



March 25, 2026

Company name: The Chiba Bank, Ltd.

Name of representative: Tsutomu Yonemoto, President
(Securities code: 8331;
Tokyo Stock Exchange, Prime Market)

Contact: Shinichi Ito, Managing Executive Officer,
General Manager, Corporate Planning
Division

Formulation of the 16th Mid-Term Plan

The Chiba Bank, Ltd. (President: Tsutomu Yonemoto) (“the Bank”) hereby announces that it has formulated the 16th Mid-term Plan (“the Plan”), covering the three-year period commencing in April 2026.

Following the previous mid-term plan, the Plan is positioned as “Phase 2,” aimed at further deepening management anchored in the purpose of the Bank Group and achieving sustainable growth. While maintaining the fundamental direction of our strategy to date, we will appropriately respond to changes in the interest rate environment and strategically capture a broad range of societal changes—such as the decline in Japan’s working-age population, the increasing importance of environmental conservation, and the emergence of innovative technologies including AI—in order to fully capitalize on the opportunities they present.

In formulating the Plan, we incorporated a wide range of feedback received from diverse stakeholders and engaged in multifaceted discussions and examinations to develop a highly effective plan. In addition, by further advancing initiatives to improve productivity, we are committed to providing strong support for revitalizing the regional economy and to growing together with local communities even amid an era of rapid change.

Through these initiatives, we will maximize the value we deliver to customers and contribute to solving social issues, thereby striving for sustainable growth for both local communities and the Bank Group.

1. Overview

Name	Engagement Bank Group – Phase 2 –
Plan Period	Three years (April 1, 2026 – March 31, 2029)
Operational Guideline	Increase our fan base by deepening engagement - Enhancing productivity through Human × AI -
Basic Policies	I. Creating the optimal customer experience Deliver personalized proposals utilizing a wide range of data. Provide in-person, remote, and digital channels most-suited to the customer.
	II. Enhancing the quality of existing business Further increase the quality of solutions designed to address customer issues.
	III. Providing new value Provide new-found value to customers by entering into new business areas.

Value Creation Bases	<p>I. DX (Digital Transformation)</p> <p>We will advance the development of next-generation system infrastructure to support a stronger DX/AI promotion framework, while focusing on cultivating AI-native talent. In addition, we will enhance risk management to address new risks arising from accelerating digitalization.</p>
	<p>II. GX (Green Transformation)</p> <p>We will strengthen initiatives to achieve carbon neutrality across the Bank Group. In addition to supporting customers' decarbonization through sustainable finance and other measures, we will diversify the Bank Group's renewable energy power sources and lead regional decarbonization and environmental circularity.</p>
	<p>III. WX (Work Transformation)</p> <p>We will promote a wide range of initiatives—including expanded investment in human capital development—to enhance the quality of human capital across the Bank Group. We will also support the resolution of regional “human”-related challenges, such as labor shortages, through business succession support, talent solutions, and other services.</p>
	<p>IV. Alliances</p> <p>We will deepen collaboration with other banks and companies in other industries, and promote the platforming, joint implementation, and standardization of initiatives. Through the creation of new services, we will contribute to solving a wide range of regional issues.</p>
	<p>V. Group Governance</p> <p>We will optimize the Group as a whole and aim to generate maximum synergies. At the same time, by strengthening risk management, we will further reinforce the Group's sound management foundation.</p>

2. Management KPIs^{*1}

KPIs	FY2028 Target (Final Year)
Consolidated ROE (net assets basis)	Approximately 11%
Profit attributable to owners of parent	140.0 billion yen or more
Consolidated Common Equity Tier 1 ratio ^{*2}	10.5%–11.5%
Consolidated OHR	Approximately 40%

*1: Combined figures for the new financial group following the management consolidation, based on an assumed policy interest rate of 1.0% (assuming rate hikes during FY2026).

*2: Basel III full implementation finalization basis (excluding valuation differences on securities)

3. Capital Policy

With respect to shareholder returns, we will target a dividend ratio of 40% or higher, based on consolidated net

income. In addition, as a shareholder return measure that contributes to improving capital efficiency, we will implement flexible share buyback as necessary while maintaining a sound financial base. Through these initiatives and steady profit growth, we will aim to sustain the high EPS (earnings per share) growth rate achieved under the previous mid-term plan.

End



Purpose

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

Vision

An Engagement Bank Group that works closely with the community

The 16th
Mid-term Plan

Engagement
Bank Group
— Phase 2 —

Plan Period
April 2026~March 2029



Major Achievements of previous Mid-term Plan

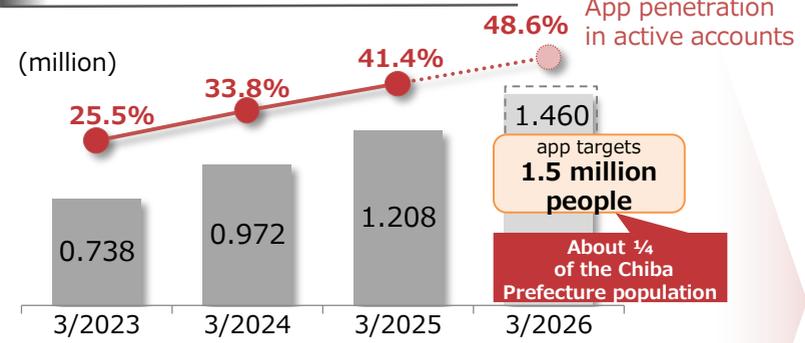
Basic Policy I	<p>Creating the optimal customer experience</p> <ul style="list-style-type: none"> Number of app registrants 1.46million people (FY2025 forecast) Enhancement of portal functions Newly established Shinjuku West Corporation Sales Office (Tokyo LC Shinjuku Office) , Kyobashi Corporation Sales Office Newly established Mobarra Area Sales Office
Basic Policy II	<p>Enhancing the quality of existing business</p> <ul style="list-style-type: none"> Steady accumulation in deposits and loans Number of group cardholders reached 1 million Initiatives to transform into a bottom-up organizational culture
Basic Policy III	<p>Providing new value</p> <ul style="list-style-type: none"> Made EDGE Technology a subsidiary Execution of investment and loan to WBG (Real estate funds) Launched advertising business and steadily expanded in business
Value Creation Bases I ~ V	<p>DX, GX, Alliances, Human Capital, Group Governance</p> <ul style="list-style-type: none"> Establishment of Data Analysis and Marketing Foundation Newly acquired Kimitsu Power Plant Exploring collaborative measure through TSUBASA·JUUDANKAI Strengthening initiatives for engagement improvement Newly appointed Group CSuO (Newly-established Sustainability Promotion Division)

