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May 13, 2026

To whom it may concern

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Notice Revision of 「Vision 2030」

The 77 Bank (President Hidefumi Kobayashi) is pleased to announce that it has conducted an interim review and revised the contents of its 10-year management plan "Vision 2030", which began in April 2021, considering changes in the external environment and the progress of the plan, in order to continue to fulfill our mission as a regional bank in the future.

1. Name

「Vision 2030」 (R. V.) ~ Leading company that enriches regions~

※ R.V. is Abbreviation of Revised Version.

2. "Our Target Form" in the long term

The 77 Bank Group aims to improve our consulting capabilities, expand business opportunities for the sustainable growth of regions, and continue to develop together with all stakeholders.

We aim to be a leading company that enriches regions.

3. 77 Bank Group Direction

- (1) Expand business opportunities for customers and regions
- (2) Achieve top-class productivity of regional banks
- (3) Evolve into an organization that continues to challenge and grow

4. Key Factor

- (1) Diversification
- (2) A X (AI Transformation)
- (3) Human resources
- (4) Investments
- (5) Financial foundations



5. Financial Targets (FY2030)

(1) Net income (consolidated): JPY 90.0 bn

(2) ROE (consolidated) :10%

(3) Capital adequacy ratio (consolidated): Roughly 10% (10.0%~10.5%)

(4) Core OHR : 35% or less

6. Others

Please see the attached sheet for details.

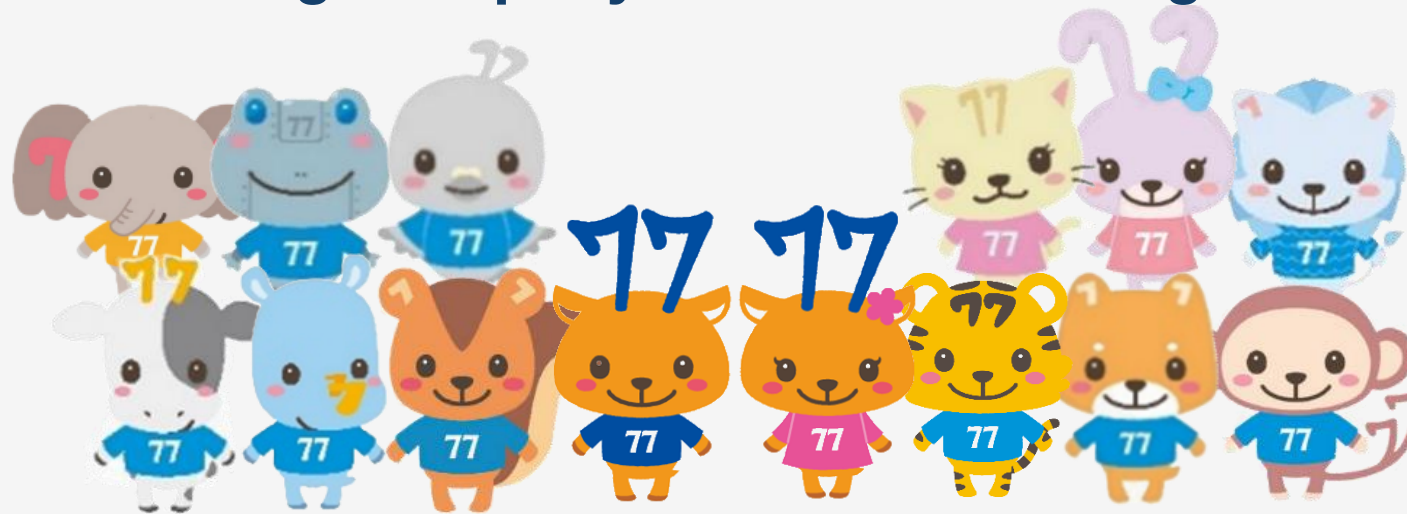
May 13, 2026



Vision R.V. 2030

Revised
Version!

- Leading Company that Enriches Regions -



More than ever, and forever,
with our region.

Contents

1. Furthering the Growth of the 77 Bank Group	3
2. Overview of “Vision 2030”	4
3. Key Factors to Achieve “Our Target Form”	9
4. Basic Strategy to Achieve “Our Target Form”	14
5. Strategy for Marketable Securities Trading	21
6. Roadmap to Increase Profits	22
7. KPI (Let’s Try!)	23
(Reference 1) Looking Back on “Vision 2030”	24
(Reference 2) Management Environment	29

Vision 2030 in Context

Our Mission

Bank Creed

Our Vision

**Vision 2030 (R.V.)
(Apr. 2021-Mar. 2031)**

Our Values

**77 Bank Group Sustainability Declaration
- More than ever, and forever, with our region. -**

Our Strategy

**Short-term
management plan**

**Sustainability
promotion plan**

As we undertake root-level reforms with a medium- to long-term period we will also draw steadily closer to our target form through fiscal year-specific management plans that reflect the business environment.



Since its founding in 1878, the 77 Bank Group has overcome many difficulties and grown steadily together with local communities under the management philosophy of “desiring communal prosperity and serving local communities.”

Through its “Vision 2030,” which began in April 2021, the 77 Bank Group has worked to improve our consulting capabilities and productivity, and is changing to a more positive corporate culture that promotes new challenges.

As the regional economy continues to face falling populations, low birthrates, and aging societies, the 77 Bank Group will keep investing and pursuing challenges to drive even more growth. By helping customers solve problems and expand new business opportunities, it will serve as a key player of the regional economy and contribute to the local future.

The 77 Bank Group will keep moving forward to achieve our target form—through 2030 and beyond.



Over the five years of growth driven by “Vision 2030”, we have significantly improved profitability and productivity, thereby contributing to our stakeholders.



Apr. 2021
Vision 2030
starts

The 77 Bank Group Direction

Stimulate demand among
customers and local
communities
Expand the scope of operations

Dramatic improvements
in productivity

Establish an ambitious
corporate culture

Enhanced profitability and
productivity

Income from
customer services
FY2020 FY2025
JPY (1.0) bn JPY 29.6 bn

Net income (consolidated)
FY2020 FY2025
JPY 16.5 bn JPY 54.0 bn

ROE (consolidated)
FY2020 FY2025
3.42% 8.53%

Core OHR
FY2020 FY2025
62.27% 40.20%

Contributions to our stakeholders

Regional
economies

Gross prefectural product (nominal)/
Compensation of prefectural employees
FY2020 FY2025 (est.)
JPY 9.47 tn JPY 10.45 tn
JPY 4.5 mn JPY 5.0 mn

Tax paid

National and local taxes, etc.
FY2020 FY2025
JPY 8.3 bn JPY 27.5 bn
(amount paid to Miyagi Pref./Sendai City) (amount paid to Miyagi Pref./Sendai City)
JPN 1.9 bn JPY 5.5 bn

Employees

Personnel expenses, etc. per
employee/outside trainees
FY2020 FY2025
JPY 8.3 mn JPY 9.4 mn
155 people 327 people

Shareholders

Dividend payout ratio (consolidated)/
total dividends
FY2020 FY2025 (projected)
22.4% 35.7%
JPY 3.7 bn JPY 19.5 bn

*1. Compensation of prefectural employees: total employee compensation divided by the number of employees in the prefecture.
*2. FY2025 figures for gross prefectural product (nominal) and compensation of prefectural employees are estimates based on actual FY2023 results, taking into account national and Miyagi Prefecture growth rates and other factors.
*3. National and local taxes, etc.: the total of corporate taxes on a P/L basis and taxes and tax, etc. expenses recorded in expenses.
*4. Personnel expenses per employee: total personnel expenses, training expenses, welfare benefit costs, and related expenses. *5. Outside trainees: cumulative total since FY2012.



To continue fulfilling the 77 Bank Group Mission, we will respond to a changing environment and work to level up individuals and organizations, move forward to the next stage.



Future based on the current situation

Market contraction

- ✓ Aging society with low birthrate
- ✓ Falling population
- ✓ Concentration in Tokyo
- ✓ Lack of corporate successors/workers

Social diversification

- ✓ Diversification of lifestyles and values
- ✓ Accelerated evolution of AI and digital technologies
- ✓ Transition into the “world of interest rates”
- ✓ More regulatory easing ✓ Geopolitical risks

Response to disasters, etc.

- ✓ Increasing severity and frequency of disasters
- ✓ Climate change
- ✓ Cybercrime, etc.

Five-year initiatives under “Vision 2030”

Respond
to
change!

Level up!

To the next stage!

The 77 Bank Group Mission

Create abundant
local communities

Increase
corporate
value

Increase
happiness



Offer growth and
returns together with
the 77 Bank Group

Offer work styles
based on
diverse values



The 77 Bank Group aim to achieve our target form—through 2030 and beyond.



Vision 2030 (R.V.)
- Leading Company that Enriches Regions -

Revised
Version!

“Our Target Form” we aim for over the long term

The 77 Bank Group aims to improve our consulting capabilities, expand business opportunities for the sustainable growth of regions, and continue to develop together with all stakeholders. We aim to be a leading company that enriches regions.

