

Financial and Non-Financial Highlights

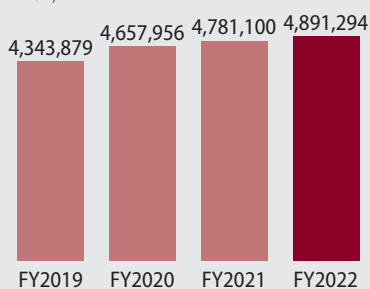
The Musashino Bank, Ltd. and Consolidated Subsidiaries Years Ended March 31, 2023 and 2022

| | Millions of Yen (Note 1) | | Thousands of U.S. Dollars (Notes 1 and 2) |
|---------------------------------------------------------------|--------------------------|------------|-------------------------------------------|
| | 2023 | 2022 | 2023 |
| At Year-end | | | |
| Total assets..... | ¥5,327,096 | ¥5,486,283 | \$39,894,376 |
| Deposits including negotiable certificates of deposit..... | 4,891,294 | 4,781,100 | 36,630,675 |
| Loans and bills discounted..... | 3,909,853 | 3,841,638 | 29,280,708 |
| Trading account securities and securities..... | 810,303 | 735,266 | 6,068,322 |
| Total net assets..... | 252,917 | 250,554 | 1,894,084 |
| Capital adequacy ratio (based on domestic standards) (%)..... | 9.44 | 8.48 | |
| For the Year | | | |
| Ordinary income..... | ¥ 81,901 | ¥ 71,186 | \$ 613,353 |
| Ordinary expenses..... | 66,266 | 57,693 | 496,263 |
| Profit before income taxes..... | 15,548 | 13,421 | 116,438 |
| Profit attributable to owners of parent..... | 10,865 | 9,001 | 81,367 |

Notes: 1. In this annual report, Japanese yen (in millions) and U.S. dollars (in thousands) are indicated with fractions rounded off.
2. U.S. dollar figures have been translated at a rate of ¥133.53 to U.S.\$1, the prevailing exchange rate as of March 31, 2023.

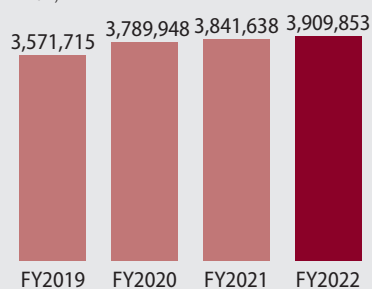
Deposits including negotiable certificates of deposit

(¥ million)



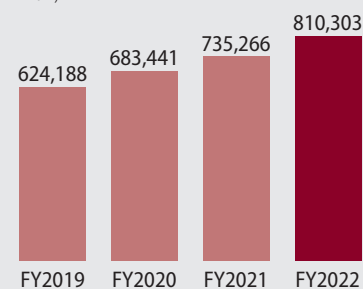
Loans and bills discounted

(¥ million)



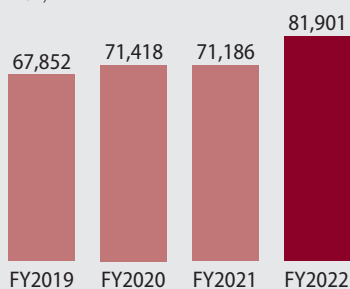
Trading account securities and securities

(¥ million)



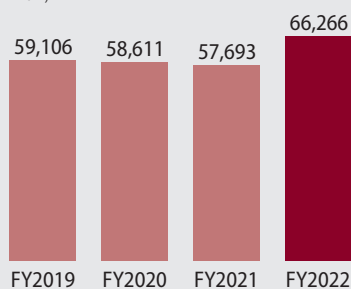
Ordinary income

(¥ million)



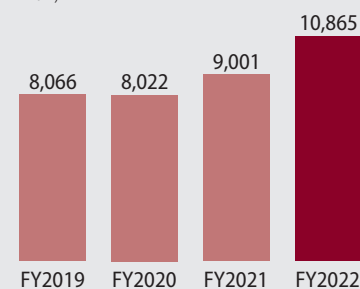
Ordinary expenses

(¥ million)



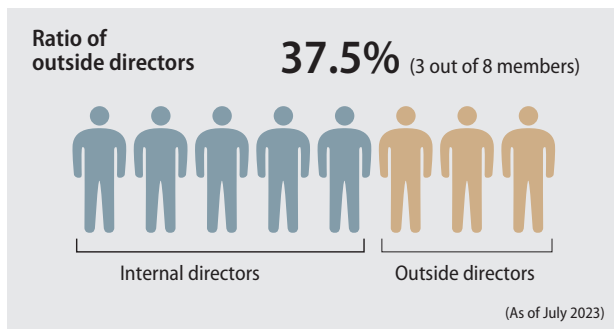
Profit attributable to owners of parent

(¥ million)

