent and advances digital transformation across the organization. Ultimately, our goal is not only to improve efficiency, but also to deliver new services and solutions that contribute to value creation for our customers.

#### VOICE Comment from the winner of the Generative AI Ideathon Grand Prize



HIROKI WATABE Chiba Branch

I believe that the true strength of our Bank lies not simply in supplying funds, but in accompanying our customers and providing Value Support by proactively identifying and addressing their latent needs and challenges. However, at branches where each relationship manager is responsible for many customers, it is difficult to constantly gather the latest information. As a result, proposals can become uniform, and differences in the development of younger employees can lead to variations in proposal capabilities among relationship managers.

The idea I submitted this time is a solution in which generative AI analyzes changes in the external environment and the customer information we have accumulated to date in real time, and then generates customized dialogue and proposal scenarios for each customer. I see DX talent development as a critical factor in strengthening our ability to provide optimal proposals to customers and in cultivating relationship managers who are truly trusted partners. For this reason, I intend to continue focusing on developing people who can fully leverage generative AI.

## II . Reform Sales Processes Through Digital Transformation

### 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, including consulting and other forms of interaction.

Under our Medium-Term Management Plan, we are enhancing each function that makes up the Next-Generation Growth Engines. By combining data obtained from both financial services and non-financial services, we aim to gain a more granular understanding of our customers than ever before, thereby advancing our consulting capabilities and increasing the value we deliver.

### The Next-Generation Growth Engines

|                    |                                                                                         | Examples of data obtained                                                                              | Value provided to customers                                                  |
|--------------------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| Financial services | Non-financial services                                                                  |                                                                                                        |                                                                              |
|                    | <b>Chiba CoLabo</b><br>Corporate community platform                                     | Information posted within the community, viewing history of articles and topics, DX assessment results | Identification of latent needs and creation of new business opportunities    |
|                    | <b>Chibatoku!</b><br>Regional information and coupon site                               | Page views by region and by store                                                                      | Trade area analysis, support for customer acquisition and marketing          |
|                    | <b>Chiba Kogin App -Lifestyle Services</b><br>Delivery of useful daily-life information | Hobbies and preferences, special dates (anniversaries), lifetime cash-flow projections                 | Personalized information and proposals for financial products                |
|                    | <b>Online Learning Service</b><br>On-demand training videos for corporate clients       | Viewing history and most-watched content                                                               | Analysis of organizational issues and support for human resource development |
|                    | <b>Social media</b><br>official X, Instagram, etc.                                      | User attributes and engagement rates                                                                   | Top-line revenue growth and marketing support                                |

### TOPICS “Chiba CoLabo”: Supporting problem-solving and growth for regional companies

“Chiba CoLabo” is a community platform where managers and frontline staff of small and medium-sized enterprises can connect with one another, share know-how and consider their next steps while addressing their respective challenges. Although many SMEs recognize the importance of corporate transformation, DX and human resource development, there remains a strong need for support, typified by comments such as “We don’t know who to consult” and “We want more opportunities to learn about other companies’ cases.” In response to these voices, the Bank launched “Chiba CoLabo” as a framework that goes beyond financial support to provide a starting point for solving such challenges. The platform offers information and consultation functions related to corporate transformation and DX, and by supporting practical initiatives grounded in on-the-ground needs, we aim to contribute to regional revitalization.

Since the kickoff in October 2025, participating companies have proactively brought in topics they wish to discuss and encouraged other firms to join, leading to the formation of active connections. In addition, the three management seminars and networking events we have held to date—featuring presentations by leaders of local companies—have attracted a total of approximately 300 participants.



### VOICE What we expect from Chiba CoLabo



**TAKUMA IWABUCHI** President, IWABUCHI PHARMACEUTICAL CO.,LTD

Our company has long supported regional healthcare as a social infrastructure provider, ensuring that essential medicines reach medical settings such as hospitals and pharmacies. In 2014, we celebrated our 100th anniversary, and we positioned the next 100 years as a “century of giving back,” taking on the challenge of social businesses.

Chiba CoLabo is extremely valuable as a forum where companies can connect, share their know-how and case studies, and grow together through mutual learning. There is a limit to what any single company can do on its own. By collaborating with companies that each have their own strengths, new forms of value can be created, leading to regional revitalization and the resolution of local issues. Through Chiba CoLabo, we hope to deepen our ties with companies that walk alongside the community and with people in different industries who are taking on new challenges together. By doing so, we want to help make Chiba Prefecture an even more attractive region.

### Transformation of Existing Businesses

Under our Medium-Term Management Plan, we are promoting measures to significantly improve the productivity of relationship managers engaged in consulting operations through the use of generative AI and the digitalization of various contractual documents. These initiatives not only streamline front-office operations, but, by promoting the digitalization of contracts, also contribute to more advanced data utilization.

#### ● Digitalization of contractual documents

By actively promoting the electronic execution of various contractual documents, we are streamlining business processes such as information gathering, document preparation and contract procedures, which previously required substantial time and effort. This enables relationship managers to focus more on consulting work that requires higher levels of expertise. The digitalization of contracts is not merely about improving operational efficiency and reducing costs; it also generates analyzable data and serves as a key driver for accelerating the use of generative AI.

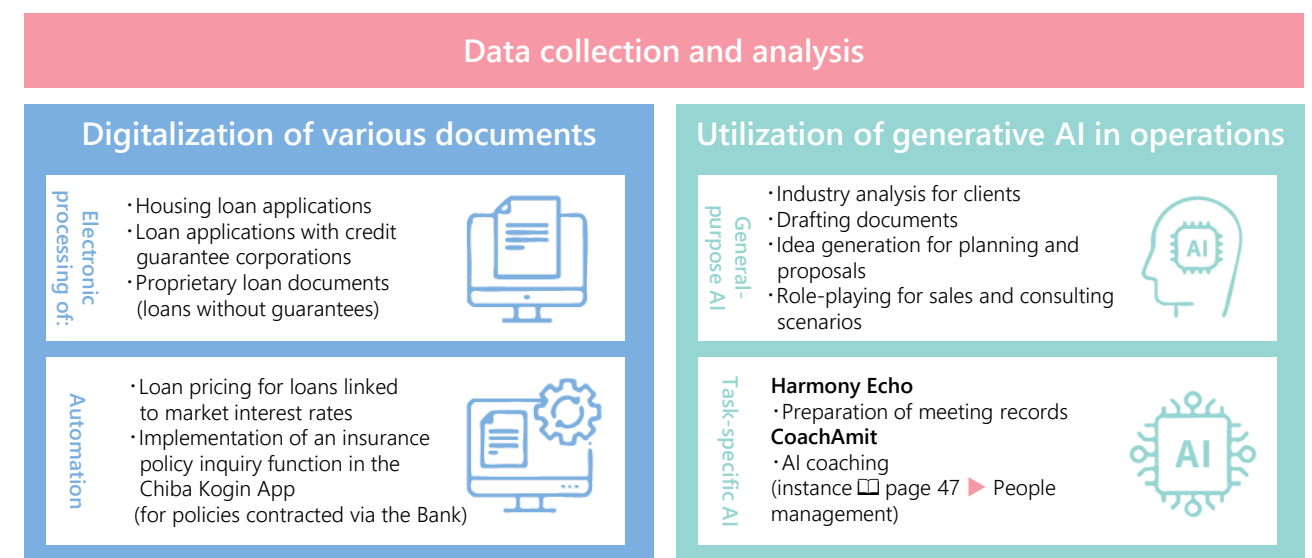
#### ● Hybrid use of generative AI in operations

We are advancing the sophistication of our operations through the hybrid use of two types of generative AI: General-purpose AI, which employees can use in their day-to-day work for tasks such as brainstorming ideas and drafting documents; and Task-specific AI, which is applied to particular workflows, such as the automatic drafting of internal approval comments for credit and other proposals.

With respect to general-purpose AI, in March 2025 we introduced “the Chiba Kogin AI Chat” on Microsoft’s Azure OpenAI Service, enabling employees to use it in ways that suit their individual tasks. By improving efficiency in areas such as information gathering, idea generation for planning and proposal documents, and the preparation of presentation materials, we aim to create more time for employees to concentrate on higher value-added consulting.

For task-specific AI, in October 2025 we conducted pilot tests at selected branches using “Harmony Echo,” a generative AI solution for financial institutions provided by Seiko Solutions Inc., to support the preparation of meeting records. In addition to reducing the time required to create these records, we expect benefits such as more consistent quality in customer interactions—through the accumulation of accurate records generated by AI—and enhanced proposal capabilities that better reflect customer needs.

We also plan to store meeting records in a database and use them to implement functions such as recommending potential needs for each client and suggesting next actions for relationship managers. By leveraging these analytical results in multifaceted consulting, we aim to realize more effective and efficient marketing and visit activities.



### Data utilization

- Strengthening the quality and volume of face-to-face and digital consulting functions
- Achieving a doubling of relationship managers’ productivity

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

To effectively support our customers in addressing their challenges and realizing their future aspirations, the Bank places strong emphasis on pursuing our Consulting-Driven Approach (Consulting Kodo). This approach is defined as “identifying the genuine challenges and problems of our partners—local communities and customers—and sincerely considering and presenting solutions for their benefit.” This mindset has long been a cornerstone of the Bank’s corporate culture and business practices. In collaboration with the Bank Group companies, we will continue to advance this Consulting-Driven Approach. Through ongoing dialogue, we aim to foster a virtuous cycle: gaining a deep understanding of customer issues, providing effective support and solutions, building trust-based relationships, and sharing new challenges. This cycle is key to delivering sustainable value to our customers and other stakeholders.

#### Support for corporate customers

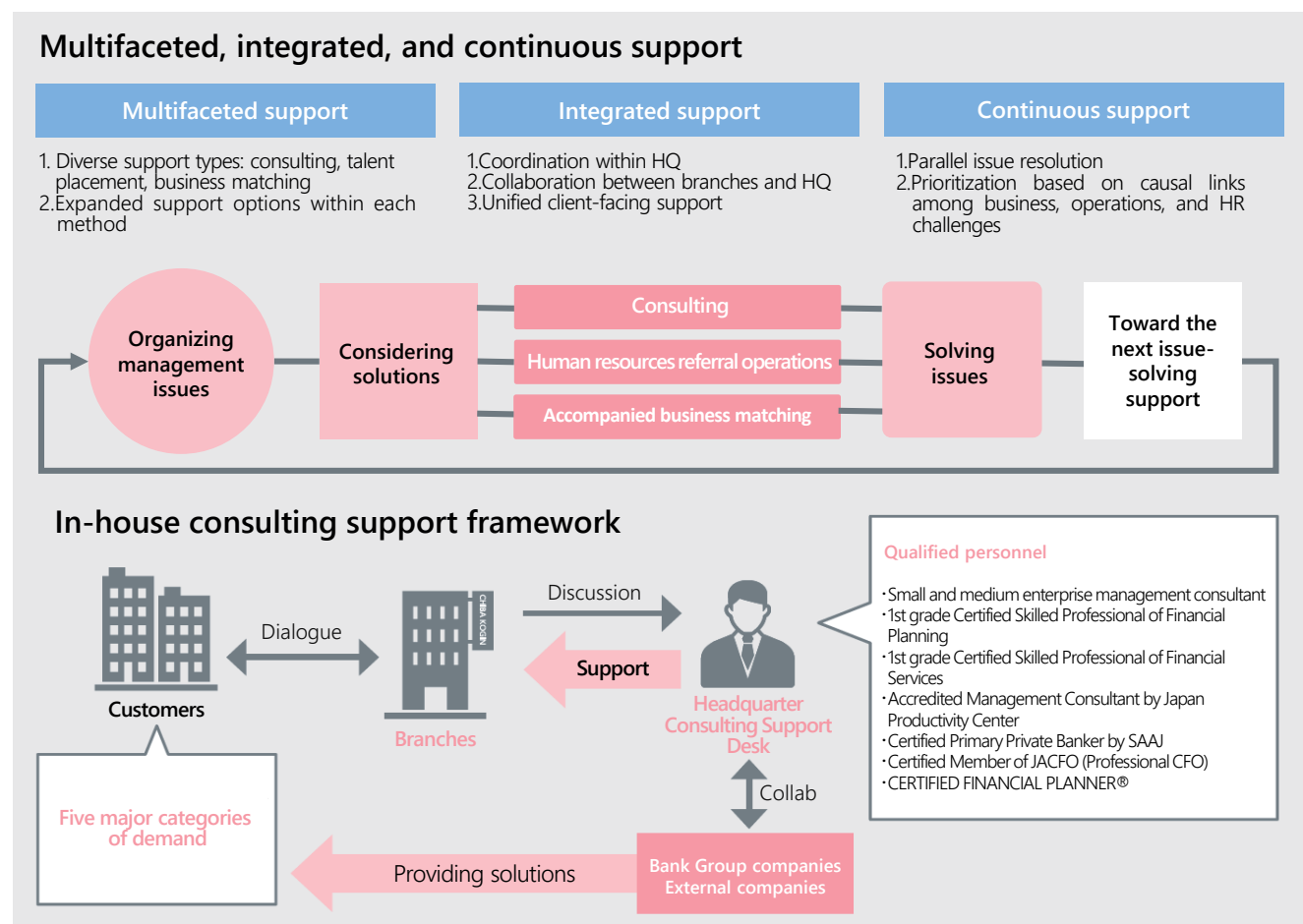
##### Value Support Operation

At the core of our consulting services is the Value Support Operation, an initiative aimed at enhancing corporate value through ongoing dialogue with our customers. By deepening our understanding of each customer’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, side-by-side support throughout the implementation process, acting as a trusted partner every step of the way.

##### Consulting services

We position the key challenges faced by many local small and medium-sized enterprises (SMEs) as 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 (DX) -Advancing sustainability initiatives, including decarbonization

To address these five major categories of demand, we operate a Consulting Support Desk staffed with certified SME management consultants. In addition, by collaborating with Bank Group companies engaged in leasing, IT services, regional trading and fund business, as well as with external specialist firms, we provide “multifaceted, integrated and continuous” support tailored to each customer’s specific circumstances and goals.



#### TOPICS Co-financing with the Japan Bank for International Cooperation (JBIC)

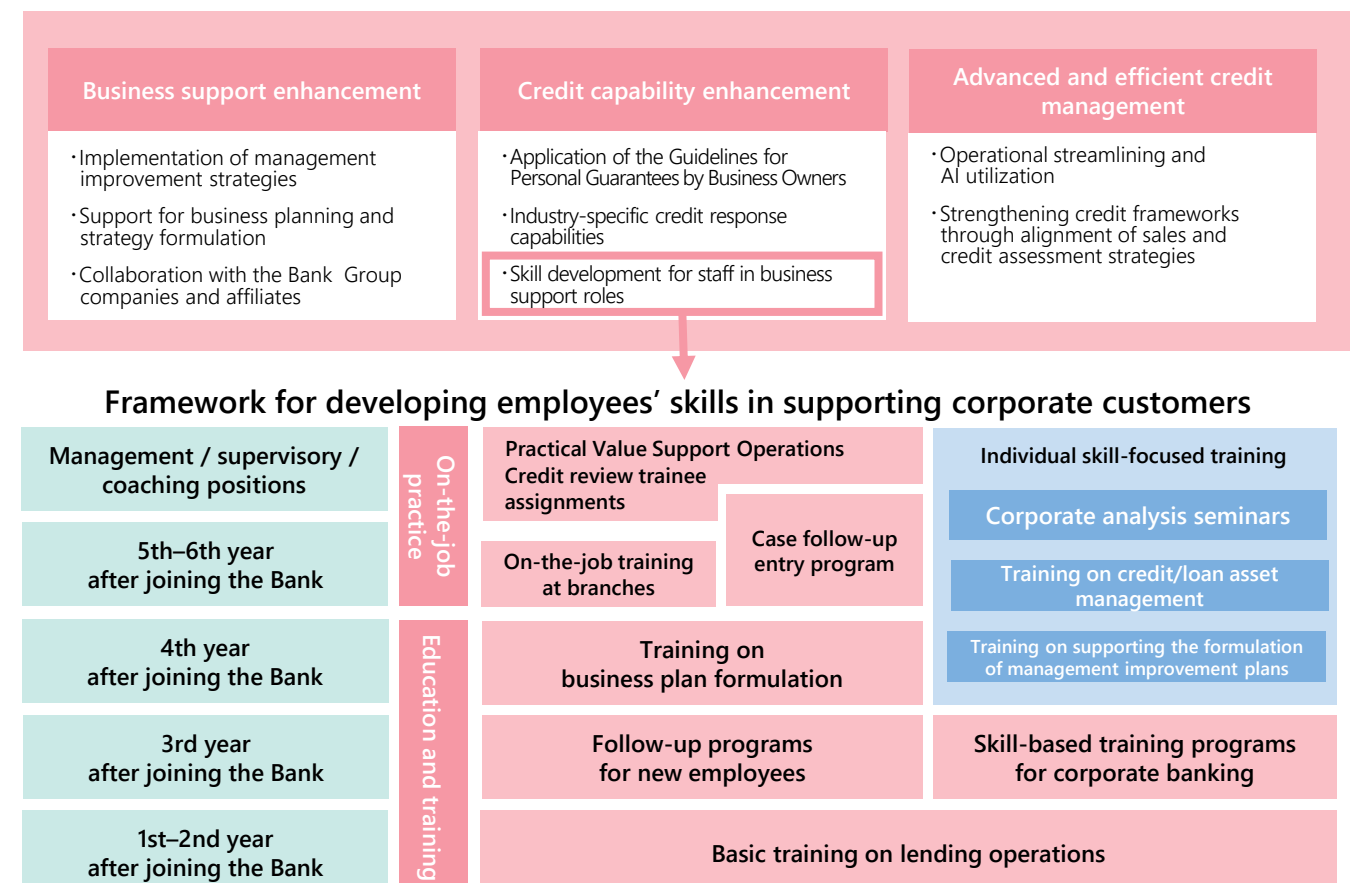
Together with the Japan Bank for International Cooperation (JBIC), the Bank provided co-financing equivalent to a total of RMB 50 million to WANOTEC (SUZHOU) ELECTRONICS CO., LTD., the local subsidiary in China of Wanotec Japan Co., Ltd. The funds will be used to finance the expansion of WANOTEC’s automotive parts manufacturing and sales business in Jiangsu Province, China. This project contributes to maintaining and enhancing the international competitiveness of Japanese industry and supports the strengthening of Japanese companies’ supply chain resilience.

