



77 BANK

IR Presentation

Results for the First Half of Fiscal Year Ending March 31, 2020

December 3, 2019

Materials were prepared for the Bank's presentation of its results for the first half of fiscal year ending March 31, 2020 held on December 3, 2019.

For The Customer



For The Future



ベスト・コンサルティングバンク

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I. Financial Summary

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ベスト・コンサルティングバンク

I. Financial Summary

Summary of profits and losses

(JPY bn, %)

Summary of profits and losses (Non-consolidated)	1H FY2019	1H FY2020	YoY change	
			Increase/ decrease	Rate of change %
Gross operating income	35.3	38.0	2.7	7.4
[Core gross operating income]	[37.2]	[38.9]	[1.7]	[4.6]
Interest income	33.9	36.4	2.5	7.2
Fees and commissions	4.8	4.6	(0.2)	(4.8)
Other operating income	(3.4)	(3.0)	0.4	
Gains (losses) on bonds	(1.9)	(0.9)	1.0	
Gains (losses) on forex transactions	0.2	(2.4)	(2.6)	
Gains (losses) on derivatives	(1.7)	0.3	2.0	
Expenses	26.3	25.9	(0.4)	(1.6)
Personnel expenses	13.9	13.7	(0.2)	
Non-personnel expenses	10.7	10.5	(0.2)	
Substantial operating income (Operating income before provision of general reserve for possible loan losses)	9.0	12.1	3.1	34.1
[Core operating income]	[10.9]	[13.0]	[2.1]	[19.8]
[Core operating income (excl. gains (losses) on cancellation of investment trusts)]	[9.0]	[8.4]	[(0.6)]	[(6.8)]
Provision of general reserve for possible loan losses	—	(0.1)	(0.1)	
Operating income	9.0	12.2	3.2	35.8
Special income and losses	6.9	3.3	(3.6)	
Bad debt disposals (-)	0.3	3.3	3.0	
Gains on reversal of reserve for possible loan loss	1.5	—	(1.5)	
Gains (losses) on stocks	3.0	3.0	0.0	
Gains (losses) on investments in money held in trust	2.5	3.2	0.7	
Ordinary income	15.9	15.5	(0.4)	(2.8)
Extraordinary income	0.9	—	(0.9)	
Extraordinary loss	0.2	0.0	(0.2)	
Income taxes (incl. deferred taxes)	2.8	4.2	1.4	
Net income	13.8	11.3	(2.5)	(18.6)
Credit-related expenses	(1.2)	3.2	4.4	

<Core operating income>

Core operating income increased JPY 2.1 billion year-on-year because of an increase in interest income due to an increase in interest and dividends on securities.

<Ordinary income>

Ordinary income decreased JPY 0.4 billion year-on-year because of an increase in credit-related expenses, despite an increase in securities-related income.

<Net income>

Net income decreased JPY 2.5 billion year-on-year because of a decrease in gains on liquidation of subsidiaries associated with the liquidation of two consolidated subsidiaries recorded during the same period of the previous fiscal year.

Consolidated Performance		(JPY bn)	
	1H FY2019	1H FY2020	
Ordinary income	16.1	15.9	
Net income attributable to owners of the parent	13.3	11.3	

(JPY bn)

	1H FY2019	1H FY2020	YoY change
Interest income	33.9	36.4	2.5
Investment income	35.6	37.6	2.0
[Interest on loans and bills discounted]	21.0	20.9	(0.1)
[Interest and dividends on securities]	14.5	16.6	2.1
Fund procurement costs	1.7	1.2	(0.5)
[Interest on deposits]	0.8	0.5	(0.3)

(JPY bn)

Major accounts (average balances)	1H FY2019	1H FY2020	YoY change
Loans and bills discounted	4,625.3	4,702.3	77.0
Securities	2,969.7	2,806.4	(163.3)
Deposits and certificates of deposits	7,818.0	7,794.1	(23.9)

(%)

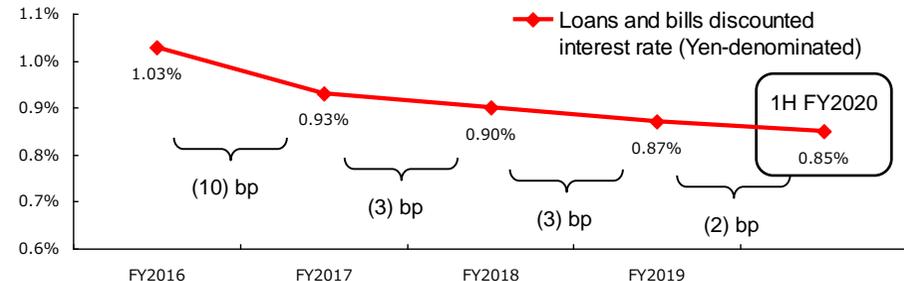
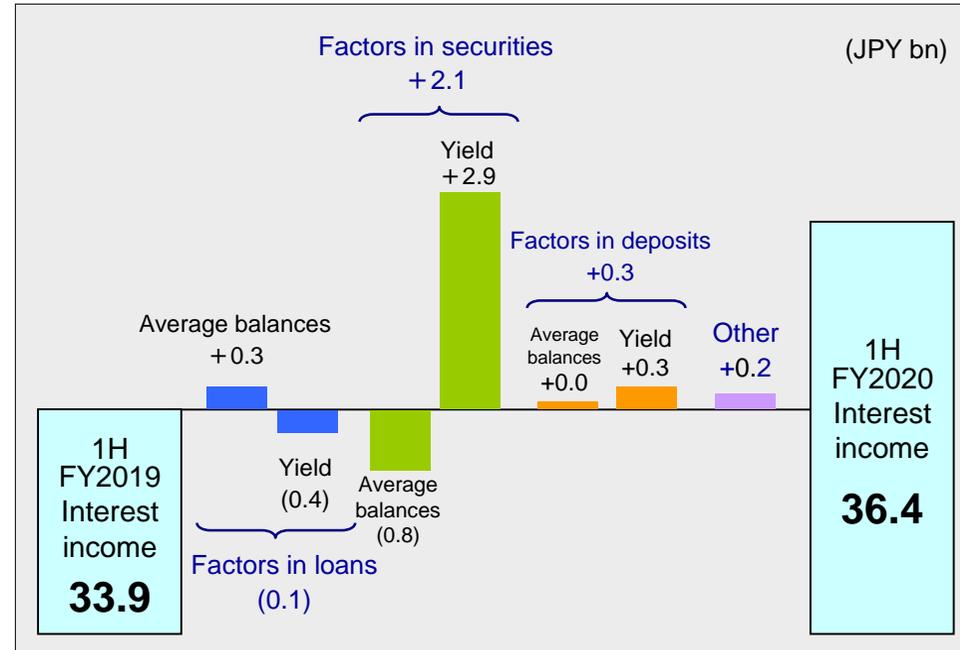
Interest rates/ Interest margin	1H FY2019	1H FY2020	YoY change
Loans and bills discounted interest rate	0.90	0.88	(0.02)
Securities interest rate	0.97	1.18	0.21
Interest rate on deposits	0.01	0.01	0.00
Interest rate spread	0.84	0.90	0.06
Net interest margin	0.16	0.24	0.08

* Figures in YoY change (increase/decrease) show percentage points.

<1H FY2020 summary>

Interest income increased JPY 2.5 billion year-on-year due to an increase in interest and dividends on securities and a decrease in interest on deposits.

<Change factors in interest income>

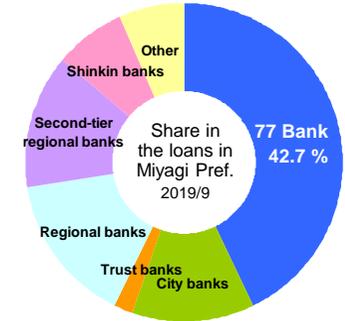
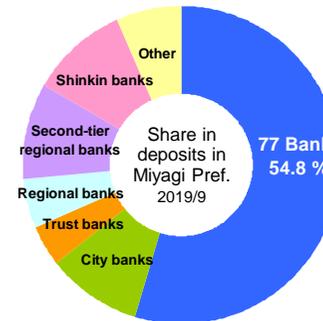


(JPY bn, %)

	1H FY2019	1H FY2020	YoY change
Deposits and certificates of deposits (average balances)	7,818.0	7,794.1	(0.3)
Retail deposits	4,934.6	5,018.4	1.6
Corporate deposits	1,820.7	1,849.0	1.5
Public deposits	1,010.8	890.2	(11.9)
Loans and bills discounted (average balances)	4,625.3	4,702.3	1.6
Corporate loans	2,850.1	2,904.9	1.9
Retail loans	1,110.5	1,144.8	3.0
Loans for local governments	664.7	652.6	(1.8)

<1H FY2020 summary>

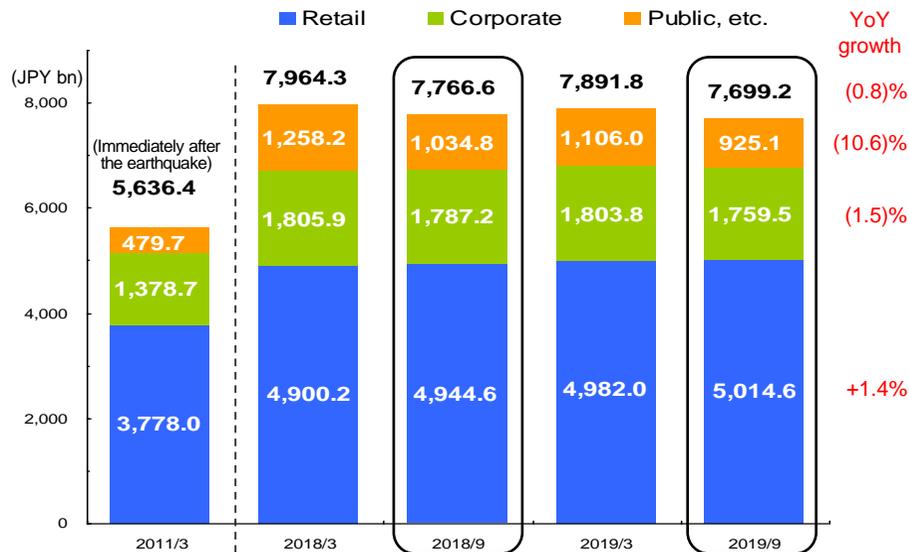
The total amount of deposits and certificates of deposits decreased mainly because of a decrease in public deposits. Loans and bills discounted increased due to an increase in loans to retail customers centered in housing loans, despite a decrease in loans for local governments.



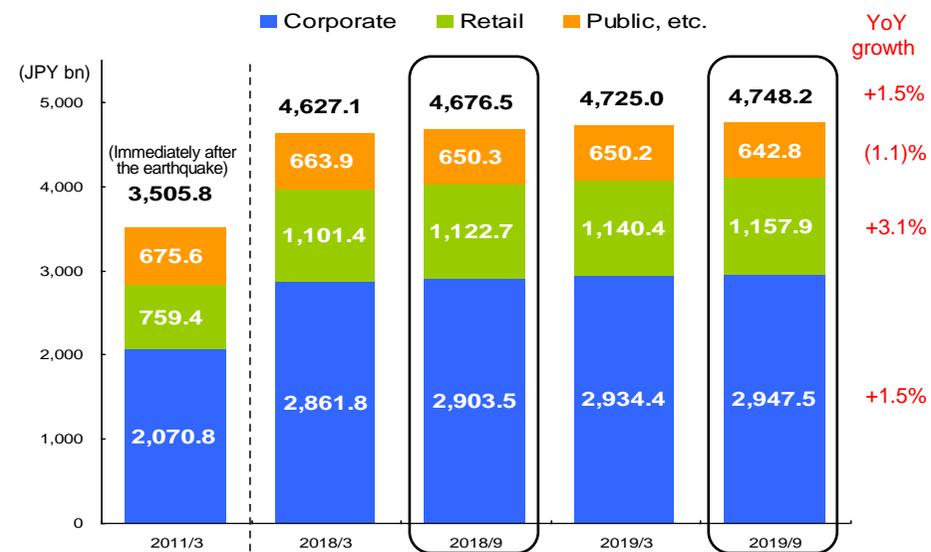
* Does not include certificates of deposits; excludes Japan Post Bank and agricultural and fishery cooperatives

* Excludes agricultural and fishery cooperatives

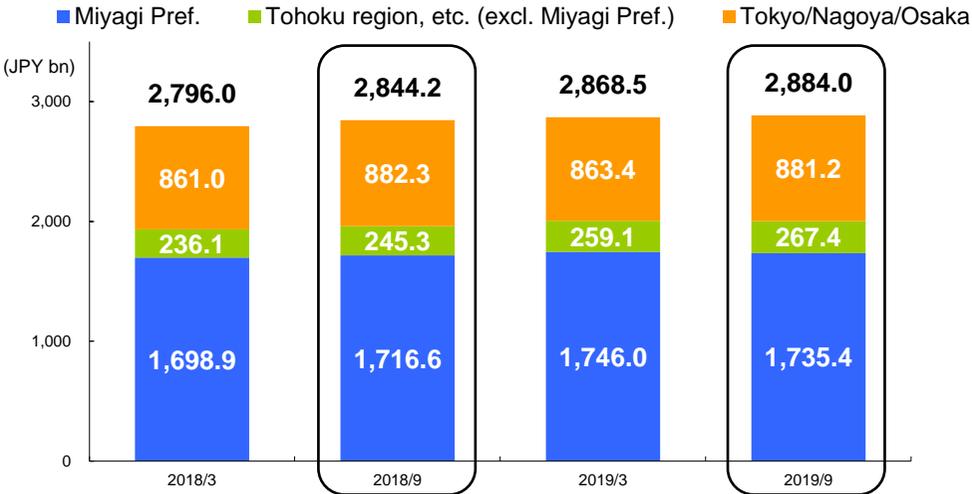
Deposits and certificates of deposits (at term-end)