Number of customers (Chiba Prefecture)

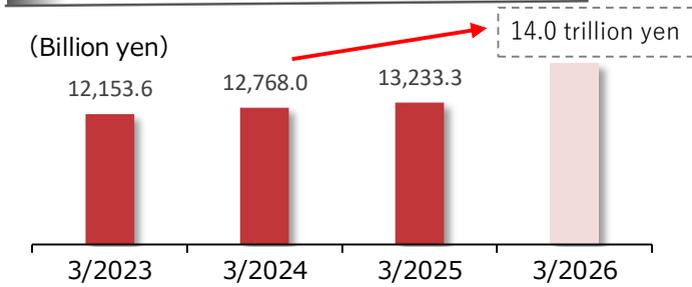
Active accounts About 3 million

Percentage to population within Chiba Prefecture About 45%

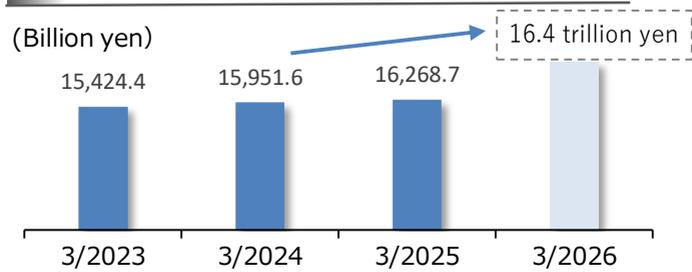
Number of app registrants



Balance of Loans at term-end



Balance of deposits at term-end



Management KPIs

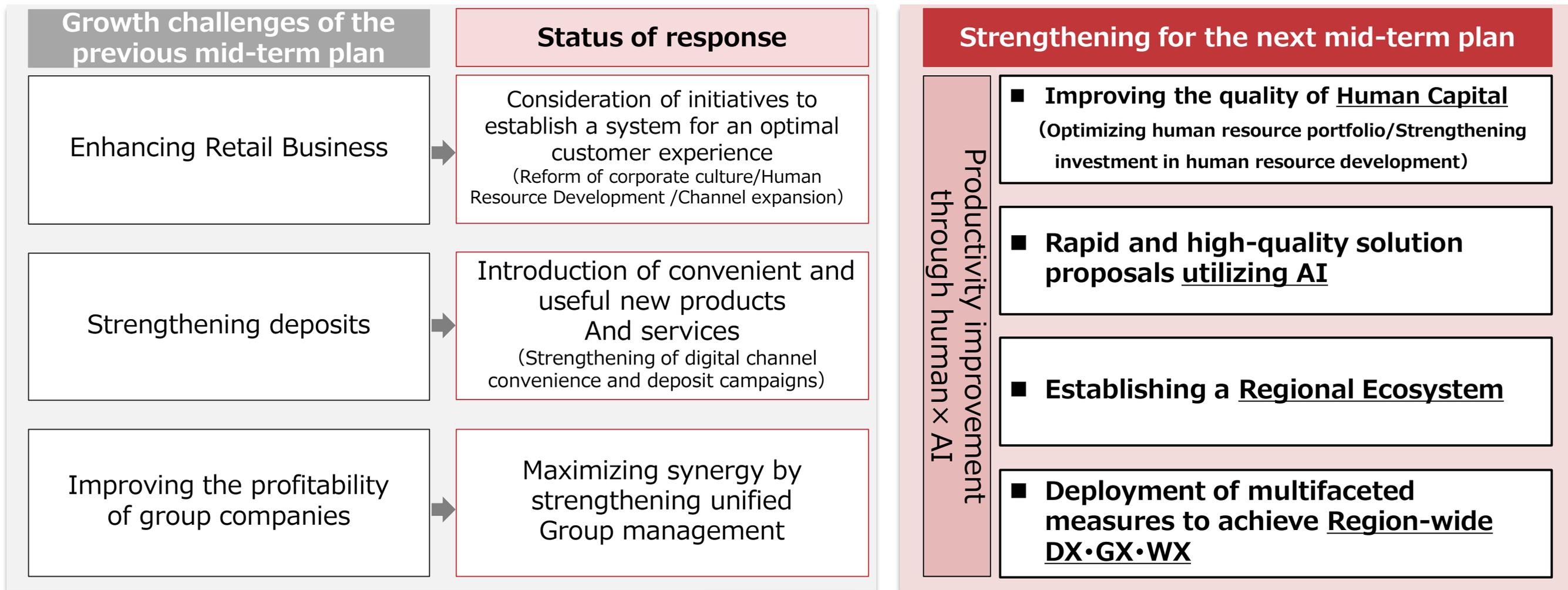
Target for the Final Fiscal Year*1	Progress (Based on 2/2026 disclosure)
Consolidated ROE (Shareholders' equity)	Above 7% Mid-8% range
Profit attributable to owners of parent	75.0 billion 90.0 billion
Consolidated net business income	120.0 billion 125.2 billion
Consolidated Tier 1 common equity capital ratio*2	10.5~11.5% 11.83% (B/S as of 12/2025)
Consolidated OHR	Around 45% 42.7%

Non-Financial KPIs (Evaluation by stakeholders)

Initial (FY2023)	Progress (Recent research)
CX Index*3	6.38 (10/2023) 6.50 (10/2024)
Engagement survey*4	77% (10/2023) 83% (10/2025)

※ 1 : Initial Targets disclosed in the previous mid-term plan
 ※ 2 : Basel III full implementation finalization basis (excluding valuation differences on securities)
 ※ 3 : Based on CXMM® of Nomura Research Institute, Ltd. CXMM® is a registered trademark of Nomura Research Institute, Ltd.
 ※ 4 : Total score/percentage of positive responses