By collaborating with external specialist organizations and government-affiliated financial institutions, the Bank has established a framework that enables us to provide end-to-end support for our customers’ overseas expansion—from overseas market research and regulatory compliance, to local funding, and the organization of site-visit tours. In addition, to enhance our employees’ international perspective and strengthen their ability to make proposals aligned with our customers’ challenges, we continuously conduct Overseas Business Model Study Programs, under which employees visit local companies such as business-matching partners, sending organizations for human resources and banks.

#### Strengthening business support through enhanced credit capabilities

Amid rising prices and labor shortages, many businesses are struggling to absorb higher costs, leading to an increase in bankruptcies and business closures nationwide. In addition to these external pressures, rising interest rates are heightening concerns about the potential impact on our customers. Under these challenging conditions, early-stage support—such as assistance with 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.

To this end, we have developed a robust training and education framework for employees new to business lending, particularly younger staff, to strengthen their foundational knowledge and practical experience. We have also introduced programs that supplement the knowledge and experience required for business loans, including practical, skill-based training tailored to each career stage and post-training follow-up systems to support continuous development. For younger employees who acquire a certain level of expertise, we actively encourage them to take on more advanced tasks, such as supporting the preparation of business plans, in order to enhance their motivation. Our goal is to increase the number of employees with experience in business plan support to 100 by the end of fiscal 2027. These initiatives are designed to cultivate personnel who can effectively lead our Value Support Operations.



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

#### The Bank Group company collaboration

To support the growth of regional companies, there are many challenges and needs that cannot be addressed through financial solutions alone. To respond to these needs, four Bank Group companies engaged in leasing, IT services, regional trading and fund business work closely with the Bank to provide solutions that leverage their respective areas of expertise. By collaborating across the Bank Group, we offer support directly linked to the five major categories of demand—such as developing new sales channels, procuring materials, supporting growth investments, introducing equipment, improving operational efficiency and promoting DX, and advancing sustainability and decarbonization initiatives. Through these efforts, we provide multifaceted support to our customers.

By pursuing synergy effects through collaboration within the Bank Group, we aim to contribute to our customers' growth and to the development of the regional economy, while at the same time strengthening the Bank Group's own sustainable earnings base.

#### Chiba General Lease Co., Ltd.

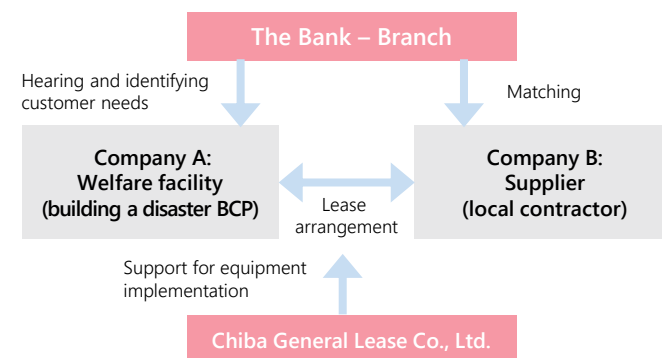
##### Protecting children's lives and community safety by building disaster BCPs for welfare facilities

Chiba General Lease Co., Ltd., a member of the Bank Group, supports corporate growth by providing lease solutions that meet our customers' capital investment needs.

Company A, one of our corporate customers, operates a welfare facility that cares for children with severe disabilities who require the continuous use of ventilators and oxygen cylinders. In recent years, increasingly severe natural disasters such as earthquakes and heavy rainfall have caused power outages nationwide. For this facility, such outages pose a direct threat to the lives of the children, making it an urgent priority to introduce an emergency generator to ensure that operations can continue and lives can be protected even during disasters.

To address this challenge, the Bank's branch in charge of Company A worked closely with Chiba General Lease. They identified the facility's requirements in terms of power capacity, installation space and budget, and then matched Company A with Company B—a local contractor—as the supplier, drawing on the Bank's broad network of business partners. Working together as a unified Bank Group, we provided smooth project management through to completion of the generator installation.

For Company A, the establishment of a robust Business Continuity Plan (BCP) has made it possible to operate the facility in a sustainable manner, protecting both the lives of the children and the peace of mind of their families even in times of disaster. At the same time, Company B benefited from a new business opportunity created through the Bank Group's matching function.



#### Chiba Kogin Computer Soft Co., Ltd.

##### Eliminating person-dependent systems and strengthening business continuity for a regional company through dialogue

Chiba Kogin Computer Soft Co., Ltd., a member of the Bank Group, provides IT consulting services and supports the digitalization of corporate customers.

Through dialogue with Company C, one of our customers, we identified a latent risk related to business continuity. Company C had long operated a system built on Microsoft Access. However, following the resignation of the original developer, the system had effectively become a "black box," dependent on a single individual's knowledge. Although the system was functioning at the time, there were concerns about future system outages due to operating system upgrades, as well as limitations such as the inability to support simultaneous access by multiple users—issues that posed challenges to organizational efficiency and business continuity.

Rather than simply proposing the introduction of packaged software, the Bank Group recommended optimizing Company C's server environment with a view to its future growth. We rebuilt a secure operational platform that enables safe and seamless data sharing and use across the entire organization.

This initiative addresses social issues faced by many regional SMEs, such as shortages of IT personnel and the legacy nature of core systems. Company C commented that long-standing concerns had been resolved, noting that "our worries about business continuity have been alleviated, and our operational efficiency has improved."

As a close and trusted partner for the region, the Bank Group will continue to support our customers' DX initiatives through both finance and IT, thereby further enhancing the sustainability of the regional economy.

#### CHIBACOO CO., LTD.

##### Supporting Hotel Mikazuki Co., Ltd. in entering the agricultural sector

CHIBACOO CO., LTD., a member of the Bank Group, is a regional trading company whose core businesses include farming, consulting and trading. At its own farms, CHIBACOO conducts proof-of-concept projects aimed at reducing the environmental impact of agriculture, and seeks to revitalize the region by sharing the knowledge and technologies gained there with customers and local communities.

In collaboration with CHIBACOO, the Bank supported Hotel Mikazuki Co., Ltd. in its entry into agriculture. The company had long-standing aspirations to "make effective use of nearby abandoned farmland" and to "serve vegetables produced in-house at its hotels." In response, the Bank Group proposed new entry into agriculture and provided end-to-end support—from assisting in the formulation of a business plan and financing for equipment investment, to technical guidance by a Bank employee who previously served as an agricultural extension officer.

In addition to revitalizing the region through the utilization of abandoned farmland, Hotel Mikazuki Co., Ltd. is working to provide food education opportunities for hotel guests and to realize a resource-circulating "sustainable resort" concept.

The company has begun supplying hotel kitchens with vegetables grown in-house and, through its group company Mikazuki Farm Co., Ltd., has launched the operation of a tourist farm, "Mikazuki Ichigo(strawberry) Park."



Left: Masaya Okura, Representative Director, Mikazuki Farm  
Right: Tetsushi Yoshimura, , General Manager of Kisarazu Branch, the Bank  
Center: Makoto Kawato, General Manager of Regional Corporation Department of Kisarazu Branch (currently General Manager of Ichikawa Branch) , the Bank

#### CHIBAKOGIN CAPITAL PARTNERS CO., LTD.

##### Equity investments in two business succession cases and one start-up

In fiscal 2025, the Bank and CHIBAKOGIN CAPITAL PARTNERS CO., LTD., the Bank Group's investment-specialist company, made investments in two business succession cases and one start-up from Chibakogin Capital Partners First Investment Limited Partnership (the Fund), which was established in September 2024.

In the business succession cases, the Fund provided comprehensive solutions—and the Bank Group worked together as one—to support customers facing issues such as aging shareholders, succession of businesses and the reorganization of corporate and personal assets, as well as customers whose management challenges included consolidating founder-family shareholdings dispersed among outside parties and transferring the business to the next generation.

In the start-up case, the Fund invested in Physiologas Technologies Inc., a start-up originating from Kitasato University. The company is developing devices suitable for home use with the aim of promoting home hemodialysis. This business has significant social impact, as it contributes greatly to improving the quality of life (QoL) of patients and their families.

We will continue to support the resolution of our customers' management challenges and to back businesses with strong social significance.

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

#### Support for individual customers

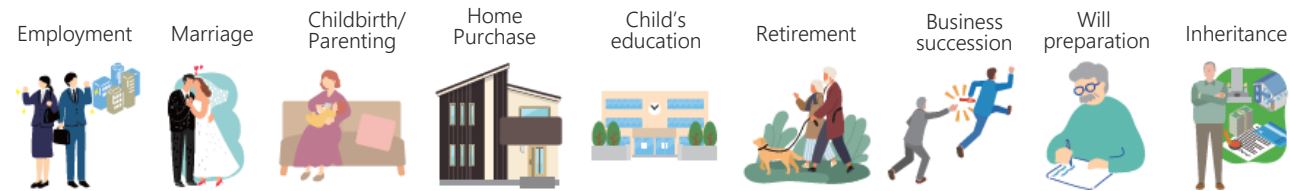
##### Life plan proposals

Japan has entered a super-aging society often described as the “100-year life era,” and in today’s world, where lifestyles are increasingly diverse, the life events people experience differ greatly from person to person. In this context of longer lifespans and diversified lifestyles, helping each individual build an appropriate life plan carries significant social value, including supporting the stability of local livelihoods and underpinning consumption and investment.

To help our customers lead fulfilling lives over the long term, the Bank is committed to getting to know them well, sharing their dreams and hopes for the future, and creating life plans together with them. We carefully listen to the various concerns and issues that arise at different life stages, and by understanding and sharing customers’ intentions, we continue to provide optimal financial services tailored to their needs.

Through this ongoing dialogue, we aim to build relationships that truly stand alongside our customers throughout their lives and to be chosen as their main bank over the long term. At the same time, we seek to expand our business with them—such as by increasing deposits and assets under custody—by deepening these relationships.

##### Main life events



##### Younger generations

- Regular savings plans
- NISA
- iDeCo
- Savings deposits
- Savings-type insurance

• Expand customer engagement and transaction opportunities through digital channels

• Offer investment and savings products that can be started with small amounts

• Share financial knowledge via social media, video content, and other digital media

##### Asset-building customers

- Fund wrap accounts
- Various loan services
- Protection-oriented financial products
- NISA
- Investment management

• Provide customized proposals using portfolio analysis and financial simulations

• Offer hybrid consultation services combining in-person and remote support

• Recommend appropriate financial products and investment plans to help achieve individual goals

##### High-net-worth customers

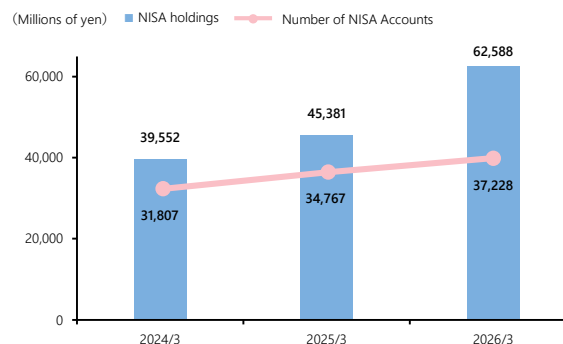
- Inheritance planning
- Wealth succession
- Real estate utilization
- Business succession

• Host seminars and advisory sessions to address concerns and questions

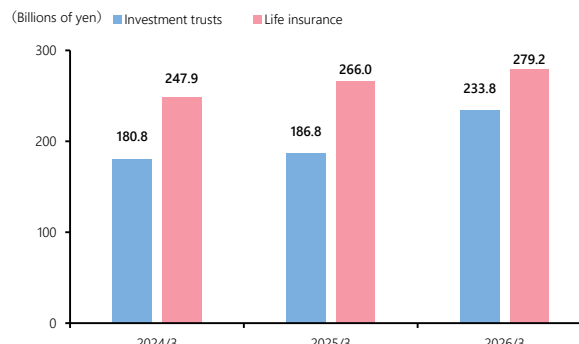
• Introduce professionals in trust services, taxation, and legal affairs

• Provide expert support for successor development and business transition

##### NISA holdings/Number of NISA Accounts



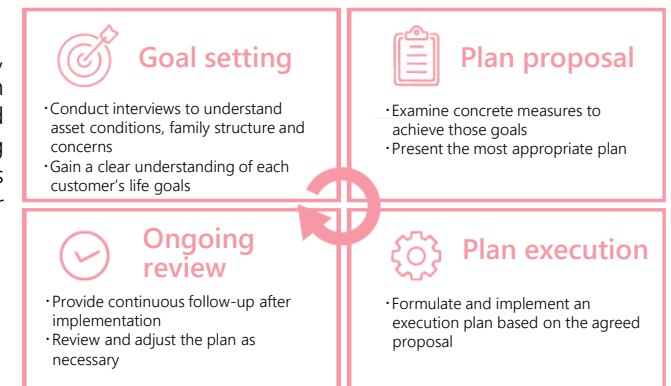
##### Balance of customer assets under custody



##### Establishment of a Wealth Management Team

As our customers’ needs become more diverse and sophisticated, specialized consulting is essential to building long-term relationships of trust. In response, we have established a dedicated Wealth Management Team within head office. By providing comprehensive, goal-based proposals on issues such as inheritance, real estate and asset succession, we aim to further enhance our ability to deliver value-added solutions.

##### Goal-based approach to proposals



##### Expanding and deepening customer relationships through the integration of digital channels and face-to-face services

Customer expectations for both convenience and peace of mind in financial services are broader than ever. By combining digital channels that allow customers to conduct everyday transactions easily with face-to-face consultations that carefully support important decisions such as life planning and asset formation, the Bank is expanding points of contact that are closely aligned with the needs of customers across all generations.

By enhancing the functions of the Chiba Kogin App to provide an environment where transactions can be completed without visiting a branch, and by offering face-to-face support through specialized consultation sessions and seminars, we deliver services that balance convenience with reliability. These efforts are helping us to build and deepen long-term relationships with our customers.

##### Main functions of the Chiba Kogin App

| View (Account Inquiries)                                                                                                                                                                                                                                                                                         | Send & Pay                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Balance inquiries</li> <li>• Transaction history inquiries</li> <li>• Deposit, withdrawal notifications</li> <li>• Direct debit (scheduled withdrawal) notifications</li> <li>• Family Account Monitoring service</li> <li>• Life insurance policy inquiries</li> </ul> | <ul style="list-style-type: none"> <li>• Bank transfers</li> <li>• Account transfers</li> <li>• Bill payments</li> </ul> |
| Grow (Savings & Investments)                                                                                                                                                                                                                                                                                     | Borrow & Repay                                                                                                           |
| <ul style="list-style-type: none"> <li>• Investment trusts</li> <li>• Foreign currency deposits</li> <li>• Time deposits, etc.</li> </ul>                                                                                                                                                                        | <ul style="list-style-type: none"> <li>• Card loans</li> <li>• Home loans</li> <li>• Other loan services</li> </ul>      |

In addition, the App supports almost all routine procedures, including changes of address and phone number, as well as reporting and reissuing passbooks and cash cards.

##### Face-to-face consultation services

We offer a wide range of face-to-face consultation services at our branches, Consulting Plazas (six locations within Chiba Prefecture) and Loan Plazas (two locations within Chiba Prefecture). We operate primarily on an appointment basis and provide private booths so that customers can take sufficient time to discuss their needs in confidence. In addition, our branches hold consultation sessions on weekends and holidays.



##### Utilizing head office specialist teams and enhancing employee skills

By actively passing on information from branch staff to head office specialist teams and conducting joint visits, we are able to respond quickly to the diverse needs of our customers. Head office specialists provide practical support such as feedback to branch staff, role-playing sessions for younger employees, and study meetings with external partners. We also promote human resource development—including encouraging employees to obtain professional qualifications—in order to strengthen our proposal capabilities for customers.

Number of employees holding Level 2 or higher FP qualifications (including CFP and AFP holders)

813  
(as of March 31, 2026)

##### Customer-oriented business operations

To provide products that genuinely serve our customers’ best interests and to remain the most trusted bank for them, we have established and disclosed our policy for customer-oriented business operations. Under this policy, we implement initiatives that are firmly grounded in the customer’s perspective.

(instance □ page 99 ► Customer-oriented business operations)

## 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 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

#### 4 Stakeholder Advocacy

##### Sustained engagement and stakeholder-led sharing

- Reactions and contributions within the community site
- Growth in social media followers and user-driven promotion

#### 3 Frequency

##### Repeated engagement

- Continued involvement in the community site (instance  page 53 ▶ “Chiba CoLabo”: Supporting problem-solving and growth for regional companies)
- Browsing multiple contents within the Chiba Kogin App

#### 2 Experience

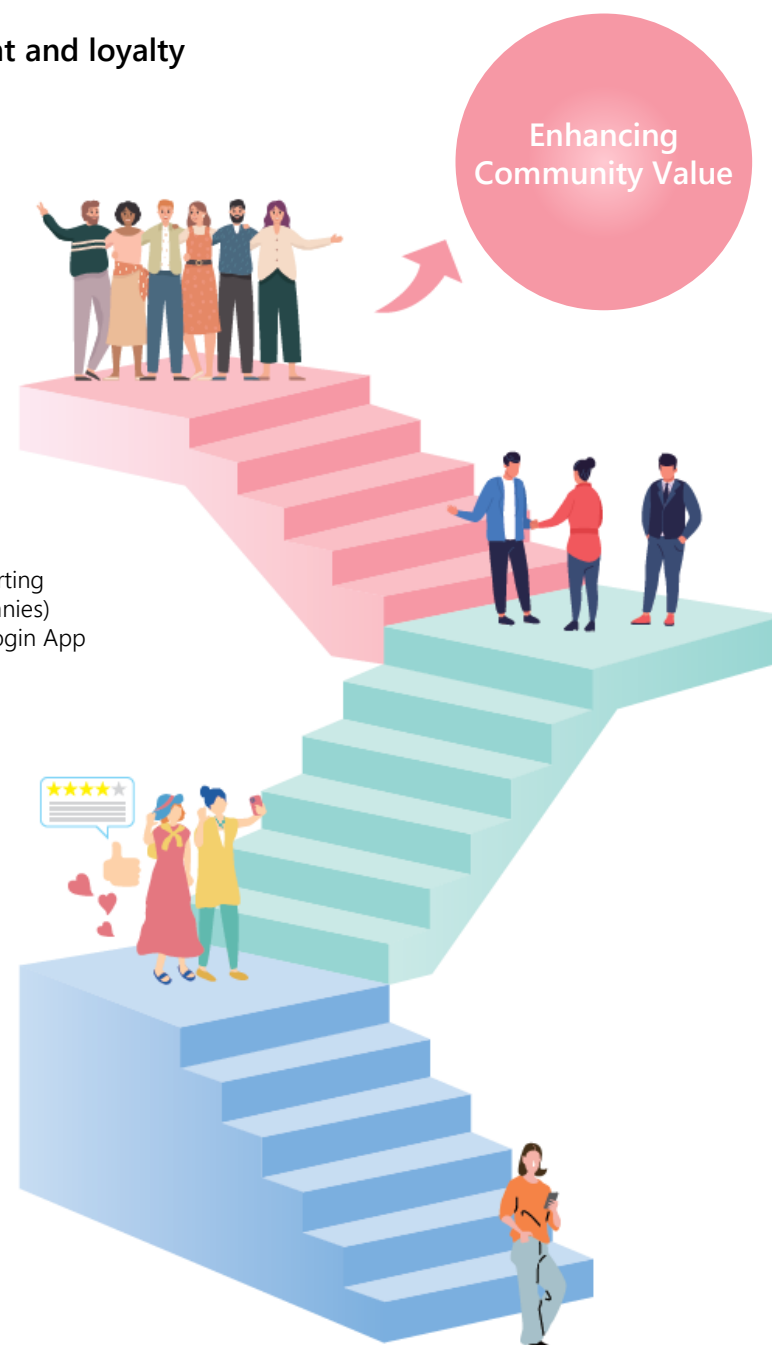
##### Stakeholder reactions

- Digital interactions and connections (instance  page 53 ▶ The Next-Generation Growth Engines)
- Participation in various events

#### 1 Outreach from the Bank

##### Outreach from the Bank

- Press releases about our initiatives
- Information sharing via social media



### Initiatives to enhance community value

#### Information dissemination through social media and the “Lifestyle Services” functions of the Chiba Kogin App

Through social media platforms such as X (formerly Twitter) and Instagram, we actively share not only information on the Bank’s products and services, but also local content, including game schedules for regional sports teams supported by the community and information on attractive local events. By communicating this kind of multifaceted information, we strengthen our ties with local communities and promote greater awareness and penetration of our corporate brand.