- Enhance our financial services and further improve our consulting capabilities while expanding our non-financial businesses

Finance × Consulting + Non-finance = Growth for customers and regions
- Utilize wide-area networks we have built in Japan and abroad to help customers expand their business

Miyagi and Sendai area × Growing markets in Japan and abroad = Expanding business opportunities
- Work to level up individuals and organizations, aim to be a corporate group that continue to develop together with all stakeholders

Management mindset* × Expertise + Diversification = Leading company

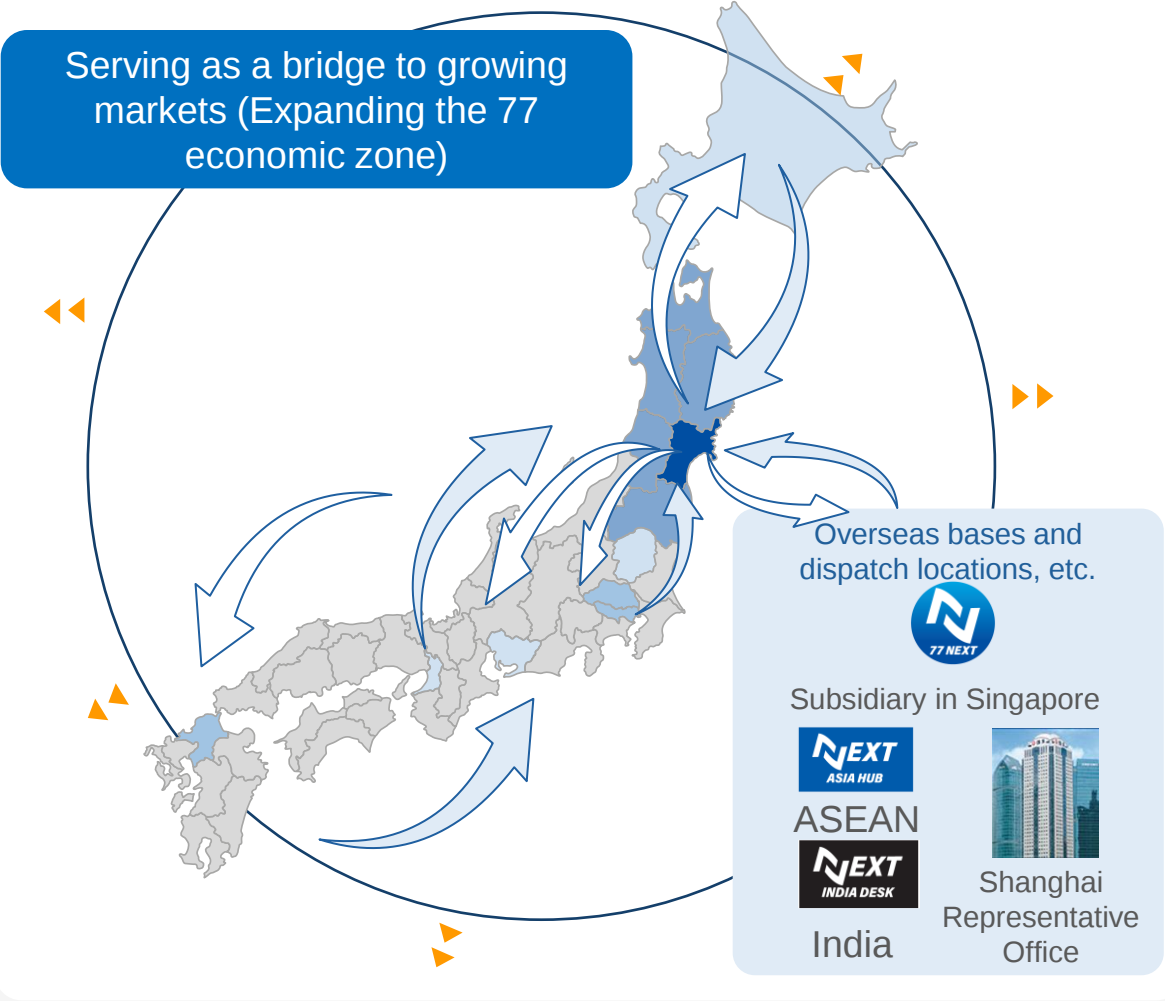
* See p. 20 for details



We will work to expand business opportunities starting with the Miyagi and Sendai area, further enhance our consulting services and expand our non-financial businesses.



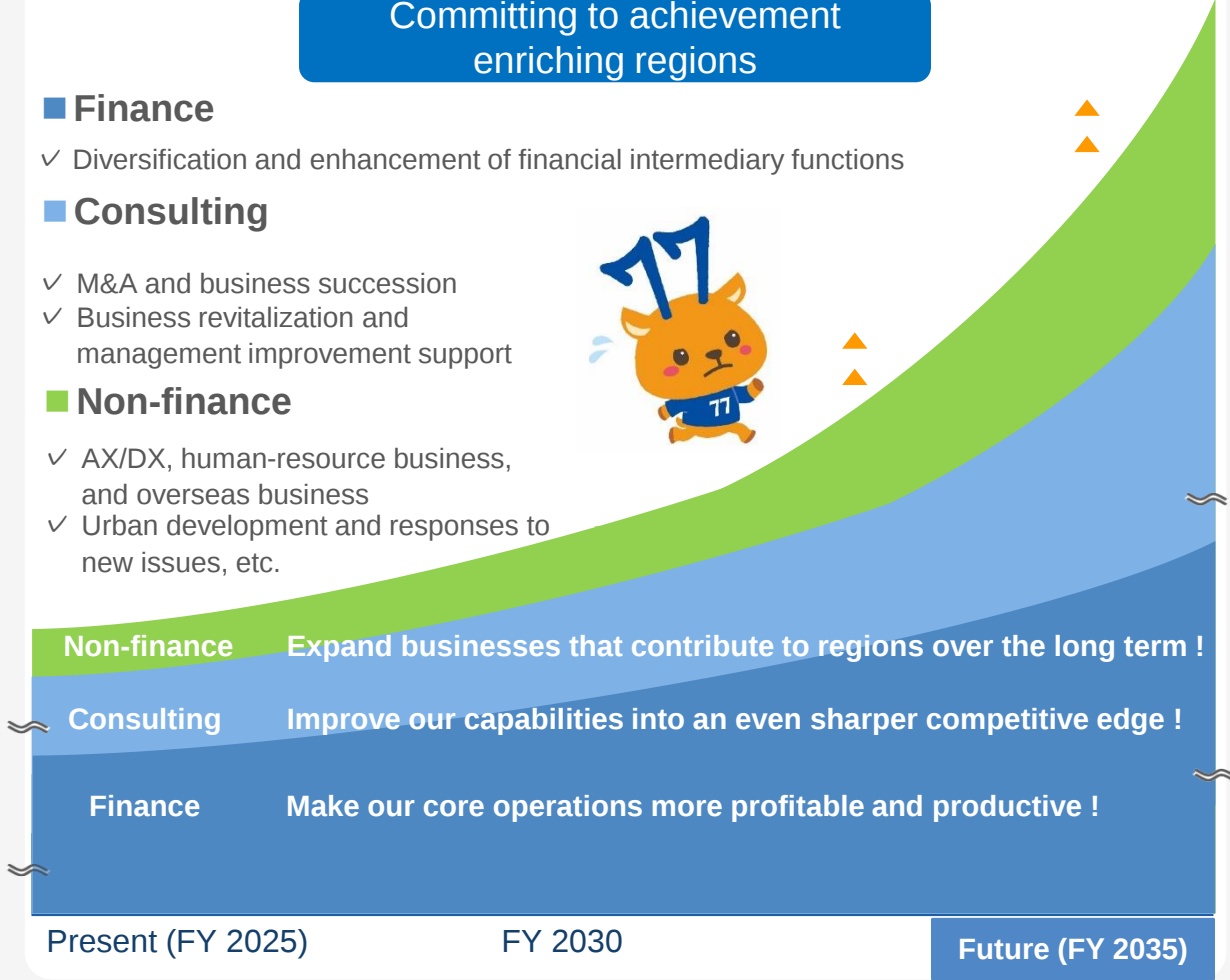
Utilization of wide-area networks



Diversification

Committing to achievement enriching regions

- Finance**
 - ✓ Diversification and enhancement of financial intermediary functions
- Consulting**
 - ✓ M&A and business succession
 - ✓ Business revitalization and management improvement support
- Non-finance**
 - ✓ AX/DX, human-resource business, and overseas business
 - ✓ Urban development and responses to new issues, etc.





Improve our capabilities into an even sharper competitive edge, the 77 Bank Group aim to pursue significant progress, with every individual working to embody a stronger management mindset



Dec. 2028
150th
anniversary!

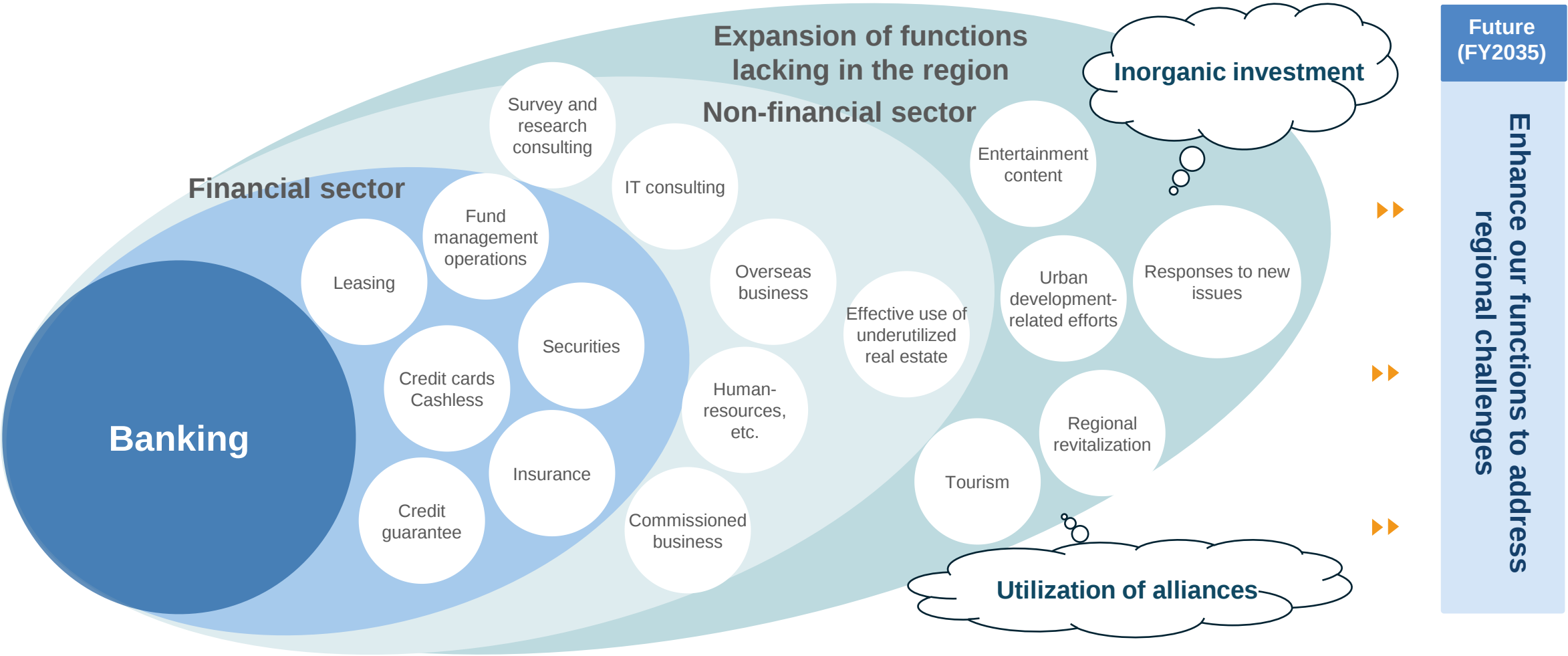
Key factors (engines for significant progress of the 77 Bank Group)



