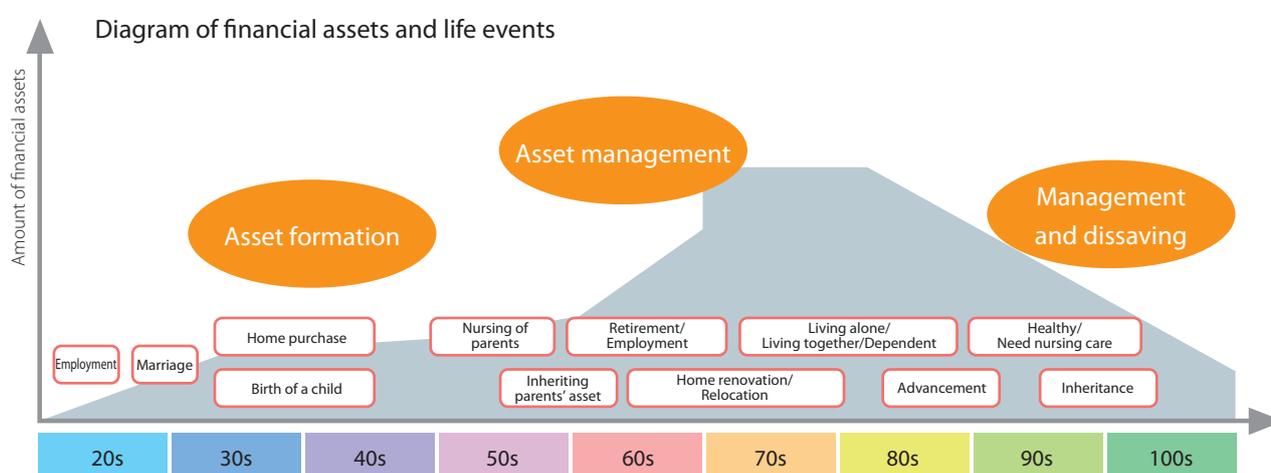


Customer-first “Goal-based support”

Life-spans of over 100 years are giving rise to issues such as asset formation planning in response to longevity and asset management after retirement. In addition, as the shift “from savings to asset formation” has struggled to make progress, the financial assets of Japanese households have not grown for the past 20 years. Based on the “policy for customer-first business operation,” the Bank strives for the asset formation of customers.

For resolving social issues tailored to the life stages of customers, we will help define the future of customers and work to make their dreams come true with “goal-based support.”

The following chart represents the change in the amount of financial assets according to the transition of life stages, with the amount of financial assets on the vertical axis and age on the horizontal axis. After gaining employment, assets are built up despite outlays at such life events as marriage, birth of a child, and home purchase, and the assets increase until retirement. For retiring generations, longer life-spans are expected to diversify situations in terms of working, household composition and health. We therefore move closer to each customer and provide support tailored to each stage of their life.



Asset formation

In order to enhance the financial literacy of customers in the region, we will step up our activities for raising awareness of the need for asset management through seminars and consultation at workplaces.

To promote “long-term investment, diversified investment, and asset accumulation” for continuous asset formation from the working generation, we will proactively propose investment trusts and tax-exempt programs such as NISA that are particularly effective for customers’ asset formation. We will also improve customer convenience by expanding indirect (non-face-to-face) channels.

Asset management

The Bank offers a wide-ranging lineup of products including investment trusts and life insurance products as well as serving as a financial instruments intermediary. In order to cater to diversifying customer needs, we will work to further broaden our product lineup.

To enable customers to operate asset management according to their diversifying lifestyles and post-retirement plans, we provide support to them from the goal-based perspective.

Management and dissaving

Longer life-spans call for the effective use of accumulated assets and passing valuable assets on to the next generation. We cater to the needs for inheritance, and help with smooth asset succession to the next generation.

In addition to asset management, we strive to build a system that allows multiple consultations to be made as a one-stop service with regard to inheritance, asset succession, and effective use of real estate, so as to offer accurate advice in line with the customers’ plans, based on proposals from various angles.

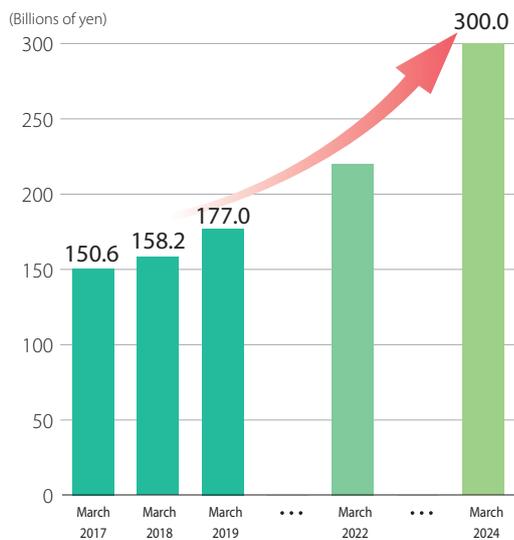


Benchmark challenges for the 7th Medium-Term Business Plan

To make our deposit assets business sustainable, we will promote its shift to a subscription model business. In this context, we position the expansion in the balance of assets under custody as an important indicator, as it serves as a testament to the customers' trust in us.

The Bank aims to expand the balance of assets under custody (investment trust + financial instruments intermediary) to ¥300.0 billion for the year ending March 31, 2024.

Balance of investment trust and financial instruments intermediary



Customer-first business operation

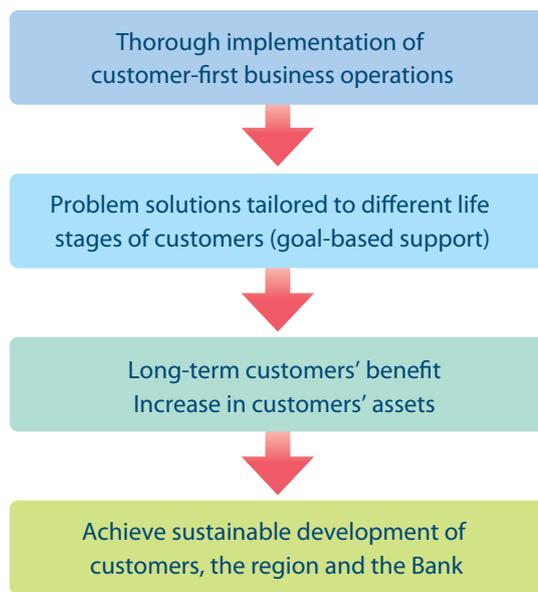
Aiming for contributing to the asset formation of customers, the Bank formulated a "policy for customer-first business operation" and will strengthen its initiatives that put customers first. Also, we regularly disclose the implementation status to see how deep our initiatives took hold, thereby striving for better business operations.

Policy for customer-first business operation

1. Best act in the interests of customer
2. Appropriately manage conflicts of interest
3. Clarify fees and commissions
4. Provide important information in an easy-to-understand manner
5. Provide products and services appropriate to each customer
6. Appropriate framework to motivate all employees

Customers' long-term and stable asset formation followed by corporate value improvement of the Bank

The business model we pursue under the strategies for individual customers is expressed as "contributing to increasing benefit and assets of customers for the long-term with thorough implementation of customer-first business operations and problem solutions tailored to the different life stages of customers (goal-based support)," and by doing so we aim to achieve sustainable development of customers, the region and the Bank.



Value to be provided

- Support customers' asset formation through implementation of customer-first business operations.
- With the circulation of money through asset management, contribute to developing the regional economy.
- Provide solutions tailored to different life stages of customers based on goal-based support.