The “Lifestyle Services” section of the Chiba Kogin App provides non-financial functions that deliver useful information and services for daily life. These include life-plan simulation tools to support household financial planning, coupons and event information from the regional information site “Chibatoku!”, columns on everyday life and money-related topics, and games featuring our mascot character “Chiba Corgi.” In addition, by allowing customers to input information such as their hobbies and preferences, we are able to provide content tailored to their interests and attributes.



“Lifestyle Services” screen image

#### Co-hosted community events with partner businesses

The Bank actively organizes a variety of experiential events in collaboration with our corporate customers. These events provide valuable opportunities for participants to build connections and share common experiences. Through such activities, we aim to help participants discover new perspectives and values that enrich their daily lives.

In fiscal 2025, we held “Mamoru Festa” in collaboration with Meiji Yasuda Life Insurance Company and the Chiba Prefectural Police, offering activities such as health checks and ride-along experiences in police patrol cars.



#### Local environmental conservation in partnership with municipalities

The Bank promotes community-based environmental conservation activities through close cooperation with local governments. To raise public awareness of environmental issues and decarbonization, we produce educational videos, and we carry out initiatives such as tree-planting activities and surveys of aquatic ecosystems aimed at improving the local environment.

In fiscal 2025, in partnership with Kankyo Partnership Chiba, NPO Inba and the Inba Civil Engineering Office, we supported environmental activities including helping to return aquatic plants originating from Lake Inbanuma—cultivated at Manodai Elementary School in Sakura City—back to Lake Inbanuma, and removing certain perennial invasive alien plant species.



Going forward, by leveraging digital technologies and building broad-based partnerships, we will continue to promote joint initiatives that strengthen connections among stakeholders, thereby contributing to the sustainable development of our regional communities and to a prosperous future for our stakeholders.

## V. Drive Sustainability

The Bank Group is promoting sustainability initiatives, including efforts to address climate change, conserve biodiversity and respect human rights, with the aim of realizing medium- to long-term value creation. In this chapter, we present our KPIs through fiscal 2027 and the progress we have made against them, together with specific initiatives, based on our three Key Sustainability Priorities (Materiality).

### Environment

- Transition to a decarbonized society
- Conservation of biodiversity
- Enhancement of resilience against environmental risks

### Society

- Revitalization of regional economies
- Promotion of financial literacy
- Advancement of human capital management

### Corporate Purpose

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

### Materiality1

Revitalizing local communities and enhancing Chiba's appeal

### Materiality2

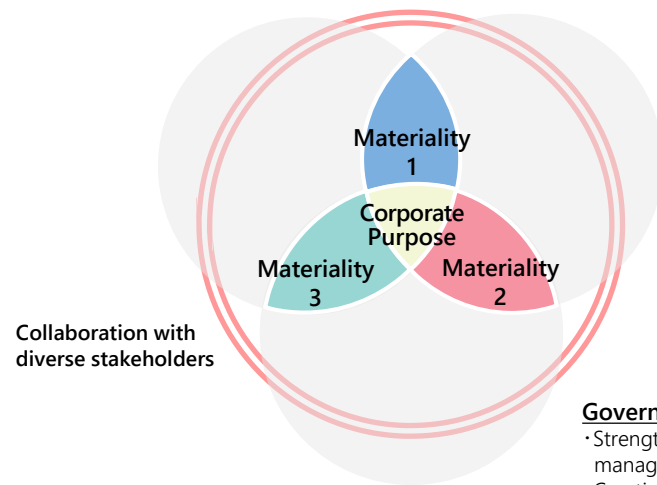
Contributing to a brighter and more prosperous society

### Materiality3

Building a safer, more secure Chiba

### Governance

- Strengthening of management foundations
- Creation of corporate value
- Enhancement of information disclosure and transparency



## Sustainability KPIs and progress under the Medium-Term Management Plan

| Sustainability goals |                                                                         | As of the end of March 2025 | As of the end of March 2026 | Target level for FY2027 |
|----------------------|-------------------------------------------------------------------------|-----------------------------|-----------------------------|-------------------------|
| Materiality 1        | Sustainable finance                                                     | ¥731.1bn                    | ¥1.0486tn                   | ¥1.0tn or higher        |
|                      | Environmental finance                                                   | ¥50.2bn                     | ¥120.8bn                    | ¥200bn or higher        |
|                      | Number of sustainability consulting cases                               | 1,475                       | 1,292                       | 1,500 or higher         |
| Materiality 2        | Ratio of female employees in leadership positions                       | 37.0%                       | 37.8%                       | Maintain 35% or higher  |
|                      | Overall engagement score                                                | 70.1 points                 | 71.1 points                 | 70.5 points or higher   |
|                      | Number of participants in financial literacy programs                   | 9,865                       | 14,790                      | 15,000 or higher        |
| Materiality 3        | Reduction in CO <sub>2</sub> emissions (Scope1, 2)<br>Base year: FY2019 | (49)%                       | (48)%                       | (45)% or more           |
|                      | Cumulative number of trees planted                                      | 2,500                       | 6,350                       | 6,500 or higher         |

### Materiality1

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.

## Sustainability-Linked Loans that support customers' sustainability management

The Bank offers Sustainability-Linked Loans, a financing product designed to promote sustainability management among small and medium-sized enterprises and to contribute to the realization of a sustainable society. Under this product, customers select one KPI that is highly relevant to their business from a set of pre-defined key performance indicators. The loan interest rate then varies depending on the achievement status of the "Sustainability Performance Target (SPT)" associated with that KPI.

The framework for this product has obtained a second-party opinion from Japan Credit Rating Agency, Ltd. (JCR), confirming its alignment with the Sustainability-Linked Loan Principles and other relevant guidelines.

Execution amount  
in FY 2025

¥8.29 billion

## Initiatives to address social issues through the sale of time deposits

The Bank offers time deposit products under which a fixed percentage of the total deposit balance is donated to activities that contribute to the realization of a sustainable society. Through these products, we help address social issues in our region via our core business of deposit-taking, supporting growth opportunities for children who will lead the future and contributing to the sustainable development of local communities.

Because the donations are made by the Bank, depositors bear no additional cost; by simply placing funds in these deposits, customers can contribute to their community. Through co-creation with our customers, we are building a virtuous cycle that generates value for both the regional community and the Bank.



| Time deposit product                                                                                                         | Total amount of deposits | Donation amount | Donation recipient                                                  |
|------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------|---------------------------------------------------------------------|
| (For individuals)<br>GO! JETS! Support Time Deposit<br>Deposit period: October 10, 2025 – March 31, 2026                     | ¥11.9bn                  | ¥800,000        | Community contribution activities by the Chiba Jets Funabashi       |
| (For individuals)<br>Time Deposit Supporting Smiles in Chiba" – 2nd series<br>Deposit period: December 8, 2025 – May 1, 2026 | ¥15.8bn                  | ¥794,007        | Traffic Orphans Support Fund of the Chiba Council of Social Welfare |
| (For corporations)<br>Sustainable Time Deposit<br>Deposit period: December 8, 2025 – March 31, 2026                          | ¥6.2bn                   | ¥627,672        | Food Bank Chiba                                                     |

## Collaboration with municipalities to support regional development and revitalization

In November 2025, the Bank concluded mutual collaboration agreements with the cities of Matsudo and Kimitsu to support regional development and revitalization.

By making effective use of the information, resources and expertise held by both parties, these agreements aim to promote close cooperation in areas such as corporate location and management consultation, as well as industrial and tourism promotion. Through these efforts, we seek to revitalize the regional economy, support the development of small and medium-sized businesses, and enhance services for local residents.



## V. Drive Sustainability

### Materiality2

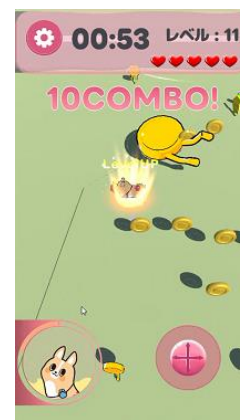
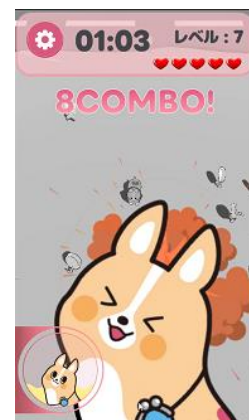
Contributing to a brighter and more prosperous society

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.

### Industry-academia game development project with INTERNATIONAL TECHNICAL COLLEGE

The Bank has launched an industry-academia collaboration project with INTERNATIONAL TECHNICAL COLLEGE to jointly develop original games featuring our mascot character “Chiba Corgi.” This project was initiated based on the shared philosophy of both parties: “developing human resources who will build the society of the future.” For students, the initiative provides practical opportunities to gain experience and skills in areas such as game development under the constraints of using a corporate character IP, and in presenting proposals to a real corporate client. For the Bank, it serves as an important touchpoint for actively incorporating the views of younger generations—including students—into our products and services.

In February 2026, we held a final presentation session for the game development project. After approximately four months of development, five selected teams presented highly creative works. Among these, three titles—including an action game created by the fourth-year team that won the grand prize—are being released to the public via the Chiba Kogin App so that a wide range of users can enjoy them.



### Educational support initiatives that leverage the expertise of employee-athletes

An employee who is a race walker and member of the Bank’s track and field club participated as a guest teacher in an integrated inquiry-based class held annually for all grades at the Junior High School attached to the Faculty of Education, Chiba University. In the class, the employee explained how running and walking—while interacting with friends and nature—can help refresh both mind and body, and demonstrated training methods that contribute to maintaining health and improving physical fitness.

This initiative enables the Bank to return the expertise of its employee-athletes to the local community. It supports the healthy development of children, while also providing our employees with opportunities to engage directly with local educational settings, thereby expanding their avenues for contribution and deepening our relationships with the community.



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

The Bank was featured in “Discovery Expedition: Chiba Prefecture,” a career education supplement for elementary and junior high school students produced by CHIKISHINBUNSHA CO., LTD. This booklet was created as a supplementary tool for career education curricula in schools, designed to help students learn through contact with people working in a variety of industries. A total of 68,261 copies were published.

In the booklet, the Bank introduces the work and role of banks. In addition, we conducted career education programs at 12 elementary and junior high schools in Chiba Prefecture, with a total of 446 students participating.



### Materiality3

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.

### Selected as an “A List” company in CDP’s Climate Change category

The Bank has been selected as an “A List” company—the highest rating—in CDP’s Climate Change assessment, conducted by CDP, a global non-profit. This rating recognizes that our initiatives and disclosures related to climate change are of a globally leading standard. At the same time, we also received “A-” ratings in the Water Security and Forests categories. As a result, the Bank has been evaluated at the “Leadership Level” across all three categories: Climate Change, Water Security and Forests.

CDP’s assessments evaluate companies on an eight-level scale (A, A-, B, B-, C, C-, D, D-) based on factors such as target setting and business strategies related to climate change, recognition of risks and opportunities, and disclosure of greenhouse gas emissions.



### Introduction of “C-Turtle® FE” GHG emissions calculation tool

To further enhance our calculation of financed emissions in line with the international standard for financial institutions, the PCAF Standard, the Bank has introduced “C-Turtle® FE,” a greenhouse gas (GHG) emissions calculation tool for investees and borrowers provided by NTT DATA Corporation. This tool enables us to calculate emissions for Scope 1, Scope 2 and Scope 3. By utilizing primary data from our investees and borrowers, it allows for high-quality Scope 3 calculations that reflect both the GHG emissions associated with our financing and investment activities and the emissions reduction efforts of our counterparties.



- ① Financed emissions calculations in line with the PCAF Standard
- ② Access to GHG emissions data for a wide range of companies
- ③ Facilitating engagement with customers regarding climate-related initiatives

### Tree-planting activities

With the aim of “protecting Chiba’s rich greenery,” volunteer officers and employees of the Bank participate in tree-planting activities.

In May 2025, we planted a total of 3,220 trees—including Japanese black pine (Kuromatsu), Japanese Euonymus (Masaki) and Japanese cheesewood (Tobera)—in a coastal protection forest owned by the Prefecture in Hasunuma, Sammu City. In March 2026, in cooperation with the Hokuso Office of the CHIBA Pref FOREST OWNERS ASSOCIATION., we planted 330 trees (Japanese Euonymus and cedar) in Takizawa, Togane City. We also carry out regular maintenance, including underbrush clearing, to help these forests grow in a healthy and sustainable manner.



### Conclusion of a cooperation agreement with the Chiba Prefectural Police Headquarters to prevent the spread of special fraud

In light of recent cases in which deposit accounts have been fraudulently used as destinations for funds related to SNS-based investment scams, romance scams and other forms of special fraud, the Bank has concluded a “Cooperation Agreement for Enhancing Measures Against Fraud” with the Chiba Prefectural Police Headquarters to further strengthen information sharing.

Under this agreement, the Bank will promptly provide the Chiba Prefectural Police Headquarters with information on accounts that are highly likely to have been used fraudulently for scams, based on our monitoring activities, and will work to prevent the spread of damage.



V. Drive Sustainability

Annual initiatives rooted in the community

To build a sustainable future together with local communities, the Bank Group continuously carries out community-based social contribution activities in which employees can actively participate. Beyond our core business activities, we place importance on each employee acting as a member of the local community. By staying close to society and fostering connections with local communities, we are expanding initiatives that contribute to the realization of a better society.

Gomi-Zero “Clean Campaign” (clean-up activities)

The Bank Group conducts the Gomi-Zero “Clean Campaign,” in which employees, staff and their family members clean the sidewalks from the parking lot of our head office to the Chiba Port Tower’s “Meeting Plaza,” as well as areas within Chiba Port Park.

|                                 |     |
|---------------------------------|-----|
| Number of participants (FY2025) | 137 |
|---------------------------------|-----|



Volunteer dispatch to the Chiba Aqua-Line Marathon

As an official sponsor of the Chiba Aqua-Line Marathon, the Bank dispatches around 100 employees as volunteers. At volunteer stations displaying the Bank’s banners and flags, they support runners by providing light refreshments, water and other forms of assistance.

|                                 |     |
|---------------------------------|-----|
| Number of participants (FY2024) | 102 |
|---------------------------------|-----|



Food donations to Food Bank Chiba

The Bank donates food to Food Bank Chiba. These donations include food items contributed by officers and employees, emergency rations such as hardtack stored by the Bank, and food purchased from companies in Chiba Prefecture using funds from “Chiba Kogin Tomoshibi no Kai,” a fund to which officers and employees contribute monthly.

|                                    |                |
|------------------------------------|----------------|
| Total weight of donations (FY2025) | Approx. 238 kg |
|------------------------------------|----------------|



Presentation of bicycle reflectors to new junior high school students

The Cosmos Traffic Safety Support Association, established jointly by CHIBA NIPPO CO., LTD. and the Bank, presents bicycle reflectors to newly enrolled junior high school students and others in Chiba Prefecture, with the hope of eliminating traffic accidents. Each year, the Association donates about 30,000 bicycle reflectors.

|                                                    |         |
|----------------------------------------------------|---------|
| Total number of reflectors presented over 32 years | 556,400 |
|----------------------------------------------------|---------|



Chiba Kogin Tomoshibi no Kai

Chiba Kogin Tomoshibi no Kai was established in 1977. On salary and bonus payment days, officers and employees voluntarily contribute donations, which are then provided to welfare-related organizations in the region. In fiscal 2025, year-end donations were made to organizations including Chiba Inochi no Denwa (a telephone counseling service) and social welfare foundations operated by six newspaper companies.



Supporting local sports teams

We support professional sports teams based in Chiba Prefecture together with our local communities. Our initiatives include hosting sponsored games branded as “Chiba Kogin Match Day,” offering time deposit products that support these teams, entering into a jersey sponsorship agreement under which our corporate logo is displayed on the team’s uniforms, supporting the introduction of cashless payment systems and making donations to community contribution activities. Through these efforts, we contribute to regional revitalization and development by promoting sports within the Prefecture.



Summer Kids School

The Summer Kids School is a hands-on learning program about “money” that the Bank holds every year for children, with the aim of promoting financial and economic education for the next generation. Fiscal 2025 marked the 16th time the program has been held. The curriculum includes lectures on topics such as the importance of money, saving and preventing troubles, as well as a work-experience program at the Bank’s event booth during a Chiba Kogin Match Day.



Economics Koshien – Chiba Tournament

Economics Koshien is a quiz competition designed to promote financial and economic education for high school students, who will lead the next generation. By deepening their understanding of how finance and the economy work, the event helps students develop “financial literacy” that can be applied in real life. Together with The Chiba Bank, Ltd., the Bank hosts the Chiba Tournament, which serves as the regional qualifying round for the national competition.



