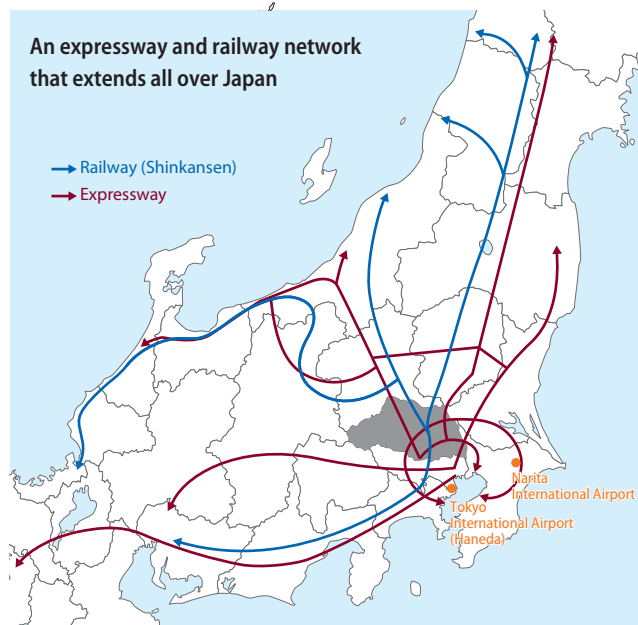


## Musashino Bank's Operational Base

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 2014 to 2023 standing at 538 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, the Musashino mirai-Creation Project was newly launched in October 2023 with a view to expanding business domains. The project held a business idea contest open to participation by all employees. 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, a regional trading company wholly owned by the Bank, is engaged in non-financial activities that extend beyond the scope of traditional banking operations in order to address challenges and problems faced by community members, thereby contributing to the revitalization of the economy and society.

### Personal (active seniors) support business Sai Hakken fee-based membership service

This service is designed to address the problems that the elderly, including active seniors, encounter in their daily lives and to offer them experiences that are enriching and meaningful to their lives.



Newsletter

### IBUSHIGIN commercial value chain support platform for business operators

We provide close support to business operators throughout the commercial value chain, from planning and development of products and services to branding, and sales. This support is provided through the operation of a purchase-type crowd funding service and an e-commerce site that function as a commercial value chain support platform.



## Musashino mirai-Creation Project

The Musashino mirai-Creation Project's first call for submissions has been held, receiving over 70 submissions across the four themes, each featuring innovative ideas and ideas that originate from the voices of customers in the regional community. By holding this project on an ongoing basis, we aim to uncover ideas that will lead to future businesses.

### Four themes

New solutions for customers	Regional revitalization
Digital-related fields	Others (original ideas)