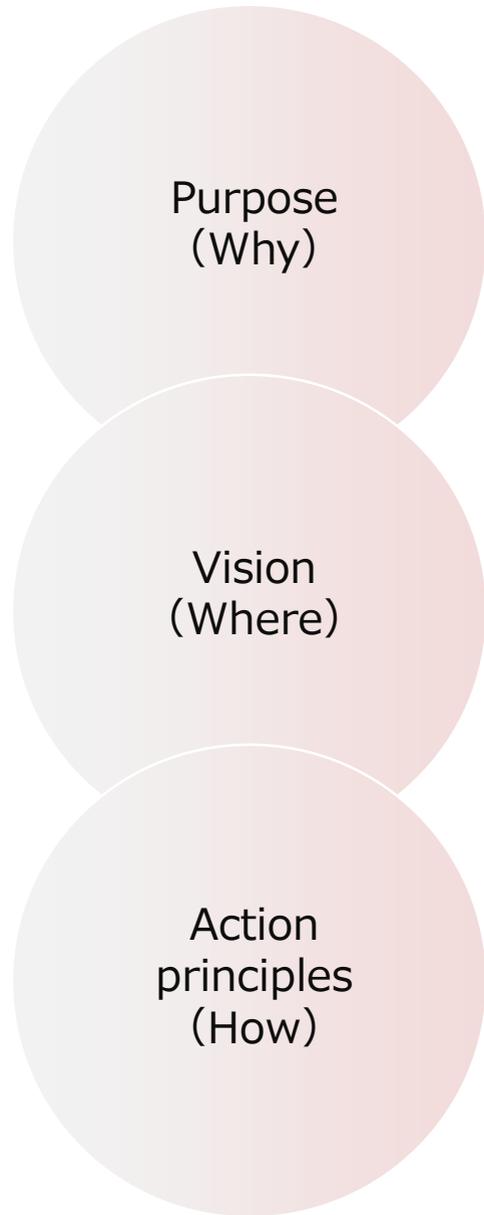
With our purpose at the core of management, we will maintain our overall strategic direction, steadily address the challenges identified in the previous Medium-Term Management Plan, and strengthen initiatives to improve productivity



Purpose

Purpose/Vision/Three Pledges





Purpose

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

Vision

An Engagement Bank Group that works closely with the community

Three Pledges

These pledges encourage employees to always pause and consider, before making customer proposals or business decisions, whether such proposals or decisions contribute to:

realizing the customer's wishes

solving the customer's problems

enabling prosperous lifestyles for customers

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

Starting point

Purpose

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



Realizing the customer's wishes



Solving the problems



Enabling prosperous lifestyles

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

Business portfolio aligned with our purpose

Business activity for creating value

What business model?

Continuously providing **convenient and useful** products and services

Methods of provision

DX (AI)

Support the methods

Employees (human)

Strategies by area

- Within Chiba Prefecture** Leading Regional Bank
- Outside Chiba Prefecture** Super regional
- Nationwide** Platformer of Regional Bank

What social issues will be addressed?

Aiming to achieve **regional transformation**

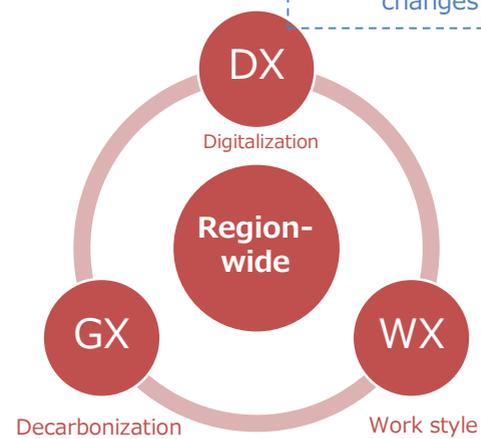
Decline in the working-age population

Environmental preservation

Diversification of customer values

Emergence of innovative technologies

The necessity for transformation to adapt to social changes



Vision

Sustainable growth for local communities and the Bank Group

Works closely with the community

Overwhelming growth

No.1 Regional bank

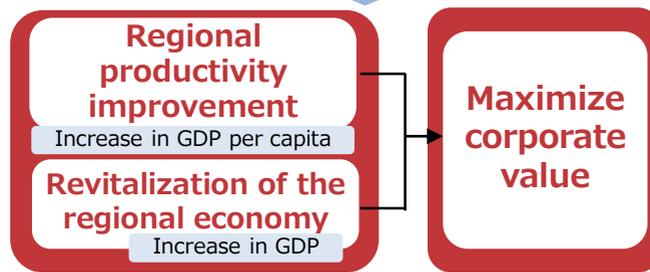
Increase in engaged fans

Increase the number of active accounts

Deepening engagement

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

An Engagement Bank Group

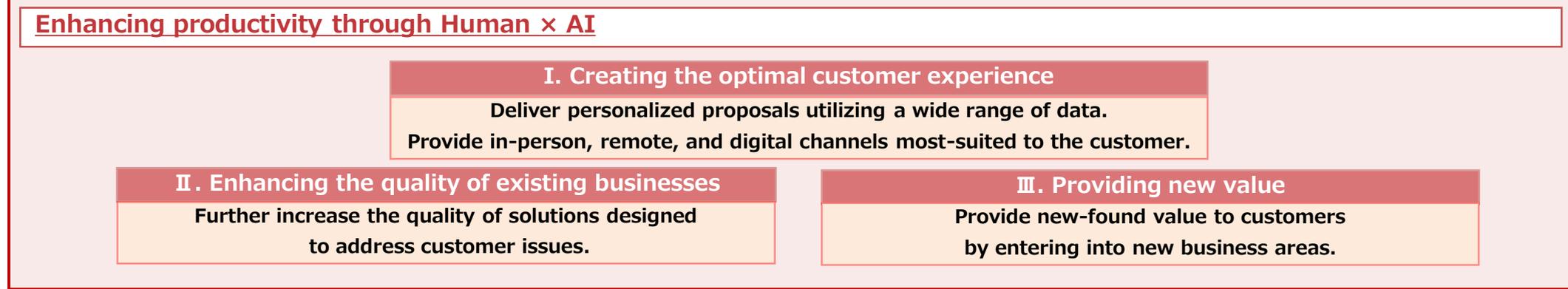


Next Mid-term Plan



Title The 16th Mid-term Plan Engagement Bank Group – Phase 2 –
(Plan Period: FY2026 ~ FY2028)

Operational Guideline: Increase our fan base by deepening engagement



Management KPIs^{※1}

※1 : Combined figures for the new financial group following the management consolidation
※2 : Basel III full implementation finalization basis (excluding valuation differences on securities)

Consolidated ROE (net assets basis)	Profit attributable to owners of parent	Consolidated Common Equity Tier 1 ratio ^{※2}	Consolidated OHR
Approximately 11%	140 billion yen or more	10.5% ~ 11.5%	Approximately 40%

