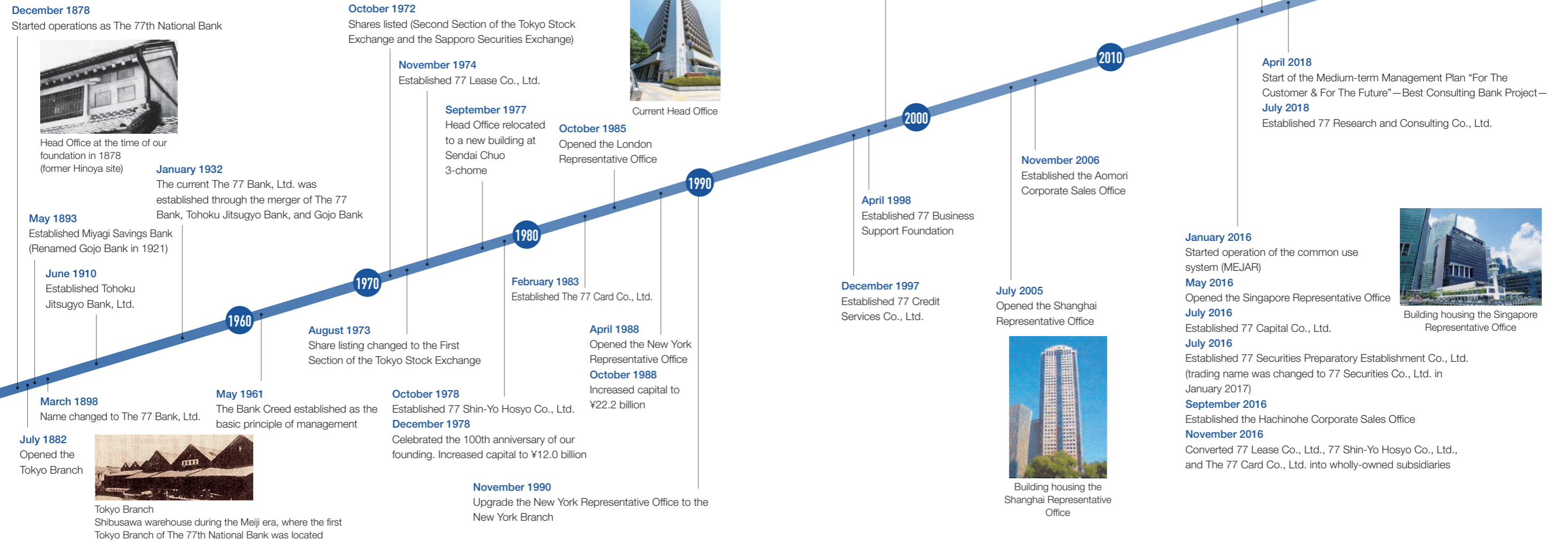


About The 77 Bank, Ltd.

The Trajectory of Trust and Growth

Since its foundation in 1878, based on our management philosophy of dedication to serve the local community for the prosperity of the local community, throughout the four generations of Meiji, Taisho, Showa, and Heisei, The 77 Bank, Ltd. has developed steadily by overcoming many difficulties while pursuing sound management. In this new generation of Reiwa, we will continue to walk together with the region.



Sources of competitive advantages

① Deep connection with Eiichi Shibusawa

Eiichi Shibusawa, a businessman who was known as "the father of Japanese capitalism," had a strong interest in the Tohoku region through Munenari Date, who provided him with the opportunity to enter the Ministry of Finance. At the time, there was no bank based in Miyagi Prefecture and for this reason, when The 77th National Bank was established, Shibusawa not only provided investment and various advice regarding such matters as the nature of the banking business and basic management concepts, he also seconded exceptional talent including Keishi Endo (the second and fourth President) and Seikei Ono from The Dai-ichi Bank Limited.

Furthermore, Shibusawa provided both mental and practical support to the Bank over many years, including his transfer of The Dai-ichi Bank Limited's banking business in Miyagi Prefecture to The 77th National Bank and his appointment as Advisor in 1908. Eiichi Shibusawa's spirit of "harmony of morality and the economy" lives on today in the line from the Bank Creed, which describes the Bank's management philosophy, that states "the Bank's progress goes hand in hand with prosperity in the local community."



Eiichi Shibusawa

② Trust relationship with the Tokyo Stock Exchange

The Tokyo Stock Exchange (currently Tokyo Stock Exchange, Inc.), which was established in May 1878, along with an increase in trading volume, in 1894 designated The 77th National Bank as the only bank among many banks to handle receipts and disbursements operations (*) for all trades of shares cleared.

The reasons for this designation include a recommendation from Eiichi Shibusawa and the provision of relief financing to the Tokyo Stock Exchange during a stock market crash caused by a recession when Seikei Ono, who became the fifth president, was manager of the Tokyo Branch, which rescued the exchange.

Over the next 120 years and to the present, The 77 Bank, Ltd. remains the only regional bank designated as a funds settlement bank, alongside the mega banks.

* Receipts and disbursements operations refers to account processing for the trading floor of a stock exchange



Seikei Ono
5th President

1

Effective Corporate Governance

In order to improve the effectiveness of the Board of Directors through the diversification of Directors, the Bank is proactively appointing Outside Directors and female Directors, and the ratios of Outside Directors and female Directors now stand at 41.1% and 11.7%, respectively.

2

Trust from the local community

The Bank is supported by many customers, as seen by the high percentages of approximately 55% deposit share and approximately 43% loans and bills discounted share in Miyagi Prefecture.

3

Strong partnerships with the region and customers through earthquake reconstruction support

On March 11, 2011, unprecedented damage was caused when the Great East Japan Earthquake, one of the largest recorded natural disasters in our history, struck Japan. Immediately after the earthquake, The 77 Bank, Ltd. worked to provide financial infrastructure and fulfill financial intermediary functions, and has since provided financial support for the reconstruction efforts of the region and customers.



Onagawacho