Support for the “Cosmos Concert” and “Oyako de Opera” programs

To celebrate “Chiba Prefectural Citizens’ Day,” the Bank supports the “Cosmos Concert,” a classical music performance by the orchestra club of Chiba Prefectural Chiba Girls’ High School. We also support the “Oyako de Opera” (“Parent-and-Child Opera”) programs organized by the Chiba Prefecture Cultural Promoting Foundation. Through these initiatives, we provide children with opportunities to experience culture and the arts, helping to nurture rich sensitivity and creativity.



Climate Change Initiatives

Due to the increasing frequency of extreme weather events caused by climate change, severe damage has been occurring in many regions. In our home region of Chiba Prefecture, disasters such as torrential rainfall have also occurred, and we recognize that addressing climate change is a critical issue for the community. To this end, we will continue to strengthen our climate-related initiatives, including by enhancing our disclosures and organizational frameworks in line with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), across its 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 “Value creation approach, Sustainability —Governance” on page 37.

Strategy

● Recognition of risks and opportunities

We view our response to climate change—aimed at contributing to the realization of a sustainable society—as encompassing both risks (transition risks and physical risks) and opportunities. These are assessed across three time horizons: short term (within 5 years), medium term (over 5 years to 10 years) and long term (over 10 years to around 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<br>●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<br>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<br>●Increasing administrative costs due to effects on business continuity associated with impairment of the Bank’s assets caused by extreme weather events, etc. | S-L          |
|                  |                                    | ●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

We assessed both the materiality of these risks and their potential business impact.

- ・For large corporations and publicly listed companies, we applied a bottom-up approach, conducting company-specific analysis.
- ・For counterparties for which limited information was available—such as business plans or detailed financial data—we used a top-down approach to extrapolate estimates and assess their exposure to transition risks.

| Item               | Description                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Risk event         | ●Increased costs resulting from the introduction of a carbon tax<br>●Higher capital expenditures and R&D investments associated with the transition to a decarbonized society<br>●Market impacts arising from the shift to renewable energy<br>●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<br>●Net Zero 2050: limits global warming to 1.5°C through stringent climate policies and innovation, reaching global net zero CO <sub>2</sub> emissions around 2050<br>●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<br>●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) , and transportation sector                                                                                                                                                                                                                                                                                           |
| Analysis period    | Through to 2050 with March 31, 2026 as the baseline                                                                                                                                                                                                                                                                                                                                                    |
| Analysis results   | Credit cost: ¥3.2bn to ¥5.4bn 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), we considered flood probabilities across multiple return periods and evaluated two key aspects: the impact on borrower classifications and the impact on collateral coverage.

For the impact on borrower classifications, we estimated:

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

Based on these estimates, we assessed the impact on each borrower’s financial condition, assigned borrower classifications and calculated the resulting increase in loan-loss provisions.

For the impact on collateral coverage, we calculated the increase in provisions arising from potential impairment of collateral assets such as buildings.

We then estimated the increase in provisions under multiple scenarios, taking into account both the probability of occurrence by 2050 and the projected rise in flood frequency due to climate change. In addition, we carried out similar assessments for potential damage to fixed assets at the Bank’s head office and branch locations caused by flooding.

| Item               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Risk event         | Flood-related risks include:<br>1.Deterioration of borrowers’ financial conditions due to business disruption and direct damage to operational sites<br>2.Impairment of collateral properties<br>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.<br>●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, 2026 as the baseline                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Analysis results   | Credit cost: ¥0.8bn to ¥1.1bn<br>Amount of damage incurred by Bank head office and branches : maximum ¥0.3bn                                                                                                                                                                                                                                                                                                                                                                                                                 |

【Analysis results】

Based on the scope of analysis and the scenario assumptions, the results indicate that the overall impact on the Bank’s portfolio is limited. The estimated cumulative credit-related costs are as follows: ¥3.2–5.4 billion for transition risks, ¥0.8–1.1 billion for physical risks, and up to ¥0.3 billion for potential impairment of fixed assets at the Bank’s head office and branches. We will continue to enhance our analysis by, among other measures, expanding the range of sectors covered.

Note: The scenario analysis was conducted taking into account the various risks identified by the Bank.

# Climate Change Initiatives

## Opportunities

The Bank Group actively supports initiatives by the region and our customers to reduce environmental impact and achieve 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 CO<sub>2</sub> emissions and improving energy efficiency. Through these initiatives, we seek to unlock new business opportunities and strengthen our role in enabling a sustainable future.

| Customer needs                                          | Our solution lineup                                                                                                                                                                                                               |
|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Launch effective initiatives toward sustainability      | Sustainable finance offerings <ul style="list-style-type: none"> <li>• Sustainability-Linked Loans</li> <li>• SDGs Support Loans</li> <li>• Positive Impact Finance</li> <li>• Green Loans</li> </ul>                             |
| Identify challenges and set targets for decarbonization | Visualization and target-setting for customers' CO <sub>2</sub> emissions <ul style="list-style-type: none"> <li>• Support for calculating CO<sub>2</sub> emissions</li> <li>• Support for obtaining SBT certification</li> </ul> |
| Begin activities aligned with the SDGs                  | Support for SDGs-related initiatives <ul style="list-style-type: none"> <li>• Simple SDGs assessments</li> </ul>                                                                                                                  |

## Risk management

Key climate-related risks are integrated into our broader sustainability risk management framework. For further details, please refer to “Value creation approach, Sustainability—Risk management” on page 38.

## Metrics and targets

Performance data related to our climate-related metrics and targets are based on preliminary figures as of June 2026. For the most up-to-date information, please visit our official website.

<https://www.chibakogyo-bank.co.jp/sustainability/environment/disclosures.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.

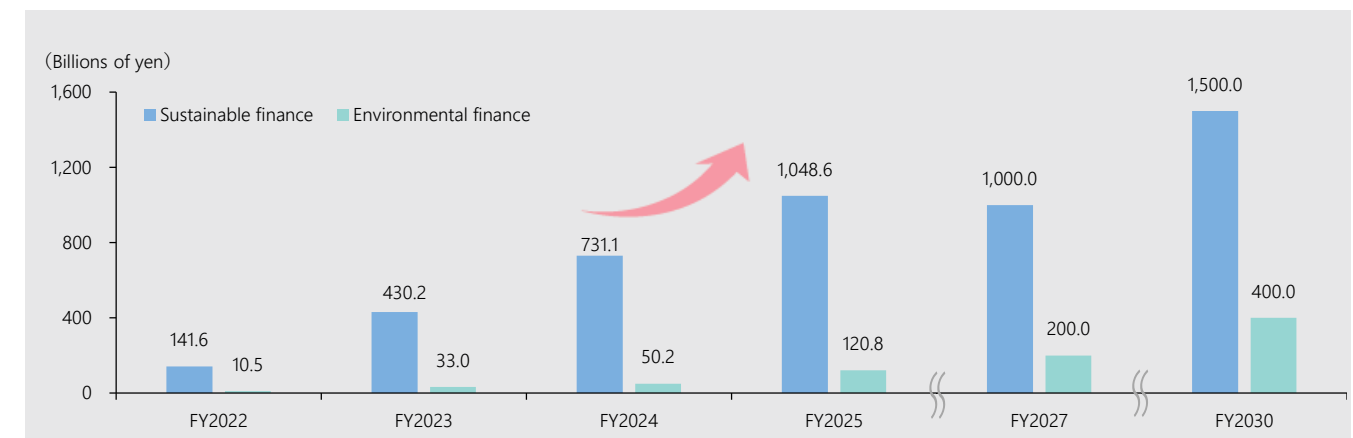
### Key sustainable finance products

- 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 SDGs-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

| Target Achievement Year | Cumulative Execution Target                                              | FY2022 Results                                          | FY2023 Results                                          | FY2024 Results                                          | FY2025 Results                                             |
|-------------------------|--------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------------|
| FY2027                  | ¥1.0tn or higher<br>including ¥200bn or higher for environmental finance | ¥141.6bn<br>including ¥10.5bn for environmental finance | ¥430.2bn<br>including ¥33.0bn for environmental finance | ¥731.1bn<br>including ¥50.2bn for environmental finance | ¥1,048.6bn<br>including ¥120.8bn for environmental finance |
| FY2030                  | ¥1.5tn or higher<br>including ¥400bn or higher for environmental finance |                                                         |                                                         |                                                         | ¥1,500.0bn<br>including ¥400.0bn for environmental finance |



Note: Environmental finance within our sustainable finance portfolio represents the total amount of financing and investment executed for projects that contribute to the environment. The significant increase in environmental finance in fiscal 2025 reflects a revision of the products included in the scope of measurement during the year.

## CO<sub>2</sub> emissions reduction

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 2040. In fiscal 2025, we achieved a reduction in CO<sub>2</sub> emissions of approximately 48% compared with fiscal 2019 levels. We will continue our efforts to further reduce CO<sub>2</sub> emissions and move steadily toward this carbon-neutral target.

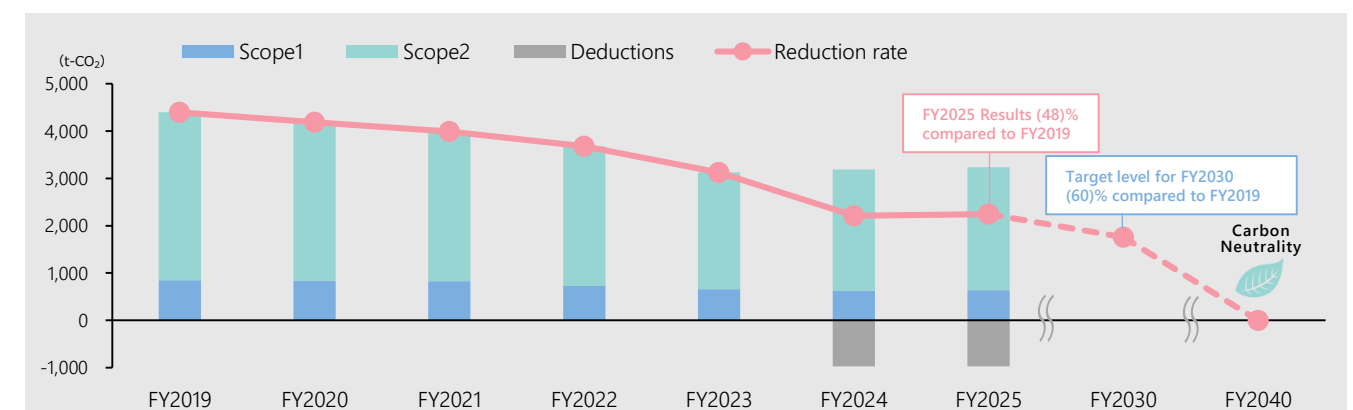
## Scope 1 and 2 emissions

(t-CO<sub>2</sub>)

| CO <sub>2</sub> emissions | FY2019 | FY2020 | FY2021 | FY2022 | FY2023 | FY2024 | FY2025 |
|---------------------------|--------|--------|--------|--------|--------|--------|--------|
| Scope1                    | 847    | 843    | 825    | 725    | 659    | 631    | 637    |
| Scope2                    | 3,555  | 3,347  | 3,169  | 2,953  | 2,468  | 1,584  | 1,624  |

Notes: 1. The calculation covers the entire Chiba Kogyo Bank Group.

2. Scope 2 emissions are calculated using the market-based method and are shown after deducting the amount offset through the purchase of non-fossil fuel certificates. If the absorption effect of non-fossil fuel certificates is not taken into account, Scope 2 emissions are 2,556 t-CO<sub>2</sub> for fiscal 2024 and 2,596 t-CO<sub>2</sub> for fiscal 2025.



Climate Change Initiatives

CO<sub>2</sub> emissions in FY2025 (t-CO<sub>2</sub>)

| CO <sub>2</sub> emissions |                | FY2025 Results |
|---------------------------|----------------|----------------|
| Scope 1                   |                | 637            |
| Scope 2                   | Location-based | 2,602          |
|                           | Market-based   | 1,624          |
| Scope 3                   |                | 2,193,043      |
| Total (Scope 1 + 2 + 3)   |                | 2,195,303      |

Notes: 1. Total Scope 2 emissions are calculated using the market-based method and are shown after deducting the amount offset through the purchase of non-fossil fuel certificates. If the absorption effect of non-fossil fuel certificates is not taken into account, Scope 2 emissions are 2,596 t-CO<sub>2</sub>.  
2. For details on the calculation method and boundaries for Scope 3, please refer to "Scope 3 calculation status."

[Scope 3 calculation status]

We recognize that calculating Scope 3 emissions—those generated across the entire supply chain—is essential for advancing decarbonization. Accordingly, we measure Scope 3 emissions for the Bank Group as a whole. Going forward, we will work to expand the scope of coverage and improve the accuracy of our emission estimates, while also promoting decarbonization initiatives in collaboration with our suppliers. Through these efforts, we aim to contribute to the achievement of carbon neutrality across society.

Scope 3 emissions (t-CO<sub>2</sub>)

| Category                                    | Measurement item                                         | Emissions in FY2024 | Emissions in FY2025 |
|---------------------------------------------|----------------------------------------------------------|---------------------|---------------------|
| 1 (Purchased goods and services)            | Procurement of goods and services                        | 10,143              | 10,328              |
| 2 (Capital goods)                           | Newly acquired equipment and assets                      | 1,729               | 1,077               |
| 3 (Fuel- and energy-related activities)     | Consumption of fuels other than gasoline and electricity | 545                 | 542                 |
| 4 (Upstream transportation)                 | Postal and other upstream delivery services              | 46                  | 45                  |
| 5 (Waste generated in operations)           | Waste generated from business operations                 | 379                 | 409                 |
| 6 (Business travel)                         | Employee travel-related emissions                        | 91                  | 61                  |
| 7 (Employee commuting)                      | Employee commuting via train or car                      | 727                 | 742                 |
| 12 (End-of-life treatment of sold products) | Currently calculated based on disposal of bankbooks      | 1                   | 1                   |
| 13 (Downstream leased assets)               | Usage of products leased to clients                      | 4,039               | 3,723               |
| 15 (Investments and loans)                  | Emissions from investees and financed entities           | 2,214,969           | 2,176,115           |

<Scope 3 emissions: coverage and calculation methodology>  
(a) Coverage of Scope 3 Calculations  
•With the exception of Category 15, all categories are calculated for the Bank Group as a whole.  
•Categories 8, 9, 10, 11 and 14 are not calculated because we assume there are no activities that generate CO<sub>2</sub> emissions in these categories.

(b) Calculation Methodology (Excluding Category 15)  
•We use "C-Turtle® FE," a GHG emissions calculation tool provided by NTT DATA Corporation, and calculate emissions in accordance with the GHG Protocol.  
•For Categories 1, 4, 5 and 6, we use data obtained from the expense management systems used by the Bank Group. Based on account codes, we determine which expense items are subject to calculation and then compute emissions for each category. Where a spend-based approach is used, the full amount of expenditure is applied, without deducting consumption tax.  
•For Category 1 (Procurement of goods and services) and Category 2 (Capital goods), we apply a total-emissions allocation method based on supplier-specific emission factors, thereby reflecting each supplier's emissions-reduction efforts in our calculations.  
•For Category 3 (Fuel- and energy-related activities), we calculate emissions for gasoline, gas, light oil, heavy oil and other fuels by applying emission factors from databases published by Japan's Ministry of the Environment: the "Database for Emission Factors for Calculating GHG Emissions through Supply Chains" and the "Carbon Footprint Pilot Project Database ver.4.0 (Domestic Data)."  
•For Category 4 (Upstream transportation), we apply CDP-ACS emission factors—average emission intensities based on emissions data disclosed to CDP by companies in the relevant industry—to transportation and postage expenses.  
•For Category 7 (Employee commuting), the Bank calculates emissions by applying emission factors for rail, bus and private car (based on gasoline allowance) to commuting allowances and modes of transport recorded in our HR/payroll system. Other consolidated subsidiaries calculate emissions based on the number of employees and the number of operating days.  
•For Category 13 (Downstream leased assets), we estimate emissions for major leased assets rented out by Chiba General Lease Co., Ltd., a consolidated subsidiary, based on defined usage scenarios.  
•For the categories listed below, we calculate emissions by multiplying activity data (such as usage volumes or expenditure amounts) by the relevant emission factors from the Ministry of the Environment's "Database for Emission Factors for Calculating GHG Emissions through Supply Chains."

| 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 2026.

|                                        |                                      | Financed Emissions(t-CO <sub>2</sub> ) |            | Data Quality Score* |         | Loan balance used for calculation (billions of yen) | Number of loans |
|----------------------------------------|--------------------------------------|----------------------------------------|------------|---------------------|---------|-----------------------------------------------------|-----------------|
|                                        |                                      | Scope 1,2                              | Scope 3    | Scope 1,2           | Scope 3 | Scope 1,2,3                                         | Scope 1,2,3     |
| Energy                                 | Electric Power                       | 3,374.70                               | 15,536.18  | 3.79                | 3.86    | 5.8                                                 | 28              |
|                                        | Coal                                 | --                                     | --         | --                  | --      | --                                                  | --              |
|                                        | Oil & Gas                            | 34,022.33                              | 119,826.57 | 3.83                | 3.88    | 24.9                                                | 74              |
| Transportation                         | Air cargo                            | 80.57                                  | 639.04     | 4.00                | 4.00    | 0.2                                                 | 9               |
|                                        | Air passengers                       | 7,616.19                               | 2,152.66   | 3.00                | 3.00    | 2.3                                                 | 2               |
|                                        | Maritime                             | 7,120.03                               | 2,580.93   | 3.25                | 3.25    | 1.4                                                 | 4               |
|                                        | Railroads                            | 5,043.68                               | 10,895.02  | 2.34                | 3.00    | 17.4                                                | 12              |
|                                        | Trucking service                     | 65,787.81                              | 42,570.45  | 3.97                | 4.00    | 39.3                                                | 436             |
|                                        | Automobile, Components               | 7,765.08                               | 45,312.28  | 3.53                | 3.65    | 10.9                                                | 34              |
|                                        |                                      |                                        |            |                     |         |                                                     |                 |
| Materials and buildings                | Metals, Mining                       | 100,622.60                             | 89,406.05  | 3.55                | 3.65    | 27.7                                                | 62              |
|                                        | Chemicals                            | 26,814.25                              | 55,861.51  | 3.70                | 3.81    | 24.3                                                | 83              |
|                                        | Building materials                   | 9,044.28                               | 68,467.71  | 4.00                | 4.00    | 11.4                                                | 35              |
|                                        | Capital goods                        | 22,527.73                              | 261,879.36 | 3.97                | 3.98    | 171.1                                               | 2,238           |
|                                        | Real estate management & Development | 31,477.77                              | 112,408.59 | 3.93                | 3.96    | 542.1                                               | 1,782           |
| Agriculture, food, and forest products | Beverages                            | 843.32                                 | 5,460.01   | 3.36                | 3.36    | 6.3                                                 | 17              |
|                                        | Agriculture                          | 7,981.42                               | 26,194.19  | 3.91                | 4.00    | 8.9                                                 | 87              |
|                                        | Packaged foods & Meat                | 16,767.81                              | 104,974.27 | 3.76                | 3.89    | 24.2                                                | 151             |
|                                        | Paper & forest products              | 12,965.86                              | 13,516.77  | 3.58                | 3.58    | 5.5                                                 | 26              |
| Others                                 |                                      | 72,630.90                              | 765,946.23 | 3.95                | 3.97    | 543.1                                               | 4,123           |
| Total                                  |                                      | 432,487                                | 1,743,628  | 3.64                | 3.72    | 1,466.8                                             | 9,203           |

Note: The Data Quality Score is a five-tier scale used to assess the reliability of CO<sub>2</sub> 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. From this fiscal year, financed emissions are also calculated using "C-Turtle® FE," which has resulted in changes in figures compared with the previous fiscal year.  
2. Sector classifications are based on the disclosure-recommended sectors under the TCFD recommendations and other references. Counterparties for which sufficient financial data are not available are excluded from the calculation.  
3. Calculations are performed in accordance with the PCAF Standard, utilizing corporate disclosure data wherever possible. Where such data are not available, we estimate emissions using CDP-ACS emission factors, which are based on the average emissions data disclosed to CDP by companies in the relevant sector. Please note that CDP-ACS does not include downstream Scope 3 categories.  
4. Financed Emissions are calculated using the formula:  
Financed Emissions = Attribution Factor × Investee's CO<sub>2</sub> Emissions, where the Attribution Factor is defined as:  
•For listed companies: Amount of investment / EVIC  
•For unlisted companies: Amount of investment/ (Debt + Equity)

(d) Carbon-related assets  
The ratio of carbon-related assets to the Bank's total credit exposure was 36.43% in fiscal 2025. The breakdown of this ratio by sector is shown to the right. We will continue to refine our sector classifications going forward.