Realizing our Purpose and Vision

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

An Engagement Bank Group that works closely with the community

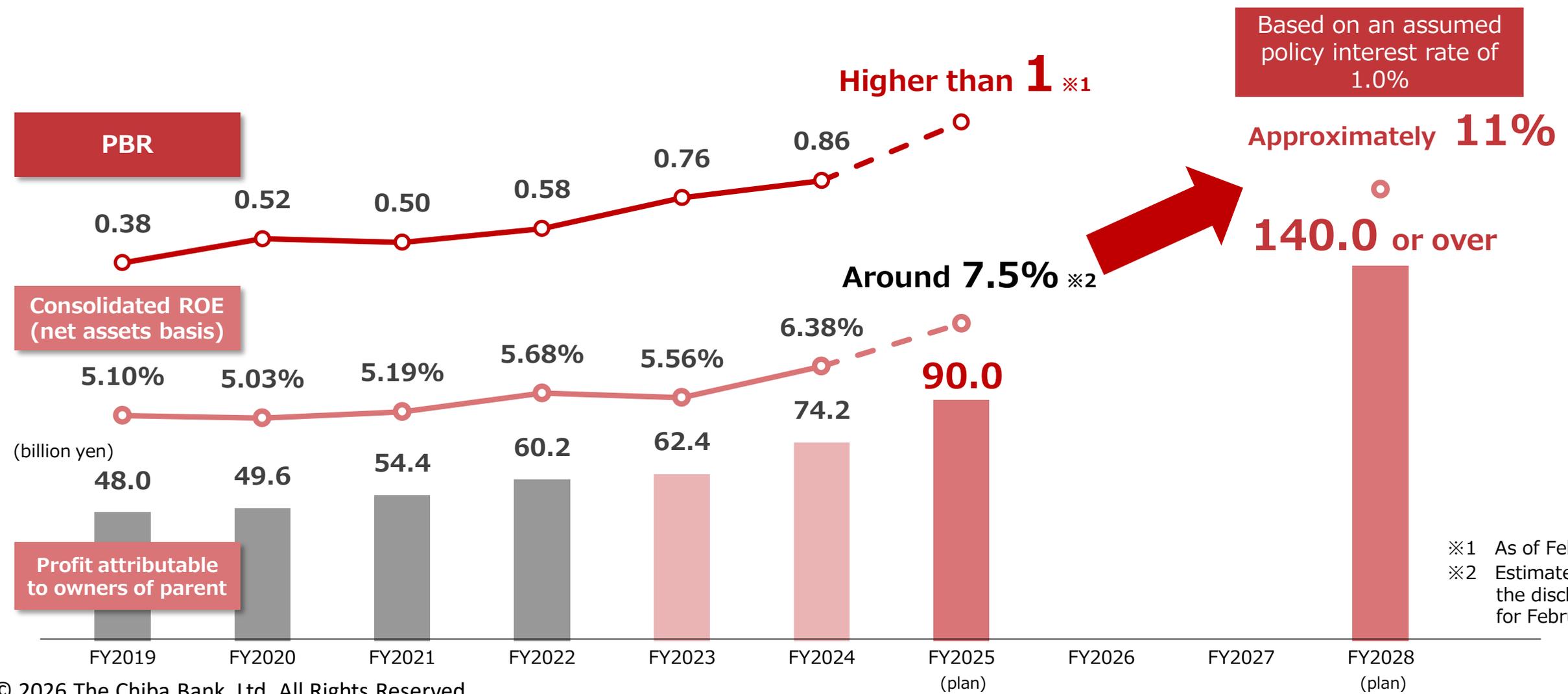
Bank Group Growth

Maximize corporate value through sustainable growth



(Reference) Increase Corporate Value

Achieved a PBR of over 1 in the previous Mid-term Plan. Aim for further increase of a Consolidated ROE



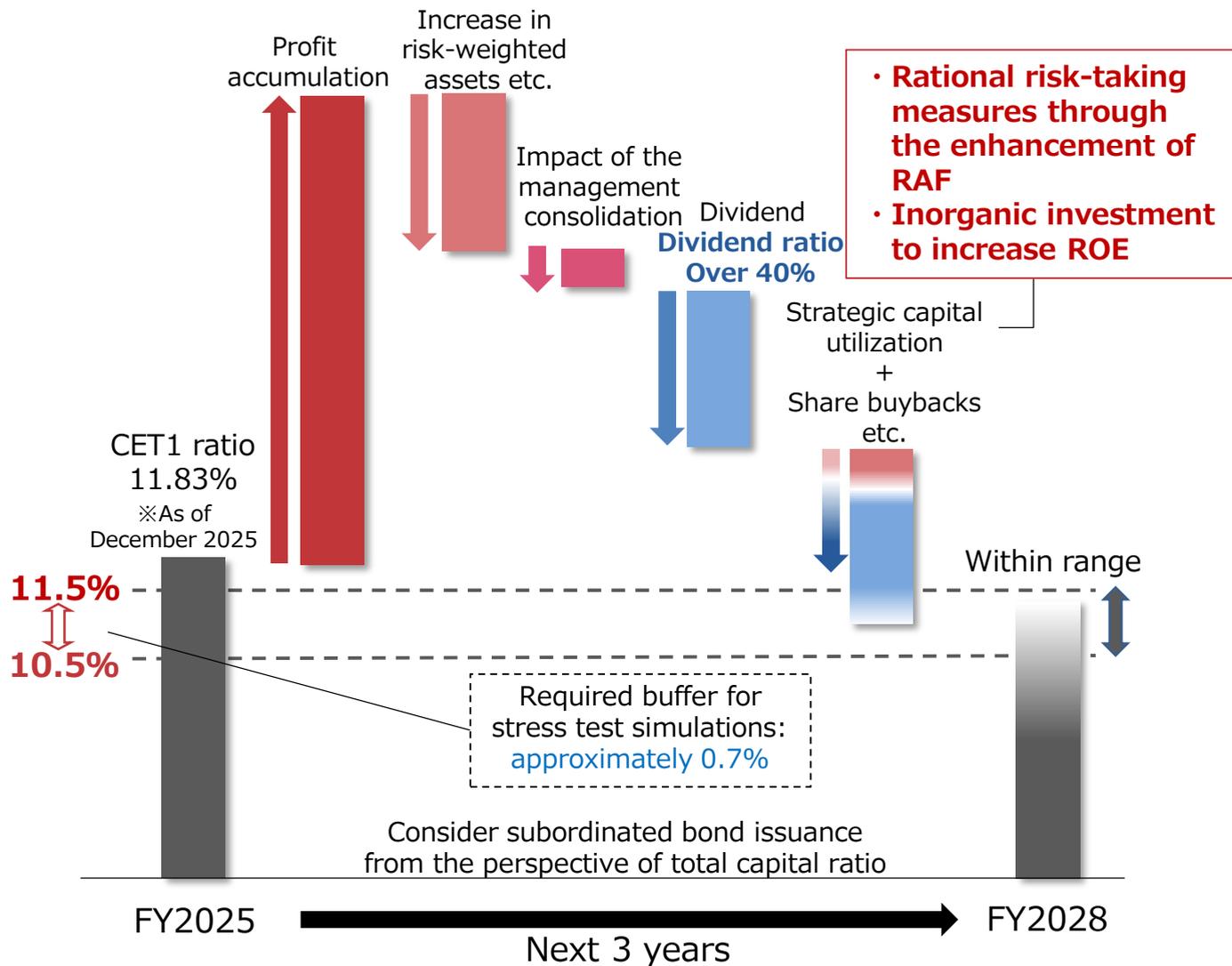
※1 As of February 28, 2026
 ※2 Estimate based on the disclosure plan for February 2026

