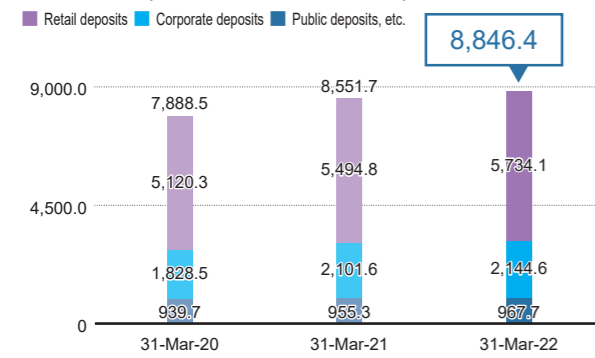
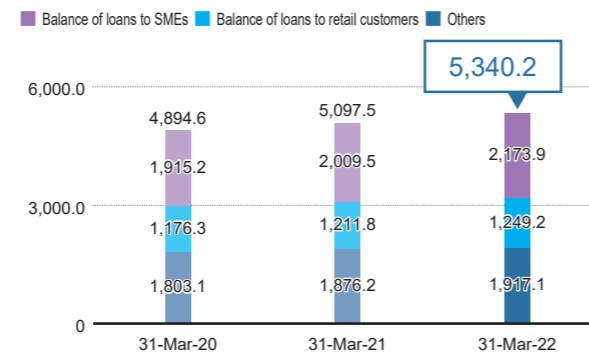


## Financial information

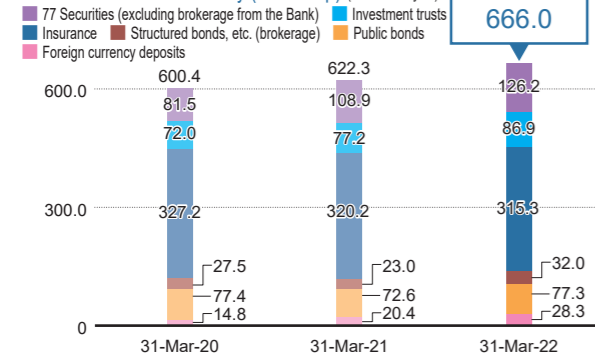
Balance of deposits and certificates of deposit (Billions of yen)



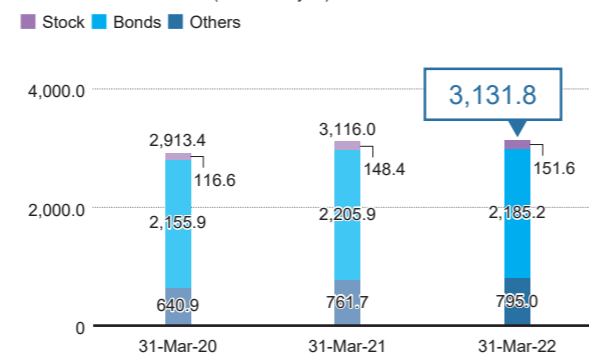
Balance of loans and bills discounted (Billions of yen)



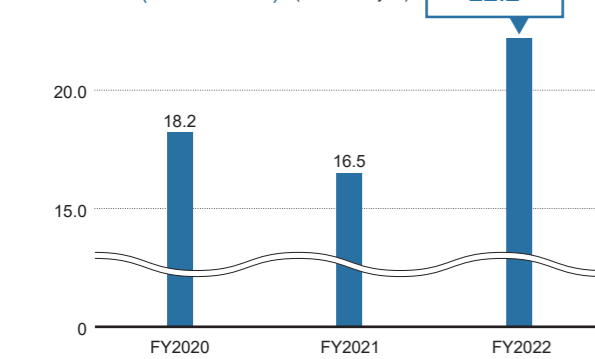
Balance of assets in custody (the Group) (Billions of yen)



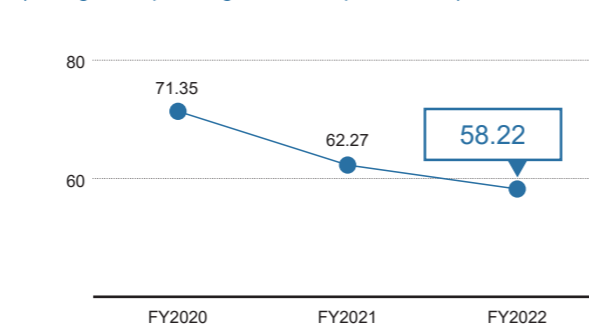
Securities balance (Billions of yen)



