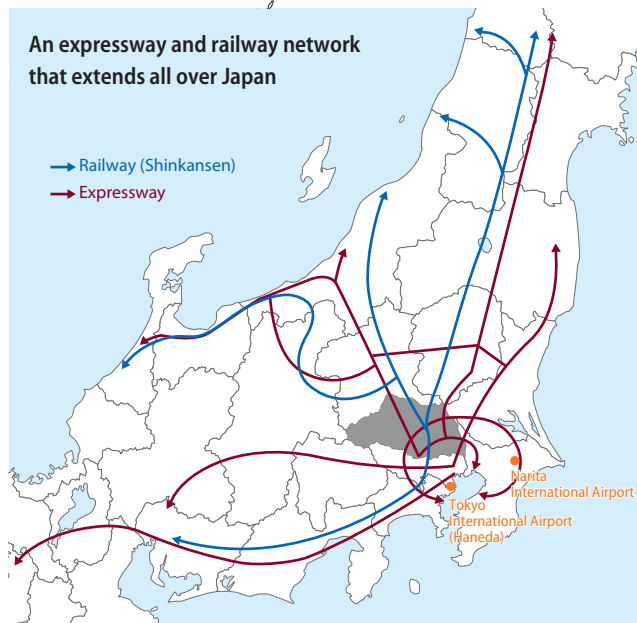


Operational Base of Saitama Prefecture/Group Strategy

Musashino Bank's Operational Base

The Bank's operational base is Saitama Prefecture, which has a high concentration of logistics and production bases due to its well-developed transportation infrastructure, including the Ken-O Expressway and a nexus for all six of the Shinkansen bullet train lines in East Japan. Total production in Saitama Prefecture is around ¥23 trillion, making it the fifth largest prefectural economy in Japan. A large number of companies have relocated there from outside the prefecture, with the net increase from corporate relocations over the 10-year period from 2013 to 2022 standing at 568 companies, the second highest in the country. In this environment, the Bank recognizes that its mission is to promote locally rooted finance, and we strive to provide our corporate clients with a smooth supply of funds and other support for their core operations.



Group Strategy

The Bank will capture synergies with its eight Group companies, including The Musashino Mirai Partners Co., Ltd., a regional trading company it established in June 2022. By providing one-stop solutions through collaboration in financial and non-financial areas, the Bank will make a Group-wide effort to solve the issues of customers and communities.

Furthermore, in October 2023, we began conducting a business contest that calls for new business ideas from within the Bank. Through this initiative, we hope to uncover ideas that will pave the way for resolving community and customer issues, with the goal of turning them into businesses in the future.

Musashino Mirai Partners

Musashino Mirai Partners will develop two businesses, with the goal of creating a local ecosystem that will serve as a mechanism for resolving community issues within the community.

Personal (active seniors) support business

As part of Sai Hakken, a fee-based membership service, Musashino Mirai Partners will provide solutions to daily lifestyle-related problems faced by active seniors and other elderly people, along with experiences that enrich their lives.



Newsletter

Fee-based membership service Sai Hakken

- Solve daily lifestyle-related problems through such means as housekeeping services
- Deliver carefully selected, exceptional products from Saitama Prefecture twice a year
- Conduct members-only events, such as smartphone workshops

Commercial value chain support business for business operators

Musashino Mirai Partners will provide its client business operators with support throughout the commercial value chain, including the planning, development, and branding phases, so that many more people will become familiar with the superior products and services that they offer.



Purchase-type crowd funding IBUSHIGIN

Musashino Mirai Partners will support the development of new loyal customer bases, test marketing and other activities by providing a mechanism for garnering widespread empathy, along with highlighting the appeal of products and services and the aspirations of client business operators.

E-commerce website IBUSHIGIN Official Store

Musashino Mirai Partners will support the sustainable growth of client business operators by providing an online sales channel to businesses that handle attractive merchandise and other items from Saitama Prefecture, and to businesses attempting to newly develop B2C businesses.