Capital Level

Target CET1 ratio, excluding unrealized gains/losses on securities: **10.5% to 11.5%** (*Basel III full implementation finalization basis)

Aim for a **Consolidated ROE of approx. 11% (net assets basis)** during the Mid-term period by promoting efficient capital utilization and appropriate risk-taking based on RAF

Capital Allocation



Shareholder Return Policy of the New Mid-term Plan

① Controlling “the amount of capital” for ROE improvement

Dividend	FY2025 : Dividend ratio approx. 40%	Steady dividend increase driven by profit growth
	Dividend payout ratio: 40% or more	
Share buybacks	Flexible share buybacks	Maintain the high EPS growth rate of the previous Mid-term Plan

② Controlling “the number of shares” for EPS growth

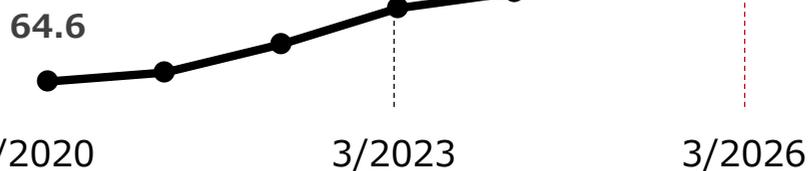
Profit	↗	Consolidated profit over 140.0 billion yen
Total number of shares*	↘	Control including temporary increases due to the management consolidation

*Excluding treasury stocks

EPS Growth

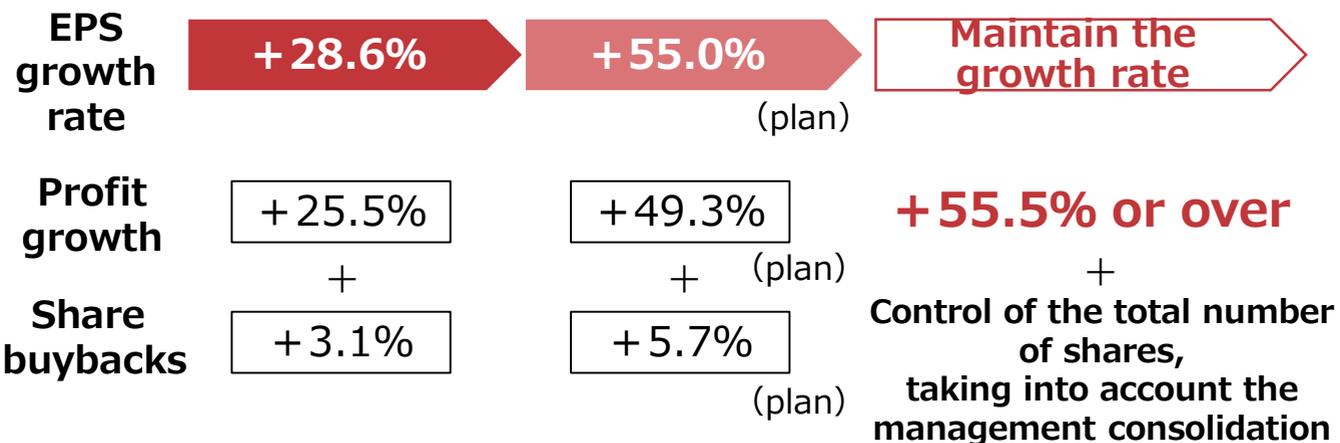
EPS (yen)

Based on the total number of shares outstanding at the end of the fiscal year (excluding treasury stock)