Notes: The ratio is calculated based on the total amount of bank-guaranteed privately placed bonds (excluding solar power generation projects classified as renewable energy). Sector classifications are consistent with those used for (c) Category 15 "Investments and loans (Financed Emissions, FE)."

Future calculation results may vary significantly due to expanded disclosure of customers' CO<sub>2</sub> 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.

| Sector                 | Carbon-related assets (%) |        | Sector                               | Carbon-related assets (%) |        |
|------------------------|---------------------------|--------|--------------------------------------|---------------------------|--------|
|                        | FY2024                    | FY2025 |                                      | FY2024                    | FY2025 |
| Energy                 | 1.40                      | 1.24   | Materials & buildings                | 30.38                     | 30.94  |
| Electric power         | 0.43                      | 0.24   | Metals, Mining                       | 1.04                      | 1.11   |
| Coal                   | --                        | --     | Chemicals                            | 0.82                      | 0.97   |
| Oil & Gas              | 0.97                      | 1.00   | Building materials                   | 0.49                      | 0.46   |
| Transportation         | 2.43                      | 2.79   | Capital goods                        | 6.99                      | 6.82   |
| Air cargo              | 0.02                      | 0.02   | Real estate management & Development | 21.04                     | 21.58  |
| Air passengers         | 0.12                      | 0.10   | Agriculture, food, & forest products | 1.47                      | 1.46   |
| Maritime               | 0.02                      | 0.06   | Beverages                            | 0.32                      | 0.26   |
| Railroads              | 0.55                      | 0.70   | Agriculture                          | 0.31                      | 0.36   |
| Trucking service       | 1.52                      | 1.57   | Packaged foods & meat                | 0.95                      | 0.97   |
| Automobile, Components | 0.32                      | 0.44   | Paper & forest products              | 0.20                      | 0.23   |
|                        |                           |        | Total carbon-related assets          | 35.68                     | 36.43  |

## Natural Capital and Biodiversity Conservation Initiatives

Chiba Prefecture, which serves as the core operating base of the Bank 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, the Bank 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.

### Governance

Governance related to natural capital and biodiversity conservation initiatives is integrated into our overall sustainability governance framework. For further details, please refer to “Value creation approach, Sustainability—Governance” on page 37.

### Strategy

● Analysis of dependencies and impacts on natural capital

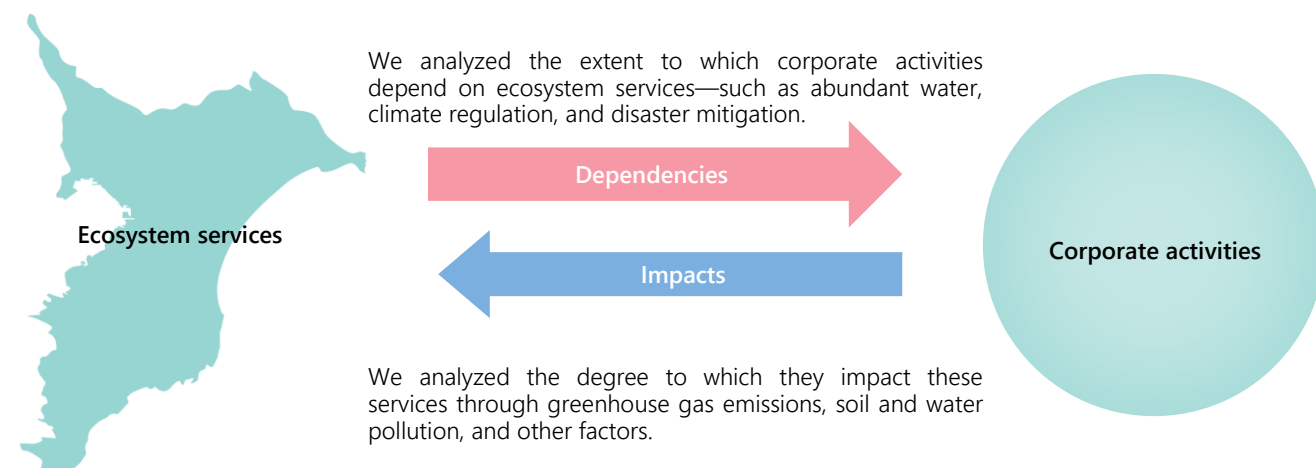
In line with the LEAP approach proposed by the TNFD, we conducted an analysis of our dependencies and impacts on natural capital using the ENCORE tool, which helps assess nature-related risks and dependencies.

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】

On the premise that corporate activities both depend on and affect ecosystem services—such as air, soil, flora and fauna, and water—the Bank classified its borrowers into sectors with reference to the International Standard Industrial Classification (ISIC). For each sector, we assessed and scored the level of dependence and impact, and then multiplied these scores by the outstanding loan amounts to those sectors in order to quantify the overall degree of impact.

#### <Relationship between dependencies and impacts>



#### 【Analysis results and future initiatives】

Because a large portion of our loan portfolio is classified into the “Real Estate” and “Retail, Services and Others” sectors, the degree of dependence in each category tends to be relatively high. While the levels of dependence and impact differ by category, we assess that the overall impact on our portfolio is limited. Building on the results of this analysis, we will work to further refine our analytical methods and to identify nature-related risks and opportunities in a more sophisticated manner.

#### Sector-based dependency heat map

| Sector categories           | Number of counter-parties | Proportion of loan portfolio | Animal-based energy | Biomass supply | Solid waste disposal | Soil and sediment retention | Water purification | Soil quality adjustment | Air and ecosystem dilution | Biological control service | Air filtration | Flood mitigation | Genetic resources | Global climate adjustment |
|-----------------------------|---------------------------|------------------------------|---------------------|----------------|----------------------|-----------------------------|--------------------|-------------------------|----------------------------|----------------------------|----------------|------------------|-------------------|---------------------------|
| Energy                      | 78                        | 0.67%                        |                     |                |                      |                             |                    |                         |                            |                            |                |                  |                   |                           |
| Transportation              | 494                       | 4.12%                        |                     |                |                      |                             |                    |                         |                            |                            |                |                  |                   |                           |
| Metals, Mining              | 77                        | 1.93%                        |                     |                |                      |                             |                    |                         |                            |                            |                |                  |                   |                           |
| Manufacturing               | 2,460                     | 14.83%                       |                     |                |                      |                             |                    |                         |                            |                            |                |                  |                   |                           |
| Construction                | 305                       | 1.00%                        |                     |                |                      |                             |                    |                         |                            |                            |                |                  |                   |                           |
| Real Estate                 | 1,756                     | 34.10%                       |                     |                |                      |                             |                    |                         |                            |                            |                |                  |                   |                           |
| Healthcare                  | 969                       | 7.39%                        |                     |                |                      |                             |                    |                         |                            |                            |                |                  |                   |                           |
| Agriculture, Food Products  | 242                       | 2.04%                        |                     |                |                      |                             |                    |                         |                            |                            |                |                  |                   |                           |
| Retail, Services and Others | 3,058                     | 33.96%                       |                     |                |                      |                             |                    |                         |                            |                            |                |                  |                   |                           |

**Heat map legend**

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

| Sector categories           | Number of counter-parties | Proportion of loan portfolio | Water supply | Habitat maintenance | Noise reduction | Non-sound sensory adjustment | Regional climate adjustment | Pollination | Storm mitigation | Water flow adjustment | Rainfall pattern adjustment | Recreation | Visual comfort | Education, science and research | Mental support services |
|-----------------------------|---------------------------|------------------------------|--------------|---------------------|-----------------|------------------------------|-----------------------------|-------------|------------------|-----------------------|-----------------------------|------------|----------------|---------------------------------|-------------------------|
| Energy                      | 78                        | 0.67%                        |              |                     |                 |                              |                             |             |                  |                       |                             |            |                |                                 |                         |
| Transportation              | 494                       | 4.12%                        |              |                     |                 |                              |                             |             |                  |                       |                             |            |                |                                 |                         |
| Metals, Mining              | 77                        | 1.93%                        |              |                     |                 |                              |                             |             |                  |                       |                             |            |                |                                 |                         |
| Manufacturing               | 2,460                     | 14.83%                       |              |                     |                 |                              |                             |             |                  |                       |                             |            |                |                                 |                         |
| Construction                | 305                       | 1.00%                        |              |                     |                 |                              |                             |             |                  |                       |                             |            |                |                                 |                         |
| Real Estate                 | 1,756                     | 34.10%                       |              |                     |                 |                              |                             |             |                  |                       |                             |            |                |                                 |                         |
| Healthcare                  | 969                       | 7.39%                        |              |                     |                 |                              |                             |             |                  |                       |                             |            |                |                                 |                         |
| Agriculture, Food Products  | 242                       | 2.04%                        |              |                     |                 |                              |                             |             |                  |                       |                             |            |                |                                 |                         |
| Retail, Services and Others | 3,058                     | 33.96%                       |              |                     |                 |                              |                             |             |                  |                       |                             |            |                |                                 |                         |

#### Sector-based impact heat map

| Sector categories           | Number of counter-parties | Proportion of loan portfolio | Disturbances (noise, light, etc.) | Freshwater utilization area | GHG emissions | Seabed utilization area | Non-GHG air pollution | Extraction of other biological resources | Extraction of other inanimate resources | Emission of hazardous materials | Nutrient runoff | Solid waste | Land utilization area | Water consumption | Invasive species |
|-----------------------------|---------------------------|------------------------------|-----------------------------------|-----------------------------|---------------|-------------------------|-----------------------|------------------------------------------|-----------------------------------------|---------------------------------|-----------------|-------------|-----------------------|-------------------|------------------|
| Energy                      | 78                        | 0.67%                        |                                   |                             |               |                         |                       |                                          |                                         |                                 |                 |             |                       |                   |                  |
| Transportation              | 494                       | 4.12%                        |                                   |                             |               |                         |                       |                                          |                                         |                                 |                 |             |                       |                   |                  |
| Metals, Mining              | 77                        | 1.93%                        |                                   |                             |               |                         |                       |                                          |                                         |                                 |                 |             |                       |                   |                  |
| Manufacturing               | 2,460                     | 14.83%                       |                                   |                             |               |                         |                       |                                          |                                         |                                 |                 |             |                       |                   |                  |
| Construction                | 305                       | 1.00%                        |                                   |                             |               |                         |                       |                                          |                                         |                                 |                 |             |                       |                   |                  |
| Real Estate                 | 1,756                     | 34.10%                       |                                   |                             |               |                         |                       |                                          |                                         |                                 |                 |             |                       |                   |                  |
| Healthcare                  | 969                       | 7.39%                        |                                   |                             |               |                         |                       |                                          |                                         |                                 |                 |             |                       |                   |                  |
| Agriculture, Food Products  | 242                       | 2.04%                        |                                   |                             |               |                         |                       |                                          |                                         |                                 |                 |             |                       |                   |                  |
| Retail, Services and Others | 3,058                     | 33.96%                       |                                   |                             |               |                         |                       |                                          |                                         |                                 |                 |             |                       |                   |                  |

Notes: 1. The heat map reflects the results of our analysis as of June 2026.

2. The proportion of the loan portfolio is based on the Bank's domestic corporate loans as of March 31, 2026.

# Natural Capital and Biodiversity Conservation Initiatives

## ● Interaction with nature and associated risks at the Bank Group locations

We analyzed the interaction between the Bank Group's locations and nature from the following perspectives.

### 【Overlap between the Bank Group's locations and designated natural conservation areas in Chiba Prefecture】

An assessment of the overlap between the Bank Group's locations and the designated natural conservation areas within Chiba Prefecture's natural parks revealed that none of our locations are situated within these protected zones. However, we confirmed that certain Bank 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 nearby areas. 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 the Bank 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>

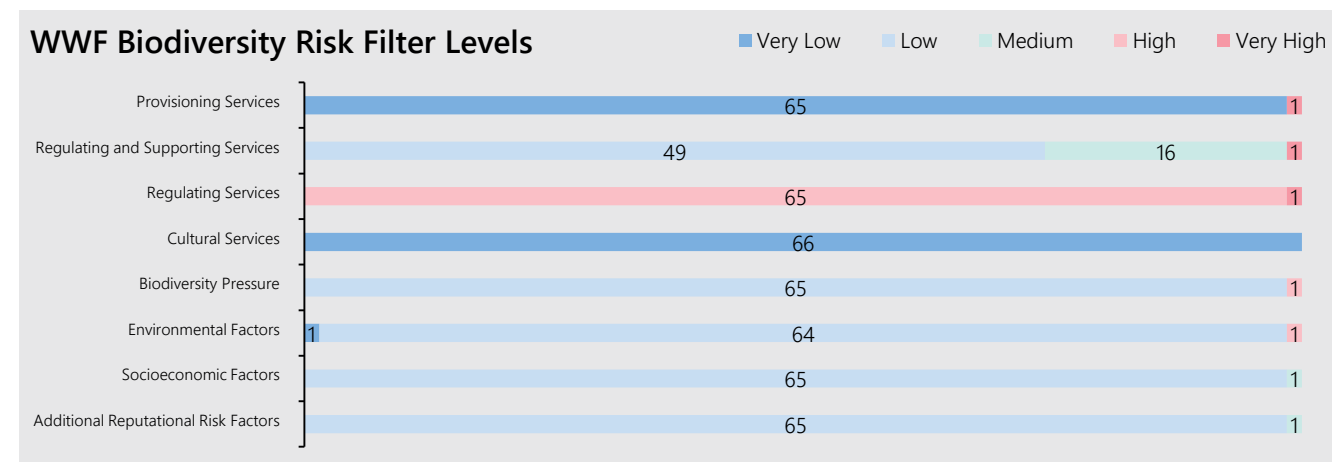
Chiba Biodiversity Center Website: About the Chiba Prefecture Red Data Book and Red List

[https://www.bdcchiba.jp/reddatebook\\_redlist](https://www.bdcchiba.jp/reddatebook_redlist)

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

We analyzed nature-related risks at the Bank Group's locations using the WWF Biodiversity Risk Filter, a tool that assesses factors such as water availability and the status of biodiversity conservation.

## Overview of nature-related risks at 66 Bank 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 Bank Group's 66 locations was assessed to determine its risk level under the Biodiversity Risk Filter's various risk categories. For this analysis, we used data obtained from the Biodiversity Risk Filter Portfolio Manager, which we processed and adapted for our evaluation.

(Source) WWF Risk Filter Suite

<https://riskfilter.org/biodiversity/home>

### <Analysis results>

The analysis showed that all locations exhibit relatively high risk levels in the category of regulating ecosystem services, which includes risks associated with natural hazards such as landslides and wildfires. We will continue to conduct further analysis of the potential impact and materiality of these risks.

## TOPICS Initiatives for biodiversity conservation

### ● "TEIRE" Project (landscape maintenance)

Forty-one Bank employees, staff and their family members participated in the "TEIRE Project," a waterside vegetation maintenance and recreation program conducted by the Inbanuma Basin Roundtable for Sound Water Cycle. The program included a seminar on the ecosystem of Lake Inbanuma and conservation activities focused on removing *Alternanthera philoxeroides*, a perennial invasive alien plant that harms native aquatic plants. As part of the activities, participants also took part in crayfish catching, helping them learn about and experience the local ecosystem firsthand.



### ● Firefly habitat survey

Fireflies are considered a biological indicator of water quality, as their habitat can shift and their population decline depending on environmental conditions. Together with the local volunteer group "Ōkusayatsu wo Hagukumu Kai" and students from Toho University, the Bank participated in a survey of firefly distribution and population at Ōkusayatsuda Ikimono-no-Sato.



### ● Seedling Cultivation Project

As part of our efforts to "protect Chiba's greenery," the Bank supports the "Seedling Cultivation Project of Chiba-Origin Species," implemented from a civic perspective by NPO Chiba Satoyama Center to address global environmental issues. Under this project, we cultivate saplings of tree species native to Chiba Prefecture—camellia, konara oak, sawtooth oak, ubame oak and viburnum—at our head office and five branches over the course of about one year.

In fiscal 2025, the saplings grown through this initiative were donated, at the request of more trees, a general incorporated association and forest conservation organization founded by musician Ryuichi Sakamoto and chaired by architect Kengo Kuma. The saplings were subsequently planted in forests in Otaki Town.