3. Key Factors to Achieve “Our Target Form”: Diversification



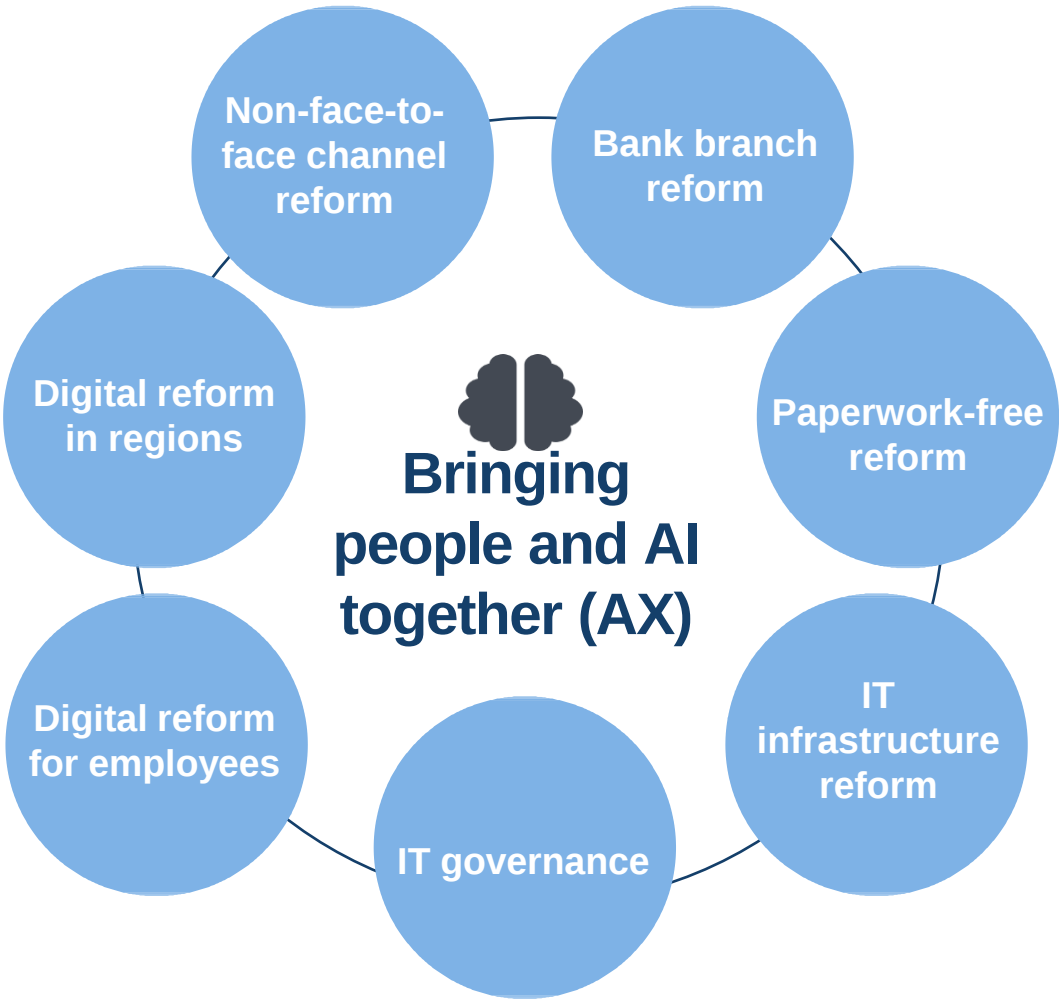
In addition to building a business portfolio grounded in customer needs, we will enhance our problem-solving functions through the autonomous growth of our individual businesses.



3. Key Factors to Achieve “Our Target Form”: AX (AI Transformation)



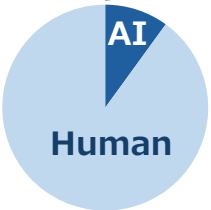
By thoroughly utilizing AI as a management resource, we will enhance customer satisfaction and improve productivity of the 77 Bank Group



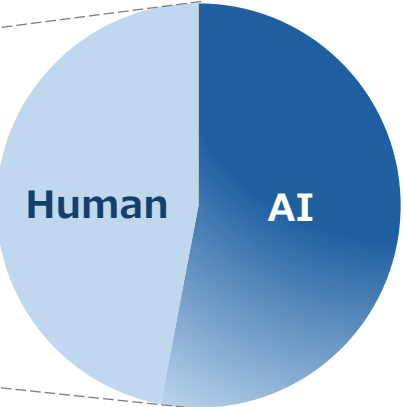
Present
(FY2025)

Future

Invest when technological innovations call for it



Use AI to expand management resources, and focus on high-added-value work!



Improved customer satisfaction

- ✓ Drive AX and DX for customers and regions
- ✓ Ensure strong security and UI/UX
- ✓ Offer innovative services

X

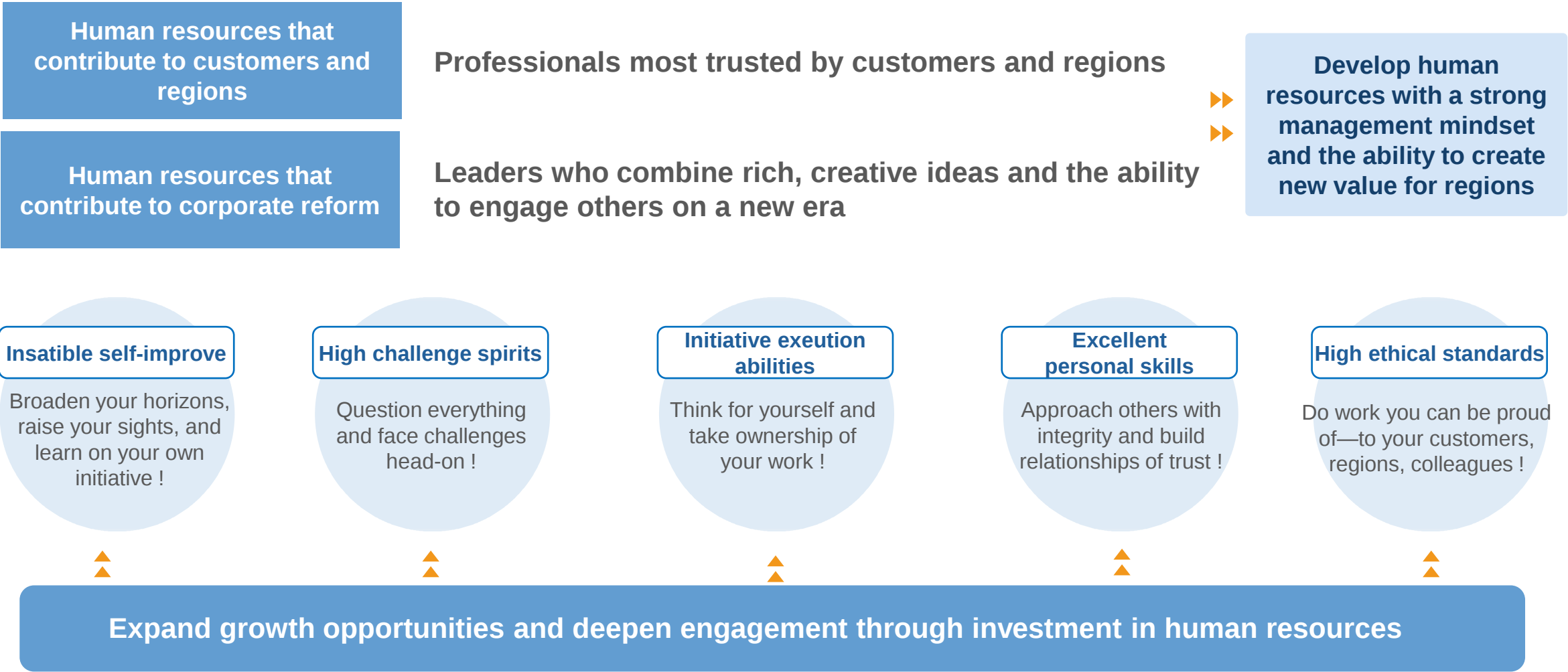
Improved productivity of the 77 Bank Group

- ✓ Focus human resources on priority areas
- ✓ Enhance face-to-face consulting capabilities
- ✓ Make work more rewarding and improve engagement