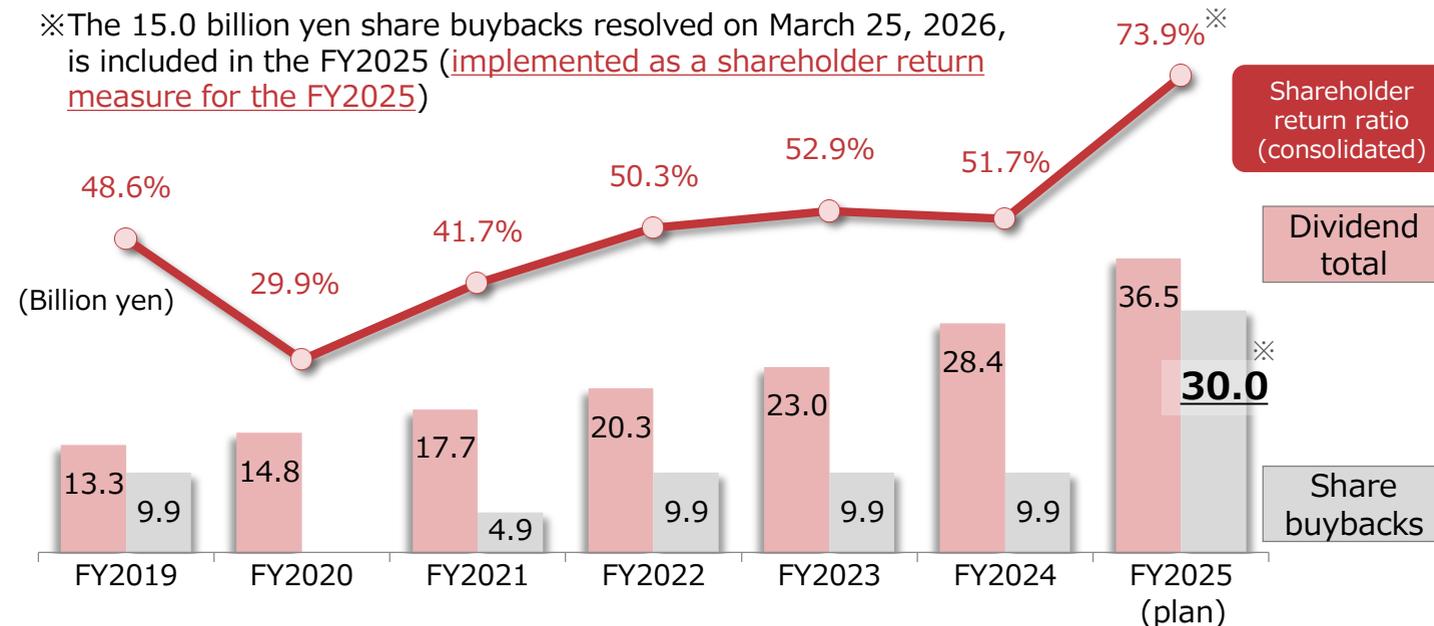
The previous Mid-term Plan

The new Mid-term plan

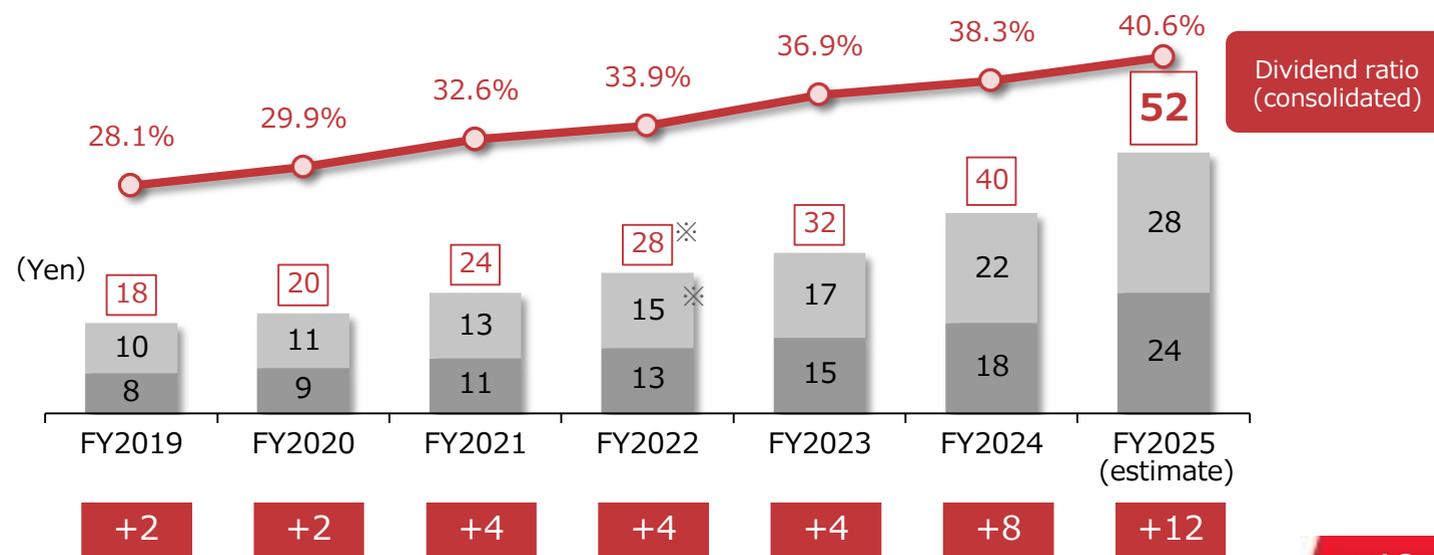


Shareholder Return

※The 15.0 billion yen share buybacks resolved on March 25, 2026, is included in the FY2025 (implemented as a shareholder return measure for the FY2025)



Dividend Payments



※includes commemorative dividend of 2 yen

DX (Digitalization)

Key solutions that lead to transformation

Improve convenience through utilizing Apps

Support improvements in operational efficiency and sales growth through the expansion of cashless payments

Provide AI solution



Region-wide KPI (the previous※1 → the new Mid-term Plan)

Number of app registrations
1.46 ↗ **2.00million**

Number of group cardholders
1.07 ↗ **1.22million**

Number of group franchise locations
54 ↗ **64thousand locations**

Development of AI-based workforce※2 /
Number of Multi-Agent AI Systems created
2,000employees' worth / 50cases

GX (Decarbonization)

Supply renewable energy

Support in addressing social and environmental issues through financial provision



Himawari Green Energy
Power generation capacity
9.4 ↗ **50MW**

Sustainable finance total execution
2.32 ↗ **3.55trillion yen**

WX (Work styles)

Support business continuity and growth through business succession advisory services, etc.

Support in addressing labor shortages through human resource solutions



Number of signed contracts of business succession planning and M&A
249 ↗ **336cases** (the final year)

Number of successful placements in staffing services (the final year)
140 ↗ **260cases**

Transformation of the Region

Targeted advisory customers

Sales, profits and number of employees ↑

Accelerate the transformation into a DX and AI company / Support regional productivity improvement with digital solutions

Chibagin Group DX (AI Company)

Aim to become a DX and AI company through in-house AI development, utilization, and external sales

From AI as a "tool"
To AI as a "colleague"
(= human capital)

Creation of workforce equivalent to 2,000 employees

Dramatic improvement in productivity

Promoting AI utilization in the region

External sales of developed products

Investment for AI: 5.0 billion yen

Number of AI Agent Systems created: 50 cases

In-house development of AI agents

Main AI projects by business area

Operations for customers		Sales Promotion	
Call Center Response Assistant	Call Center Automated Response	Advanced Marketing Models	Assignment of Needs and Risk Ranks
Verification of the Effectiveness of Advertising		Role-playing AI	
Summarize sales of financial products	Loan Origination Assistant	Monitoring sales of financial products	Call Center Text Analysis
Improved Searchability for Internal Regulations, etc.	Reading of Attached Documents for Loan Applications	Loan Fraud Detection	Fraudulent Account Detection
		HR Relocation Plan Creation	Default Detection
		Salary Increase, Promotion, Bonus Feedback	Management and Governance

Enhancing customer experience by digitalization

Region-wide DX (Digital Transformation)



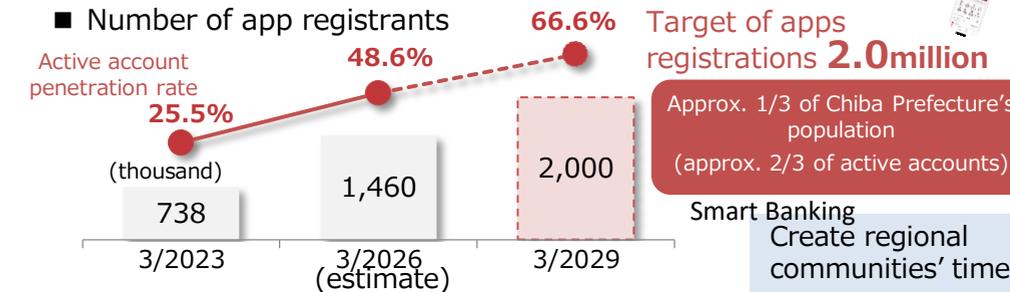
Offering Digital Services

Apps

Enhance financial functions + Add connectivity to daily life

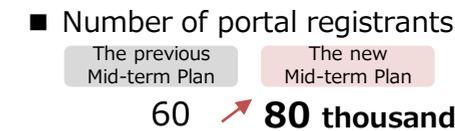
Largest touchpoint

Become a life concierge that comprehensively supports Customers' life and asset building



