

# Appealing Business Foundation (Saitama Prefecture)

## 1. Favorable Climate and Topography

Saitama Prefecture covers 3,798 square kilometers and accounts for around 1% of Japan's land area, ranking 39th out of 47 prefectures in size. The area of prefectural land covered by mountains is less than the national average, while the area of lowlands and tableland is greater. Rivers account for 3.90% of the prefecture's area, the highest figure in the country.

Although summers are hot and humid, and dry winds often blow in winter, it is very comfortable to live in because it has more clear days annually than anywhere else in Japan (ranking number one in six out of the past ten years), and has few natural disasters.

## 2. The Huge Tokyo Area Market and Continuing Population Growth

Saitama Prefecture, which is Musashino Bank's main area of operations, borders Tokyo and six prefectures.

The Prefecture is located in the heart of the huge market comprising the Tokyo metropolitan area, in which lives one-third of the population of Japan (approximately 40 million people). While urbanization and industrialization are progressing in Saitama Prefecture due to the great convenience gained from being next to Tokyo, the population has grown consistently thanks to an abundance of nature and a comfortable living environment.

(An estimated population of 7.21 million as of April 2013)

## 3. Advanced Traffic Network

### 1) Advanced Road Traffic Network

Saitama is also well-positioned as a transportation hub, with the Kan'etsu, Tohoku, and Joban expressways traversing north to south and the Tokyo Gaikan Expressway and the Metropolitan Inter-City (Ken-O) Expressway traversing east to west.

### 2) A High-Quality Railway Network

With our head office based in Omiya, the Bank is directly connected to major cities via the Tohoku, Akita, Yamagata, Joetsu, and Nagano Shinkansen (bullet train) network.

## 4. Collection of diverse manufacturing industries

### 1) Diverse Manufacturing Industries

Saitama has a diversity of local industries with the automotive-related industry at its core. (e.g., molds and castings in Kawaguchi City, optical equipment in Saitama City, etc.)

### 2) Aggressive Development by Attracting Companies to Saitama Prefecture

Saitama is aggressively encouraging companies to establish operations within the prefecture as part of its efforts to promote industry there. The prefecture first launched the "Chancemaker Saitama Strategy" in the fiscal 2007 (year ended March 2008), and successfully persuaded 201 companies to set up operations there in the three fiscal years from the fiscal 2010 (year ended March 2011) through the fiscal 2012 (year ended March 2013).

## 5. Concentration of Universities and Research Institutes

More than 250 research institutes and 61 college campuses are located in Saitama Prefecture. The Bank has formed alliances with seven universities as part of its commitment to meeting customer needs in areas such as research and development and management issue resolution through cooperation with industry and academia.

### Economic and financial position of Saitama Prefecture

- Number of companies (2009)  
262,000 companies (5th among the 47 prefectures)
- Total prefecture production (nominal) (2010)  
¥20,108.3 billion (5th among the 47 prefectures)
- Value of product shipments (2010)  
¥12,853.1 billion (6th among the 47 prefectures)