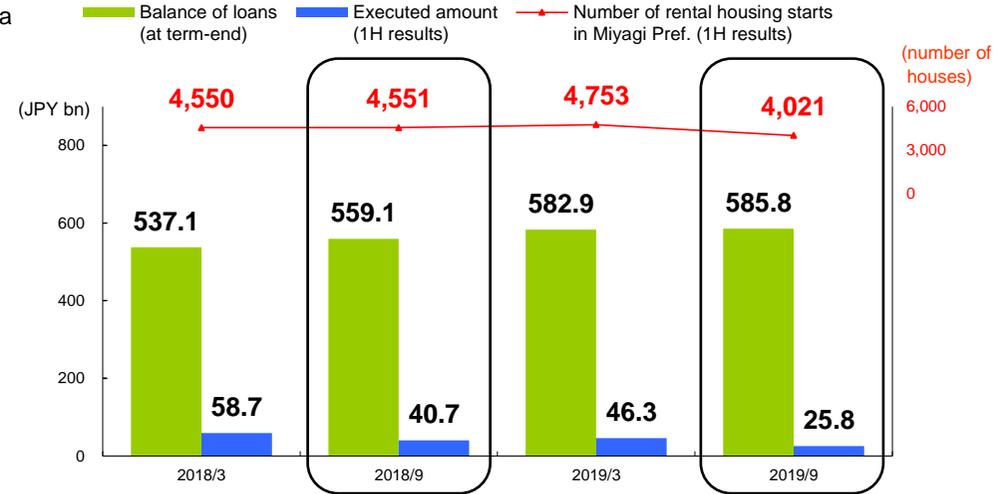
Loans and bills discounted (at term-end)



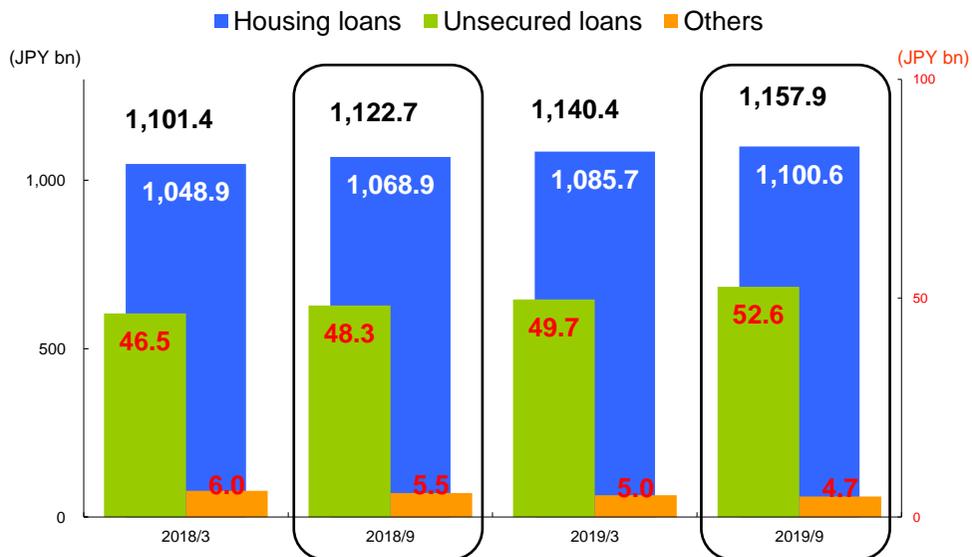
Corporate loans (yen-denominated, at term-end)



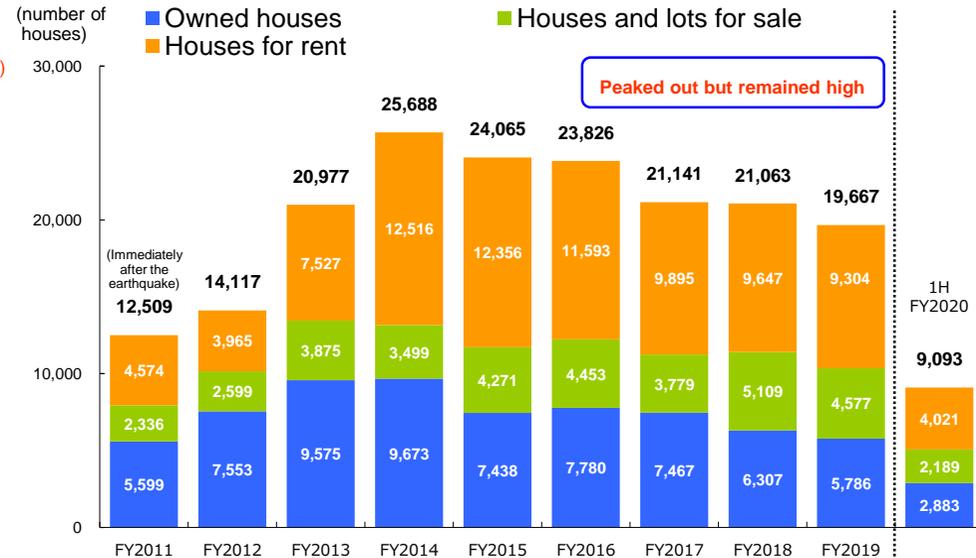
Outstanding balance and executed amount of apartment loans



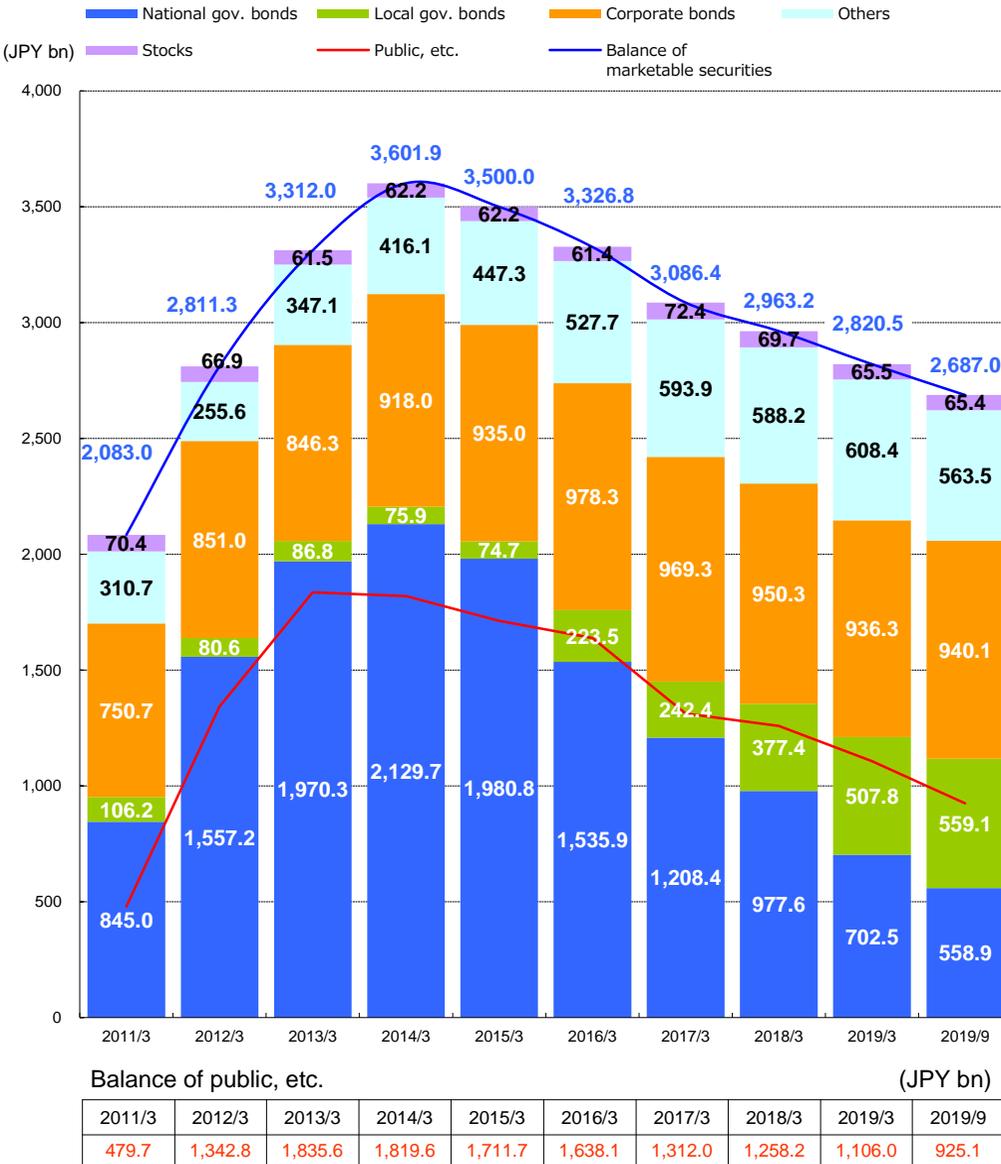
Retail loans (at term-end)



(Reference) Number of new housing starts in Miyagi Pref. (excl. company housing)



Balance of marketable securities (on an amortized cost base)



<1H FY2020 summary>

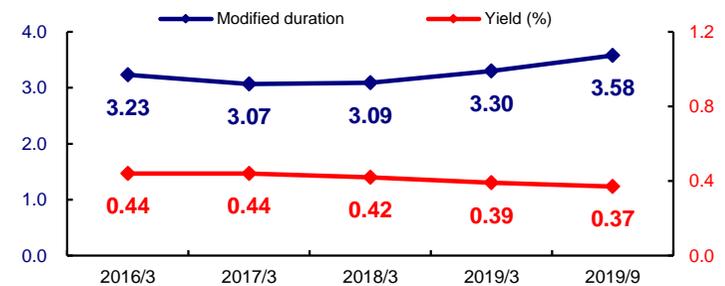
Balance of marketable securities decreased due to decreased investments in national gov. bonds.

Composition ratio by type (on an amortized cost base)

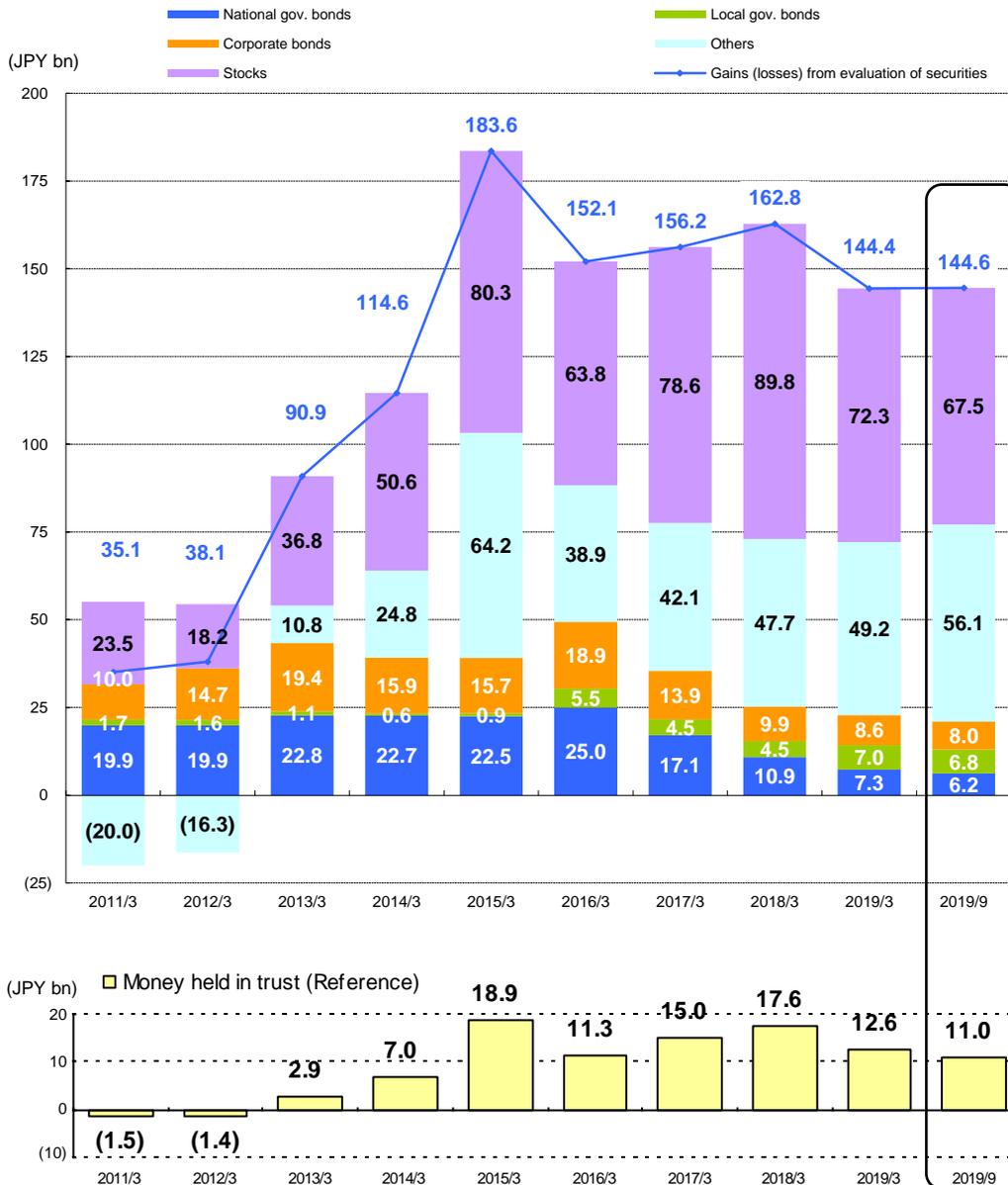
	End-Mar. 2018	End-Mar. 2019	End-Sep. 2019
National gov. bonds	33.0%	24.9%	20.8%
Local gov. bonds	12.7%	18.0%	20.8%
Corporate bonds	32.1%	33.2%	35.0%
Other	19.9%	21.6%	21.0%
Investment trusts, etc.	13.9%	15.5%	16.3%
Foreign bonds	6.0%	6.1%	4.7%
Stocks	2.3%	2.3%	2.4%

