

Financial and Non-Financial Highlights

The Musashino Bank, Ltd. and Consolidated Subsidiaries For the Years Ended March 31, 2024 and 2023

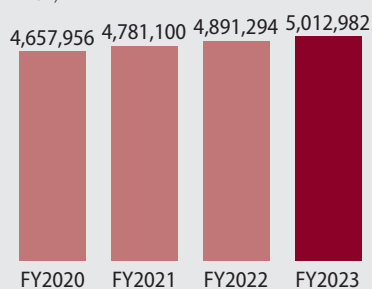
	Millions of Yen (Note 1)		Thousands of U.S. Dollars (Notes 1 and 2)
	2024	2023	2024
At Year-end			
Total assets.....	¥5,404,015	¥5,327,096	\$35,691,269
Deposits including negotiable certificates of deposit.....	5,012,982	4,891,294	33,108,659
Loans and bills discounted	3,995,006	3,909,853	26,385,351
Trading account securities and securities	1,045,742	810,296	6,906,690
Total net assets	274,138	252,917	1,810,567
Capital adequacy ratio (based on domestic standards) (%)	10.27	9.44	
For the Year			
Ordinary income.....	¥ 81,068	¥ 81,901	\$ 535,420
Ordinary expenses	64,807	66,266	428,023
Profit before income taxes	16,231	15,548	107,199
Profit attributable to owners of parent.....	11,264	10,865	74,394

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 the rate ¥151.41 to U.S.\$1, the prevailing market rate as of March 31, 2024.

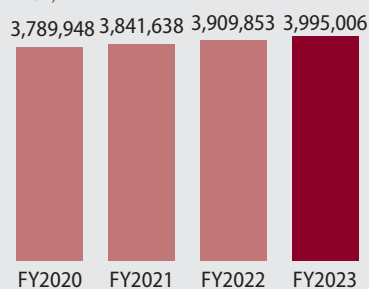
Deposits including negotiable certificates of deposit

(¥ million)



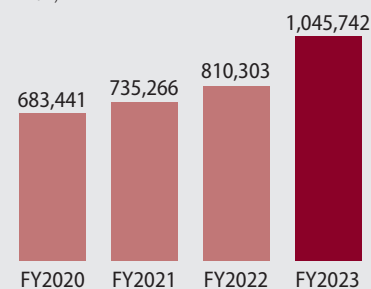
Loans and bills discounted

(¥ million)



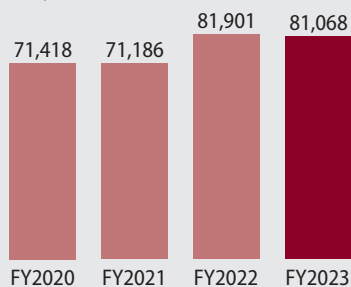
Trading account securities and securities

(¥ million)



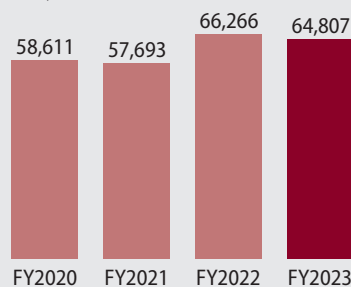
Ordinary income

(¥ million)



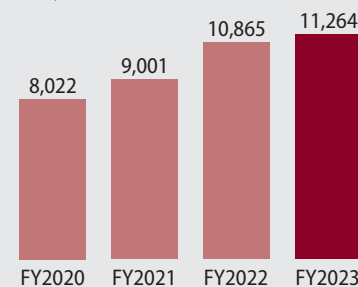
Ordinary expenses

(¥ million)



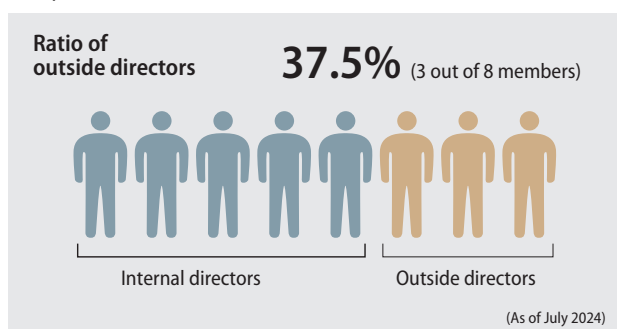
Profit attributable to owners of parent

(¥ million)