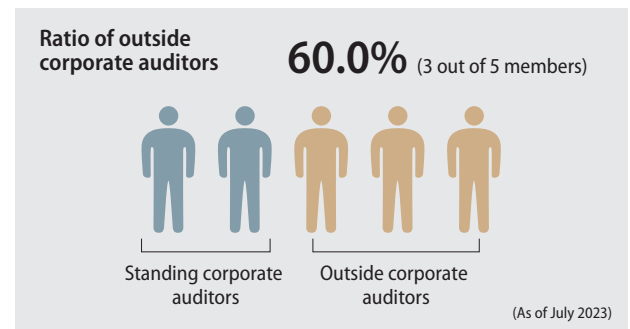


Governance

Composition of the Board of Directors

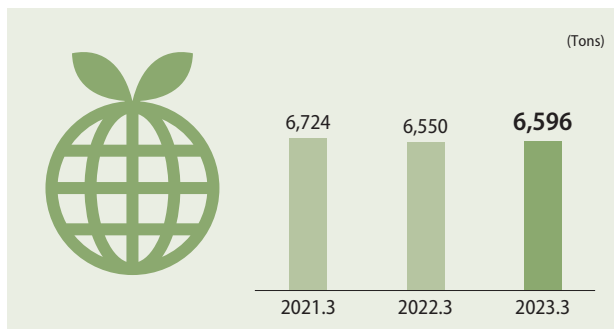


Composition of the Board of Corporate Auditors



Environment

CO₂ emissions

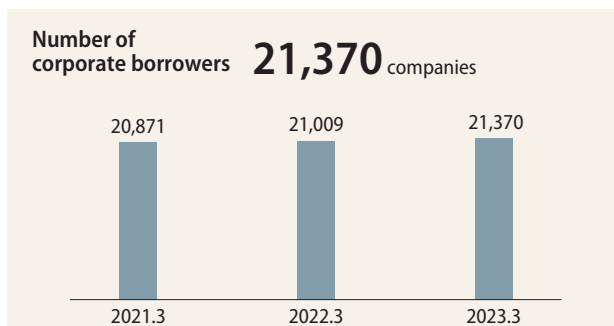


Greening activities

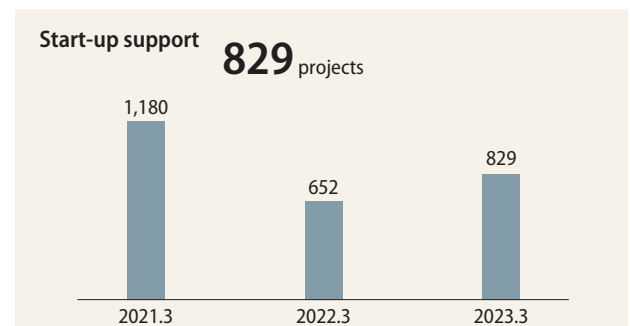


Social

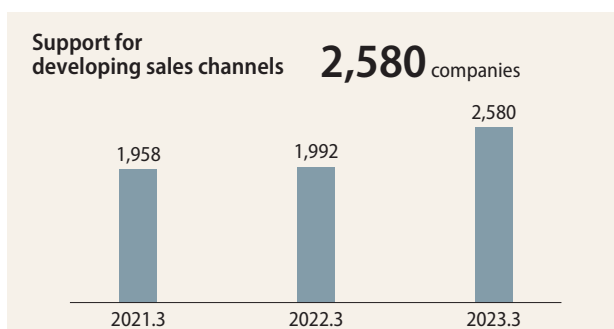
Customer base



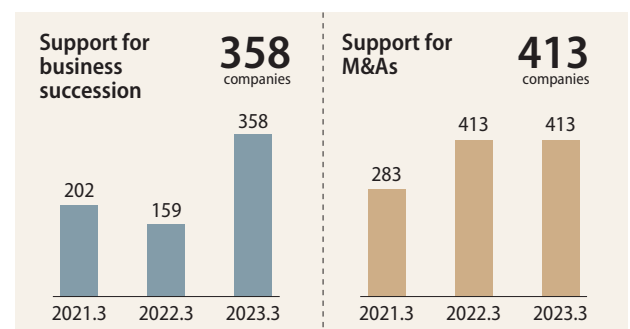
Support for customers' core business activities



Support for customers' core business activities



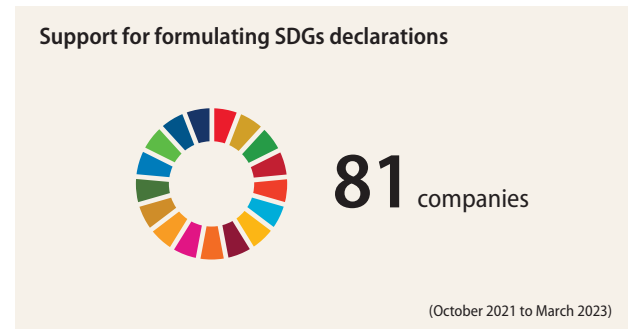
Solving issues such as business succession