Yields and modified duration of yen-denominated bonds

* Yen-dominated bonds other than investment trusts



Gains (losses) from evaluation of securities



<1H FY2020 summary>

Gains (losses) from evaluation of securities increased JPY 0.2 billion overall due to an increase in gains (losses) from investment trusts, etc., despite a decrease in gains (losses) from evaluation of stocks due to sales of stocks, etc.

Gains (losses) on securities

	1H FY2019	1H FY2020	YoY change
Interest and dividends on securities	14.5	16.6	2.1
Gains on cancellation of investment trusts	1.9	4.6	2.7
Gains (losses) on bonds	(1.9)	(0.9)	1.0
Gains on sales of bonds	0.0	0.1	0.1
Gains on redemption of bonds	—	—	—
Losses on sales of bonds	0.7	0.0	(0.7)
Losses on redemption of bonds	1.2	1.0	(0.2)
Losses on cancellation of investment trusts	1.1	0.9	(0.2)
Amortization of bonds (1)	—	—	—
Gains (losses) on stocks	3.0	3.0	0.0
Gains on sales of stocks	3.0	3.1	0.1
Losses on sales of stocks	0.0	0.0	0.0
Amortization of stocks (2)	—	0.1	0.1
Gains (losses) on investments in money held in trust	2.5	3.2	0.7
Impairment amount of securities (1) + (2)	—	0.1	0.1

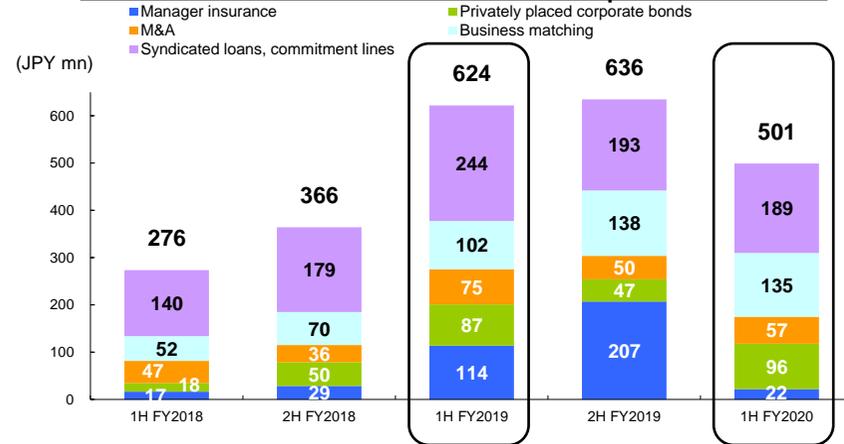
<1H FY2020 summary>

Fees and commissions decreased JPY 0.2 billion year-on-year because of decreased fees and commissions from corporate clients due to the suspension of new underwriting of manager insurance products, as well as increased loan repayment guarantee fees due to an increase in unsecured loans.

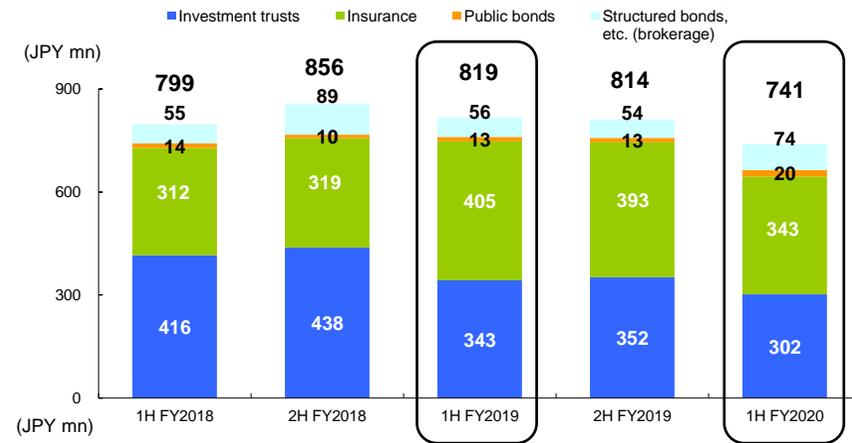
(JPY mn)

	1H FY2019	1H FY2020	YoY change
Fees and commissions proceeds	8,404	8,211	(193)
Fees and commissions from forex	3,415	3,356	(59)
Fees and commissions from corporate clients	624	501	(123)
Sales commissions of assets in custody	819	741	(78)
Other fees and commissions	3,546	3,613	67
Fees and commissions from account transfer	1,332	1,364	32
Fees and commissions payments	3,577	3,615	38
Creditor group insurance premiums	1,175	1,170	(5)
Loan repayment guarantee fees	1,019	1,145	126
Fees and commissions	4,827	4,595	(232)

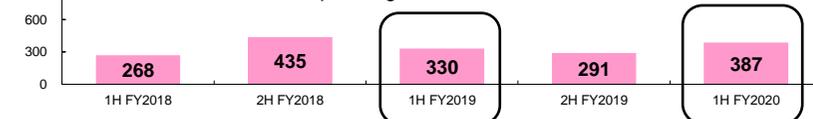
Fees and commissions from corporate clients



Sales commissions of assets in custody



Operating revenue of 77 Securities



Sales commissions of assets in custody of the Group (JPY mn)

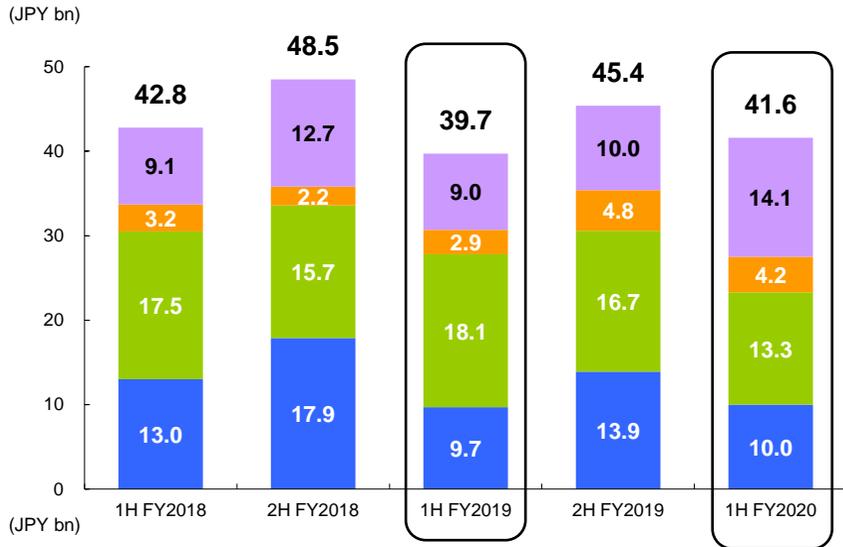
1H FY2018	2H FY2018	1H FY2019	2H FY2019	1H FY2020
1,068	1,291	1,149	1,105	1,128

<1H FY2020 summary>

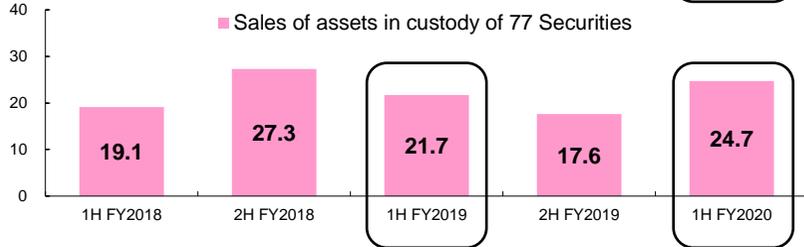
Insurance sales decreased JPY 4.8 billion year-on-year due to the effect of sales suspension of some products, while structured bond sales increased JPY 5.1 billion because of promotion to clients opening new accounts in addition to gains from redemption. As a result of strengthening bank-brokerage partnership, both sales and balance of assets in custody of the entire Group increased year-on-year.

Sales of assets in custody

■ Investment trusts ■ Insurance ■ Public bonds ■ Structured bonds, etc. (brokerage)



■ Sales of assets in custody of 77 Securities

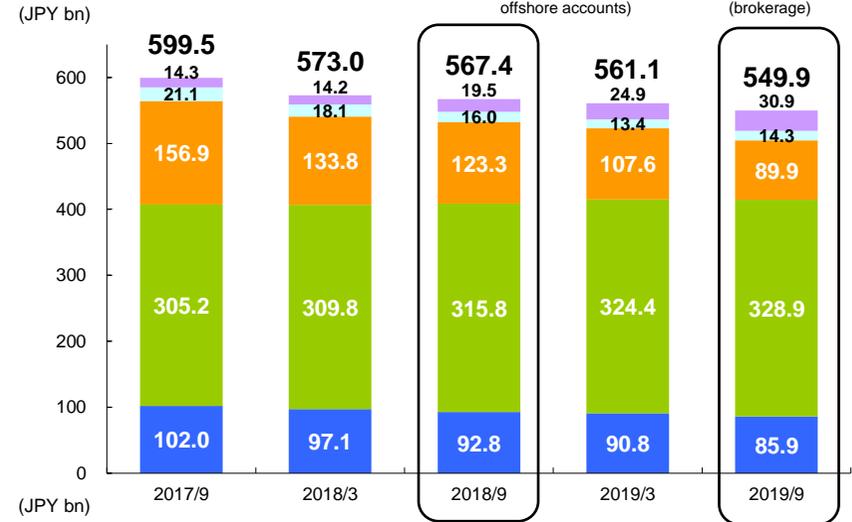


Sales of assets in custody of the Group (JPY bn)

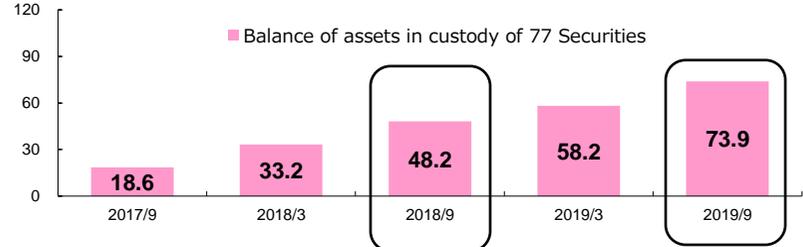
1H FY2018	2H FY2018	1H FY2019	2H FY2019	1H FY2020
61.9	75.8	61.4	63.0	66.3

Balance of assets in custody

■ Investment trusts ■ Insurance ■ Public bonds ■ Foreign currency deposits (excluding deposits by financial institutions and offshore accounts) ■ Structured bonds, etc. (brokerage)



