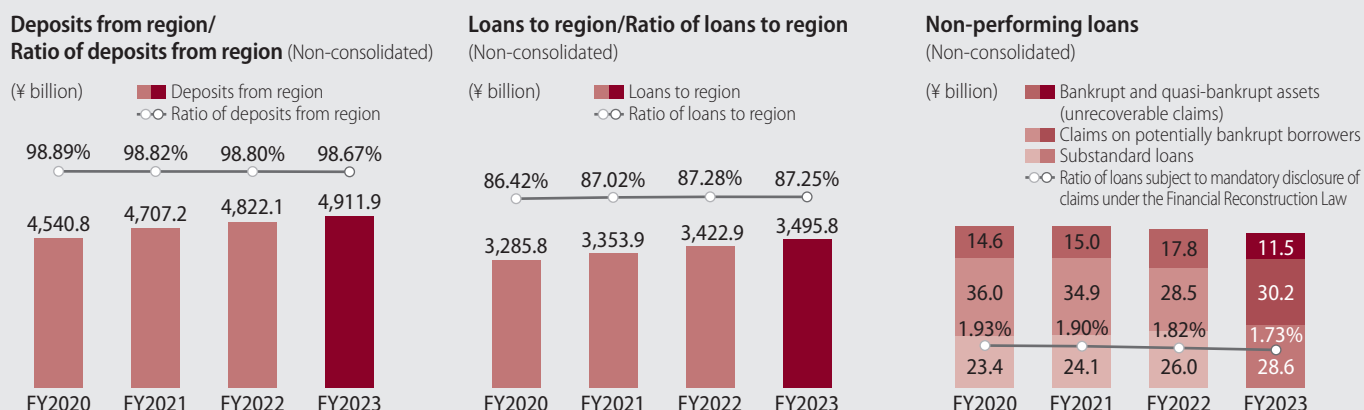


# Contributing to the Local Economy/Initiatives for Regional Revitalization

## Contributing to the Local Economy

The Bank is working to provide various financial services that give consideration to local corporate and individual customers, and is 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.



\* "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		

### Seeking to solve vacant housing problems

To solve vacant housing problems, the Bank holds seminars for residents in collaboration with local governments in Saitama Prefecture and Crassone Co., Ltd. and provides funding support through a special loan for utilizing vacant housing.

#### Local government partners

Asaka City, Kumagaya City, Saitama City, Sakado City, Hanno City

### Support for disaster preparedness initiatives

The Bank provides rescue hotels during natural disasters and provides information to residents in collaboration with local governments in Saitama Prefecture and DEVELOP Co., Ltd.

#### Local government partners

Kazo City, Kawaguchi City, Soka City, Toda City, Higashimatsuyama City, Yoshimi Town

## City Promotion Initiatives

The Bank is working to communicate the appeal of various regions in order to address the challenges faced by local governments in increasing their interacting, connected, and resident populations, along with contributing to sustainable regional development and revitalization.

### Local newsletter "Bratte Series"

The Bank produces the "Bratte Series" of town walking maps in collaboration with Rikkyo University, with a view to achieving regional revitalization through tourism. "Bratte Asaka," the 12th volume of the series, was published in October 2024.



## 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.

### 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.



We developed the Okoge Senbei rice cracker product made with harvested rice.