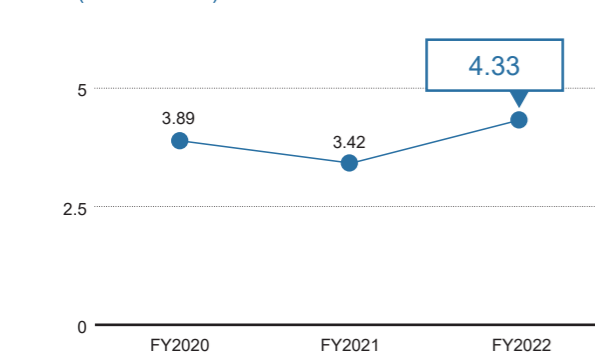
Net income (consolidated) (Billions of yen)



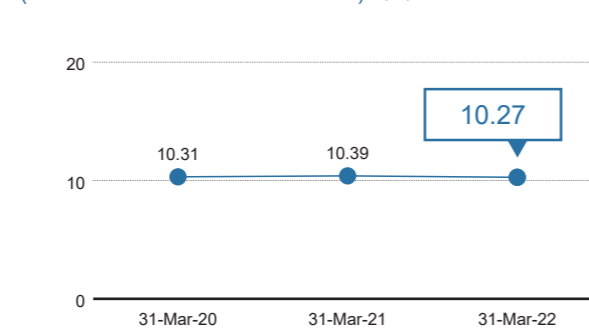
Core OHR (core gross operating income expense ratio) (%)



ROE (consolidated) (%)



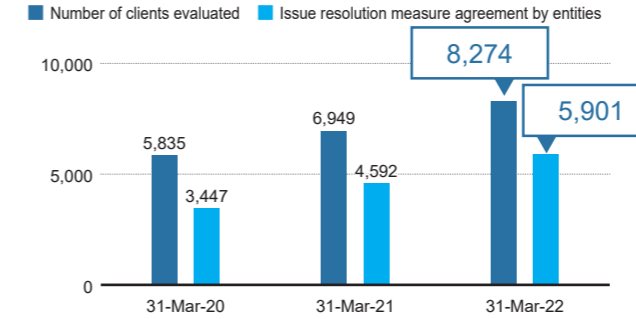
Capital adequacy ratio (domestic standards/consolidated) (%)



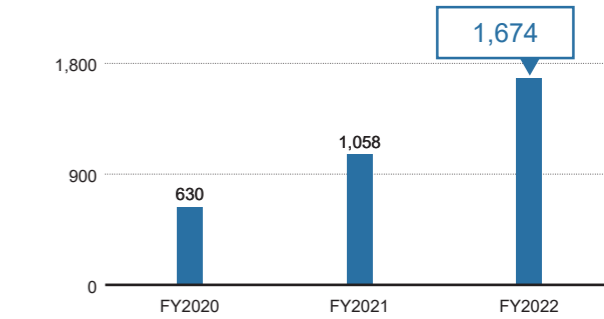
## Non-financial information

### Consulting

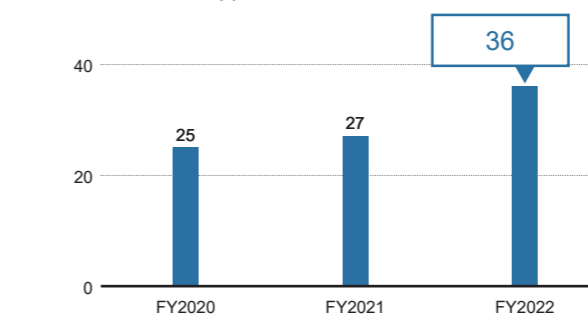
Number of clients evaluated/Issue resolution measure agreement by entities (Clients)



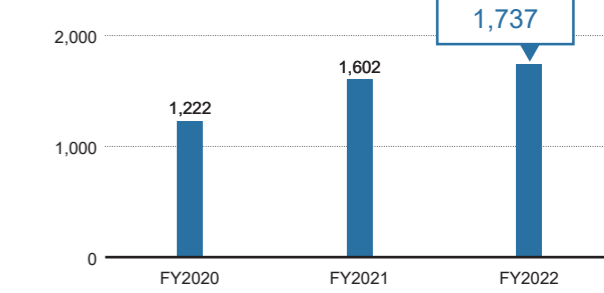
Number of business matching contracts closed (Cases)



Number of M&A support\* clients (Clients)