■ Balance of assets in custody of 77 Securities



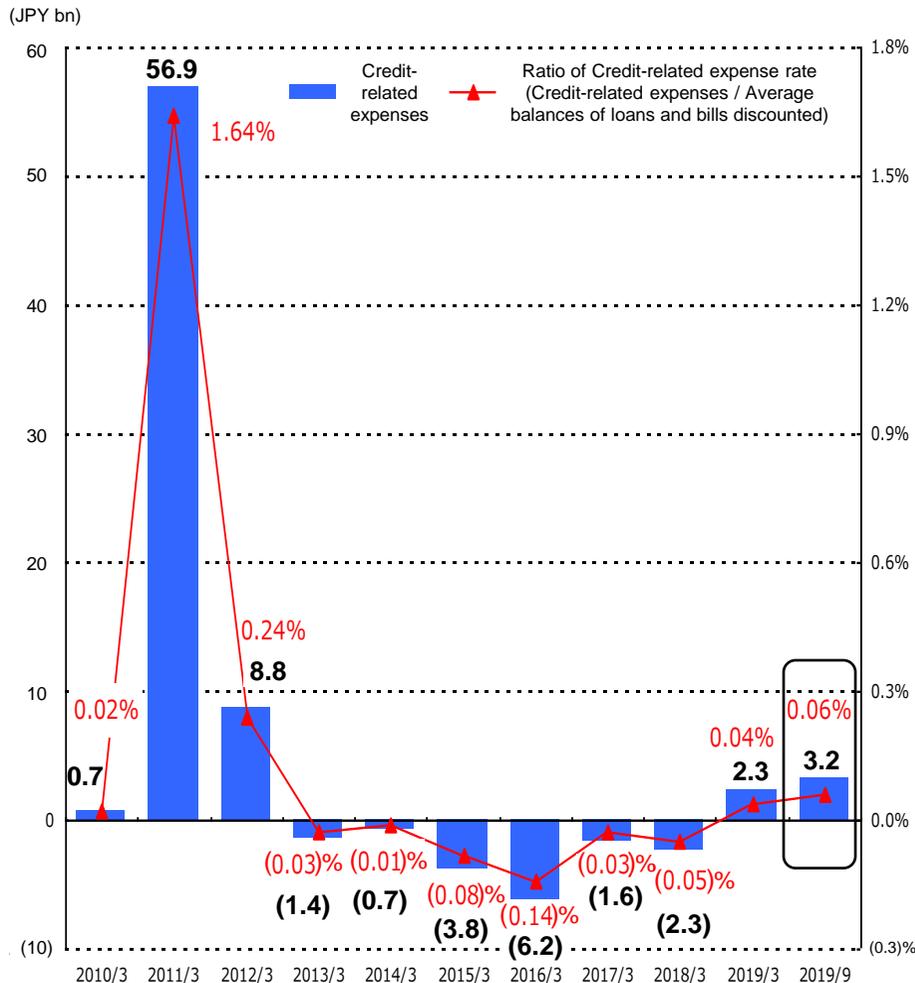
Balance of assets in custody of the Group (JPY bn)

2017/9	2018/3	2018/9	2019/3	2019/9
618.1	606.2	615.6	619.3	623.8

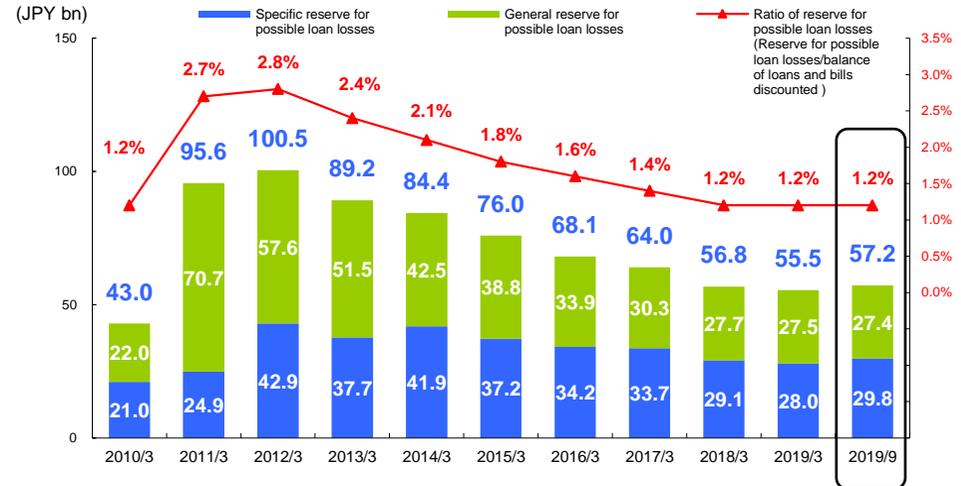
<1H FY2020 summary>

A decreased reserve rate resulted in reversal of general reserve for possible loan losses. On the other hand, a downgrade caused by lackluster business conditions of customers with credit transactions on the back of the tapering off of demand associated with the recovery from the Great East Japan Earthquake, led to recognizing a provision of specific reserve for possible loan losses.

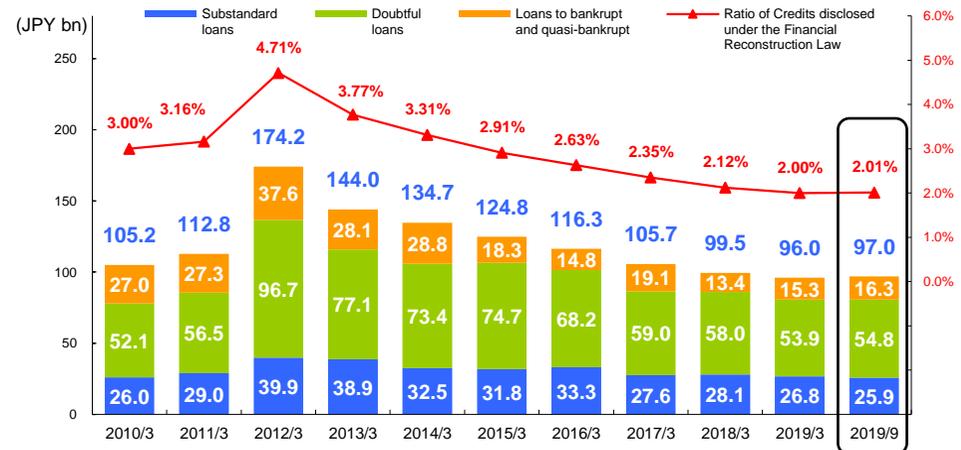
Credit-related expenses



Reserve for possible loan losses



Credits disclosed under the Financial Reconstruction Law



1. Targets

(JPY bn, %)

Item	FY2018 results	FY2019 results	1H FY2020 results	FY2021 targets
• Net income (consolidated)	JPY 18.3 bn	JPY 17.6 bn	JPY 11.3 bn	JPY 19.0 bn or more
• Interest on loans and bills discounted	JPY 41.4 bn	JPY 42.0 bn	JPY 20.9 bn	JPY 45.0 bn or more
• Fees and commissions	JPY 9.3 bn	JPY 9.6 bn	JPY 4.6 bn	JPY 11.5 bn or more
• Core OHR (core gross operating income expense ratio)	69.5%	73.3%	66.5%	70% or less
• ROE (consolidated)	3.8%	3.6%	4.5%	3.7% or more
• Capital adequacy ratio (consolidated)	10.4%	10.4%	10.4%	10% or more
• Balance of corporate loans (term-end) *1	JPY 2,796.0 bn	JPY 2,868.5 bn	JPY 2,884.0 bn	JPY 3,000.0 bn or more
Of which Miyagi Prefecture	JPY 1,698.9 bn	JPY 1,746.0 bn	JPY 1,735.4 bn	JPY 1,900.0 bn or more
Of which Sendai City	JPY 1,223.3 bn	JPY 1,276.6 bn	JPY 1,273.3 bn	JPY 1,370.0 bn or more
• Balance of assets in custody, Group (term-end) *2	JPY 606.2 bn	JPY 619.3 bn	JPY 623.8 bn	JPY 740.0 bn or more
• Balance of consumer loans (term-end)	JPY 1,101.4 bn	JPY 1,140.4 bn	JPY 1,157.9 bn	JPY 1,200.0 bn or more

*1. Yen-denominated only

*2. Sum of assets in custody of The 77 Bank and those of 77 Securities (Foreign currency deposits exclude deposits by financial institutions and offshore accounts)

2. Key Performance Indicators (KPIs) for strengthening consulting capabilities

Item	FY2018 results	FY2019 results	1H FY2020 results	FY2021 targets
• No. of employees with qualifications (1st grade Certified Financial Planner, CFP, and Small and Medium enterprise Management Consultant) (persons)	111	118	122	700
• No. of corporate loan borrowers (borrowers)	12,290	12,204	12,125	13,000
• No. of clients who signed contracts for customized solutions based on business evaluation (cumulative total for 3 years) *3 (clients)	(1,114)	1,244	1,668	2,000
• Fees and commissions from corporate clients *4 (JPY bn)	0.6	1.3	0.5	1.8
• No. of business succession, inheritance, and asset succession support recipients (cumulative total for 3 years) *3 (recipients)	(677)	904	1,508	3,300
• No. of increases in contracts for installment-type assets in custody [compared with FY2018 term-end] *3 (contracts)	(10,856)	13,633	20,658	40,000
• No. of seminars for customers (cumulative total for 3 years) *3 (times)	(80)	430	703	1,100

*3. Results indicated for FY2018 are results for the single year.

*4. Fees and commissions for syndicated loans, commitment lines, business matching, M&A, privately placed corporate bonds, manager insurance products, etc.

(JPY bn)

Summary of profits and losses (Non-consolidated)	FY2019 (Results)	FY2020 (Plan)	YoY change
Gross operating income	69.2	71.5	2.3
[Core gross operating income]	[72.0]	[73.5]	[1.5]
Interest income	65.9	67.4	1.5
Fees and commissions	9.6	9.7	0.1
Other operating income	(6.3)	(5.6)	0.7
Gains (losses) on bonds	(2.8)	(2.0)	0.8
Gains (losses) on forex transactions	(1.8)	(4.2)	(2.4)
Gains (losses) on derivatives	(1.7)	0.6	2.3
Expenses	52.8	53.6	0.8
Personnel expenses	27.6	27.1	(0.5)
Non-personnel expenses	22.0	23.1	1.1
Substantial operating income (Operating income before provision of general reserve for possible loan losses)	16.4	17.9	1.5
[Core operating income]	[19.2]	[19.9]	[0.7]
[Core operating income (excl. gains (losses) on cancellation of investment trusts)]	[15.7]	[13.3]	[(2.4)]
Provision of general reserve for possible loan losses	(0.2)	(1.4)	(1.2)
Operating income	16.6	19.3	2.7
Special income and losses	5.4	4.7	(0.7)
Bad debt disposals (-)	2.5	5.4	2.9
Gains on reversal of reserve for possible loan loss	—	0.0	0.0
Gains (losses) on stocks	5.8	6.5	0.7
Gains (losses) on investments in money held in trust	3.1	4.7	1.6
Ordinary income	22.0	24.0	2.0
Extraordinary income	1.4	—	(1.4)
Extraordinary loss	0.8	0.4	(0.4)
Income taxes (incl. deferred taxes)	4.7	6.6	1.9
Net income	17.9	17.0	(0.9)
Credit-related expenses	2.3	4.0	1.7

Interest rates/ Interest margin	FY2019 (Results)	FY2020 (Plan)	YoY change (%)
Loans and bills discounted interest rate	0.90	0.88	(0.02)
Securities interest rate	0.92	0.98	0.06
Interest rate on deposits	0.01	0.01	0.00
Interest rate spread	0.81	0.84	0.03
Net interest margin	0.14	0.15	0.01

* Figures in YoY change (increase/decrease) show percentage points.

<Interest rates and other assumptions underlying the projection (average)>

	FY2019 (Results)	FY2020 (Plan)
Unsecured call rate O/N	(0.06)%	(0.06)%
JPY TIBOR (3 months)	0.07%	0.07%
5-year JGBs	(0.11)%	(0.31)%
10-year JGBs	0.04%	(0.21)%
Exchange rate (JPY/USD)	¥111	¥107
Nikkei Average (At term-end)	¥21,205	¥21,000

○ Consolidated Performance

(JPY bn)

	FY2019 (Results)	FY2020 (Forecast)
Ordinary income	23.4	25.0
Net income attributable to owners of the parent	17.6	17.5

1. Major accounts (average balance)

(JPY bn)

	FY2018 (Results)	FY2019 (Results)	FY2020 (Plan)	
			1H Results	
Loans and bills discounted	4,494.0	4,662.3	4,702.3	4,743.7
Corporate loans	2,789.7	2,886.3	2,904.9	2,951.2
Retail loans	1,056.3	1,119.4	1,144.8	1,151.3
Housing loans	1,006.9	1,066.0	1,089.1	1,094.0
Unsecured loans	43.0	47.9	50.9	52.6
Deposits and certificates of deposits *1	7,761.0	7,766.8	7,794.1	7,734.2

2. Term-end balance

(JPY bn)

	FY2018 (Results)	FY2019 (Results)	FY2020 (Plan)	
			1H Results	
Loans and bills discounted	4,627.1	4,725.0	4,748.2	4,813.0
Corporate loans *2	2,796.0	2,868.5	2,884.0	2,956.0
Miyagi Prefecture	1,698.9	1,746.0	1,735.4	1,808.0
Sendai City	1,223.3	1,276.6	1,273.3	1,323.0
Retail loans	1,101.4	1,140.4	1,157.9	1,167.0
Housing loans	1,048.9	1,085.7	1,100.6	1,106.0
Unsecured loans	46.5	49.7	52.6	56.5
Deposits and certificates of deposits *1	7,964.3	7,891.8	7,699.2	7,831.0
Balance of assets in custody, Group *3	606.2	619.3	623.8	642.5

*1 "Deposits and certificates of deposits" is expected to decrease mainly because of outflow of public deposits in line with the progress of recovery from the earthquake.

*2 Term-end balance of "corporate loans" is yen-denominated only.