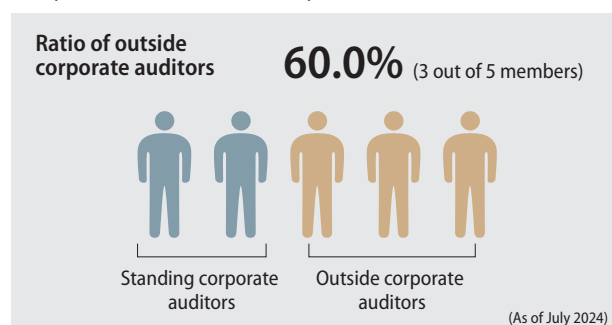


Governance —Corporate governance as the source of sustainable growth—

Composition of the Board of Directors

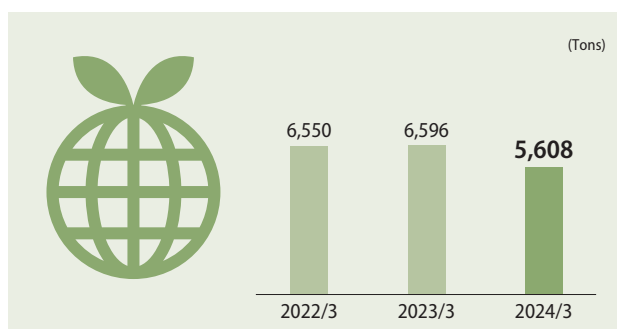


Composition of the Board of Corporate Auditors



Environment —Climate change and biodiversity initiatives—

CO₂ emissions

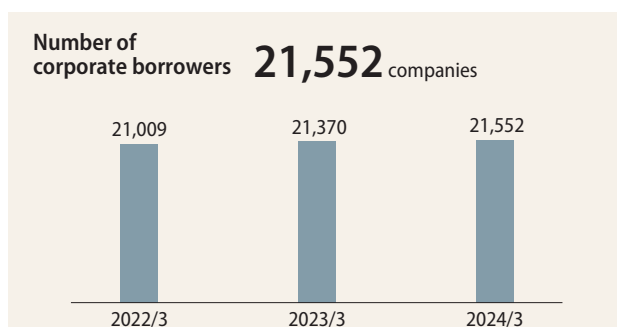


Greening activities

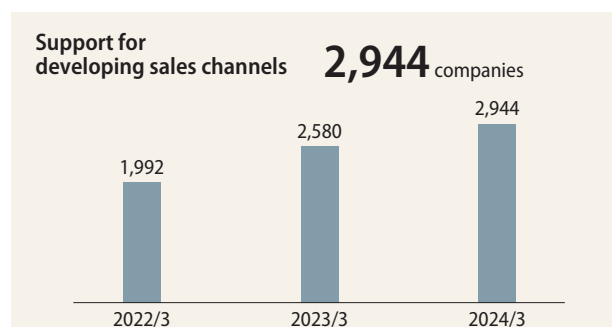


Social —Sustainable regional economy—

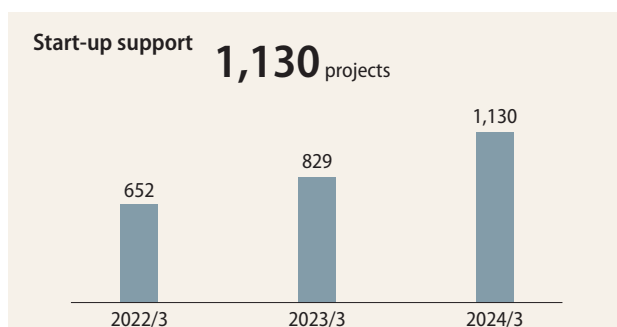
An expanding customer base



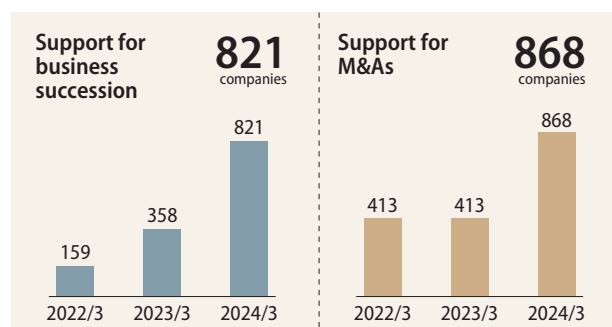
Support for customers' core business activities



Support for customers' core business activities



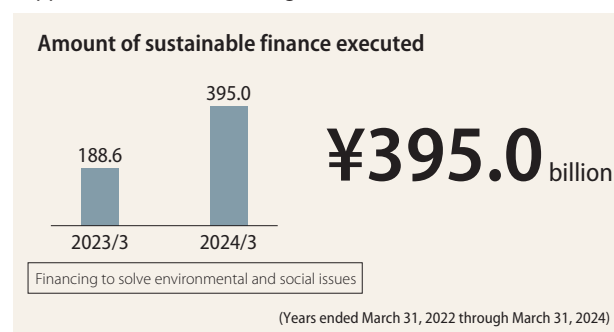
Solving issues such as business succession



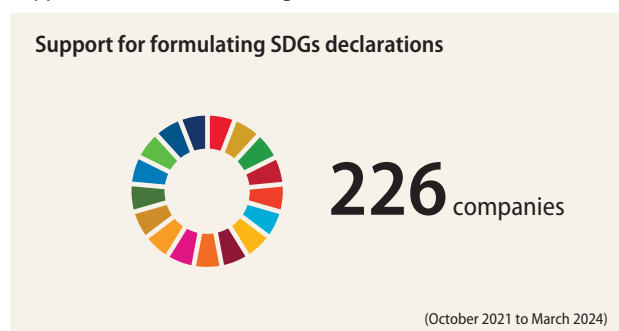
Support for commercial value chains through crowdfunding by our regional trading company