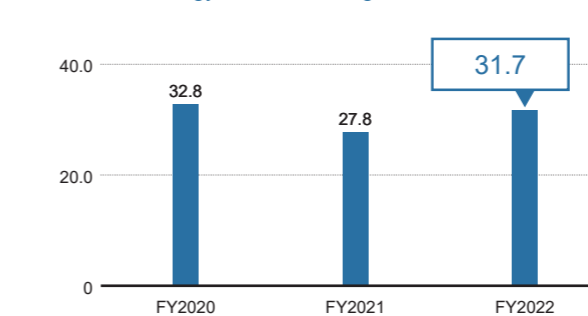
Number of business succession, inheritance, and asset succession support recipients (Cases)



\* Entered into M&A advisory contract

### Sustainability

Renewable energy-related funding (Billions of yen)



Sustainability-linked loans **9 cases / ¥7.1 billion**<sup>1,2,3</sup>

<sup>1</sup> Cumulative results from April 2018 through March 31, 2022.  
<sup>2</sup> Of which, an amount equivalent to ¥1.8 billion was USD-denominated. The Bank's middle rate as of March 31, 2022 (USD 1 = JPY 122.39) has been used for yen conversion.  
<sup>3</sup> Including bond repackaged loans backed by sustainability-linked bonds as the underlying asset.

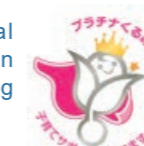
### External evaluation

Chosen as a constituent of "MSCI Japan Empowering Women Index," which recognizes companies with outstanding efforts in promoting the participation and advancement of women in the workplace (as of June 2022)

**2022 CONSTITUENT MSCI日本株 女性活躍指数 (WIN)**

\*Notes on MSCI indexes and logos, etc. THE INCLUSION OF The 77 Bank, Ltd., IN ANY MSCI INDEX, AND THE USE OF MSCI LOGOS, TRADEMARKS, SERVICE MARKS OR INDEX NAMES HEREIN, DO NOT CONSTITUTE A SPONSORSHIP, ENDORSEMENT OR PROMOTION OF The 77 Bank, Ltd., BY MSCI OR ANY OF ITS AFFILIATES. THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES AND LOGOS ARE TRADEMARKS OR SERVICE MARKS OF MSCI OR ITS AFFILIATES.

Certified "Platinum Kurumin," a special certification pursuant to the Act on Advancement of Measures to Support Raising Next-Generation Children



Certified "Gold Certified Company" for successfully utilizing the potential of female talent in Miyagi Prefecture



Certified "Eruboshi (Grade 3)," commending general business proprietors for promoting female participation, pursuant to the Act on Promotion of Women's Participation and Advancement in the Workplace



Company Name The 77 Bank, Ltd.  
 Head Office 3-20, Chuo 3-chome, Aobaku, Sendai, Miyagi 980-8777, Japan  
 Founded December 9, 1878  
 Paid-in Capital ¥24.6 billion  
 Number of Employees 2,673

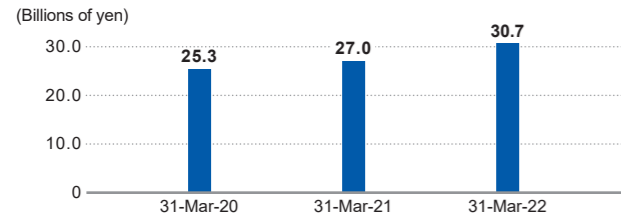
Number of Branches 143 (Head Office/Branches: 137, Sub-Branches: 6)  
 Capital Adequacy Ratio (domestic standards) non-consolidated 10.01% / consolidated 10.27%  
 Total Assets ¥10,666.0 billion  
 Certificates of Deposits ¥8,846.4 billion  
 Loans and Bills Discounted ¥5,340.2 billion

## Group companies

### 77 Lease

Supports customers' capital expenditure via finance leases, etc., for office equipment, transportation equipment, industrial machinery, medical devices, engineering and construction machinery, etc.

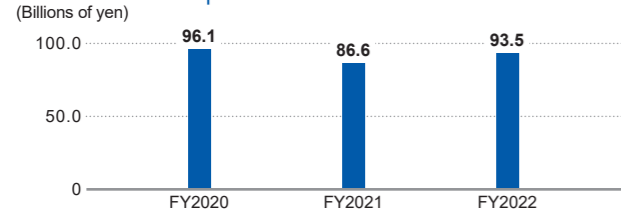
Balance of lease and installment claims



### 77 Card

Issues JCB, Visa, MasterCard, and other credit cards to retail and corporate customers, provides support for the introduction of cashless devices, and provides card loan guarantees.