3. Key Factors to Achieve “Our Target Form”: Human Resources



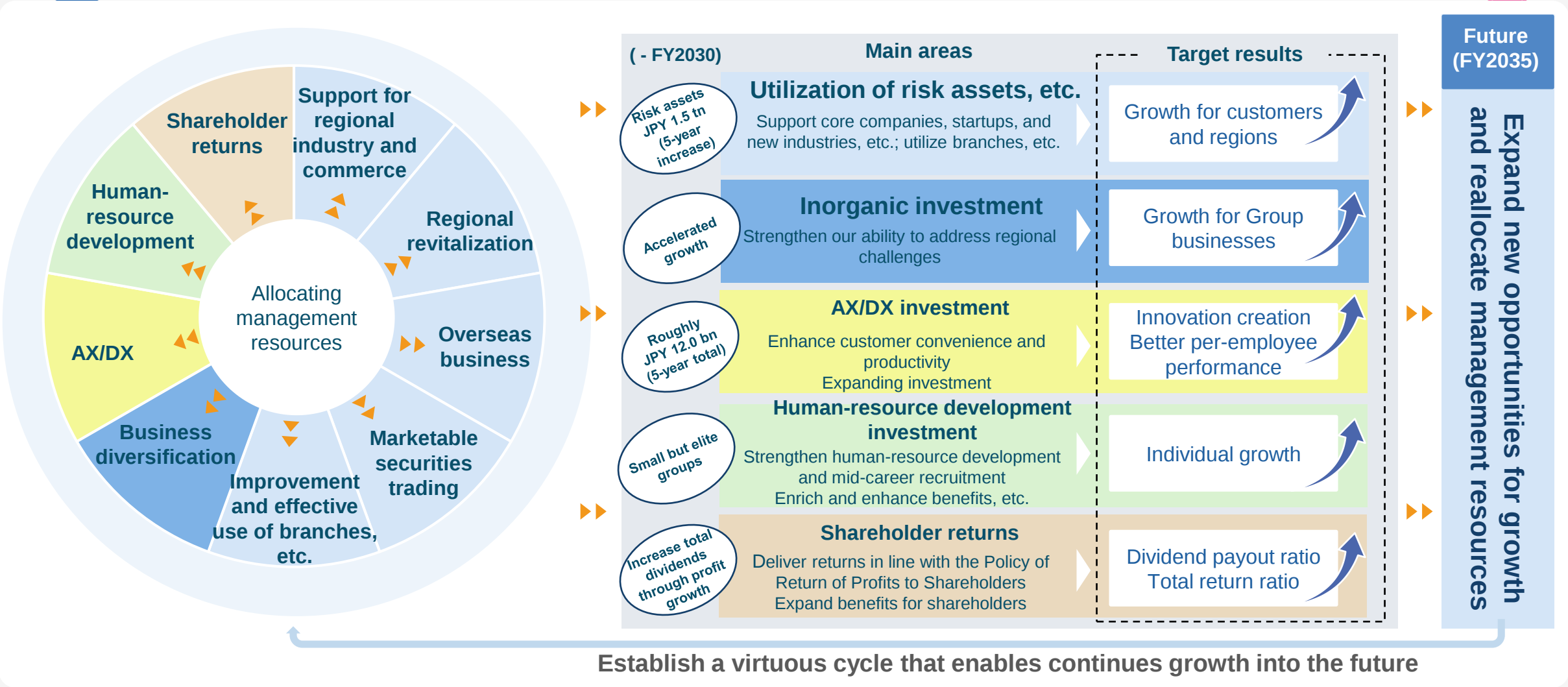
By offering growth opportunities to motivated human resources and creating a rewarding workplace, we will cultivate talents that drives regional growth and supports the continued growth of the 77 Bank Group



3. Key Factors to Achieve “Our Target Form”: Investment



Through proactive growth investments for the future, we will turn those moves into results and deliver on stakeholder expectations



3. Key Factors to Achieve “Our Target Form”: Financial Foundations



We will execute management conscious of returns on capital, building strong financial foundations that live up to stakeholder expectations



FY2025

Net income (consolidated)
JPY 54.0 bn

ROE (consolidated)
8.53%

Capital adequacy ratio (consolidated)
10.58%

Core OHR
40.20%



FY2030 financial targets

Net income (consolidated)
JPY 90.0 bn

ROE (consolidated)
10%

Capital adequacy ratio (consolidated)
Roughly 10%
(10.0%-10.5%)

Core OHR
35% or less



Future (FY2035)

Achieve ROE that exceeds cost of equity (10% or more)

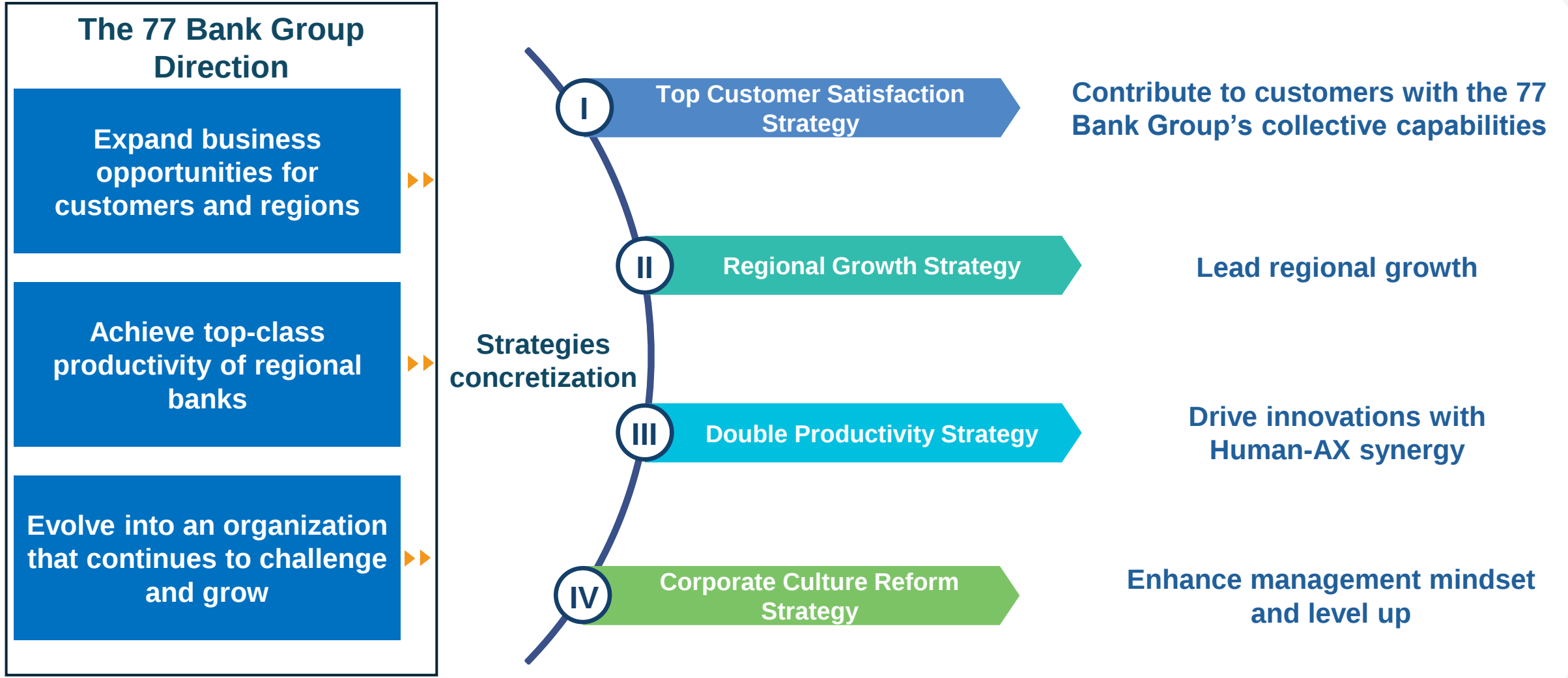
(Projected FY2030 portfolio)

Item	FY2030
Loans and bills discounted	JPY 7.5 tn
Marketable securities	JPY 2.4 tn
Deposits and NCDs	JPY 9.3 tn

(Interest rate scenario)
Policy rate of 1.0% starting Oct. 2026
Policy rate of 1.25% starting Apr.2028



In line with the 77 Bank Group Direction, we will chart strategies for the sustainable growth of both the 77 Bank Group and regions





Serving as the region’s coordinator across a broad scope, the 77 Bank Group will deliver solutions that go beyond expectations



* KPIs are FY2030 targets

Let’s Try! (KPI)

- R.V. ✓ Maintain and boost our main-bank share in Miyagi Prefecture
- R.V. ✓ Increase the number of corporate lending clients outside Miyagi Prefecture by 20% (compared to FY2025) (Expand business opportunities for customers and regions)
- R.V. ✓ Increase the share of households in Miyagi Prefecture holding assets with the 77 Bank Group by 50% (compared to FY2025)
- ✓ Have 20% of Miyagi residents aged 20 to 74 using loans from the 77 Bank

Relations

x

Consulting

x

Network

- ✓ Provide peace of mind in day-to-day relations (building deeper trust)
- ✓ Address customer challenges through advanced consulting
- ✓ Leverage our far-reaching network to connect customers to growth markets
- ✓ Raise financial literacy across the local community to help people build more independent, fulfilling lives

Raise the productivity of sales activities

- ✓ Provide segment-specific consulting through both face-to-face and non-face-to-face channels (gather and utilize data)
- ✓ Optimize sales resources in line with customer needs and changes in the market

Address corporate customers’ management challenges
Help individual customers turn their ideal life plans into reality



The 77 Bank Group will continue to diversify its businesses and contribute to solving the challenges confronting customers and the region



Group
businesses

x

Alliances

x

Inorganic

- ✓ Offer one-stop consulting through collective Group efforts to meet diverse needs
- ✓ Provide solutions the region lacks by strengthening Group businesses
- ✓ Leverage alliances to meet customer and regional needs
- ✓ Achieve non-linear growth through inorganic strategies



Deliver growth opportunities through stronger regional
problem-solving capabilities

Let's Try! (KPI)

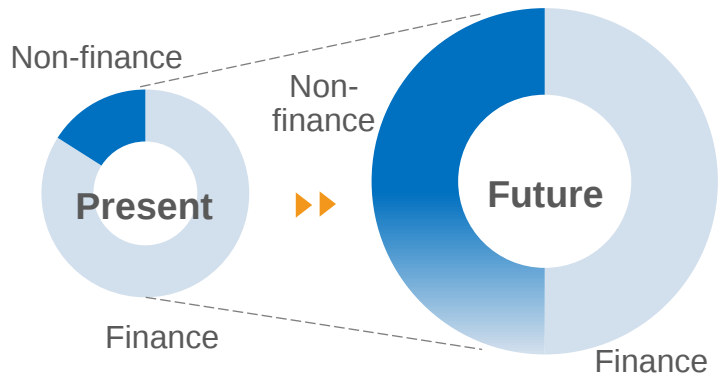
New!