*3 "Balance of assets in custody, Group" is the sum of assets in custody of The 77 Bank and those of 77 Securities (Foreign currency deposits exclude deposits by financial institutions and offshore accounts)

3. Profits and losses

(JPYbn, %)

		FY2018 (Results)	FY2019 (Results)	1H Results	FY2020 (Plan)
Non-consolidated	Core gross operating income	75.9	72.0	38.9	73.5
	Interest income	69.6	65.9	36.4	67.4
	Interest on loans	41.4	42.0	20.9	42.1
	Fees and commissions	9.3	9.6	4.6	9.7
	Expenses	52.8	52.8	25.9	53.6
	Core operating income	23.1	19.2	13.0	19.9
	Core OHR	69.5	73.3	66.5	72.9
	Capital adequacy ratio (domestic standards)	10.1	10.2	10.2	10.0
Consolidated	ROE	3.8	3.6	4.5	3.6
	Capital adequacy ratio (domestic standards)	10.4	10.4	10.4	10.2

[Interest rates and other assumptions (average)]

(% , JPY)

	FY2018 (Results)	FY2019 (Results)	1H Results	FY2020 (Forecast)
Unsecured call rate O/N	(0.05)	(0.06)	(0.07)	(0.06)
JPY TIBOR (3 months)	0.06	0.07	0.07	0.07
USD LIBOR (3 months)	1.50	2.51	2.31	2.07
10-year JGBs	0.05	0.04	(0.16)	(0.21)
10-year US treasury bonds	2.43	2.84	1.97	1.73
Exchange rate (JPY/USD)	110	111	109	107
Nikkei Average (At term-end)	21,454	21,205	21,755	21,000

II. Management Strategy

For The Customer



For The Future



ベスト・コンサルティングバンク

Industrial activity development

- Expansion of manufacturing industry has created new jobs and grown peripheral industries (e.g. Toyota Motor East Japan and Tokyo Electron Miyagi).
- IRIS OHYAMA: Construction of the largest logistics facility in Tohoku
- Primearth EV Energy: Construction of a new factory for producing lithium ion batteries for hybrid vehicles

[Manufactured good shipment amounts] (JPY tn)

2012	2013	2014	2015	2016	2017
3.42	3.73	3.97	4.02	4.11	4.47

Source: Tohoku Bureau of Economy, Trade and Industry

[Number of offices]

2012	2016	Growth rate
98,190	102,026	+3.9%

Source: Statistics Bureau, Ministry of Internal Affairs and Communications

Increase in visitors

- The number of visitors to Miyagi Prefecture was 64.14 million people (preliminary figure for 2018), breaking the record high
- Cumulative total accommodation nights by foreigners rose by 52.0% from 2018, the second fastest growth rate in Japan
- The international scheduled flight between Sendai and Bangkok resumed for the first time in five years (October 2019)
- 2nd World Bosai Forum 2019 convened (November 2019)
... Participated by about 900 people from over 40 countries and regions, attracting around 10,000 visitors

Six
straight years
of growth since
earthquake

[Cumulative total accommodation nights by foreigners]



Source: Japan Tourism Agency

Approx.
2.5x
increase
Since
2010

No.1
growth rate in
country since
last survey
(2012)

[Number of annual passengers at Miyagi Airport]



Source: Miyagi Prefecture

**Up 990
thousand**
since 2010
(record high)

Concentration of regional development projects

- Next-generation synchrotron radiation facility development project
- Sendai Urban Restructuring Project
- Redevelopment of remained site of Tohoku University Faculty of Agriculture
- Creation of new campus for Tohoku Gakuin University
- Wide-area disaster prevention hub development project (relocation of JR cargo terminal)

Statistics topics

Ranking of the prefectural rate of increase in publicly assessed land prices (2019)

Commercial land: **5th place** (increase in land price for **six consecutive years**)

Residential land: **2nd place** (increase in land price for **seven consecutive years**)

* Sendai has remained in **1st place** among government ordinance designated cities for **seven consecutive years** (residential land)

Concentrated industrial area

Economic concentration is advancing in Sendai



Bank image sought by The 77 Bank
“Best Consulting Bank” that responds to customers’ needs by offering the optimum solutions



Consulting approach targeted by The 77 Bank

“Consulting services”
at The 77 Bank

Refers to services in which we identify the needs and issues of customers, and propose optimum solutions by bringing together the collective strength of the Group, while supporting problem solving and customer development by supporting the implementation of these solutions.

“Scope of consulting”
at The 77 Bank

Consulting covers a broad range of services. We receive consultation requests from all of our customers, including corporate customers, individuals, and regional public bodies, in areas requiring specialized expertise such as business succession and M&As, problem solving through business evaluations, and acceptance of deposits.

“Consulting service providers”
at The 77 Bank

As a banking service professional, each and every Bank employee serves as a consultant, and all Bank employees provide consulting services in their areas of responsibility.

“Purpose of strengthening consulting capabilities”
at The 77 Bank

We will strengthen our consulting capabilities, and work to improve customer satisfaction and revitalize the regional economy, in order to realize the bank image sought by The 77 Bank of being the “Best Consulting Bank.”

“Requirements for strengthening consulting capabilities”
at The 77 Bank

We will rebuild our structures at Headquarters and branches, as well as human resource development frameworks, in order to gain an understanding of customer needs and issues, propose solutions, and provide implementation support. In this process, it is necessary to improve the skills and skill levels of each and every employee.

Initiatives to realize the bank image sought by The 77 Bank

1. HR development for strengthening consulting capabilities
2. Problem solving through business evaluations
3. Consulting-based sales throughout the Group



Basic approach to human resource development

OJT at the workplace forms the basis for human resource development. Our basic approach toward the knowledge and skills that each employee believes to be necessary, or that they would like to study, involves **personal development** through self-study. A variety of **training** is conducted to complement OJT and personal development, and to provide opportunities to learn more specialized knowledge and skills, and for further skill improvements.

We aim to develop human resources by repeating such OJT, personal development, and training.



Strengthening consulting capabilities (Improving the skills and skill levels)

Internal (external) training

In addition to internal training with the aim of strengthening consulting capabilities, the Bank implements external training where trainees participate in various training sessions hosted by the Regional Banks Association of Japan and other institutions, dispatched to Asian countries and regions, among others, and participate in overseas training.

- Number of internal training participants

FY2019	FY2020 (Plan)
5,705	5,962

- Number of trainees dispatched for external training:
183 in Japan, 46 outside of Japan



Personal development

The Bank provides personal development opportunities through the distribution of content via SD online-support (e-learning) and the holding of holiday and weekday evening seminars.

- Number of participants in holiday and weekday evening seminars

FY2019	FY2020 (Plan)
3,072	4,600

- Status of the acquisition of qualifications in areas of expertise (As of end-September 2019)

1st grade Certified Financial Planner/ CFP	89	Personal property appraisal advisor	20
Small and medium enterprise management consultant	33	Agricultural industry management advisor	19



Secondment

(1) Secondment, etc. to Group companies

(As of end-November 2019: **95 secondees in total**)

Company name	Total number of secondees	Total number of employees under short-term exchange
77 Lease	5	—
77 Card	4	—
77 Securities	50	13
77 Research and Consulting	15	4
77 Capital	4	—

(2) Secondment to business evaluation customers

(As of end-November 2019: **3 secondees in total**)

Company name	Business	Secondment period
Kanedai Co., Ltd. (Kesenuma)	Food manufacturing	From 2018/3 to 2019/2
Takamasa Co., Ltd. (Onagawa)	Food manufacturing	From 2019/3 to 2020/3
Tohoku Electronics Industry Co., Ltd. (Ishinomaki)	Vehicle-related equipment manufacturing	From 2019/3 to 2020/3

(3) Other secondees: **16 people** (As of end-November 2019)

External support organizations

Development Bank of Japan
Japan Finance Corporation
The Shoko Chukin Bank
Nihon M&A Center
Miyagi Organization for Industry Promotion
Tokyo Stock Exchange
Sendai Chamber of Commerce and Industry
REVIC
Tohoku University
Miyagi University, etc.



The 77 Bank Group

77 Card	77 Bank
77 Shin-Yo Hosyo	77 Lease
77 Capital	77 Securities
77 Research and Consulting	

Cultivate and capture diverse customer needs by business evaluations

Offer solutions by demonstrating Consulting functions

Clients

Issues for enhancement of corporate value

Business plan formulation	Financial position improvement	Funding
Securing of HR	Business succession	M&A
Broader marketing channels	Overseas development	Productivity enhancement

<Food Kingdom Miyagi Business Meeting>

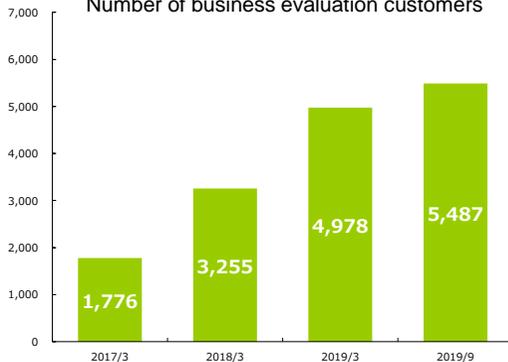


- Support of starting a company
- Support for corporate rehabilitation and business reform
- Funding
- Business matching
- Support for business succession and M&A
- Support for broader marketing channels
- Overseas business support
- Support for productivity enhancement
- Referral of external support organizations
- Application support for subsidies

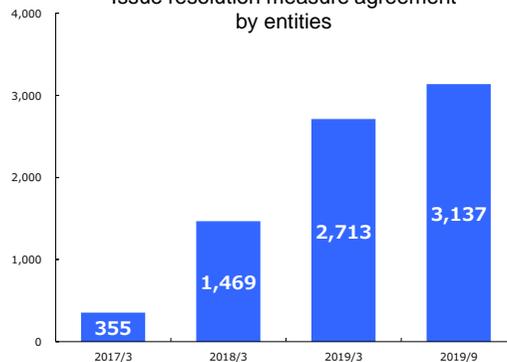
<Largest general Japanese food exhibition in Southeast Asia>



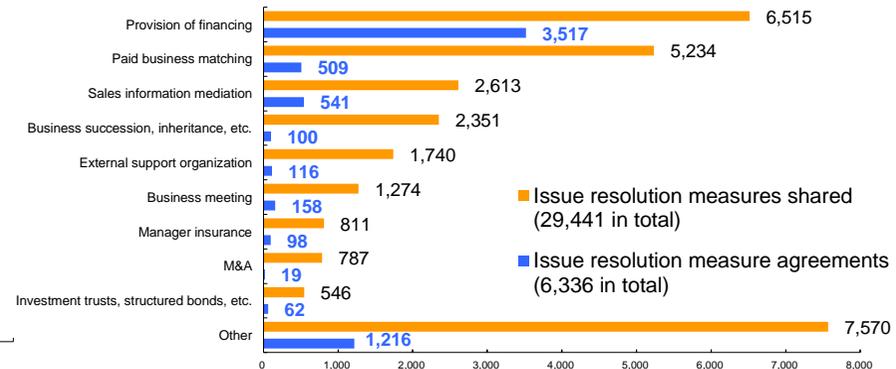
Number of business evaluation customers

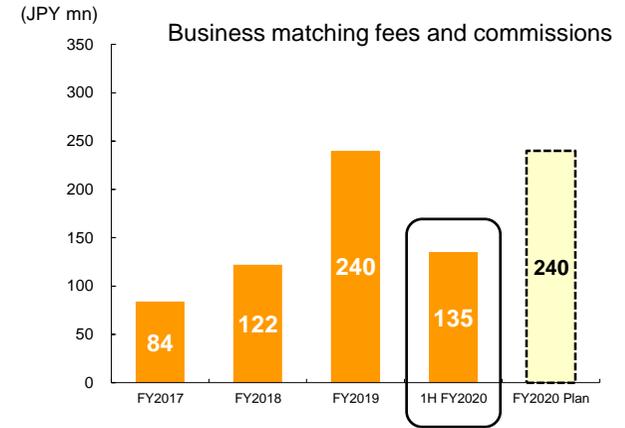
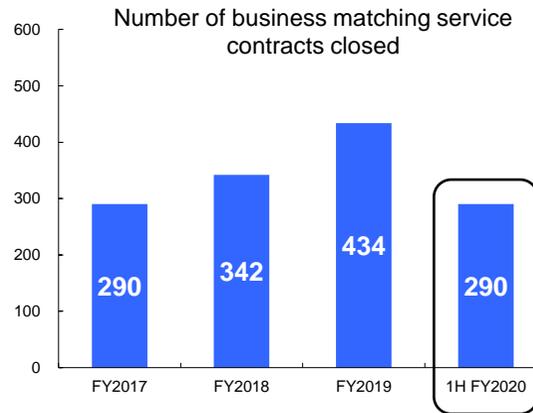
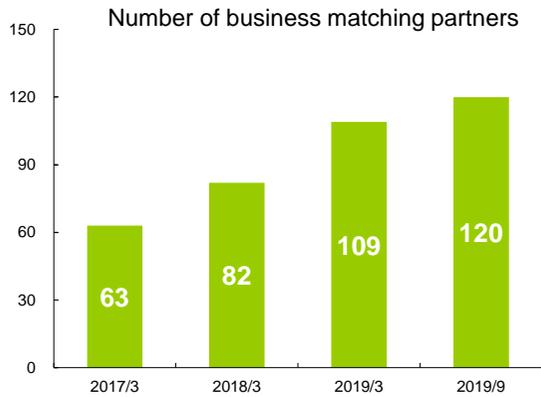