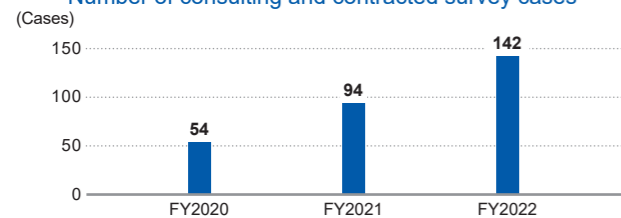
Total purchase transaction volume



### 77 Research and Consulting

Provides services with expertise and a high level of added value, mainly centered on membership organization management, survey and research, and consulting.

Number of consulting and contracted survey cases

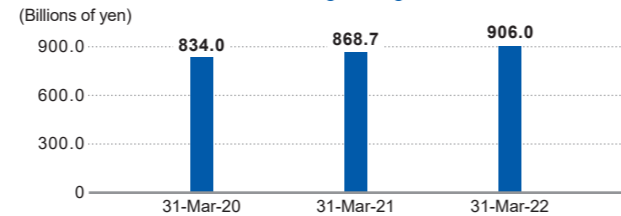


\*As there were no investment results as of March 31, 2022 for 77 Partners, the information is not shown.

### 77 Shin-Yo Hosyo

Provides debt guarantees for customers using housing loans, car loans, and other unsecured loans, as well as credit management and other services.

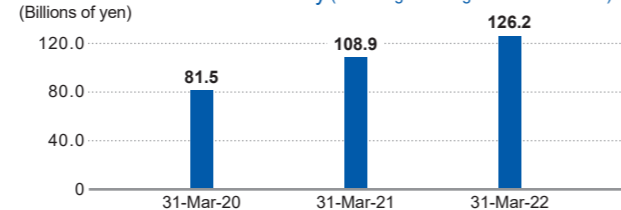
Balance of housing loan guarantees



### 77 Securities

As the only securities company headquartered in Miyagi Prefecture, provides quality services and products with a high level of expertise from the customer's perspective, based on "bank-securities company cooperation" with the 77 Bank.

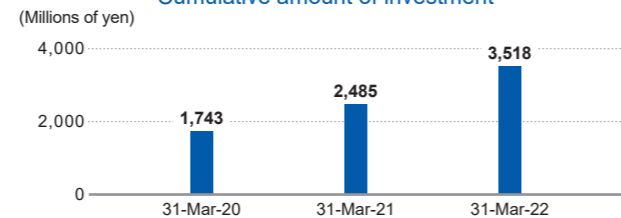
Balance of assets in custody (excluding brokerage from the 77 Bank)



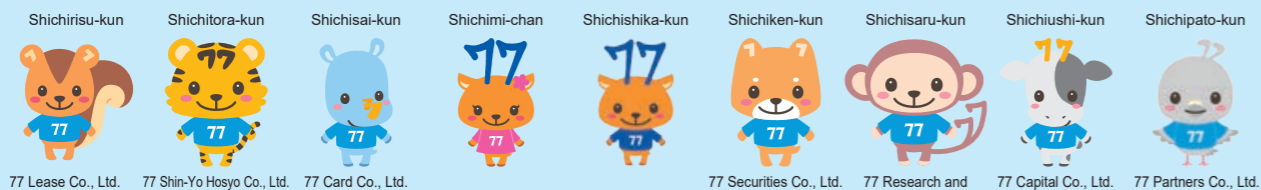
### 77 Capital

Main business activities include the formation and management of investment limited partnerships (funds), as well as providing a wide range of funding tailored to the business characteristics and projects of companies, and engaging in company development and company support through investment, etc.