- ✓ Increase Group customer sales department income per person by 2.5 times (compared to FY2025)

R.V.

- ✓ Triple profits related to Group businesses, etc. (compared to FY2025)

Expand business domains into
the non-financial sector from a
long-term perspective





The 77 Bank Group will support the growth of ambitious companies and help lead the creation of a vibrant, appealing region



**Creating jobs
for young
people and
women**

x

**Making the
region more
appealing**

x

**Demonstrating
strong
leadership**

- ✓ Help young people and women put down roots in the region through support for business launches and startups
- ✓ Build a new industrial foundation by fostering content and entertainment companies
- ✓ Nurture and support companies that lead regional growth; assist businesses entering the region
- ✓ Play a leading role in regional development projects



Create vibrant, prosperous regions that continue to draw people in even amid population decline

Let's Try! (KPI)

New!

- ✓ Contribute to achieving positive net migration in Miyagi Prefecture
* More people moving into the prefecture than out of it

R.V.

- ✓ Increase the number of business-launch/startup support cases by 50%
(compared to FY2025)
- ✓ Aim for 100% participation in regional development projects in Miyagi Prefecture



Create concrete results by demonstrating leadership across various projects



The 77 Bank Group will pursue stronger performance from every individual, thoroughly utilize AI, and channel the resulting management resources into innovation.



Human
resources

x

AX

x

Innovation
per
employee

- ✓ Pursue stronger performance by boosting the capabilities of every individual
- ✓ Leverage digital technologies and overhaul operations to realize AX
- ✓ Create innovation by mobilizing management resources and improving productivity per head

Rebalancing
management
resources

- ✓ Expand investment in AI and non-face-to-face channels while also restructuring the branch networks
- ✓ Build a human-resource portfolio that contribute to customers’ growth

Achieve top-class productivity of regional banks

Let’s Try! (KPI)

- R.V.** ✓ Double per-employee labor productivity in core operations (compared to FY2025)
- New!** ✓ Raise the proportion of digital transactions in main operations to at least 95%
- R.V.** ✓ Increase non-face-to-face channel usage rate to at least 60%
- New!** ✓ Raise the ratio of liaison officers to at least 80%



The 77 Bank Group will invigorate the organization by encouraging every individual to embrace new challenges and sharpen their strengths and expertise.



Challenges

x

Specialties

x

Communication

- ✓ Encourage new endeavors by both the organization and individuals to help bring customers' hopes to fruition
- ✓ Provide growth opportunities for diverse human resources with distinct strengths and specialized expertise
- ✓ Create a workplace where people can work with pride; energize communication
- ✓ Enhance governance and risk management by anticipating changes in the business environment



Evolve into an organization that continues to challenge and grow

Let's Try! (KPI)

Support the growth of every individual through proactive investment in human resources—the 77 Bank Group's asset



New!

- ✓ Improve the average skill level of both corporate and individual liaison officers by 20% or more
(compared to FY2025)

New!

- ✓ Raise the employee engagement score (indicator of ambition) to at least 3.8
- ✓ Increase the ratio of women in management positions to at least 30%



The 77 Bank Group will pursue significant progress by ensuring that every officer and employee acts on their own initiative and with a strong management mindset.



What is a “management mindset”?



Keys to develop a better management mindset

Raise awareness of issues	Think about solutions
✓ Why? What? ✓ Pick up on changes ✓ Get the big picture ✓ Focus on overall optimization ✓ Is it rational? Are there grounds for it?	✓ Long-term, multifaceted, fundamental ✓ Outside the box ✓ Creativity and empathy ✓ How does one change affect the whole? ✓ Keep your eyes on the goal
Be good with numbers	Leverage marketing capabilities
✓ B/S, P/L, and financing ✓ Unit price x quantity ✓ Cause-effect relationships and correlations ✓ Productivity ✓ Risk-management capabilities and observational skills	✓ Where / who (Place) ✓ Product / service ✓ Promotion ✓ Profit / price ✓ Thinking from the other person’s perspective

Think, act, and communicate
better to get results



The 77 Bank Group will position marketable securities trading as its second income pillar and pursue agile, efficient trading in response to changes in the market environment and other factors.



- ✓ Expand diversified investments
- ✓ Incorporate growth areas in Japan and abroad
- ✓ Strengthen risk identification and analysis

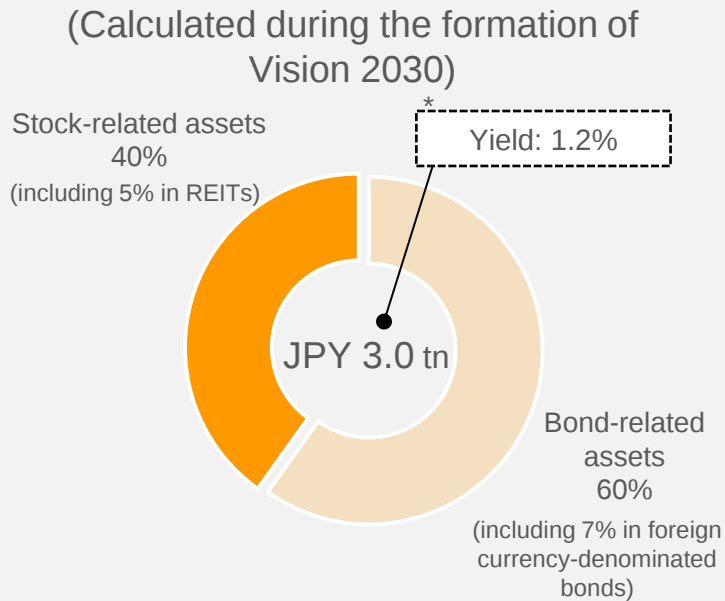
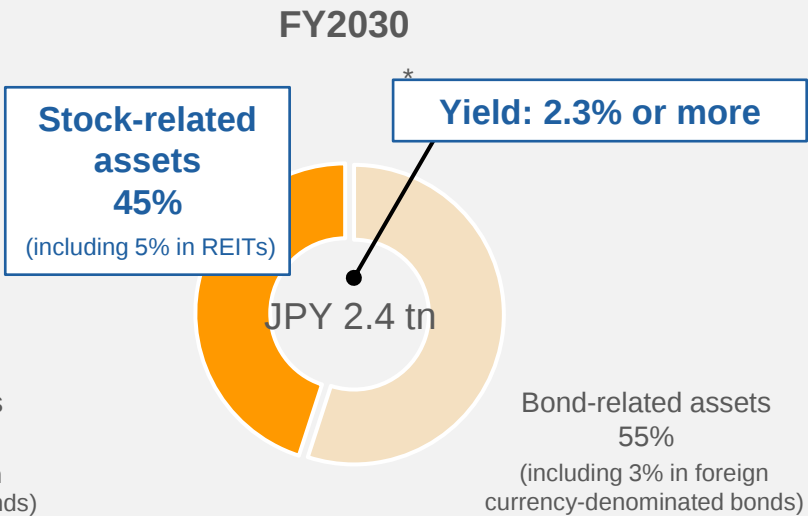
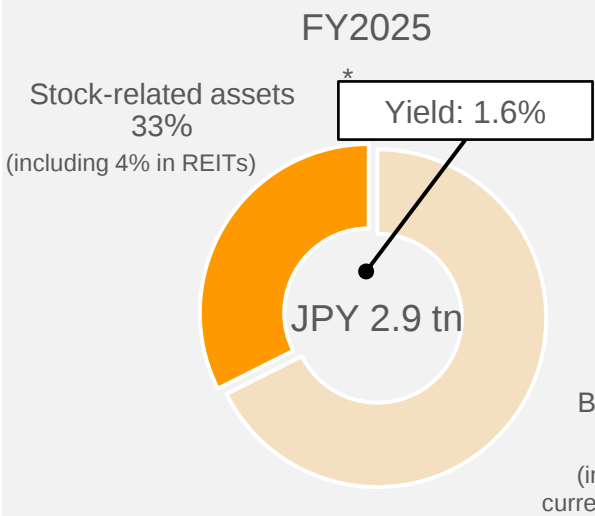
Expanding profit-earning opportunities and diversify risk

