Our Path of Continuous Growth

1932.1

The current The 77 Bank, Ltd. was established

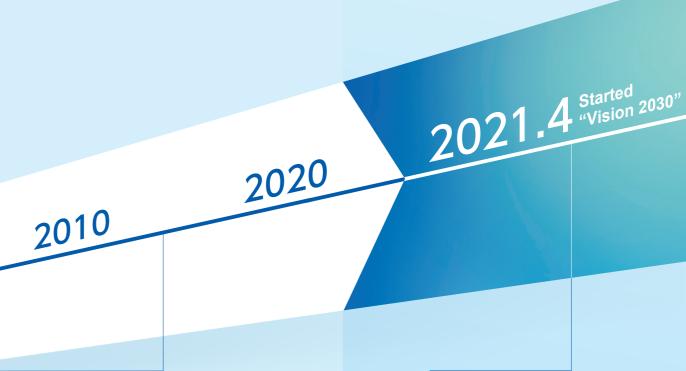
through the merger of The 77 Bank, Tohoku

Jitsugyo Bank, and Gojo Bank

Since its founding in 1878, The 77 Bank has overcome many difficulties and grown steadily while devoting itself to sound management under the management philosophy of "desiring communal prosperity and serving local communities." Aiming to be a leading company creating a path to the future, we will continue to move forward together with our region.

1878.12 1972.10 2005.7 Started operations as The 77th National Bank Shares listed (Second Section of the Tokyo Stock Opened the Shanghai Exchange and the Sapporo Securities Exchange) Representative Office 1974.11 2006.11 Established 77 Lease Co., Ltd. Established the Aomori Corporate Office 1977.9 Head Office relocated to a new foundation in 1878 (former Hinoya site) building at Sendai Chuo 3-chome 1893.5 1978.10 Established Miyagi Savings Bank Established 77 Shin-Yo (Renamed Gojo Bank in 1921) Hosyo Co., Ltd. 1898.3 Name changed to The 77 Bank, Ltd. 2000 1990 1980 1960 1970 1880 1961.5 1983.2 1997.12 The Bank Creed established Established The 77 Card Established 77 Credit Services Co., Ltd. as the basic principle of Co., Ltd. 1999.8 management 1910.6 Merged The 77 Card Co., Ltd. and 77 Credit Established Tohoku Jitsugyo Bank, Ltd.

~More than ever, and forever, with our region.~



2016.1

Started operation of the common use system (MEJAR)

2016.5

Opened the Singapore Representative Office

2016.7

Established The 77 Capital Co., Ltd.

2016.7

Established 77 Securities Preparatory Establishment Co., Ltd. (trading name was changed to 77 Securities Co., Ltd. in January 2017)

2016.9

Established the Hachinohe Corporate

2016.11

Converted 77 Lease Co., Ltd., 77 Shin-Yo Hosyo Co., Ltd., and The 77 Card Co., Ltd. into wholly-owned subsidiaries

2017.4

Started business of 77 Securities Co., Ltd.

2017.6

Transition to a company with an audit & supervisory committee

2018.7

Established 77 Research and Consulting Co., Ltd.

2021.12

Established 77 Partners Co., Ltd.

2022.8

Established 77 Human Design Co., Ltd.

2023.5

Established 77 Digital Solutions Co., Ltd.

2023.8

Established Utsunomiya Corporate Office

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Services Co., Ltd., with The 77th Card Co.,

Ltd. as the surviving company

Tohoku Region—The Economy and Potential of Miyagi

Miyagi Prefecture, which is our main business base, is located in the southeast area of the Tohoku region, and is a key transport hub connecting the Greater Tokyo Area with the Tohoku region.

The prefectural capital, Sendai City, which became the 11th city designated by government ordinance in Japan in 1989, is home to the branches of many major companies from across Japan, and functions as a core city in the Tohoku region.

Recently, construction investment that utilizes the Sendai Urban Restructuring Project has been active. In addition, due to the start of operation of NanoTerasu, a next-generation synchrotron radiation facility, economic growth is expected further.

The potential of Miyagi Prefecture, in numbers

Total area

Population

7,282 km²

2,268,355 persons

Number of households

Number of new housing starts

1,023,972

17,604

Gross Prefectural Product (nominal)

9,829.4 billion



Second highest growth rate (21.0%) during the period FY2010, immediately after the financial crisis of 2007-2008, through FY2018

Manufactured goods shipment amount

Agricultural output

Fisheries and aquaculture production amount







4,358.0 billion 190.2 billion 71.8 billion

Source: 2023 Shape of Miyagi (Miyagi Prefectural Handbook)

Regional Development Project

Sendai Urban Restructuring Project

(Project launched by Sendai City in October 2019, to continue through FY2031)

We wish to help Sendai City attain the position of the "town of choice" by improving its urban characteristics, as a place where both the natural environment with abundant greenery and a city function exist in harmony. To this end, we support the remodeling of obsolete buildings and promote their reconstruction in Sendai's central business district, where people interact and conduct economic activities the most. In this way, we will create a virtuous economic cycle by supplying highly functional offices that satisfy companies' needs and attracting enterprises to new offices.

Reconstruction of obsolete buildings and promotion of corporate relocation into the city

·Establishment of "Subsidy System for Promoting Building Reconstruction in Sendai City Center" ·Relaxation of floor-area ratio with a view toward "developing highly functional office" ·Enhancement of business attraction framework and subsidy systems, etc.



Image of Urban Restructuring Project (Sendai Station area) Provided by: Sendai City

"NanoTerasu," the next-generation synchrotron radiation facility development project (Scheduled to begin operation in FY2025)

NanoTerasu is a next-generation synchrotron radiation facility located in New Aobayama Campus of Tohoku University, which is about 9 minutes by subway from Sendai Station. It will start operating in FY2024. It is also called "a huge microscope capable of seeing the nano-world" to observe and monitor the function of substances and the reaction of elemental surfaces at the atom/molecule level, something that is impossible with ordinary research facilities. It allows us to precisely analyze various materials and biological tissues. It is expected to create innovation in the area of research and development of various industries including chemistry, food products, medical services, pharmaceutical and energy.

NanoTerasu not only serves as "a huge microscope capable of seeing the nano-world" but also creates nano data that is

essential for research and development in various domains in the industrial and academic circles during the DX/GX era. In addition, it is expected to make a considerable contribution to boosting enterprise competitiveness by developing a new dimension of industry-academia cooperation.

Economic ripple effects (estimated by Tohoku Economic Federation)

·JPY 1,901.7 billion over the first 10 years of operation ·Local ripple effects within Miyagi Prefecture is JPY 277.7 billion ·The project is believed to contribute particularly in the areas such as fuel cell, gene drugs and nanocarbon materials



Next-generation synchrotron radiation facility (image) Provided by: Photon Science Innovation Center

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