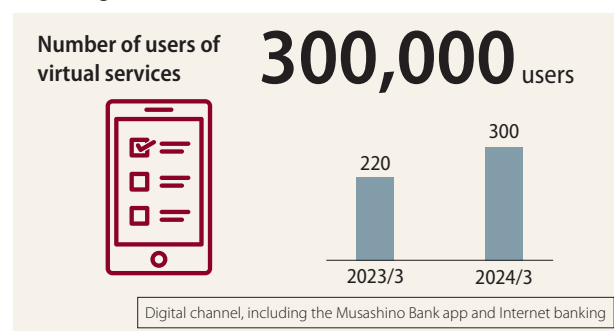
Support for sustainable management



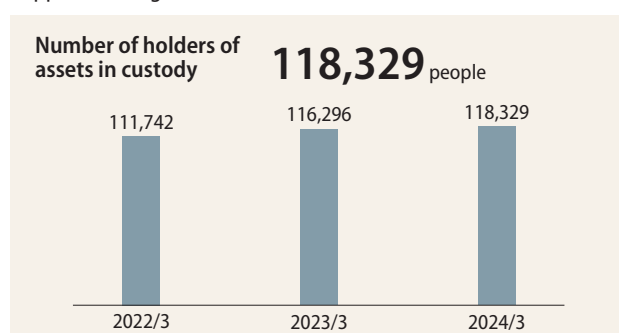
Support for sustainable management



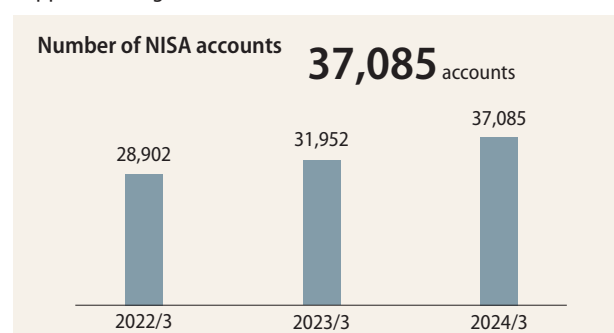
Enhancing customer convenience



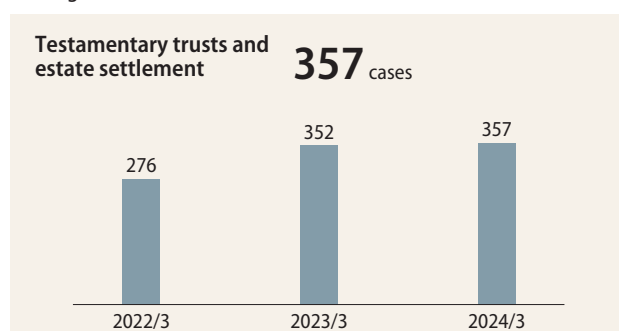
Support for long-term, stable asset formation



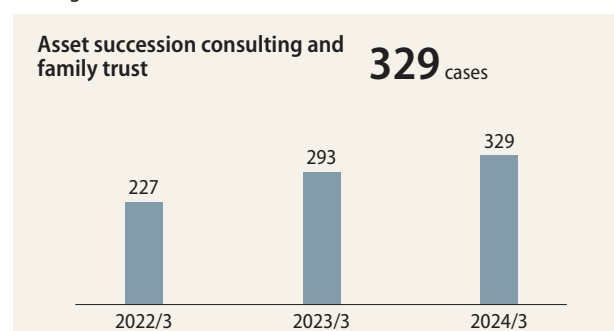
Support for long-term, stable asset formation



Solving inheritance-related issues

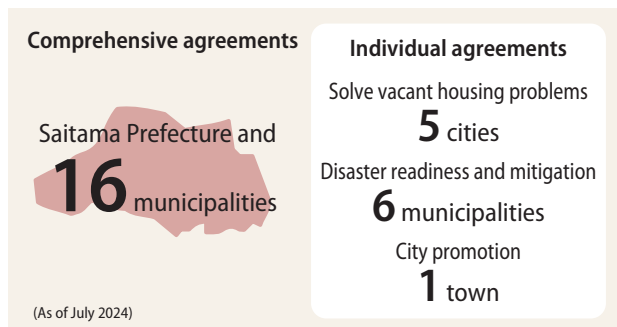


Solving inheritance-related issues