x

Rebalancing the portfolio

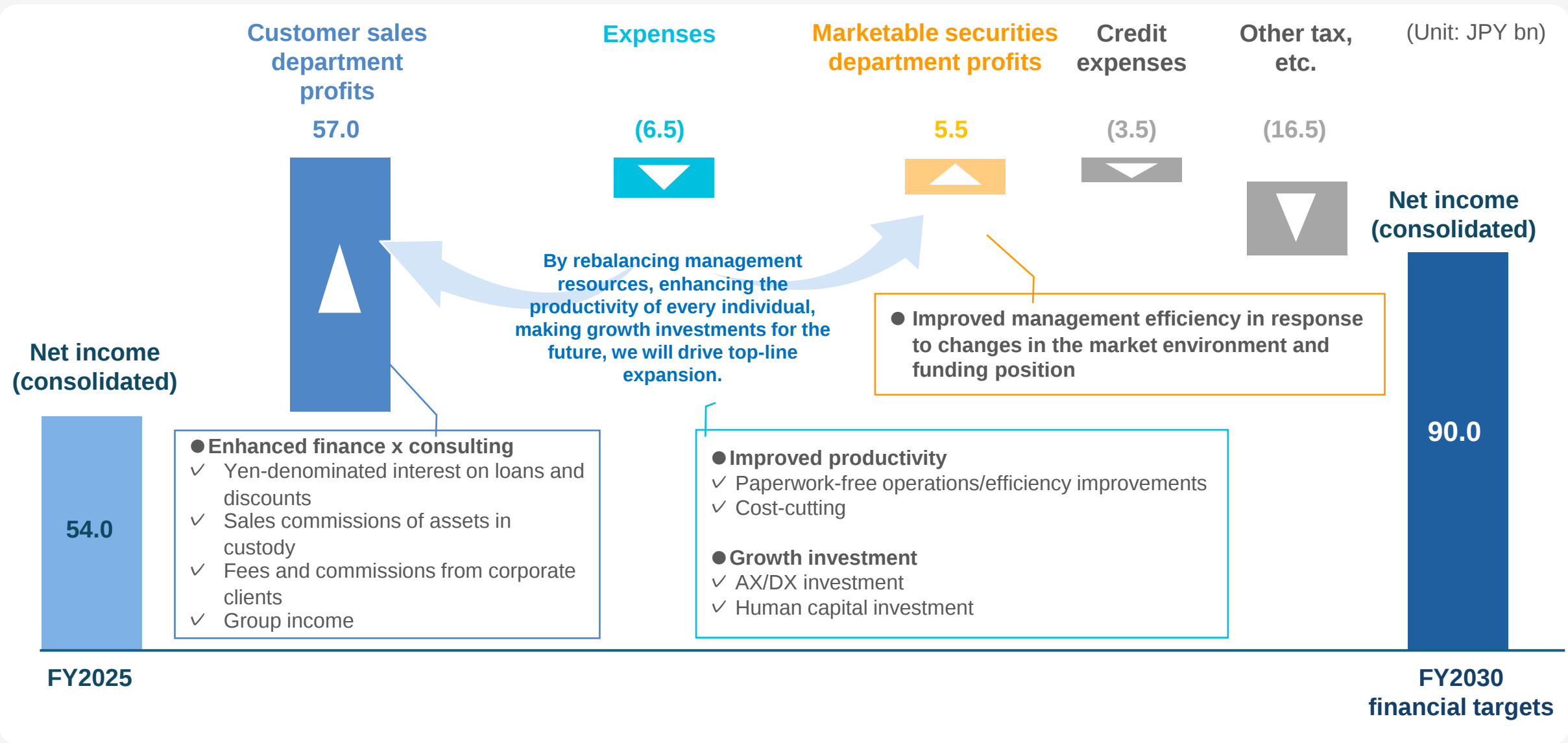
- ✓ Strengthen capabilities in market analysis and trading
- ✓ Maintain the portfolio's resilience to risk

What the portfolio could look like in FY2030



* Calculated based on gains and losses after combining interest and dividend income with trading gains and losses and deducting funding costs

6. Roadmap to Increase Profits



7. KPI (Let's Try!)

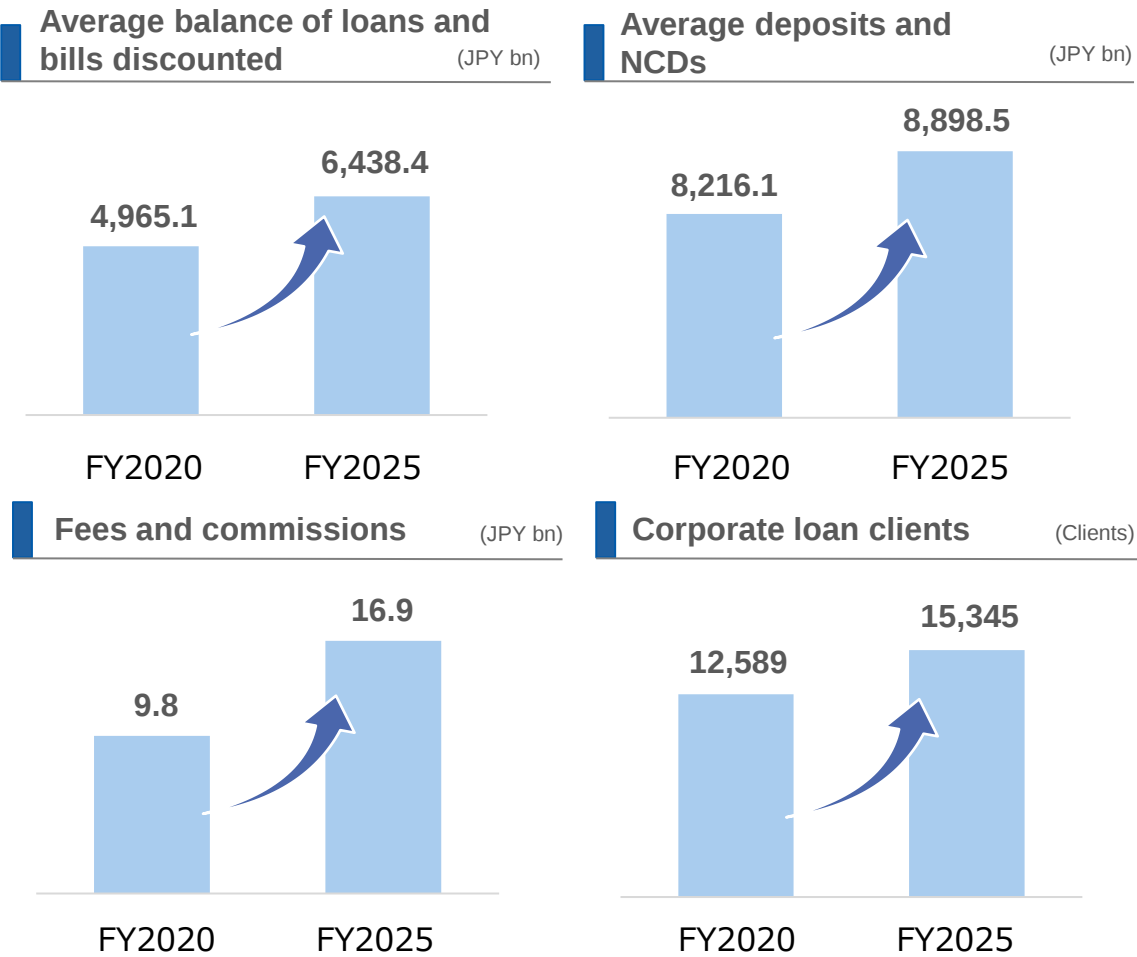
Category	KPI (Let's Try!)		(Reference) FY2020 performance	FY2025	FY2030 target	Notes
R.V.	Share of companies in Miyagi Prefecture whose main bank is the 77 Bank		56%	55%	56% or more	
R.V.	Number of corporate lending clients outside Miyagi Prefecture that support Miyagi's growth		—	—	1.2×	Number of corporate lenders using wide-area networks as a bridge to growth markets
R.V.	Share of households in Miyagi Prefecture holding assets with the 77 Bank Group		5% 69,539 personal clients	8% 112,739 personal clients	13% 180,000 personal clients	The National Economic Structure Survey is published every five years
	Share of individuals in Miyagi Prefecture using loans from the 77 Bank		12.6%	15.6%	20.0%	
New!	Group customer sales department income per person		-	JPY 10 mn	JPY 26 mn	
R.V.	Profits related to Group businesses, etc.		JPY 2.2 bn	JPY 1.9 bn	JPY 5.0 bn	Group companies and related profits from new businesses and fields
New!	Net migration in Miyagi Prefecture		(475) people	1,054 people	Over 0 people	Aggregated from Miyagi Prefecture Estimated Population (Monthly Report)
R.V.	Cases of support for business launches/startups		1,181 cases	2,640 cases	4,200 cases	
	Rate of participation in regional development projects		100%	100%	100%	
R.V.	Per-employee labor productivity in core operations		JPY 9 mn	JPY 20 mn	JPY 37 mn	
New!	Proportion of digital transactions in main operations		-	85%	95% or more	Proportion of acceptance of work that can be completed non-face-to-face
R.V.	Usage rate of non-face-to-face channel	(Corporate)	11%	38%	60%	
		(Retail)	11%	36%	60%	
New!	Ratio of liaison officers		-	64%	80% or more	
New!	Average liaison skill levels	(Corporate)	-	3.0	3.5 or more	
		(Retail)	-	2.1	3.5 or more	
New!	Employee engagement score (indicator of ambition)		-	3.6	3.8 or more	Conduct and compile surveys for employees every fiscal year
	Proportion of female managers		13.4%	21.3%	30.0% or more	

* The FY2025 results of "Net migration in Miyagi Prefecture" are the aggregate values of the estimated population (monthly report) of Miyagi Prefecture from November 2024 ~ October 2025, which is the basis for publication.