Issue resolution measure agreement by entities

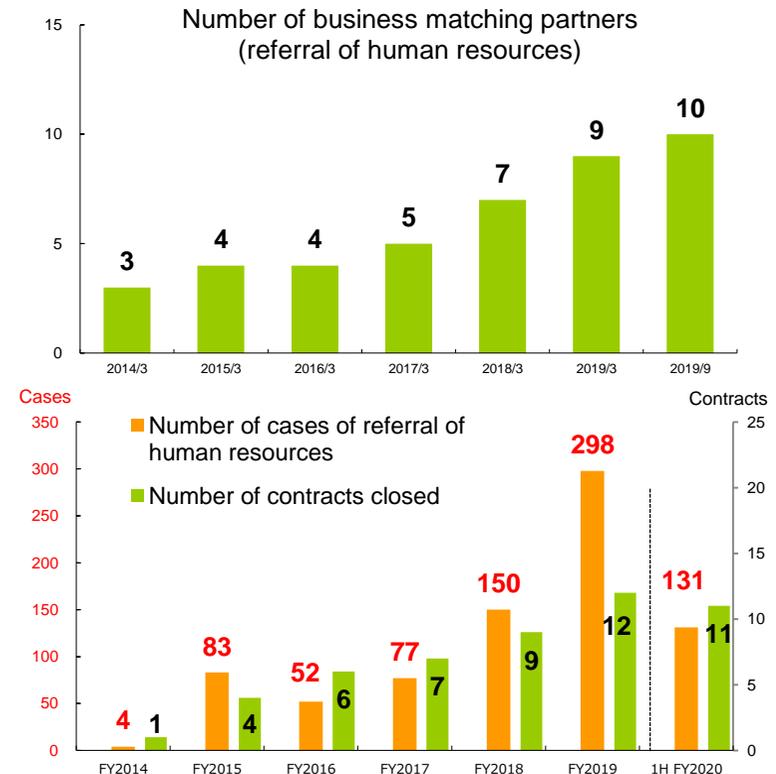
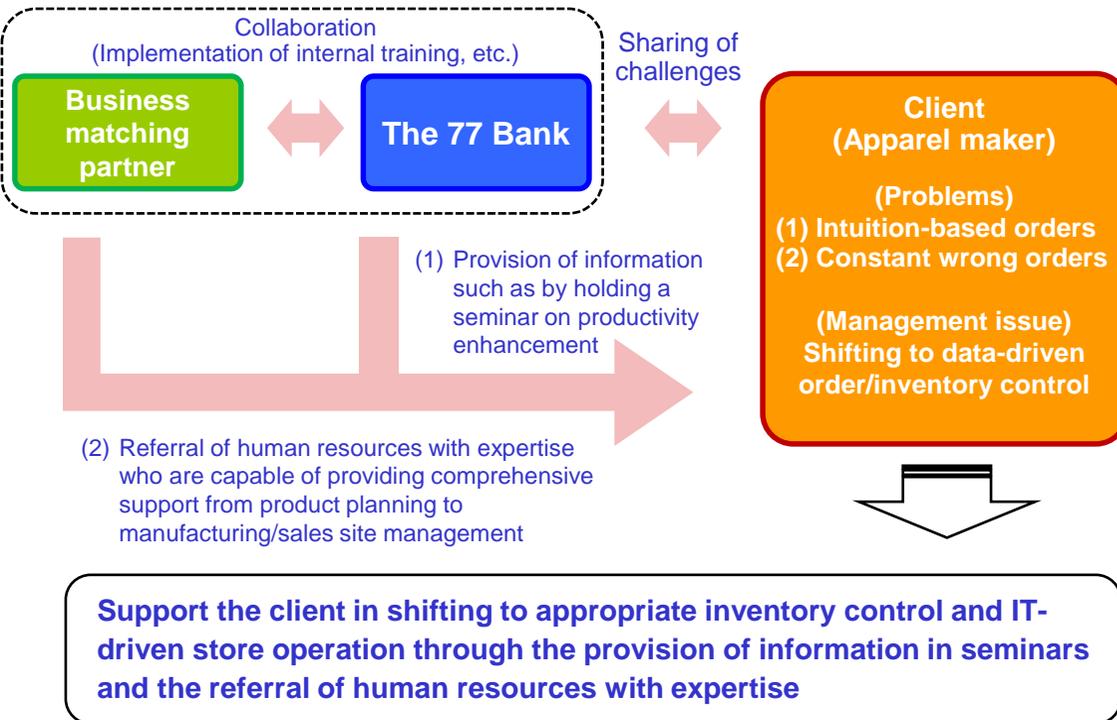


Number of issue resolution measures shared/agreed * As of end-Sep. 2019

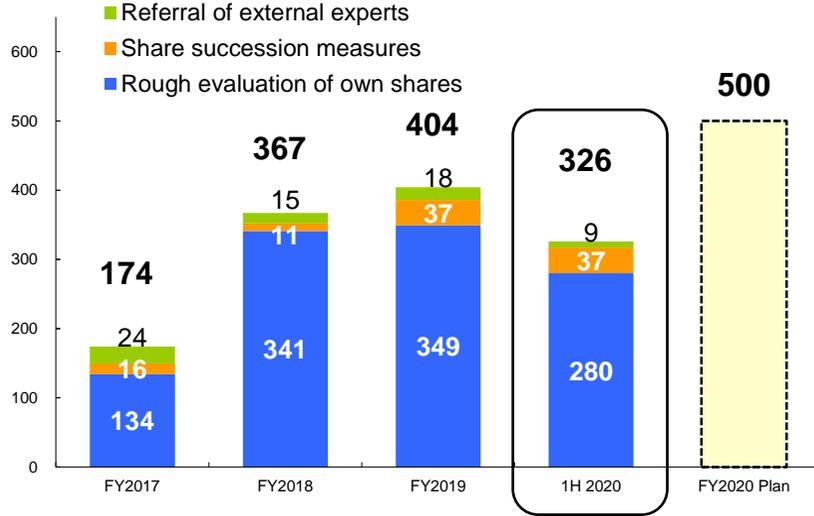




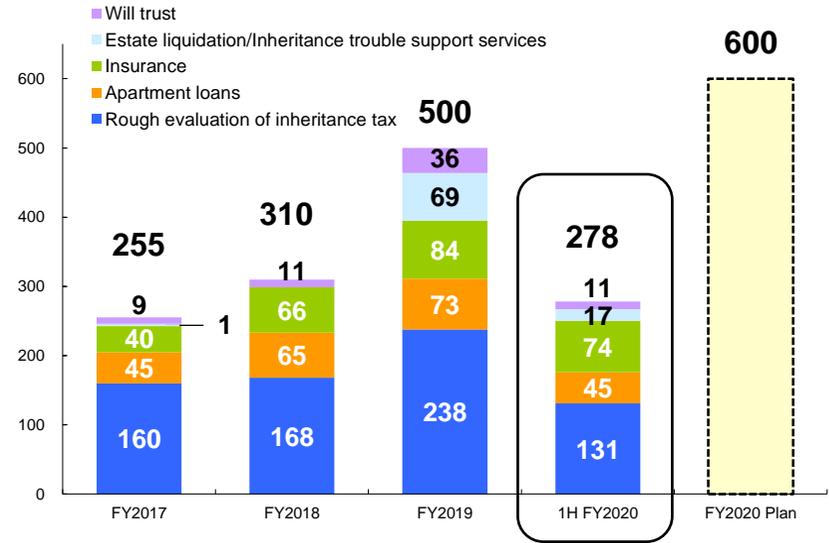
○ Example of referral of human resources



Number of business succession support cases

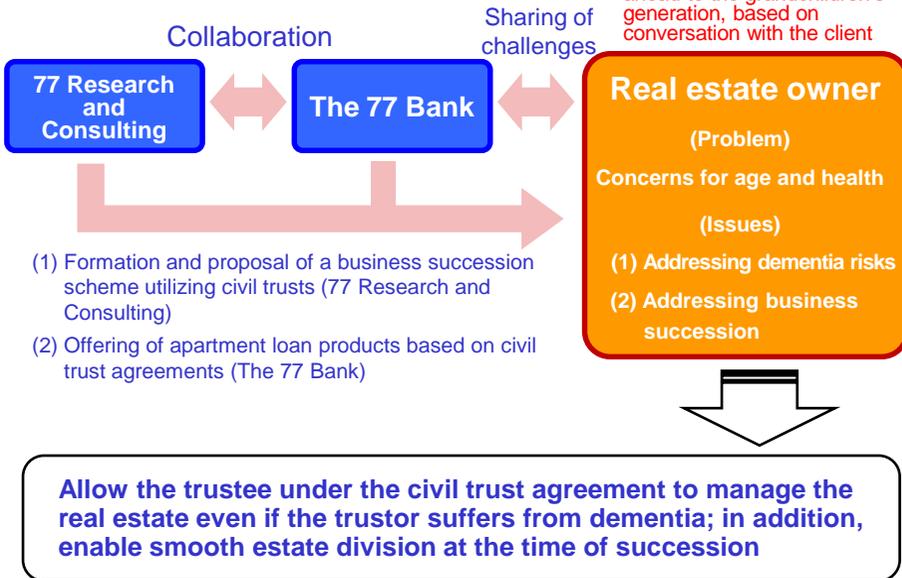


Number of inheritance and asset succession support recipients



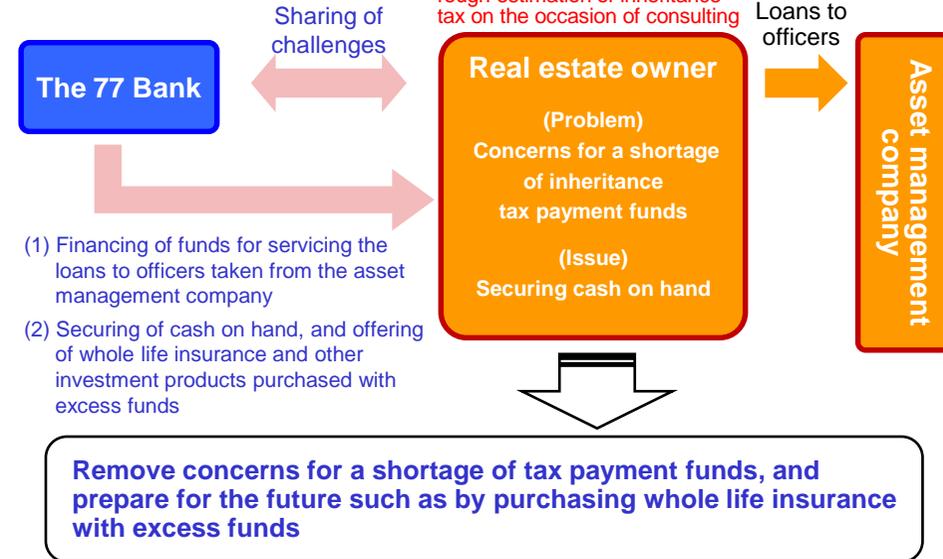
(1) Example of civil trust utilization

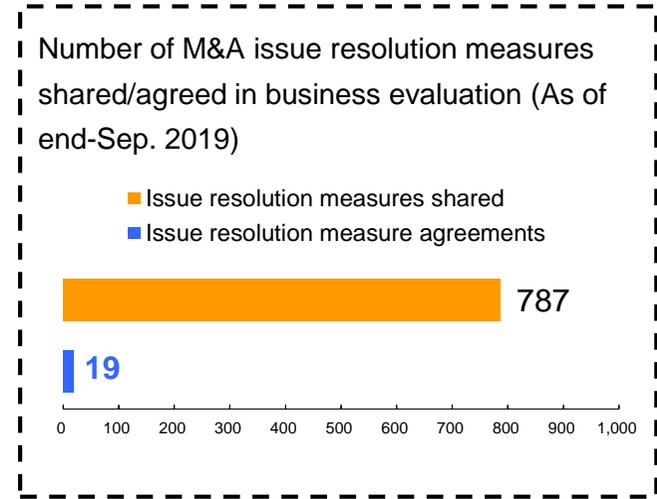
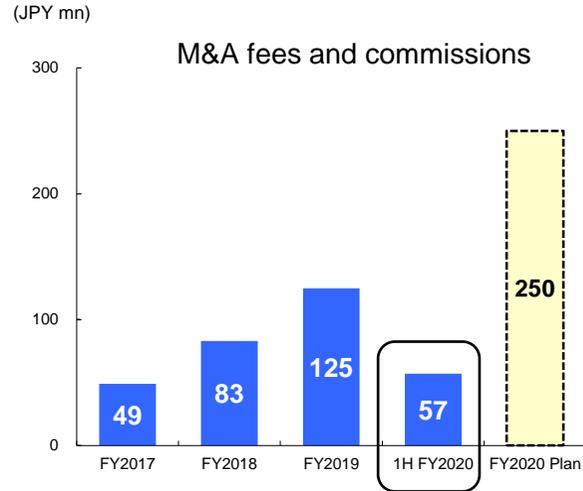
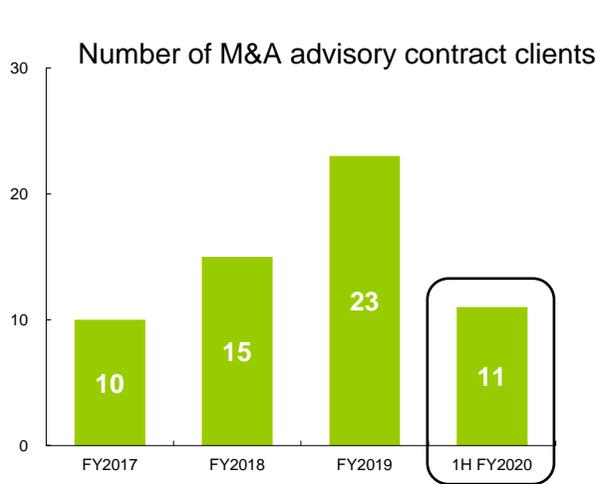
Identify needs for business and asset succession looking ahead to the grandchildren's generation, based on conversation with the client