Corporate portal

Complete transaction non-face-to-face



Cashless

- Integration of payments and applications
- Convenient and user-friendly digital payment services



DX Support for Our Customers (AI Solution)

Unified Group support according to business operators' digitalization stages

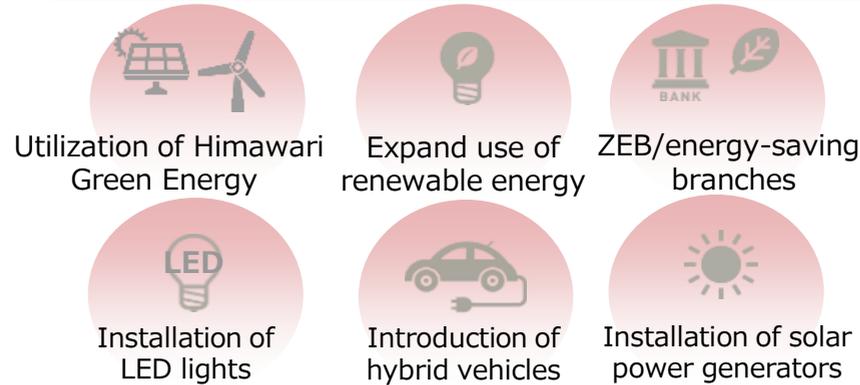


We are implementing a broad range of measures that contribute to a region-wide Green Transformation (GX), thereby helping Chiba Prefecture as a whole achieve carbon neutrality.

Decarbonization Initiatives of Chibagin Group

We aim to **achieve** our target **ahead of schedule**

Become carbon neutral by March, 2031



2050
Entire prefecture becomes carbon neutral

Region-wide GX (Green Transformation)



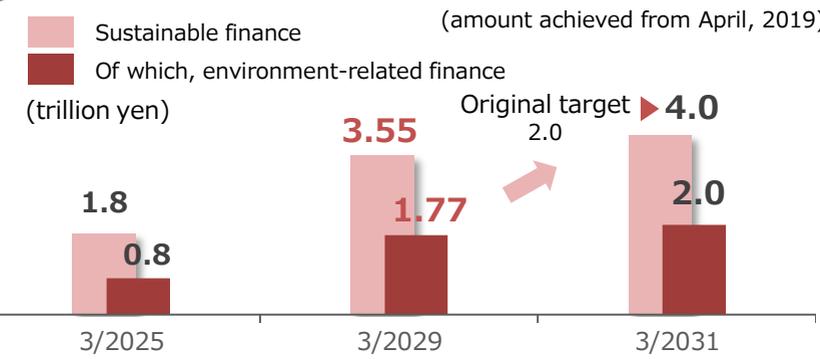
Decarbonization support for customers (corporate and retail)



- Support for CO₂ emissions visualization and emissions reduction planning
- Provision of solutions such as solar power generation and energy-saving equipment
- **Support for the creation and purchase of environmental value (non-fossil certificates and J-Credits)**
- **On-site/off-site PPAs for corporate customers**
- Sustainable housing support discount
- **Sustainability deposits**

KPI

Cumulative amount of sustainable finance provided



Local governments (local communities)



- **Support for Leading Decarbonization Areas**
- **Support for local retail electricity companies**
- **On-site/off-site PPAs for local governments**

Solar power generation Already in operation



Perovskite (film-type)



First in Japan
Launch of an agrivoltaic solar PV initiative in paddy fields using film-type perovskite solar cells (March 2026)

Number of households that can be supplied with renewable electricity by the Bank Group and our investees/borrower

Domestic cumulative total **Approx. 2.47 mil. households**
 Cumulative total within Chiba prefecture **Approx. 0.55 mil. households**
 (Approx. 20% of the 2.9 mil. households in Chiba Prefecture)

Toward further expansion

KPI

Diversification of renewable energy sources
 Generation capacity **9.4MW** → **50MW**

Previous mid-term plan **9.4MW** New mid-term plan **50MW**

Supporting solutions to human-related challenges in the community to underpin sustainable regional growth

Business succession support

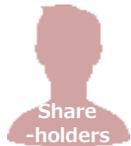
Regional issues: shortage of successors and aging business owners



Source: Teikoku Databank, Nationwide "President Age" Analysis Survey (2025); Chiba Prefecture "Lack of Successor Rate" Trend Survey (2025)

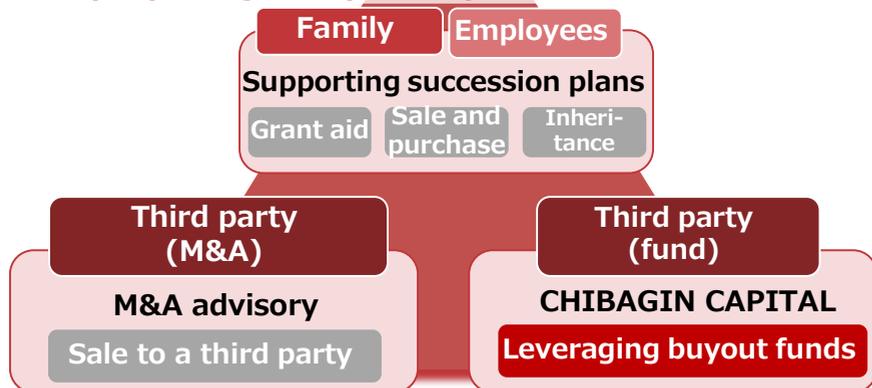
Risk of business closures due to a lack of successors = risk of contraction in the regional economy

Supporting sustainable regional growth by enabling smooth business succession



Challenges : How to succeed, etc.