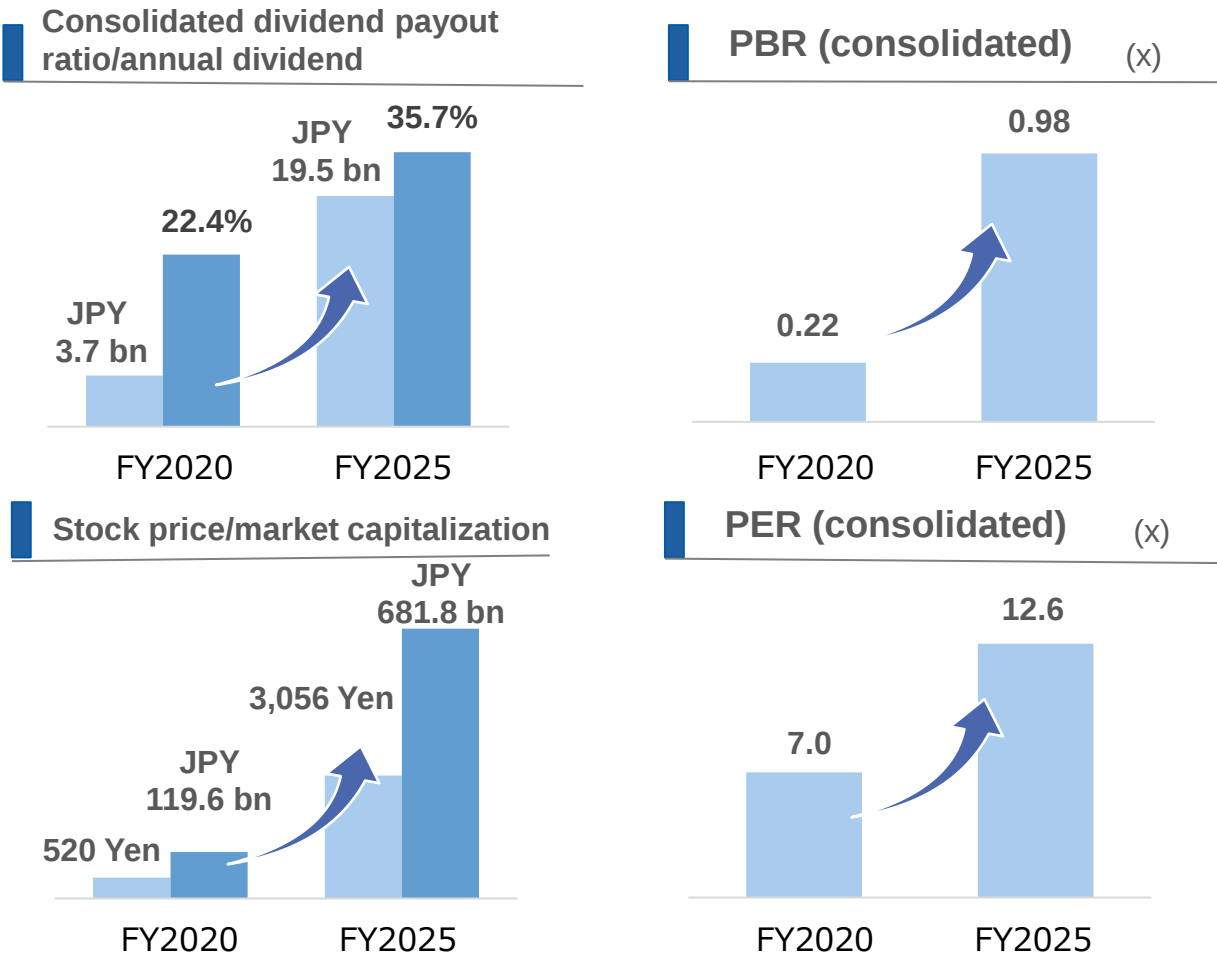
23/30

Under “Vision 2030”, we made steady progress on key indicators and also improved capital returns

Progress on key metrics, etc.

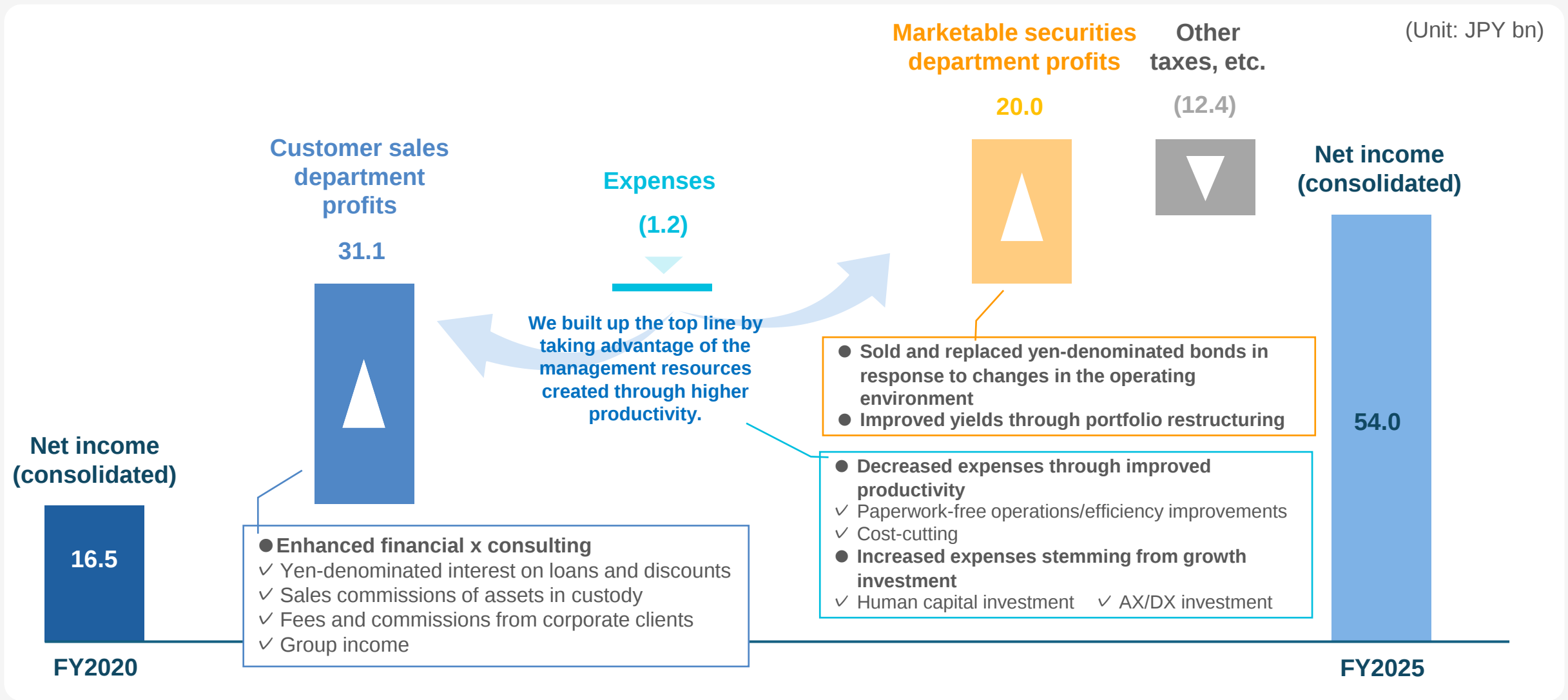


Progress on capital returns, etc.



*The stock price is as of the end of March (as of April 1, 2026, the stock split was carried out at a ratio of 3 shares per share of common stock, and the results for FY2020 are calculated by pulling back after the stock split)

Under “Vision 2030”, we have significantly improved profitability and productivity.

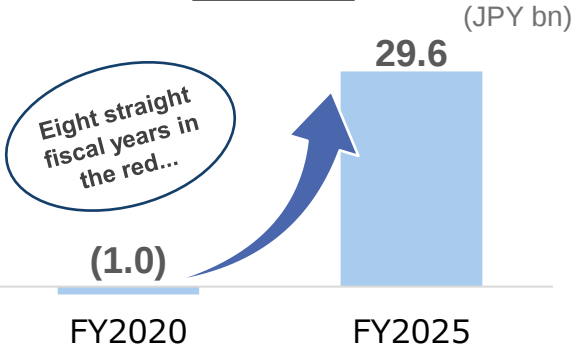


By strengthening our consulting capabilities, we improved profitability in our customer sales department. At the same time, by advancing paperless operations and non-face-to-face channels, productivity—once a weakness—is becoming a strength.

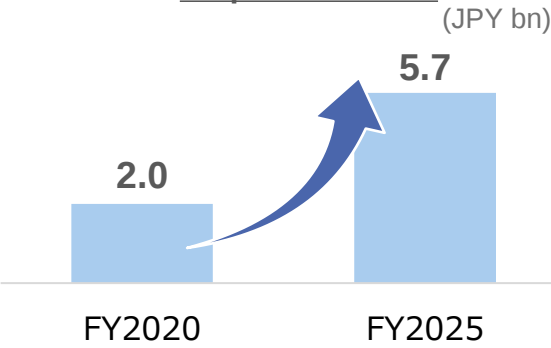
Top Customer Satisfaction Strategy

- ✓ Strengthened our problem-solving capabilities through our “finance × consulting” initiatives (establishing domestic and overseas locations and developed specialized talent through trainee programs and other measures)
- ✓ Explored new businesses and new fields (launch of new businesses and projects in new fields)
- ✓ Strengthened Group businesses (establishing management divisions and committees, etc.)

Operating income from services for customers



Fees and commissions from corporate clients



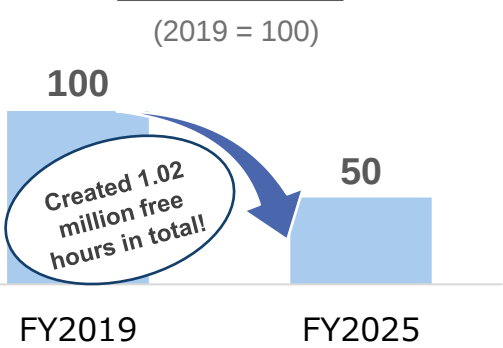
Next steps

- ✓ Secure a stable deposit funding base and expand the customer network
- ✓ Strengthen the expertise needed for more advanced consulting
- ✓ Strengthen collaboration across the Group and continue exploring new businesses and new fields

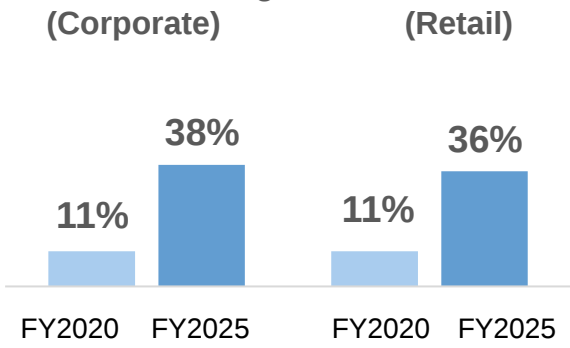
Double Productivity Strategy

- ✓ Promoted the branch-within-branch model (implement at 25 locations during the plan period)
- ✓ Reduced personnel needs and shift personnel to liaison roles through paperless operations, centralization at headquarters, and other measures
- ✓ Raised non-face-to-face channel usage rate by expanding internet banking and app functions
- ✓ Rolled out branch tablets across the entire network and upgraded sales and lending support system

Administrative work at bank branches



Non-face-to-face channel usage rate



Next steps

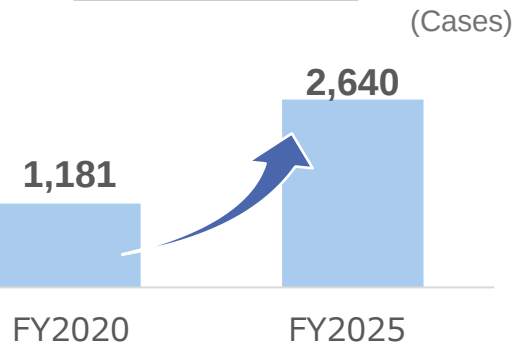
- ✓ Use AI to fundamentally reduce operational workload
- ✓ Review branch functions and reallocate personnel in line with market conditions and other changes, with a focus on boosting productivity per employee

We strengthened collaboration among industry, academia, government, and finance to support the growth of our clients. Through our first overhaul of the personnel system in 57 years and other reforms, we also worked to foster a more forward-looking corporate culture that promotes new challenges.