Social —Sustainable regional society—

Agreements with local governments



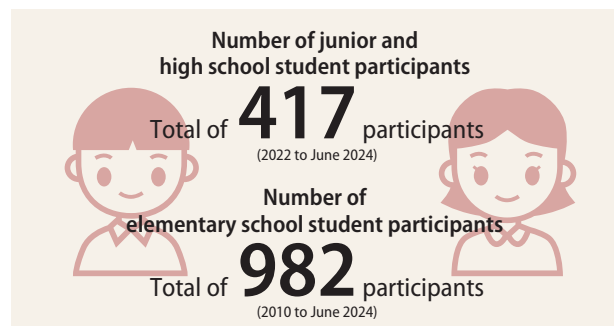
Promoting local attractions



Regional communication and co-creation



Financial and economic literacy through "Musashino Mirai Academy"

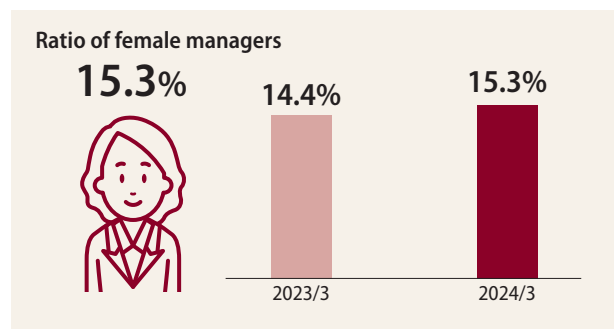


Social —Practicing human capital management—

Developing specialized human resources



Promoting active roles for women



Creating a childcare-friendly environment



Creating work opportunities for people with disabilities

