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To whom it may concern:

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Regarding Some Media Reports

Some media outlets have reported that The Chiba Bank, Ltd. (“Chiba Bank”) is coordinating efforts towards business integration, including Chiba Bank making The Chiba Kogyo Bank, Ltd. (the “Bank”) its wholly owned subsidiary. However, this is not based on the Bank’s announcement.

While the Bank has commenced discussions with Chiba Bank to strengthen its relationship with Chiba Bank, including exploring all possible options, such as business integration, from the perspective of contributing to the sustainable development of local customers and local communities and enhancing the Bank’s corporate value, currently, nothing has been determined by the Bank with Chiba Bank regarding Chiba Bank making the Bank its wholly owned subsidiary or carrying out a business integration with Chiba Bank.

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