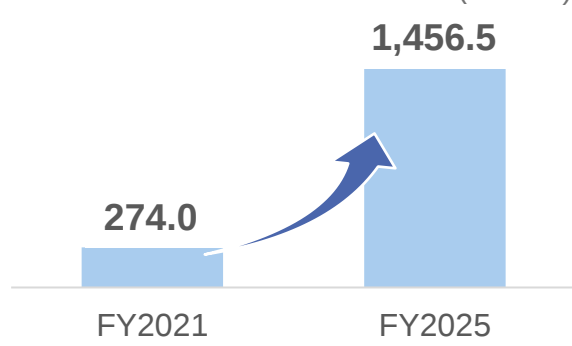
Regional Growth Strategy

- ✓ Promoted regional revitalization through initiatives centered on the Miyagi Wide-area PPP Platform (MAPP), such as hosting a range of matching events
- ✓ Provided sustainability-focused consulting to clients (support for introducing new products and services, assistance with decarbonization efforts, etc.)

Cases of growth support for business founders



Total sustainable finance executed



Next steps

- ✓ Clarify priority areas (identify and focus)
- ✓ Demonstrate leadership in regional development projects
- ✓ Help young people and women put down roots in the region

Corporate Culture Reform Strategy

- ✓ Implemented personnel system reforms and use town hall meetings and other forums to foster broader, better understanding
- ✓ Fostered mutual understanding through one-on-one meetings and other dialogue
- ✓ Developed and strengthened talent based on a human resources strategy aligned with management strategy
- ✓ Held in-house idea contests (which started in FY2021) on an ongoing basis

Before laying out the Vision

What employees see as the 77 Bank’s weaknesses

(Multiple answers allowed)

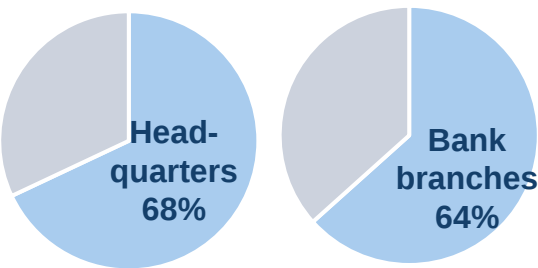
- ✓ Ability to respond to change/drive to innovate : 68.0%
- ✓ Product and service competitiveness/differentiation : 20.4%
- ✓ Earning power/sales capabilities : 35.3%
- ✓ Human resources : 32.9%

(FY2019: Based on a survey on the brand strategy)

Next steps

- ✓ Strengthen human-resource management across the Group
- ✓ Hone the specialized expertise vital to high-level consulting
- ✓ Improve employee engagement

Progress in applying the type of behavior essential to building a more ambitious corporate culture (*)



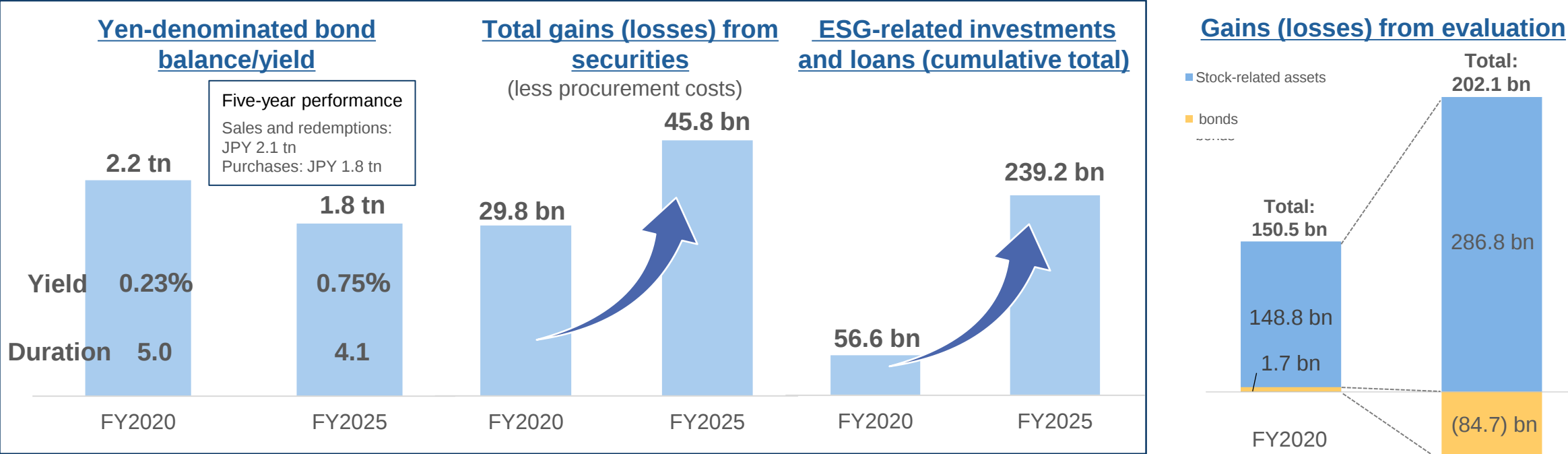
(FY2025: Based on an employee questionnaire on the corporate culture)

* Percentage of respondents who said that they “Always” or “Generally” apply the corresponding types of behavior

We worked to secure stable income while responding flexibly to fluctuations in interest rates and stock prices in Japan and overseas.

Marketable securities trading

- ✓ Worked to rebalance the yen-denominated bond portfolio in line with changes in the interest-rate environment to improve profitability
- ✓ Strengthened diversified investments through investment trusts and other vehicles while also stepping up investments in growth areas to boost earning power
- ✓ Promoted investment in ESG bonds as part of our efforts to achieve the SDGs



Next steps

- ✓ Expand profit-earning opportunities and diversify risk through diversified investments and investments in growth areas
- ✓ Rebalance the portfolio based on changes in the market environment

Miyagi Prefecture and Sendai City, the 77 Bank’s core business base, offer strong potential as the center of the Tohoku region. At the same time, the region faces pressing challenges: a decline in the number of business establishments outside Sendai and difficulty retaining young people, for example, with the pace of population decline expected to accelerate further in the years ahead. The 77 Bank Group will confront these challenges head-on and contribute to a better future for regions.

Nurturing and supporting companies in the region

The number of business establishments is trending downward outside Sendai, particularly in coastal areas

Number of business establishments by municipality in Miyagi Prefecture (2024 compared to 2009)

Five communities with highest rates	Rate	Five communities with lowest rates	Rate
Rifu town	113.0%	Onagawa town	44.8%
Ohira village	101.4%	Minamisanriku town	52.7%
Sendai city	100.9%	Kesennuma city	53.0%
Tomiya city	98.4%	Kakuda city	57.0%
Natori city	95.3%	Ishinomaki city	58.2%

(Features of the industrial structure in Miyagi Prefecture)

Branch-area economy

City of commerce and academic

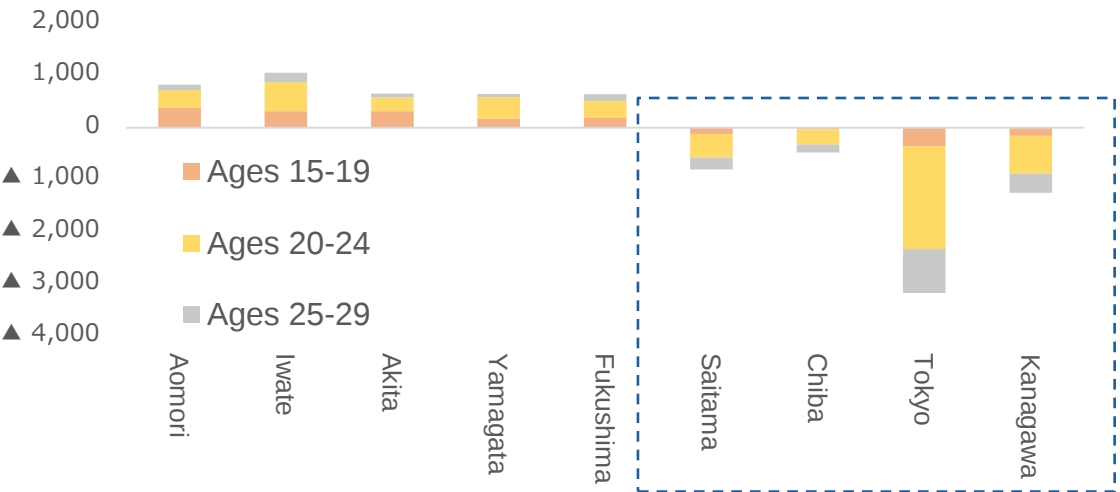
Manufacturing industry

Fisheries industry

Helping young people set down roots in the region

While the area brings in students from across Japan, many of them leave the region when they enter the workforce

Net migration of young people in Miyagi Prefecture (FY2025) (People)



Net population inflow from Tohoku’s five prefectures : 3,862

Net population outflow to Tokyo and three Kanto prefectures : 5,417

1.4x

Please note that the projections described in this document do not guarantee future performance. Future performance projections may differ from actual results due to uncertainty caused by factors such as changes in the business environment.

