

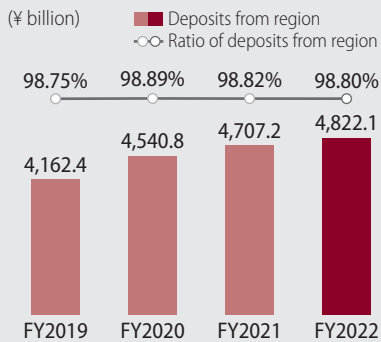
Contributing to the Local Economy/Initiatives for Regional Revitalization

Contributing to the Local Economy

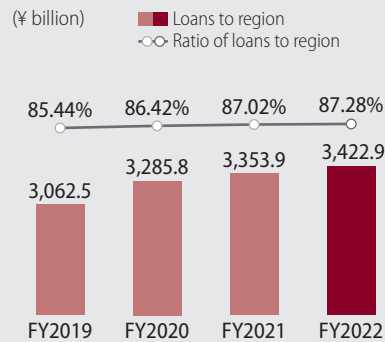
The Bank is working to provide various financial services that give consideration to local corporate and individual customers, and continuing to increase both deposits from the region and loans for the region.

The Bank is strengthening its capital adequacy and reducing non-performing loans towards a sounder financial position. Its non-performing loan ratio has gradually decreased, and is at a low level.

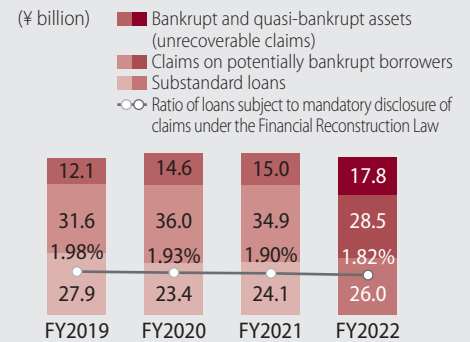
Deposits from region/ Ratio of deposits from region (Non-consolidated)



Loans to region/Ratio of loans to region (Non-consolidated)



Non-performing loans (Non-consolidated)



* "Region" refers to Saitama Prefecture and the areas bordering the prefecture which are a part of the economic and local-living sphere (the Kumegawa Branch, Itabashi Branch, Ikebukuro Branch, and Goka Branch sales areas).

Initiatives for Regional Revitalization

The Bank is collaborating with local governments to foster regional revitalization and improve resident services, such as supporting projects that are being promoted by Saitama Prefecture in its aim to create a sustainable community that is comfortable to live in. In addition, the Bank will actively work to solve a variety of community issues through collaboration with companies, NPOs, educational institutions and other partners.

Alliances and Partnerships with Local Government Organizations, Etc.

Prefecture	Saitama Prefecture	Designated Municipality	Saitama City
Municipalities (in order of alliance formation)	Tsurugashima City, Toda City, Yokoze Town, Gyoda City, Kumagaya City, Kasukabe City, Konosu City, Hasuda City, Kitamoto City, Yorii Town, Ogano Town, Fujimi City, Kawagoe City, Fujimino City, Soka City		

City promotion initiatives

The Bank strives to communicate the appeal of communities in order to address the issue of growth in non-resident, connected and resident populations faced by local public entities and contribute to the sustained development and revitalization of communities. The Bank has so far taken steps such as holding seminars on relocation and dual residency and organizing study groups to support local governments' efforts to implement the hometown tax donation program.

Regional revitalization space – M's SQUARE

The Bank actively disseminates information about local governments in Saitama Prefecture from M's SQUARE, a regional revitalization space in the Bank's Head Office building.



Local newsletter "Bratte Series"

In order to foster regional revitalization through tourism, the Bank produces the "Bratte Series" of town walking maps in collaboration with Rikkyo University. It has published 11 volumes to date.



Initiatives through the support of agriculture in Saitama Prefecture

We offer solutions that are unique to a regional bank, such as supporting new entrants into agriculture from other industries, with efforts led by a dedicated team specialized in the agriculture sector. Together with members of the community, we are also making continuous efforts to launch unique projects in order to create a virtuous cycle of local production for local consumption.

Creation of a new industry

We started the Minuma Tambo "Wheat" Senary Industry Creation Project, aiming to create a new industry and revitalize wheat production at Minuma Tambo in Saitama City. The project has been working in collaboration with businesses within Saitama City to develop products and conduct other related activities.



Solving agricultural issues in Saitama Prefecture

In June 2023, we initiated the Musashino Agri-Innovation Project, which takes on the challenge of rice cultivation.

We will aim to solve community issues around agriculture in Saitama Prefecture based on the expertise and knowledge we gain from activities such as rice cultivation and processed food manufacturing.