Drawing up a plan for business succession and proposing an optimal plan for succession



Sustainable regional growth through addressing human-related challenges

Region-wide WX (Work Transformation)



K P I	FY2025 (forecast)	FY2028
Number of closed M&A advisory deals	15 cases	36 cases
Number of closed management succession advisory deals	234 cases	300 cases
Number of closed executive search and recruitment placement deals	140 cases	260 cases

* On an annual basis

Human resource development and recruitment support

Regional issues: declining working-age population
 ⇒ **Support for productivity improvement** through talent acquisition and investment in human capital

Chibagin Research Institute

Business school

- Development of next-generation leaders
- Systematic learning of management methods

Customized training

- Provision of a wide range of programs tailored to needs

Chibagin Career Service

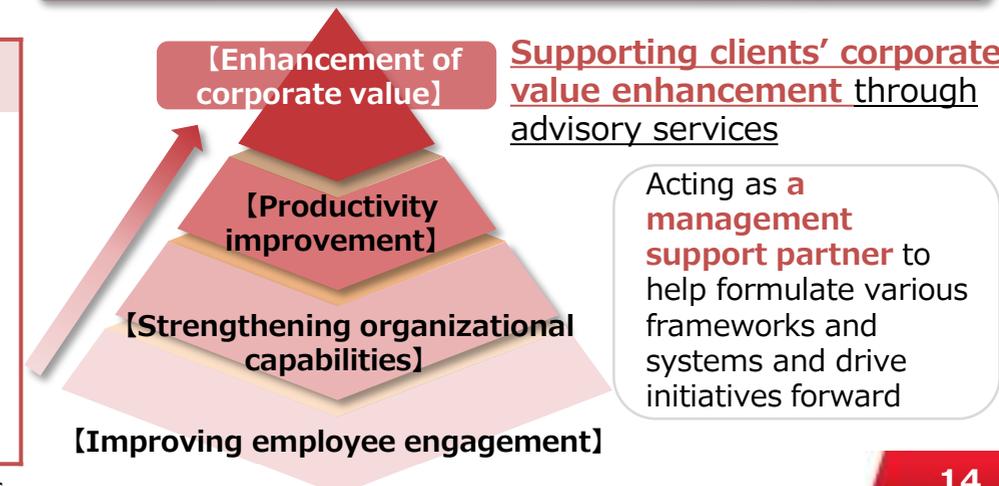
Recruitment placement services

- Leveraging the Bank Group's network

Freelance services

- Support for matching with side-job talent and professional talent

Corporate value enhancement support



Align our human resource strategy—grounded in our human resource development policy—with our management strategy to improve productivity

Core qualities required of the Bank Group's people

- Think things through 
- Utilize your own strength 
- Gain more supporters 

Chibagin group
Human resource development policy
『Become someone who keeps running together』

Human capital investment

Development based on our development policy
Delivering productivity improvements

Visualization of human resource portfolio

Establish and visualize criteria for assessing expertise levels by segment

Clarify the headcount required to execute each business strategy

Group human resource strategy

『Maximizing productivity for each individual』

 Building a human resource portfolio to deliver on our management strategy

- Strengthening and rebalancing the workforce by 300+ employees across the Group



Data-driven human resource management

- Human resource profiling and AI-enabled HR management
- Hiring, development, and placement based on consistent level standards from new hires to senior management



Improving employee engagement

- Reviewing performance evaluation and compensation systems; wage increases and enhanced benefits
- Open-application and selective training/trainee programs

Backcasting from our desired future state



New mid-term plan

Operational Guideline
Increase our fan base by deepening engagement

Realizing our customers' aspirations

Solving challenges faced by customers and local communities

Improving productivity per employee

Enhancing employee engagement

Realizing employees' aspirations

Our aspired state

Sustainable growth and revitalization of local communities

Realization of the Purpose and Vision

Enhancing corporate value (productivity)

Net business income (before provisions to general allowance for loan losses) per group employee

¥18mil.

¥26mil.

¥37mil.

FY2028

FY2025

FY2022

Define human capital KPIs for “the target talent profile of Chiba Bank Group enabled by our HR strategy and human capital investments.”

Challenge	Actions in the New Mid-term Plan (HR Strategy)		Human Capital KPI	Previous FY2025(estimate)	New Mid-term Plan	Goals of Chiba Bank Group
Gap with the HR portfolio essential to executing the management strategy	Building the HR portfolio required to execute business strategy	Define the segment-level strategic vision and build the requisite HR portfolio	Executive leadership succession pool <small>(Participants in the selective training program)</small>	33people	60people or more	Realizing business strategy by building a fully resourced HR portfolio
Absence of clearly defined job competencies and role expectations (level definitions)		Implement a skill-level evaluation framework to visualize the current state of talent	Specialized talent development <small>(Three-year cumulative total)</small>	291people	360people	
Mismatches stemming from misaligned hiring requirements and underutilization of developed talent		Define a roadmap and development framework for cultivating core talent that drives core operations	including AI talent development <small>(Dispatched trainees)</small>	24people	30people	
Insufficient objective criteria in evaluation and personnel transfers		Assess expected retirements, define segment-level headcount requirements and target profiles, and develop recruitment and placement plans	Number of certified Corporate Professionals (★ 2 or more)	115people	150people	
Formalistic feedback processes and insufficient communication of role expectations		Conduct talent profiling to make each employee's attributes and strengths visible	Number of mid-career hires <small>(Three-year cumulative total)</small>	280people	240people	
Gap between management policy and employee behaviors	Achieving data-driven talent management	Develop HR AI in-house Elevate personnel transfers, performance feedback, and HR one-on-one processes	Enhance employees' perceived growth	80%	80% or more	Achieve optimal placement based on granular, employee-level talent data, ensuring objectivity
Declining competitiveness of total rewards in the labor market		Provide management-employee dialogue opportunities to bridge gaps. Clarify behavioral guidelines	Enhance employee engagement and sense of purpose at work	82%	80% or more	
Shortage of human resource capacity due to increased turnover	Building an organization where employees can thrive with high engagement	Enhance self-development support and expand housing-related benefits. Maintain ongoing pay increases	Improve employee's perceived fairness of evaluations	72%	75% or more	Increase each employee's engagement and create a workplace where people find job satisfaction
		Organization- and individual-level improvement actions based on engagement survey results	Increase employee alignment with our corporate Purpose	92%	92% or more	
			The company's attractiveness	82%	82% or more	
			Decrease in employee turnover rate	about 3%	2.5% or less	Overall score* 80% or more

Realization of productivity improvements
Realization of Purpose, Increase in corporate value

* Share of positive responses

Connecting regional residents and regional businesses as living infrastructure that blends into daily life

Overview of the regional ecosystem

Scheduled to begin trial implementation in the 2H of FY2026

Customer reward programs



Regional ecosystem

Regional residents



Providing Visa Debit, the App (convenience), and TSUBASA Points (rewards)

- Expanding product usage
- Increase in liquid deposits
- Expansion of cashless transaction volume, etc.

Providing services to regional residents



TSUBASA Cashless Payment Platform

Chibagin App

New points program

Coupon system



Regional businesses



Providing franchisee services and customer referral support services

- Increase in liquid deposits
- Increase in number of borrowers
- Expansion of cashless transaction volume, etc.

Use of services and purchase of goods from regional businesses

Improving engagement

Increasing liquid deposits

Expanding product usage

Increasing number of borrowers

Expanding cashless transaction volume

Expanding business in three areas: Chiba Prefecture, Tokyo metropolitan area, and Nationwide