### ● Launch of Green Loan product

The Bank has launched a Green Loan product, under which the use of proceeds is limited to projects that have a positive environmental impact, including initiatives related to climate change mitigation, water resource conservation and biodiversity protection. This product is available only for projects that have been certified by Japan Credit Rating Agency, Ltd. (JCR), an independent evaluation body, as being aligned with the internationally recognized Green Loan Principles and the Green Loan Guidelines.

By providing financial support for customers' environmental conservation initiatives through this product—alongside our existing Sustainability-Linked Loans—we are reinforcing our framework for supporting environmental value creation at both the corporate level and the project level.

## Initiatives to Respect Human Rights

### The Human Rights Policy, Governance and management framework

The Bank Group sets out, in “The Chiba Kogyo Bank Group’s Code of Conduct,” which serves as the standard of behavior for conducting corporate activities based on our corporate philosophy, a 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.” Building on this Code of Conduct, in March 2023 we established our Human Rights Policy to clearly express our commitment to proactively addressing human rights issues and to creating a society in which human rights are respected together with our stakeholders.

To ensure the effectiveness of the Human Rights Policy, we have put in place a human rights awareness promotion framework and established the Human Rights Awareness Promotion Committee as a body responsible for driving voluntary and proactive initiatives in this area. In addition, our Human Rights Policy, Procurement Policy, Policies for Investments and Loans and other policies related to respect for human rights are disclosed on the Bank’s website, as part of our efforts to ensure a high level of transparency in our information disclosure.

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

### Respect for international standards

The Bank respects human rights by complying with the laws and regulations applicable in the countries and regions where we conduct business, and by basing our approach on internationally recognized human rights standards. In particular, we refer to the principles and declarations set out in the Universal Declaration of Human Rights, the United Nations Guiding Principles on Business and Human Rights, and the ILO Declaration on Fundamental Principles and Rights at Work.

### Human rights initiatives

|                                     | Key initiatives                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| For officers and employees          | <ul style="list-style-type: none"> <li>• Establishment of internal whistleblowing and consultation channels</li> <li>• Compliance with our policy on responding to customer harassment</li> <li>• Awareness-raising activities such as e-learning programs and study sessions at each workplace</li> <li>• Participation in the human rights slogan campaign organized by the Japanese Bankers Association</li> </ul> |
| For customers                       | <ul style="list-style-type: none"> <li>• Establishment of dedicated channels for complaints and consultations</li> <li>• Customer-oriented business operations</li> <li>• Deployment of service care supporters at branches</li> <li>• Promotion of barrier-free access, universal design and accessibility</li> </ul>                                                                                                |
| For suppliers                       | <ul style="list-style-type: none"> <li>• Endorsement of the “Partnership Building Declaration”</li> <li>• Implementation of procurement activities that respect human rights</li> </ul>                                                                                                                                                                                                                               |
| For Investee and borrower companies | <ul style="list-style-type: none"> <li>• Investment and lending conducted in accordance with our Policies for Investments and Loans</li> </ul>                                                                                                                                                                                                                                                                        |

### Remediation and grievance mechanisms

The Bank Group is strengthening initiatives to ensure that stakeholder voices are appropriately heard and addressed. We have established internal whistleblowing channels and consultation desks for workplace harassment both within the Bank and at external law firms, thereby putting in place consultation mechanisms that ensure independence and anonymity. Feedback, requests and complaints from customers are centrally received by the Customer Service Promotion Division and used to drive organizational improvements. In addition, by utilizing alternative dispute resolution (ADR) schemes for financial institutions, we seek to resolve disputes promptly in a transparent and fair manner.

Through these initiatives, we aim to enhance the effectiveness of our human rights efforts, reduce reputational and compliance risks, and reinforce the governance foundation that supports the sustainable enhancement of our corporate value.

(instance □ page 97 ▶ Overview of the Compliance Framework)

(instance □ page 99 ▶ Overview of Customer Protection Management System)

## ESG Information

### External evaluations

#### CDP Rating

The Bank has been selected as an “A List” company—the highest rating—in CDP’s Climate Change assessment, conducted by CDP, a global non-profit.



#### Certified “KENKO Investment for Health” organization 2026

We were certified as a “KENKO Investment for Health” organization 2026 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.



#### Hataraku Yell 2026 Certification

We were recognized as a “Welfare Promotion Corporation” under the “Hataraku Yell 2026” 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

Credit Rating Agency, Ltd. (JCR) placed rating on the Bank under Credit Monitor #A-/Positive.

### 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

In this section, we describe the robust governance, risk management, and compliance frameworks that underpin the effective execution of the Bank Group's growth strategy. We explain how transparent management, sound corporate ethics—essential for a financial institution—and appropriate responses to foreseeable risks are key elements that enable stable growth and the maximization of corporate value, even in times of rapid change.

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# Directors, Audit & Supervisory Board Members and Executive Officers

(As of June 23, 2026)

## 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 NTT, Inc.)  
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,  
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)

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 Bank, 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 Bank, Ltd.) Chief Economist  
Apr. 2004 Corporate Planning Department  
Seconded to Mizuho Research Institute, Ltd. (current Mizuho Bank, Ltd.) Chief Economist  
Apr. 2005 Executive Officer of Corporate Planning Department  
Managing Executive Officer, Chief Economist of Mizuho Research Institute, Ltd. (current Mizuho Bank, Ltd.)  
Apr. 2007 Senior Executive Officer of Mizuho Research Institute Ltd. (current Mizuho Bank, 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 KCJ 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  
June 2024 Vice President of Tokyo Football Association (current position)  
Outside Director of the Bank (current position)

Director,  
Managing Executive Officer
**KUNITO OZEKI**


Apr. 1994 Joined the Bank  
Oct. 2012 General Manager of Regional Corporation Department of Matsudo Branch  
Apr. 2016 General Manager of Soga Branch  
Apr. 2017 Area Manager of Soga Block, General Manager of Soga Branch, and General Manager of Shirahata Branch  
Apr. 2018 Area Manager of Ichikawa Block and General Manager of Ichikawa Branch  
July 2019 Associate Director-General, Area Manager of Ichikawa Block and General Manager of Ichikawa Branch  
Apr. 2020 Associate Director-General, General Manager of Sales Planning Division  
Apr. 2021 Executive Officer, General Manager of Sales Planning Division  
Apr. 2023 Executive Officer, Regional Manager, Area Manager of Chiba-Central Block, and General Manager of Chiba Branch  
Apr. 2024 Managing Executive Officer, Regional Manager, Area Manager of Chiba-West Block, and General Manager of Sales Division of Head Office  
Apr. 2026 Managing Executive Officer, General Manager of Sales Unit  
June 2026 Director, Managing Executive Officer (current position)

Director,  
Managing Executive Officer
**JUNJI NAKAMURA**


Apr. 1996 Joined the Bank  
Oct. 2013 General Manager of Regional Corporation Department of Urayasu Branch, General Manager of Client Services Section II  
Apr. 2015 General Manager of Funabori Corporate Office of Urayasu Branch  
July 2017 Chairman of Nishi-Kasai Branch Opening Preparation Committee  
Sep. 2017 General Manager of Nishi-Kasai Branch  
Apr. 2018 Senior Assistant General Manager of Management Planning Division  
Apr. 2019 Deputy General Manager of Management Planning Division  
July 2021 Associate Director-General, General Manager in charge of Management Planning Division  
Apr. 2022 Executive Officer, General Manager of Management Planning Division  
Apr. 2024 Managing Executive Officer, General Manager of Management Planning Division  
Apr. 2025 Managing Executive Officer  
June 2026 Director, Managing Executive Officer (current position)

Directors, Audit & Supervisory Board Members and Executive Officers

Audit & Supervisory Board Members

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

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  
July 2025 Representative Director and Chairman, Meiji Yasuda Research Institute, Inc. (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.

Standing Audit & Supervisory Board Member

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  
Apr. 2026 Director, Executive Officer  
June 2026 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)

Skills matrix of Directors and Audit & Supervisory Board Members

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

Managing executive officers

OSAMU KODA  
SHOICHI MORI  
TSUYOSHI AOKI  
HIROTO INOUE  
MASAHIKO MIYAMOTO  
HIROSHI TAGUCHI  
KATSUMI YAGINUMA

Deputy General Manager of Sales Unit, Regional Manager  
Regional Manager  
Regional Manager, Area Manager of Chiba-West Block, General Manager of Sales Division of Head Office  
General Manager of Risk Management Division

Executive officers

MAKI OKADA  
MANABU KOIWAI  
NOBUHIRO NISHIMURA  
JUNKO KAJI  
KAZUHIRO SEKI  
SHINICHI NAKAMURA  
TOSHIKAZU HORIUCHI  
YOSHINOBU SOYOJI  
TETSUJI KAGOROKU  
MASAKI MARUYAMA

General Manager of Intensive Operation Division  
Regional Manager  
General Manager of Management Planning Division  
General Manager of Sales Support Division  
Area Manager of Funabashi Block, General Manager of Funabashi/Natsumi Branch  
Regional Manager, Area Manager of Chiba-Central Block, General Manager of Chiba Branch  
General Manager of Digital Innovation Division  
General Manager of Business Procedures and Operations Division  
Area Manager of Kashiwa/Nagareyama Block, General Manager of Kashiwa/Sakasai Branch  
Area Manager of Ichikawa Block, General Manager of Yawata Branch

# 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

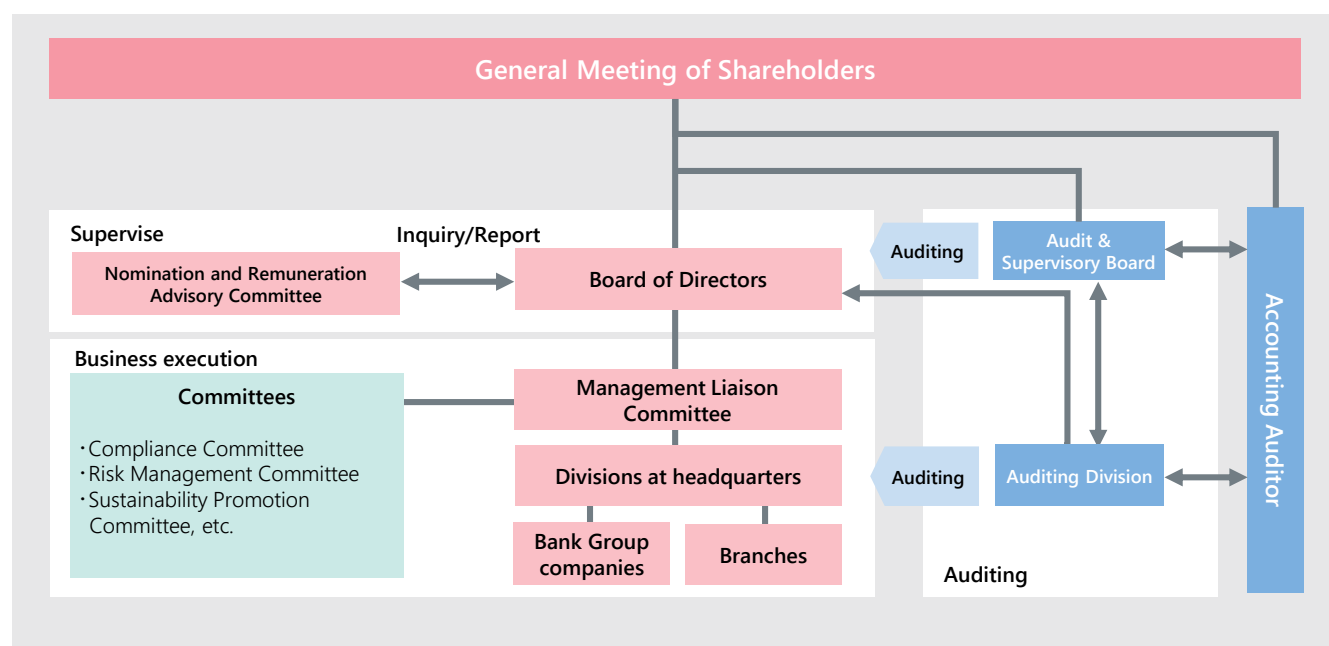
[https://www.chibakogyo-bank.co.jp/about/governance/pdf/governance\\_03.pdf](https://www.chibakogyo-bank.co.jp/about/governance/pdf/governance_03.pdf)

## 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<br>• 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<br>• Incorporating sustainability factors into executive compensation                                                                                                            |

## Corporate governance system

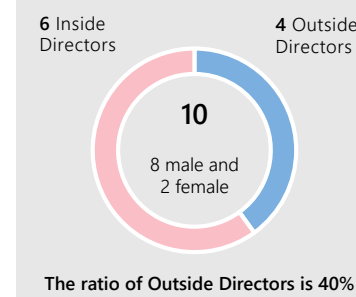
The Bank has adopted the organizational form of a company with an Audit & Supervisory Board, including outside Audit & Supervisory Board members, to ensure effective management oversight. It has established a system with a General Meeting of Shareholders, a Board of Directors, an Audit & Supervisory 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 FY2025 **15** times

The Board of Directors is the Bank's highest decision-making and supervisory body. In accordance with the Rules of the Board of Directors and other internal regulations, it determines management policies and other important matters, receives reports on the status of business execution, and oversees how management is carried out. As of June 23, 2026, the Board of Directors consists of ten directors, four of whom are Outside Directors.

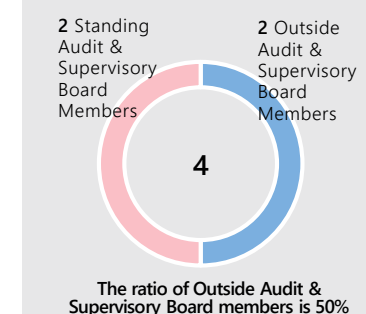


| Main agenda items and resolutions in fiscal 2025 |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                          |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Strategy and planning                            | <ul style="list-style-type: none"> <li>Establishment of the Management Consolidation Preparatory Committee and status of progress</li> <li>Review of branch network strategy and future direction</li> <li>Capital reorganization of the Bank Group companies</li> <li>Policy on the management of policy investment equities</li> <li>Policy on preferred share initiatives</li> </ul> | <ul style="list-style-type: none"> <li>2025 wage increase and related revisions to HR rules and regulations</li> <li>Activity report of the Digital Strategy Committee</li> <li>Market scenario for the first half of fiscal 2025</li> <li>Market scenario for the second half of fiscal 2025</li> </ul> |
| Governance                                       | <ul style="list-style-type: none"> <li>Performance-linked compensation for officers</li> <li>Evaluation of the effectiveness of the Board of Directors</li> <li>Results of the Board effectiveness evaluation questionnaire and response policy</li> <li>Internal audit status, results and implementation plan</li> </ul>                                                              | <ul style="list-style-type: none"> <li>Compliance program for fiscal 2025</li> <li>Status of system risk management for the Bank Group</li> <li>Report on cybersecurity</li> <li>Status of initiatives related to customer-oriented business operations</li> </ul>                                       |
| Sustainability                                   | <ul style="list-style-type: none"> <li>Report of the Sustainability Promotion Committee (instance □ page 38 ▶ Sustainability Promotion Committee Meeting status in fiscal 2025)</li> </ul>                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                          |

### Audit & Supervisory Board

Number of meetings in FY2025 **14** times

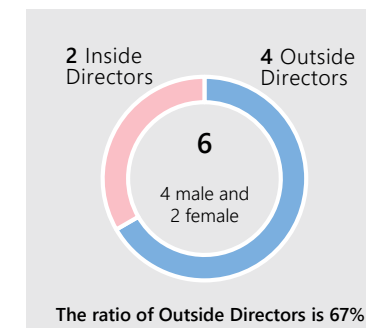
The Audit & Supervisory Board consists of four Audit & Supervisory Board members of which two are appointed as Outside Audit & Supervisory Board members. Audit & Supervisory Board members conduct audits of matters such as the status of development and operation of internal control systems including the 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 FY2025 **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 FY2025 **31** 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. To ensure that the Board functions effectively, the Bank develops a skills matrix for directors that reflects the knowledge, experience and competencies required under its management strategies and plans, and makes appointments with due consideration for overall balance and diversity. In terms of diversity, gender is also taken into account, and currently two of the Bank’s 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 nominates 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<br>(Appointment)           | Reasons for the appointments as Outside Directors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Attendance at Board of Directors Meetings in FY 2025 |
|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Hisako Toya<br>(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<br>(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<br>(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 Bank, 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<br>(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.                                                                                                                                                                                                                                                             | 15 of 15                                             |

| Name<br>(Appointment)            | Reasons for the appointments as Outside Audit & Supervisory Board Members                                                                                                                                                                                                            | Attendance at Board of Directors Meetings (Audit & Supervisory Board Meeting) in FY 2025 |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Takashi Kikugawa<br>(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<br>(14 of 14)                                                                   |
| Tatsuya Toyoshima<br>(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. | 15 of 15<br>(14 of 14)                                                                   |

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  
[https://www.chibakogyo-bank.co.jp/about/governance/pdf/governance\\_04.pdf](https://www.chibakogyo-bank.co.jp/about/governance/pdf/governance_04.pdf)

Corporate Governance

Evaluating the effectiveness of the Board of Directors

The Bank evaluates the effectiveness of its Board of Directors to assess whether the Board is appropriately fulfilling the roles stipulated by laws and regulations. Based on the results of these evaluations, we work to further enhance the Board’s effectiveness.

Recognizing that expectations and responsibilities placed on the Board have increased in recent years, we acknowledge the need to strengthen its functions beyond previous levels. We will continue to consider and implement the measures necessary to ensure that the Board of Directors operates at its fullest potential.

Initiatives for improving effectiveness during the fiscal year ended March 31, 2026

Based on the results of the Board effectiveness evaluation for the fiscal year ended March 31, 2025, the Board of Directors and its secretariat implemented the following initiatives in the fiscal year ended March 31, 2026:

- To encourage more active discussion on a wide range of management issues, informal meetings were established between internal directors and outside directors. By setting specific agendas for these sessions and increasing opportunities for frank exchanges of views, we worked to create an environment that enhances the quality of decision-making.
- To secure sufficient time for deliberation and deepen discussions, we reviewed internal rules and operating procedures related to the explanation of agenda items. This allowed the Board to focus more effectively on matters of higher importance.

Through these measures, we have strengthened the environment for active debate and, in particular, improved the timeliness and quality of decisions on important agenda items, thereby enhancing the function and effectiveness of the Board of Directors.