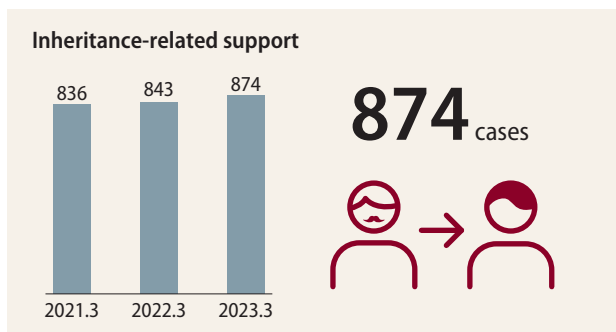
Support for sustainable management



Support for sustainable management



Solving inheritance-related issues



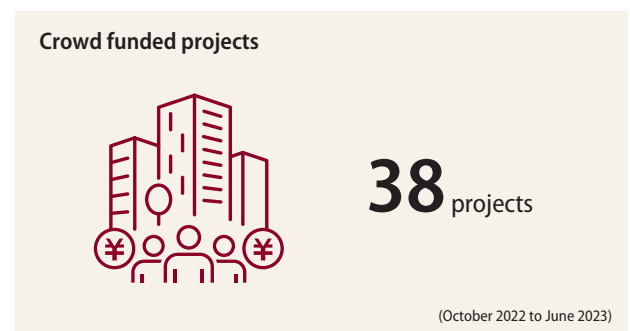
Initiatives for regional revitalization



Initiatives for regional revitalization



Support for commercial distribution through regional trading companies



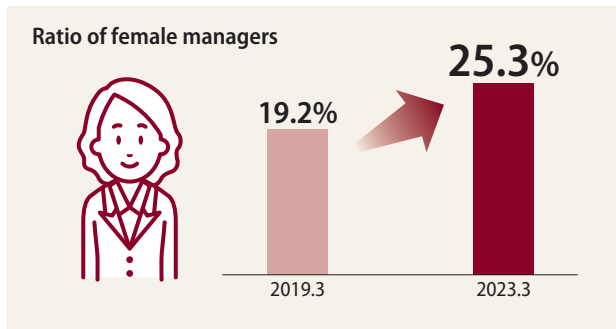
Developing specialized human resources



Developing specialized human resources



Promoting active roles for diverse human resources



Promoting active roles for diverse human resources



External assessments of companies promoting active roles for diverse human resources

Platinum Kurumin
(Obtained in 2017)
Recognized under the Act on Advancement of Measures to Support Raising Next-Generation Children

Eruboshi
(Obtained in 2016)
Recognized under the Act on Promotion of Women's Participation and Advancement in the Workplace

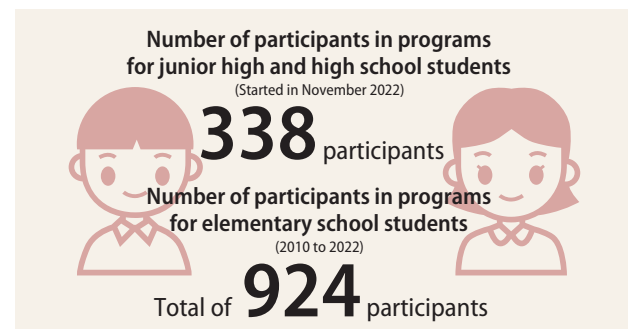
External assessments of companies conducting health & productivity management

2023 Certified Health & Productivity Management Outstanding Organization
(Obtained in 2023)
A program established by the Ministry of Economy, Trade and Industry (METI) to recognize business enterprises that implement outstanding health and productivity management practices

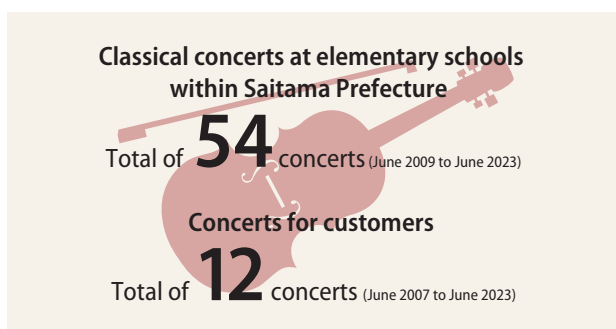
Creating work opportunities for people with disabilities



Financial and economic literacy through "Musashino Mirai Academy"



Support for promotion of local culture and art



Regional communication and co-creation