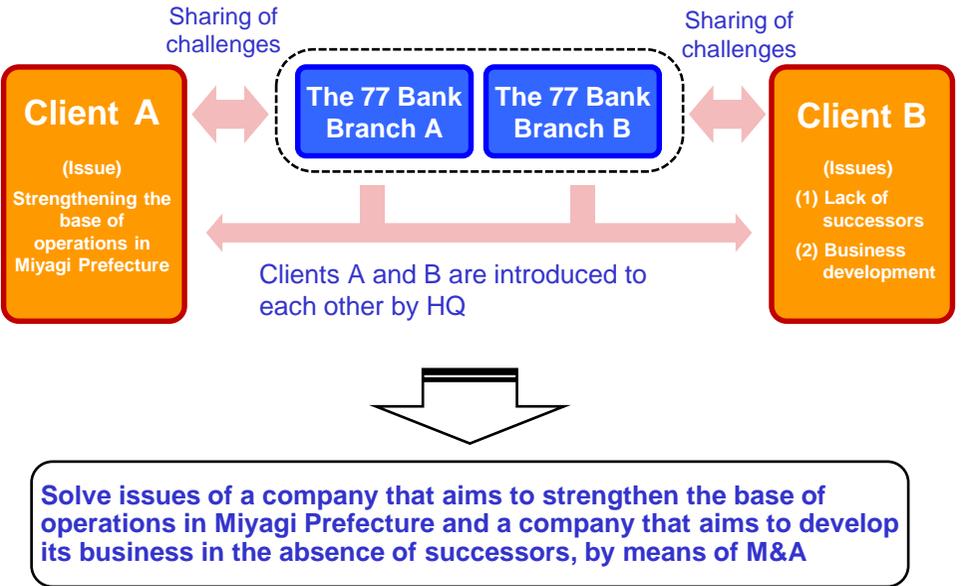
(2) Example of inheritance countermeasure

Identify issues by implementing a rough estimation of inheritance tax on the occasion of consulting

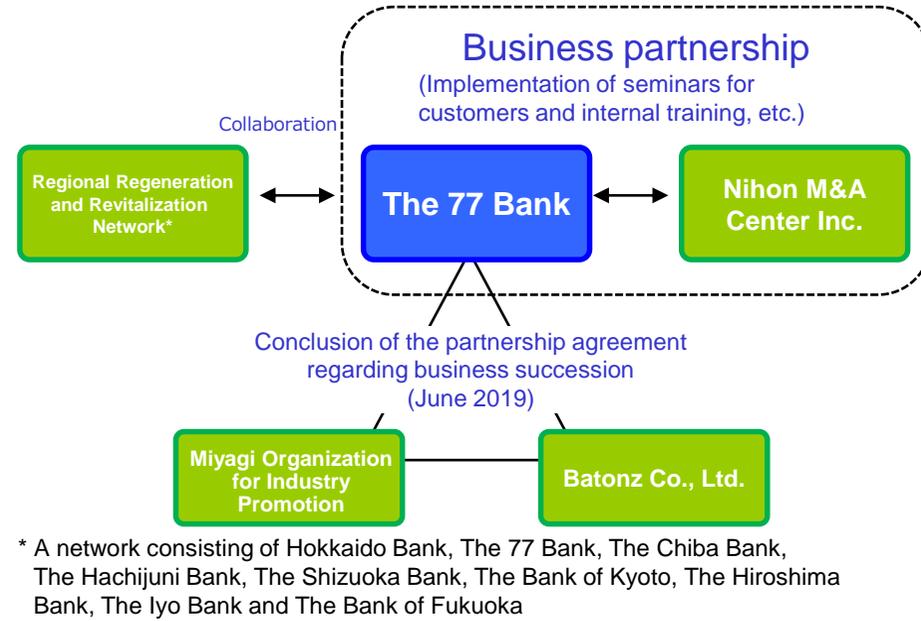


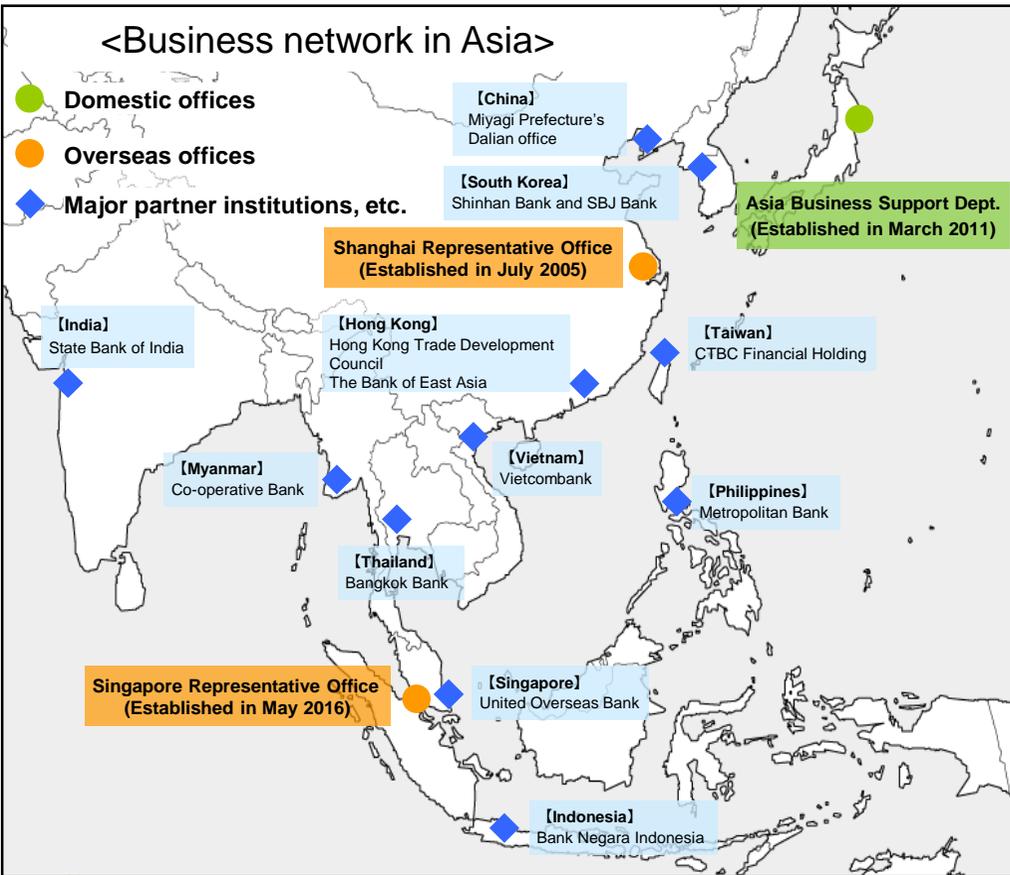


○ Example of M&A

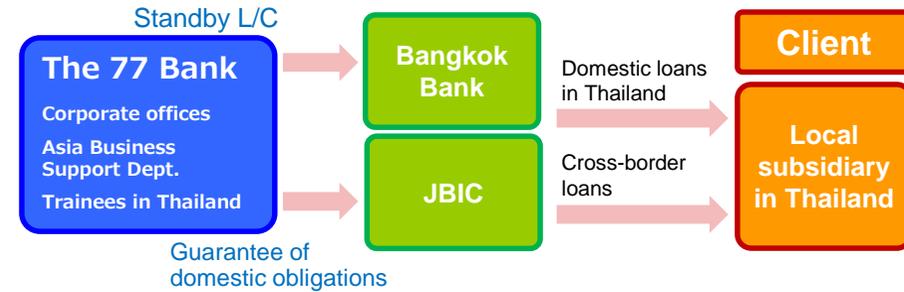


○ M&A collaboration diagram





○ Example of collaboration with Bangkok Bank and Japan Bank for International Cooperation (JBIC) for International Cooperation (JBIC)
(Process for lending capital investment funds to a local Thai company)



○ Holding of business meetings

Miyagi and Tohoku Food Tasting Fair (Singapore)



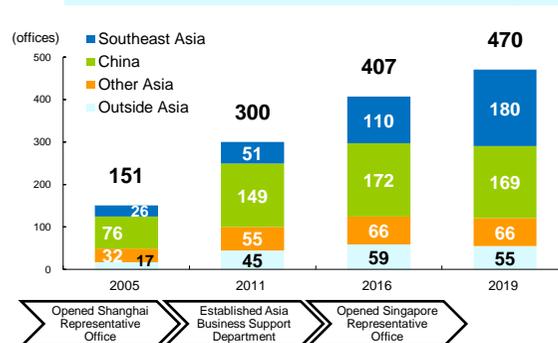
China Food Market Inspection Team (China)



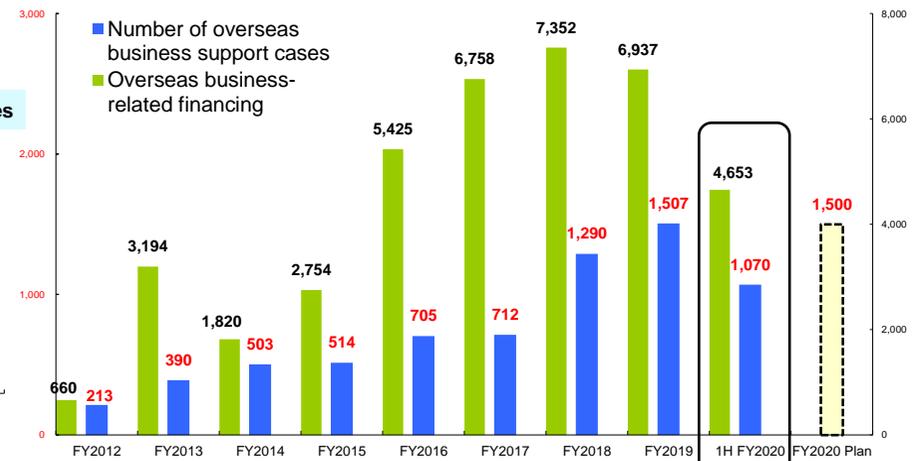
Number of employees deployed overseas (As of end-Nov. 2019)

Darilan, China	Miyagi Prefecture's Dalian office	1
Shanghai, China	Overseas representative offices, etc.	4
Hong Kong	Financial institution	1
Hanoi, Vietnam	Financial institution	1
Bangkok, Thailand	Financial institution, etc.	2
Singapore	Overseas representative offices, etc.	3
London, United Kingdom	Japan External Trade Organization	1
New York, United States	Financial institution	1
Total		14

Number of overseas offices of local client companies



(Cases)





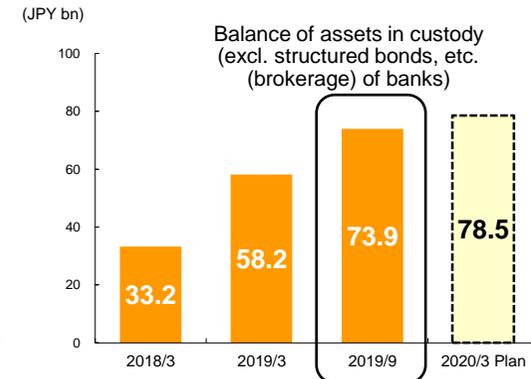
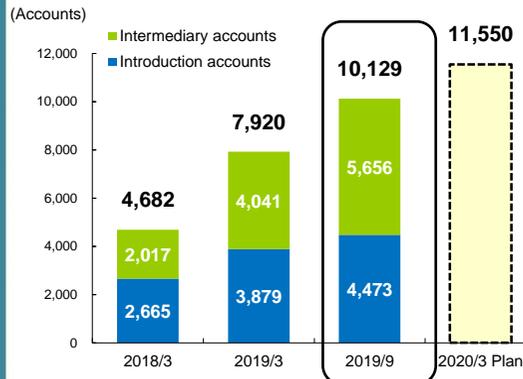
Improving customer satisfaction