Evaluation method

- Questionnaires covering matters such as the operational status of the Board of Directors and the content of its deliberations were administered to all Directors and Audit & Supervisory Board Members who sit on the Board (13 members in total; hereinafter, the “FY3/26 Questionnaire”).
- The Nomination and Remuneration Advisory Committee analyzed and evaluated the aggregated results of the FY3/26 Questionnaire.

Results of analysis and evaluation

- Based on the results of the Board of Directors’ effectiveness evaluation, no specific factors were identified that would materially impede the Board in fulfilling its roles. Accordingly, the Bank recognizes that the effectiveness of the Board of Directors is appropriately maintained.
- As a result of the analysis and evaluation, recommendations from the Nomination and Remuneration Advisory Committee aimed at further 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 enhancing corporate value, the Bank will continue to organize study sessions and opinion-exchange meetings with outside directors as appropriate, providing platforms for information sharing.
- By preparing materials that more clearly highlight the key points of each agenda item and securing sufficient time for open discussion, the Bank aims to further improve the operation of Board meetings.

Officer remuneration

● Basic policy

The Bank’s officer remuneration policy is designed to promote management practices that contribute to value creation for a broad range of stakeholders, enhance officers’ motivation to improve corporate value, and reinforce a strong awareness of 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 is determined comprehensively based on factors such as position, responsibilities, length of service, market benchmarks, the Bank’s performance and employee salary levels. Performance-linked remuneration is paid once a year in cash, typically in June. For the Chairman, President and Vice President, performance-linked remuneration is based on two key indicators: achievement of the Bank’s profit plan and progress in sustainability initiatives. For other Directors, it is based on 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<br>(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)                                                     | 6                                                     | 163                | 105                   | 43                              | 14                                    |
| Audit & Supervisory Board Members<br>(excluding Outside Audit & Supervisory Board Members ) | 3                                                     | 33                 | 33                    | —                               | —                                     |
| Outside officers                                                                            | 6                                                     | 55                 | 55                    | —                               | —                                     |

Note: The above table includes one Director and one Audit & Supervisory Board Member who retired upon the conclusion of the 103rd Annual General Meeting of Shareholders held on June 26, 2025.

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 and regulations and with the Bank’s Articles of Incorporation, and that operations across the Bank Group are sound and appropriate. To evaluate the adequacy and effectiveness of internal controls—including operational effectiveness and efficiency, the reliability of financial reporting and compliance with laws and regulations—the Bank is working to enhance its audit functions through internal audits conducted by the Internal Audit Division, audits by Audit & Supervisory Board Members and audits by independent 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

Basic policy on risk management

The Bank positions risk management as a critical component of its overall management strategy. We have established a risk management framework that is tailored to the nature, scale and characteristics of the risks inherent in our banking operations. Our fundamental policy is to accurately identify and appropriately manage these risks in order to maintain and enhance the soundness of management and strengthen our management foundation. These principles are set forth in the Bank’s Risk Management Policy, which is approved by the Board of Directors.

Integrated risk management framework

In line with its Basic Policy on Risk Management, the Bank has developed a structured framework for managing the key risks associated with its banking operations. This includes establishing internal rules and assigning responsible departments for each major risk category. To ensure an integrated approach, the Bank has established the Risk Management Division to oversee and consolidate risk information across all relevant departments, and has set up a cross-functional Risk Management Committee to facilitate coordination across the organization.

As part of its integrated risk management efforts, the Bank quantifies its overall risk exposure using standardized methodologies and compares this against its capital and other management resources to ensure that risk levels remain within acceptable limits. The Bank is committed to continuously enhancing and revitalizing its risk management practices, including regular reviews of the Risk Management Committee’s operations.

The Bank Group’s compliance and risk management framework is illustrated in the diagram below.

Credit risk management

The Bank defines credit risk as the potential for losses resulting from a decline or loss in asset value due to the deterioration of a borrower’s financial condition. Recognizing credit risk as one of the most significant risks to its operations, the Bank outlines key policies and procedures in its Credit Risk Management Regulations, which are approved by the Board of Directors.

The Risk Management Division functions as an independent unit responsible for planning and formulating the Bank’s basic policies and overall framework for credit risk management. Separately, the Credit Supervision Division—operating independently from the Sales Unit—is responsible for the assessment and oversight of credit counterparties. These two divisions work in close coordination to ensure effective credit risk management.

Specific credit risk management practices include individual credit monitoring and self-assessment based on an internal credit rating system. The Bank also manages its credit portfolio and monitors credit concentration risk by quantifying credit risk exposure.

The status of credit risk management is regularly reported to the Risk Management Committee. The Bank remains committed to continuously strengthening its credit risk management framework and maintaining the soundness of its credit portfolio.

Market risk management

The Bank defines market risk as the potential for losses resulting from fluctuations in various market risk factors—such as interest rates, securities prices, and foreign exchange rates—that affect the value of its assets and liabilities. Key matters related to market risk management are outlined in the Market Risk Management Regulations, which are approved by the Board of Directors. To ensure effective oversight, the Bank maintains a clearly segmented organizational structure, separating the Treasury Division, the Market Operations Division, and the Risk Management Division. In addition, cross-functional bodies such as the Market Risk Countermeasures Committee and the Asset-Liability Management (ALM) Committee have been established to facilitate coordinated risk management across the organization.

Market risk is measured using methodologies including interest rate gap analysis, the Basis Point Value (BPV) method<sup>1</sup>, and the Value at Risk (VaR) method<sup>2</sup>. Risk is managed through the establishment of position limits, allocation of risk capital, and setting of loss thresholds. Interest rate risk across the Bank is managed under the ALM framework. The ALM Committee reviews quantified risk exposures and market conditions, and deliberates appropriate countermeasures based on these assessments. In response to recent changes in the financial environment—such as rising domestic interest rates and increased market volatility both in Japan and abroad—the Bank has taken steps to further strengthen the effectiveness of its market risk management. These include reviewing the functions of the Market Risk Countermeasures Committee and refining the framework for managing loss limits, thereby enabling swift and flexible responses to sudden market fluctuations.

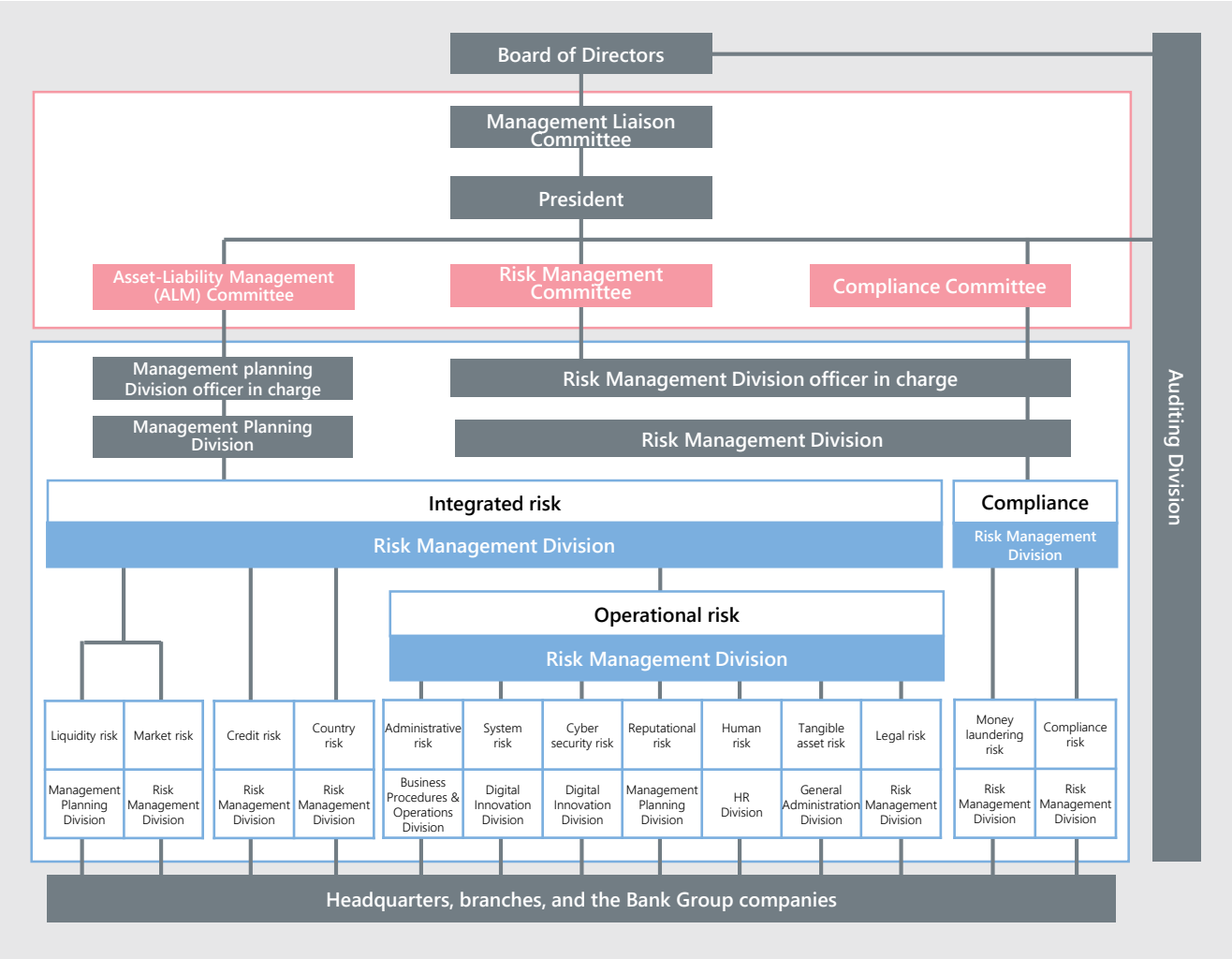
Note: 1.Basis Point Value (BPV) Method  
A method that expresses risk as the change in market value resulting from a change in interest rates. For example, a BPV of 10 indicates the change in market value when interest rates move by 10 basis points (0.1%).  
2.Value at Risk (VaR) Method A statistical technique that estimates the maximum potential loss in market value of a portfolio over a specified time horizon and confidence level, based on historical data. The Bank uses a one-sided 99% confidence level for its VaR calculations.

Liquidity risk management

Liquidity risk comprises two components: funding liquidity risk and market liquidity risk. Funding liquidity risk refers to the potential for losses arising from difficulties in securing necessary funds—or being forced to obtain funds at significantly higher interest rates—due to mismatches in the maturities of assets and liabilities or unexpected outflows of funds. Market liquidity risk refers to the potential for losses resulting from an inability to execute transactions, or being compelled to trade at significantly unfavorable prices, typically due to market disruptions.

The Bank manages funding liquidity risk through appropriate cash flow management overseen by the Asset-Liability Management (ALM) Committee, taking into account factors such as the business environment, funding conditions, and overall liquidity status. Daily funding operations are conducted under the basic policy of Maintaining Loan Positions, and liquidity is secured by holding marketable securities and other liquid assets. To manage market liquidity risk, the Bank sets position limits for each market transaction, thereby ensuring prudent exposure control.

Compliance and risk management framework



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 set out in the Operational Risk Management Regulations, which are approved by the Board of Directors. Operational risk is managed by classifying it into seven categories: (1) Administrative Risk, (2) System Risk, (3) Cybersecurity Risk, (4) Legal Risk, (5) Human Risk, (6) Tangible Asset Risk, (7) 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.

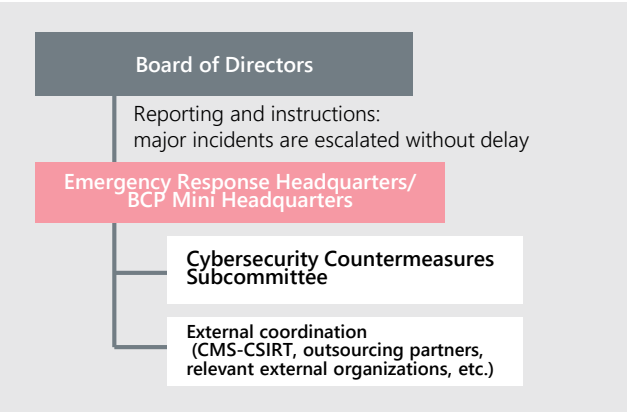
To maintain and enhance the effectiveness of our system risk management framework, we undergo regular internal audits as well as external audits conducted by independent third parties.

Cybersecurity risk management

With cybercrime and cyberattacks against financial institutions increasing in frequency and sophistication, the Bank regards cybersecurity as a critical management issue. To protect our customers from damage caused by increasingly advanced and complex cyberattacks, we are working to strengthen and enhance our cybersecurity framework in line with our basic policies.

● Cybersecurity management framework

The Digital Innovation Division serves as the primary department responsible for cybersecurity, working in close coordination with other relevant divisions to implement countermeasures. In the event of a major incident—or the risk of such an incident—the Bank has a framework in place to promptly report and escalate the matter to senior management and other higher-level bodies, enabling swift decisions on response policies and coordinated action across the organization.



● Incident response (day-to-day measures / effectiveness checks)

- On an ongoing basis, the Bank strengthens preventive, detective and responsive measures, including:
- Implementing mechanisms that detect unauthorized access and misuse of internet-based services at an early stage
  - Conducting regular vulnerability assessments
  - We also conduct periodic cybersecurity drills to improve the effectiveness of our response procedures, covering initial response in the event of an incident, coordination among internal departments and cooperation with external organizations.
- The effectiveness of our framework and measures is verified through internal audits and external audits by independent third parties, and we work continuously to make improvements.

● Education and awareness (senior management / employees)

For senior management, we hold training sessions and study meetings on topics such as cyber-risk trends and response policies, thereby enhancing the effectiveness of governance.

For employees, we provide ongoing IT literacy training and work to develop cybersecurity specialists, while also strengthening the response capabilities of both the organization and individuals.

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 decides on key matters related to compliance standards and policies. The Compliance Committee plays a central role in enhancing our compliance framework, deliberating on important issues from a cross-functional perspective. In fiscal 2025, the Committee met five 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 and consultation channels

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 and consultation channels both within the Bank and through an external law firm, and we work to ensure 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 also has measures in place 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 offer, promise or accept entertainment, gifts or any other benefits for the purpose of obtaining improper advantages. We are committed to fostering high professional ethics among our officers and employees, who are required to adhere strictly to these principles in the performance of their duties.

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 the Bank 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.

| Covered persons                                                           | Contact points   |                                                                                   | Reporting methods                                                  | Types of reports and consultations                                                                                                                                             | Response process                                                                                  |
|---------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Officers and employees (including those within one year after retirement) | Inside the Bank  | Internal reporting desk (Risk Management Division)                                | •Web (available 24 hours)<br>•Telephone<br>•Postal mail<br>•E-mail | •Reports, notifications and consultations related to violations of laws, regulations or internal rules (compliance matters)<br>•Other reports, notifications and consultations | Fact-finding investigation<br>↓<br>Implementation of countermeasures<br>↓<br>Reporting of results |
|                                                                           |                  | Employee consultation desk (Human Resources Division)                             | •Telephone (dedicated lines for male/female callers)               | •Consultations regarding various forms of harassment<br>•Consultations regarding employment-related issues<br>•Consultations regarding workplace environment                   |                                                                                                   |
|                                                                           |                  | Audit & Supervisory Board Member desk (Standing Audit & Supervisory Board Member) | •Telephone<br>•Postal mail<br>•E-mail                              | •Reports, notifications and consultations related to violations of laws, regulations or internal rules (compliance matters)                                                    |                                                                                                   |
|                                                                           | Outside the Bank | External reporting desk (law firm)                                                | •Telephone<br>•Postal mail                                         | •Reports, notifications and consultations related to violations of laws, regulations or internal rules (compliance matters)                                                    |                                                                                                   |

## 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.

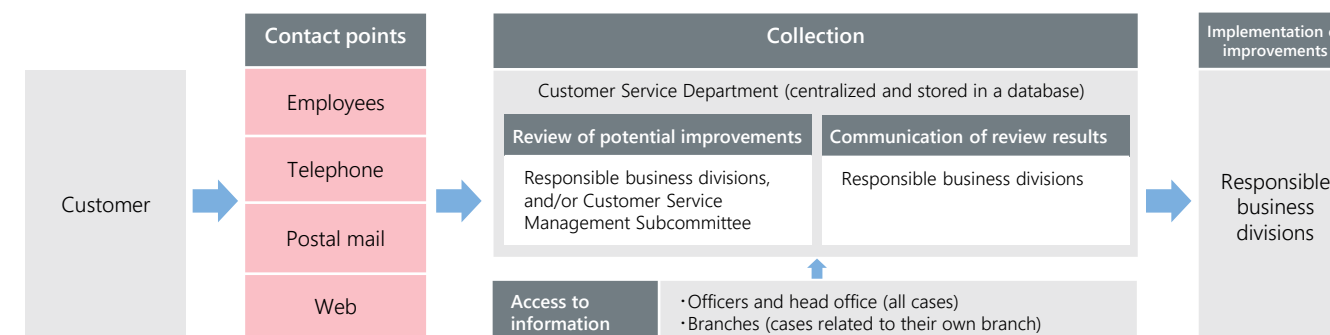
Customer-Oriented Business Operation Policy  
<https://www.chibakogyo-bank.co.jp/other/fiduciary.html>

Status of Initiatives Related to the Policy on Customer-Oriented Business Operations — FY2025 —  
[https://www.chibakogyo-bank.co.jp/other/pdf/fiduciary\\_2025.pdf](https://www.chibakogyo-bank.co.jp/other/pdf/fiduciary_2025.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.