Cumulative amount of investment

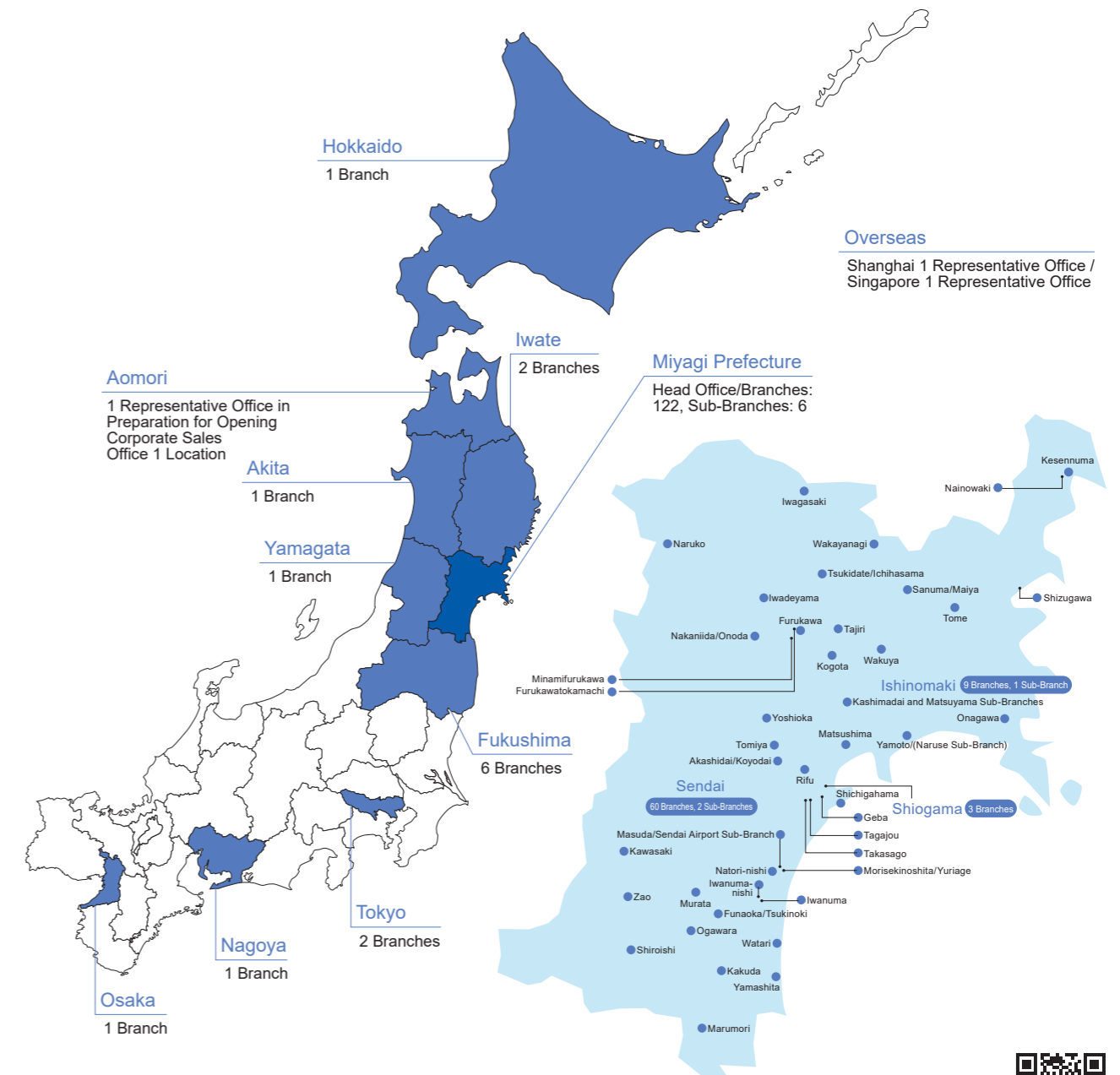


## 77 Bank Group characters



77 Lease Co., Ltd. 77 Shin-Yo Hosyo Co., Ltd. 77 Card Co., Ltd. 77 Securities Co., Ltd. 77 Research and Consulting Co., Ltd. 77 Capital Co., Ltd. 77 Partners Co., Ltd.

## Service Network (As of July 31, 2022)



Scan the QR code to read the branches and cash service corners.

\* Japanese Language only

## Service Network Data

	Number of municipalities with Miyagi Prefecture	Of which, areas with the Bank's location	Total number of the Bank's locations		Number of ATMs
				Of which branches within branches	
Within Miyagi Prefecture	35	31	128	21	690
Cities	14	14	109	19	598
[Of which, Sendai City]			[62]	[9]	[377]
Towns	20	17	19	2	91
Villages	1	—	—	—	1
Outside of Miyagi Prefecture			15	—	27
Within Tokyo			2	—	3
Other prefectures			13 <sup>1)</sup>	—	24
<b>Total</b>	<b>35 municipalities</b>	<b>31 cities and towns</b>	<b>143 locations<sup>2)</sup></b>	<b>21 locations</b>	<b>717 ATMs</b>

<sup>1)</sup> Other branch locations: Sapporo City, Morioka City, Kitakami City, Akita City, Yamagata City, Fukushima City, Koriyama City, Soma City, Minamisoma City, Iwaki City (2 branches), Nagoya City, and Osaka City

<sup>2)</sup> The total number of branches (143) includes one branch dedicated to money transfers, bringing the total number of branches to 121, taking into account 21 branches within branches.