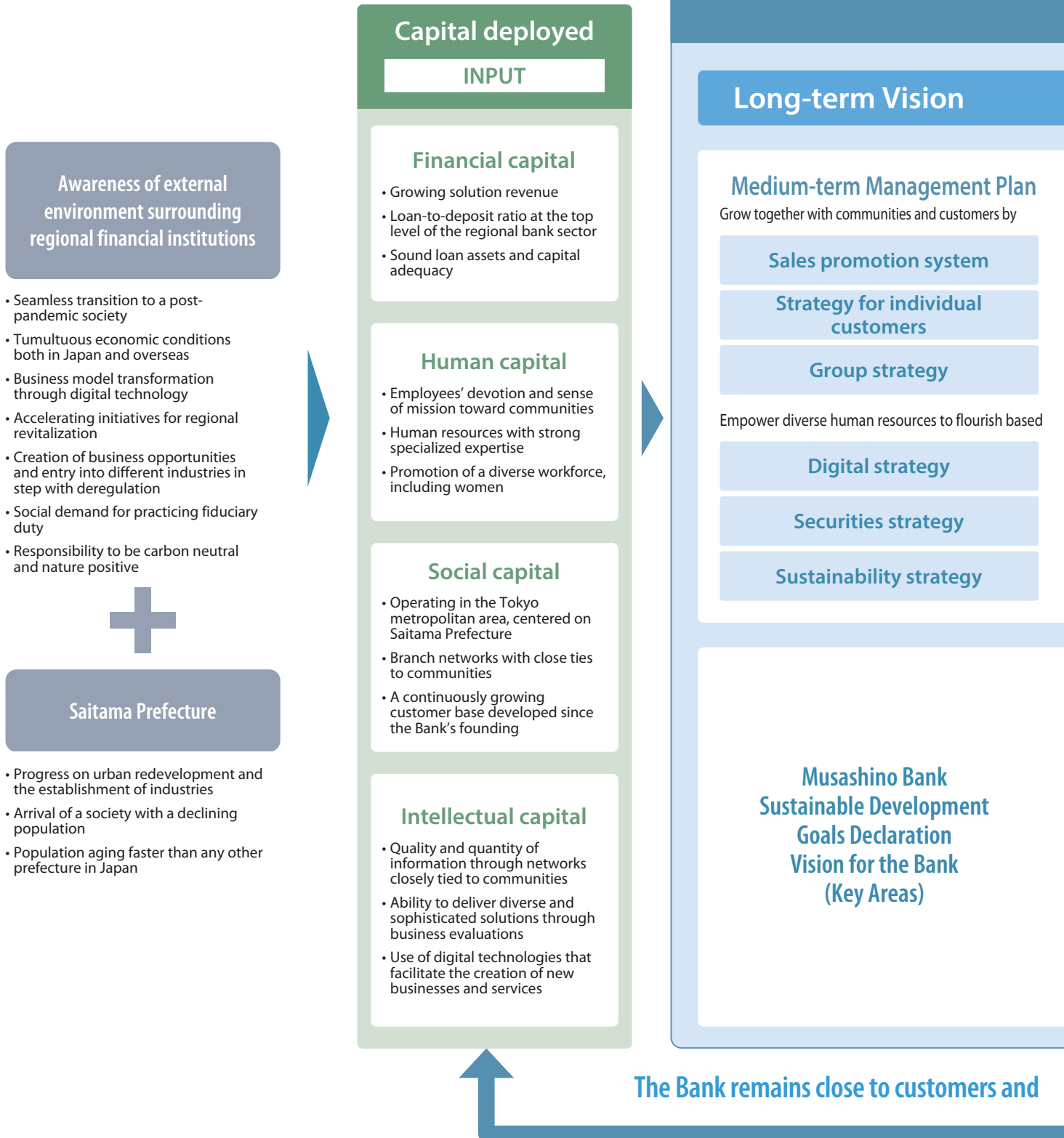


# Musashino Bank's Value Creation Process

As the environment both in Japan and overseas changes significantly, the Bank will strive to capture the full potential of the Tokyo metropolitan area, centered on Saitama Prefecture, which is the Bank's operational base. Guided by the Long-term Vision of "Bringing together diverse value to create Saitama's future with the region's number one solutions," we will establish a sustainable management platform through investment in digital and human capital, with the goal of continuing to grow as a bank that is essential to customers and communities.



# Business model

activities

OUTPUT

Bringing together diverse value to create Saitama's future with the region's number one solutions

## "MCP 1/3"

integrating the real and digital

Strategy for corporate clients

Regional revitalization strategy

Channel strategy

on mutual acceptance of many and varied values

Human resource strategy

Alliance strategy

Management and administration systems

Maximize customer satisfaction by improving the service level and reinforcing customer touchpoints

Establish a sustainable management platform through investment in digital and human capital

Corporate Governance as the Source of Sustainable Growth



Responding to Climate Change, Maintaining and Improving Biodiversity



Sustainable Regional Economy



A Society in Which People Can Live Their Own Way for as Long as They Wish



## Value provided

### OUTCOME

A prosperous future for Saitama Prefecture

### Shareholders and other investors

- Increase shareholder value

### Local communities

- Contribute to innovation for communities as a whole
- Further promote the development of industry

### Customers

- Increase the corporate value of customers
- Stable asset formation and succession

### Employees

- Diverse and highly fulfilling work styles
- Promote diversity
- Create local employment

### Global environment

- Promoting decarbonization through investment and financing
- Store locations with consideration for the environment and biodiversity

solves their issues, thereby achieving growth together with its customers.