#### ● In-house process for responding to customer feedback



Examples of improvements based on customer feedback  
<https://www.chibakogyo-bank.co.jp/cs/kaizen/>

### 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, 2026)

|                               |                                                            |
|-------------------------------|------------------------------------------------------------|
| 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           | 1,235                                                      |
| Number of temporary employees | 639                                                        |
| Average age                   | 40 years, 0 months                                         |
| Average years of service      | 15 years, 11 months                                        |
| Average monthly salary        | ¥420,000                                                   |

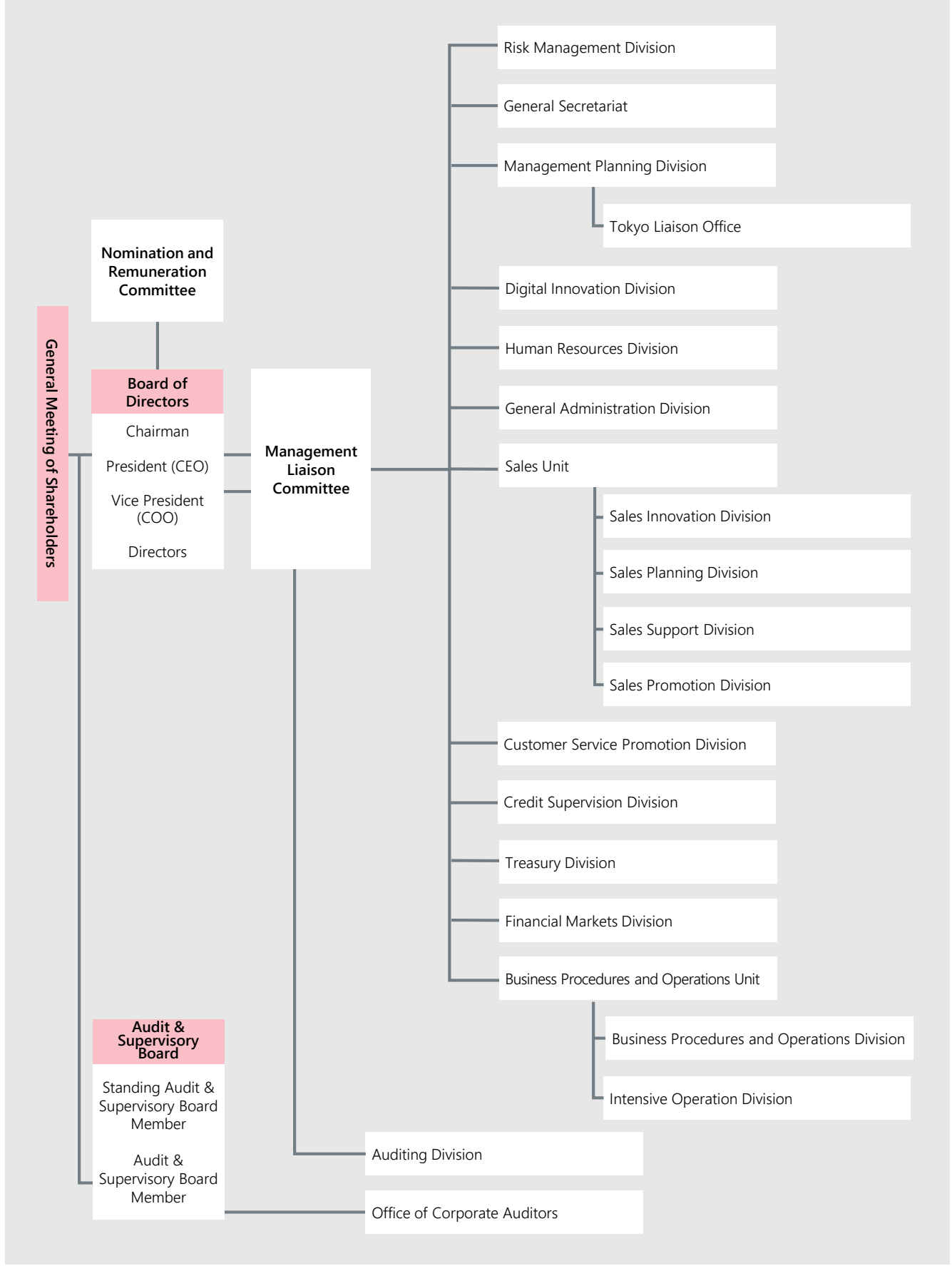
Business operations

(As of June 30, 2026)

|                                    | Description                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Deposit services                   | Deposits                                                                                                                                                                                                                                                                                                                                                    | We offer current deposits, ordinary deposits, savings deposits, deposits at notice, time deposits, installment time deposit, 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<br>(2)Public funds handling services for local governments<br>(3)Agency services for the Organization for Small & Medium Enterprises and Regional Innovation, JAPAN, Independent Administrative Agency, etc.<br>(4)Agency for receiving payments for shares and payment of stock dividends, as well as principal and interest on government and corporate bonds<br>(5)Loan services on behalf of the Japan Housing Finance Agency, etc.<br>(6)Trust agency services<br>(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

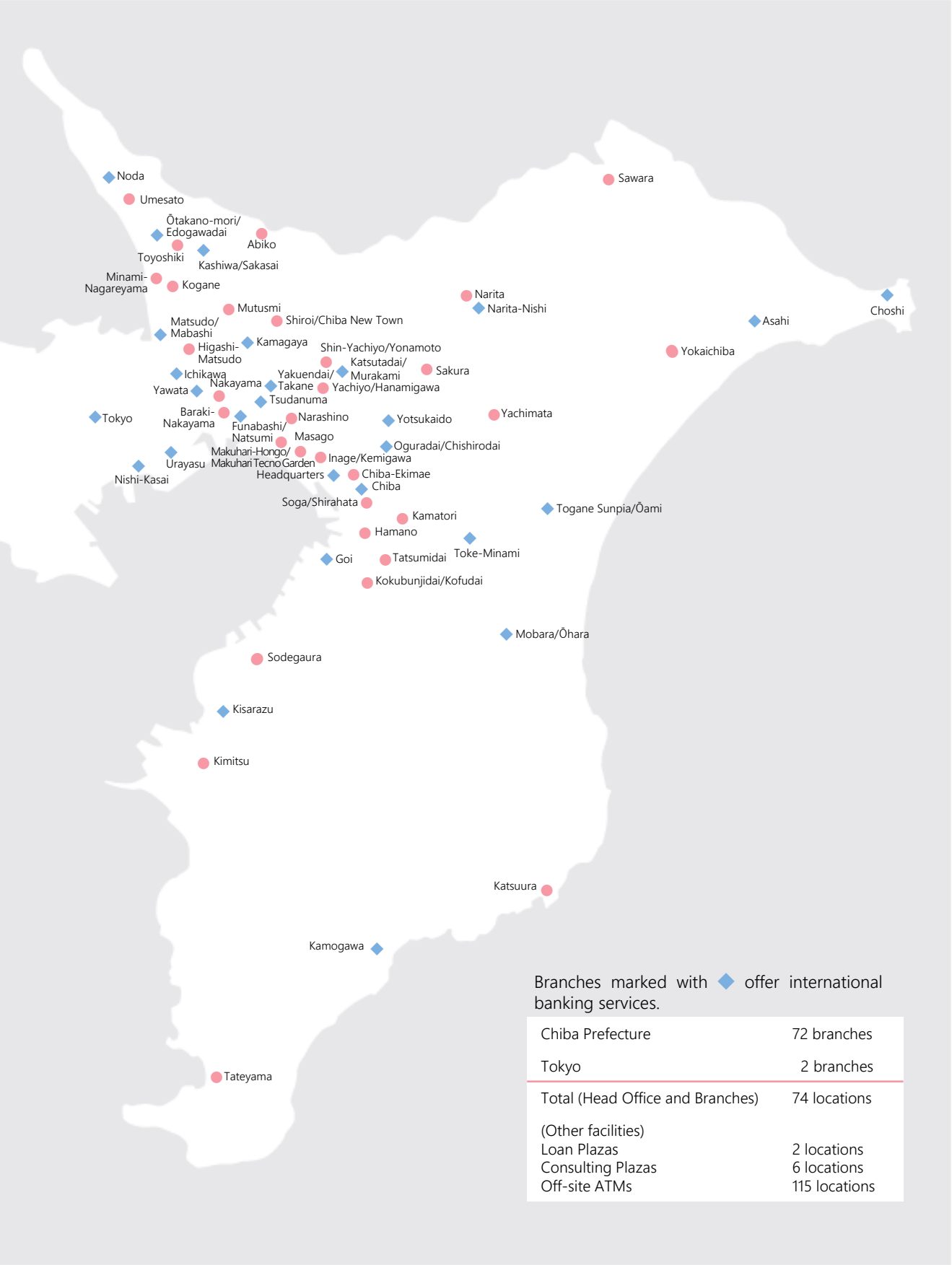
(As of June 30, 2026)



Corporate Data

Branch location map

(As of June 30, 2026)



Consolidated subsidiaries

(As of June 30, 2026)

|                    |                                                                                           |
|--------------------|-------------------------------------------------------------------------------------------|
| 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            | <a href="http://www.chiba-general-lease.co.jp/">http://www.chiba-general-lease.co.jp/</a> |

|                    |                                                                               |
|--------------------|-------------------------------------------------------------------------------|
| 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            | <a href="http://www.chibakogin-cs.co.jp/">http://www.chibakogin-cs.co.jp/</a> |

|                    |                                                                 |
|--------------------|-----------------------------------------------------------------|
| 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            | <a href="https://chibacool.co.jp/">https://chibacool.co.jp/</a> |

|                    |                                                                         |
|--------------------|-------------------------------------------------------------------------|
| 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            | <a href="https://chibakogin-cp.co.jp/">https://chibakogin-cp.co.jp/</a> |

Financial Data

Performance Summary

(Billions of yen)

|                                         | FY2016 | FY2017 | FY2018 | FY2019 | FY2020 | FY2021 | FY2022 | FY2023 | FY2024 | FY2025 |
|-----------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Gross business profit                   | 33.0   | 32.2   | 31.8   | 32.1   | 32.6   | 33.9   | 31.7   | 35.8   | 32.3   | 35.8   |
| Net interest income                     | 28.2   | 26.9   | 27.4   | 28.3   | 27.3   | 28.5   | 27.3   | 31.2   | 29.0   | 32.4   |
| Net fees and commissions                | 4.4    | 5.0    | 4.5    | 4.0    | 5.2    | 6.2    | 6.8    | 8.2    | 8.3    | 7.6    |
| Net other ordinary income               | 0.4    | 0.2    | (0.1)  | (0.2)  | 0      | (0.8)  | (2.4)  | (3.7)  | (4.9)  | (4.2)  |
| Net Gains (Losses) related to bonds     | (0.1)  | (0.3)  | (0.9)  | (1.0)  | (0.5)  | (1.1)  | (2.5)  | (3.8)  | (5.1)  | (4.4)  |
| G&A expenses (-)                        | 25.1   | 25.3   | 25.1   | 25.4   | 24.9   | 24.7   | 24.0   | 24.6   | 25.2   | 26.5   |
| Core business income                    | 8.0    | 7.2    | 7.7    | 7.8    | 8.1    | 10.3   | 10.2   | 14.9   | 12.2   | 13.7   |
| Ordinary profit                         | 8.3    | 8.4    | 7.7    | 5.9    | 6.6    | 8.1    | 8.9    | 13.2   | 10.6   | 12.2   |
| Profit                                  | 6.1    | 6.2    | 5.1    | 4.2    | 4.6    | 6.2    | 6.4    | 11.3   | 8.4    | 8.6    |
| Profit attributable to owners of parent | 6.3    | 6.7    | 5.1    | 4.5    | 4.7    | 6.3    | 6.4    | 7.4    | 7.4    | 8.6    |

Balance Sheet Summary

(Billions of yen)

|                                             | FY2016  | FY2017  | FY2018  | FY2019  | FY2020  | FY2021  | FY2022  | FY2023  | FY2024  | FY2025  |
|---------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Total assets                                | 2,675.3 | 2,718.8 | 2,793.4 | 2,829.4 | 3,228.0 | 3,550.4 | 3,160.8 | 3,208.5 | 3,227.0 | 3,370.4 |
| Loans and bills discounted                  | 1,991.6 | 2,056.2 | 2,087.8 | 2,159.2 | 2,297.6 | 2,306.5 | 2,356.7 | 2,380.9 | 2,420.3 | 2,515.2 |
| SME loans                                   | 980.0   | 1,011.8 | 1,019.9 | 1,050.3 | 1,153.3 | 1,173.3 | 1,245.6 | 1,292.4 | 1,336.0 | 1,391.2 |
| Residential loans                           | 725.8   | 768.7   | 796.8   | 822.9   | 853.1   | 863.0   | 831.1   | 800.9   | 774.2   | 753.6   |
| Securities                                  | 515.8   | 496.9   | 506.2   | 487.8   | 528.6   | 519.7   | 499.2   | 524.3   | 520.8   | 590.7   |
| Total liabilities                           | 2,529.3 | 2,568.2 | 2,626.9 | 2,668.3 | 3,053.4 | 3,383.6 | 2,999.1 | 3,030.0 | 3,059.3 | 3,187.8 |
| Deposits                                    | 2,400.9 | 2,449.3 | 2,510.7 | 2,559.2 | 2,781.6 | 2,816.7 | 2,834.2 | 2,884.6 | 2,879.5 | 3,045.9 |
| Negotiable certificates of deposit          | 65.7    | 65.0    | 72.5    | 68.0    | 108.5   | 129.7   | 129.7   | 105.2   | 131.0   | 75.0    |
| Total net assets                            | 146.0   | 150.6   | 166.4   | 161.0   | 174.6   | 166.8   | 161.6   | 178.5   | 167.6   | 182.5   |
| Total shareholder's equity                  | 136.4   | 140.5   | 152.0   | 152.3   | 155.8   | 152.2   | 154.2   | 162.3   | 158.6   | 163.9   |
| Total valuation and translation adjustments | 9.5     | 9.9     | 14.2    | 8.6     | 18.6    | 14.4    | 7.2     | 16.1    | 8.8     | 18.4    |
| Share acquisition rights                    | 0       | 0       | 0       | 0       | 0       | 0.1     | 0.1     | 0.1     | 0.1     | 0.1     |

Financial indicators, etc.

|                                        |       | FY2016   | FY2017   | FY2018   | FY2019   | FY2020   | FY2021   | FY2022   | FY2023   | FY2024   | FY2025   |
|----------------------------------------|-------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| ROE*1                                  | (%)   | 4.58     | 4.46     | 3.58     | 2.76     | 2.98     | 3.93     | 4.12     | 7.16     | 5.35     | 5.21     |
| Core OHR*2                             | (%)   | 75.75    | 77.71    | 76.48    | 76.39    | 75.44    | 70.45    | 70.02    | 62.27    | 67.40    | 65.93    |
| ROA*3                                  | (%)   | 0.23     | 0.22     | 0.18     | 0.15     | 0.15     | 0.17     | 0.18     | 0.34     | 0.25     | 0.25     |
| Capital adequacy ratio(Consolidated)   | (%)   | 8.68     | 8.40     | 8.70     | 8.26     | 8.49     | 8.58     | 8.86     | 9.11     | 9.19     | 9.14     |
| Net assets per share(Consolidated)     | (Yen) | 1,465.62 | 1,554.72 | 1,674.88 | 1,687.69 | 1,938.72 | 1,950.75 | 1,964.23 | 2,279.01 | 2,247.32 | 2,672.75 |
| Basic earnings per share(Consolidated) | (Yen) | 67.41    | 78.79    | 53.36    | 51.75    | 57.34    | 85.75    | 92.07    | 112.62   | 116.49   | 137.52   |
| Dividend per share*4                   | (Yen) | 3.00     | 3.00     | 3.00     | 3.00     | 3.00     | 5.00     | 5.00     | 10.00    | 10.00    | 10.00    |
| Payout Ratio                           | (%)   | 4.71     | 4.28     | 5.68     | 6.34     | 5.36     | 5.96     | 5.46     | 5.52     | 7.44     | 7.27     |

Figures without the notation "(consolidated)" are on a non-consolidated basis for the Bank.  
Note 1:  $[\text{Profit} \div (\text{average balance of total net assets} + \text{average balance of share acquisition rights})] \times 100$   
2:  $(\text{Expenses} \div \text{gross business profit, excluding gains (losses) related to bonds}) \times 100$   
3:  $(\text{Profit} \div \text{average balance of total assets during the period, excluding contra accounts for acceptances and guarantees}) \times 100$   
4: Common stock

Stock Information

(As of March 31, 2026)

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                                  | 19.86                         |
| Mizuho Bank, Ltd.                                    | 7,483                                   | 12.58                         |
| The Master Trust Bank of Japan, Ltd. (trust account) | 4,460                                   | 7.50                          |
| Custody Bank of Japan, Ltd. (trust account-E)        | 2,045                                   | 3.43                          |
| GOLDMAN SACHS INTERNATIONAL                          | 1,502                                   | 2.52                          |
| Sakamoto Feeds Co., Ltd.                             | 1,249                                   | 2.10                          |
| BNY GCM CLIENT ACCOUNT JPRD AC ISG (FE-AC)           | 1,247                                   | 2.09                          |
| Meiji Yasuda Life Insurance                          | 1,158                                   | 1.94                          |
| Chiba Kogyo Bank Employee Ownership                  | 1,134                                   | 1.90                          |
| Custody Bank of Japan, Ltd. (trust account)          | 1,106                                   | 1.86                          |

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(2,763,127 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 (2,045,235 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<br>Mailing address and contact point for inquiries | Mizuho Trust & Banking Co., Ltd.<br>1-3-3, Marunouchi, Chiyoda-ku, Tokyo, Japan                                                                                                                                                                                   |
| Notification method                                                                   | Electronic public notices will be posted on our website. ( <a href="https://www.chibakogyo-bank.co.jp/">https://www.chibakogyo-bank.co.jp/</a> )<br>However, if electronic public notices cannot be provided, they will be published in the Nihon Keizai Shimbun. |

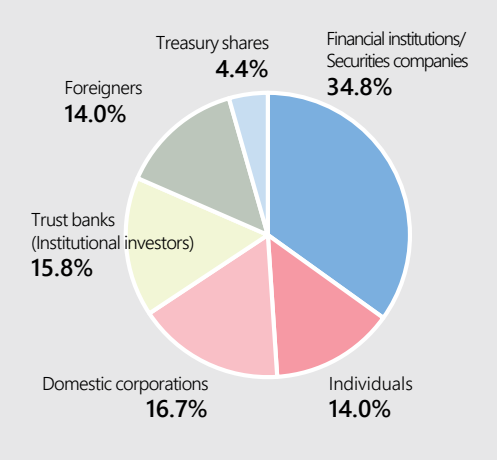
Total number of issued shares

|                                       |            |
|---------------------------------------|------------|
| Common Stock                          | 62,222,045 |
| Class 2 Preferred Stock               | 1,500,000  |
| 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                          | 9,301 |
| 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 | 380   |

Breakdown of share ownership (Common Stock)



Stakeholder Communication

The Bank 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.

Specific dialogue methods

- General meeting of shareholders
- Announcement of financial results
- Financial results briefing
- Annual Securities Report
- Integrated report



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.

Specific dialogue methods

- Disclosing policy and status of “Customer-Oriented Business Operations”
- Communication board
- Questionnaire
- Contact center
- Social Media



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 Bank Group.

Specific dialogue methods

- Career training
- Career development program
- Job posting system
- Internal reporting system
- Labor-management consultation



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.

Specific dialogue methods

- Collaboration with local government
- Social contribution activities
- Financial education activities