Provision of integrated financial services as a Group

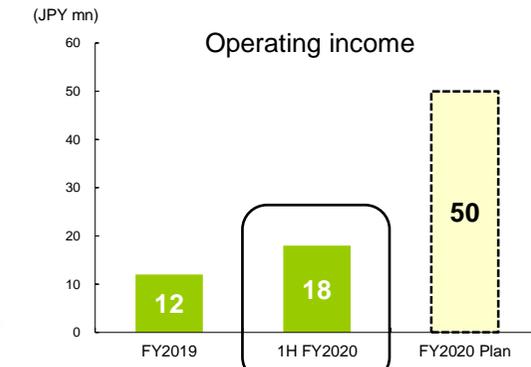
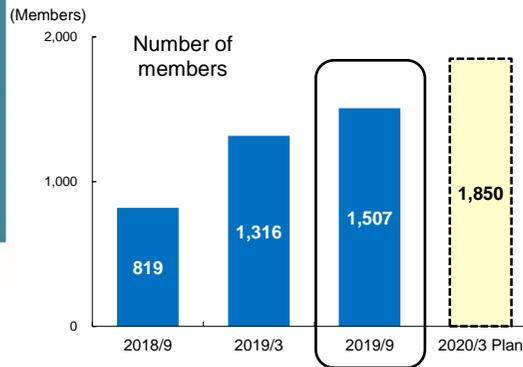
Development of regional society and economy

Clients (individual customers, corporate customers, municipal governments)

77 Securities



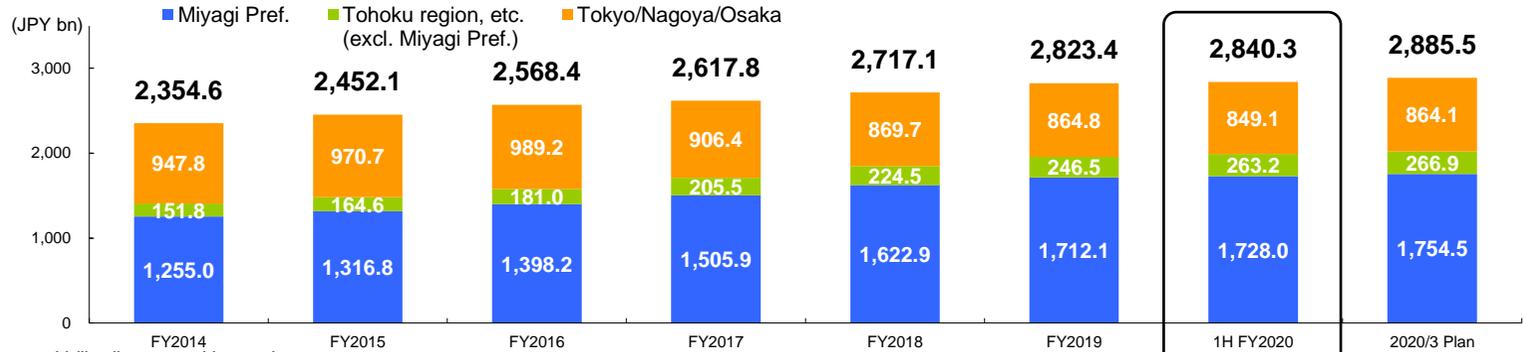
77 Research and Consulting



Evolution of the Group's strength



Corporate loans (yen-denominated, average balances)



Ratio of loans and bills discounted by region

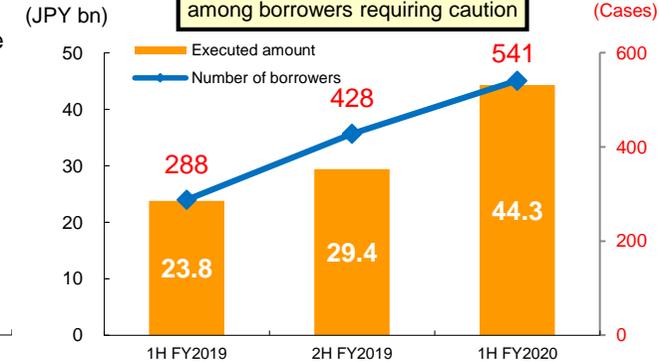
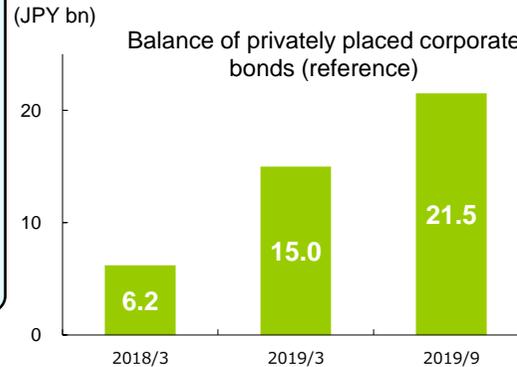
Region	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	1H FY2020	2020/3 Plan
Miyagi Pref. + Tohoku region (excl. Miyagi Pref.)	59.7%	60.4%	61.5%	65.4%	68.0%	69.4%	70.1%	70.1%
Tokyo, Nagoya and Osaka	40.3%	39.6%	38.5%	34.6%	32.0%	30.6%	29.9%	29.9%

○Rebalancing of regions

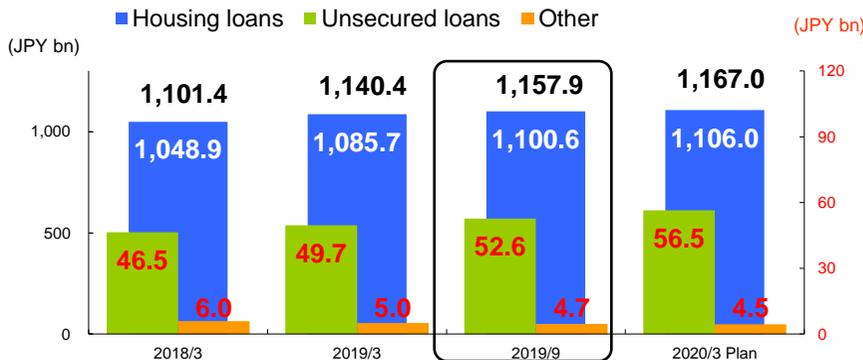
- Shifting from Tokyo, Nagoya and Osaka to the local market (the whole Tohoku area)
- Identify funding demand throughout the Tohoku area

○Rebalancing of loan customers

- Practice proactive risk-taking based on business evaluation (loans to promotion targets among borrowers requiring caution)



Consumer loans (at term-end)



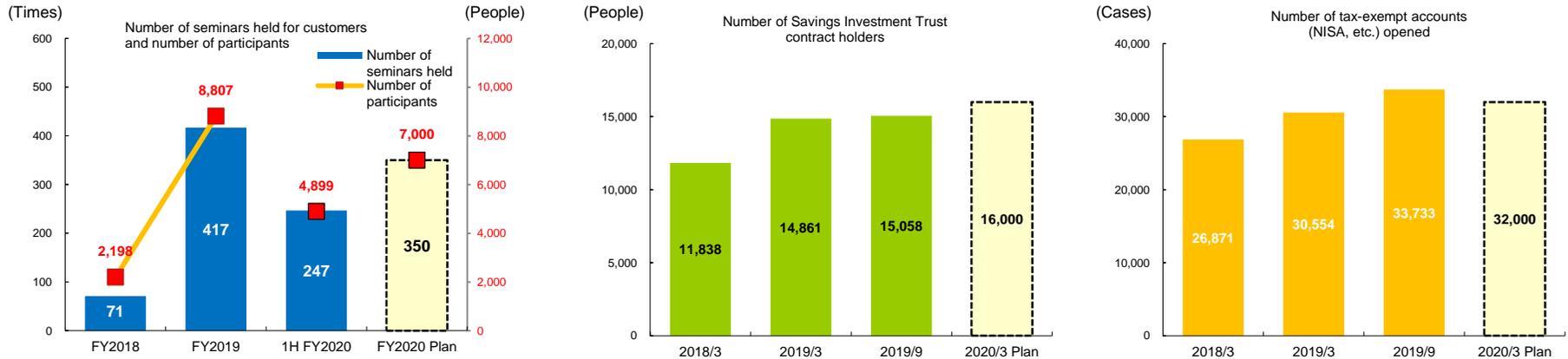
○Housing loans

- Identify potential deals by strengthening relations with home builders, etc.
- Capture worker needs by utilizing loan consultation events on holidays

○Unsecured loans

- Practice mass sales by utilizing the omnichannel
- Practice proposal-based sales based on promotion lists and EBM information utilizing AI
- Implement cross-selling to housing loan users timed to life events

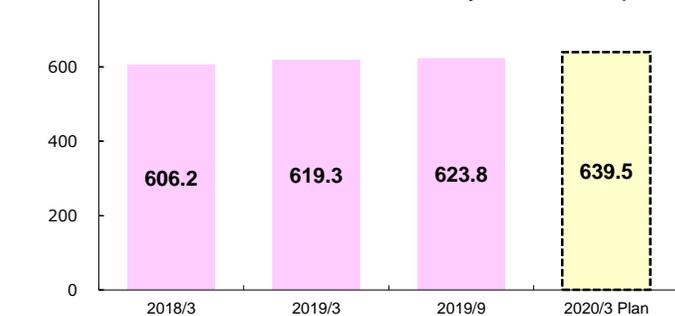
Customer-focused measures * The77 Bank



Measures for strengthening bank-brokerage partnership

1. Holding of bank-brokerage workshops
Bank-brokerage workshops instructed by 77 Securities employees are held for the purpose of improving financial product sales skills among employees of The 77 Bank
2. Holding of mutual fund seminars
Seminars are held to report to customers on the investment status of investment trust products handled by The 77 Bank and 77 Securities

Balance of assets in custody of the Group



Measures of The 77 Bank

1. Reach a wider range of customers, mainly the asset formation clientele and the mass customers, by proposing NISA and savings investment trusts and offering more allocation-type funds
2. Create sales promotion opportunities using tablets (investment trusts, insurance)
3. Timely sales using promotion lists and EBM information utilizing AI
4. Implement life consulting through dedicated counters for insurance

Bank-brokerage partnership



Client introductions
Information coordination
HR exchange

Measures of 77 Securities

1. Corral customers by utilizing the 77 network
2. Capture the needs of rich clientele by expanding the product lineup
3. Strengthen transactions utilizing online services (investment trusts)
4. Expand the customer base by measures such as holding seminars for customers at regional offices

Strengthening marketable securities trading structure

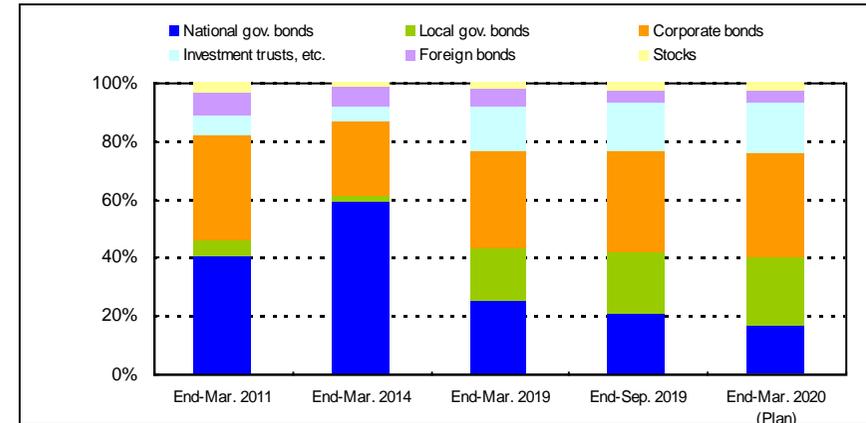
<Marketable securities trading structure>

- Improve ability to structure deals by enhancing research and analysis capabilities, and strengthen investment/risk management structure
- HR development through dispatching of trainees to external organizations in and outside of Japan
 - Continue dispatching trainees to New York
 - February 2016: Started dispatching trainees to Singapore
 - April 2016: Started dispatching trainees to a Japanese securities company
- Promote the acquisition of securities analyst qualifications
 - Number of qualified securities analysts: 7 (in the Treasury Div.)

Composition ratio by type (on an amortized cost base)

<Reinvestment in yen-bond taking market trends into consideration>

- Rebalance funds for redemption of national gov. bonds
- Maintain soundness by managing portfolio taking risk assets and an increase in interest-rate risk into consideration



	End-Mar. 2011	End-Mar. 2014	End-Mar. 2019	End-Sep. 2019	End-Mar. 2020 (Plan)
National gov. bonds	40.6%	59.1%	24.9%	20.8%	16.5%
Local gov. bonds	5.1%	2.1%	18.0%	20.8%	23.9%
Corporate bonds	36.0%	25.5%	33.2%	35.0%	35.1%
Other	14.9%	11.6%	21.6%	21.0%	22.0%
Investment trusts, etc.	6.9%	5.2%	15.5%	16.3%	17.4%
Foreign bonds	8.0%	6.4%	6.1%	4.7%	4.6%
Stocks	3.4%	1.7%	2.3%	2.4%	2.5%

(JPY bn)

Interest and dividends	22.9	26.3	27.1	16.6	27.2
Gains (losses) on transactions, etc.	0.8	(1.8)	3.0	2.1	4.5

Gains (losses) on transactions, etc. = gains (losses) on bonds + gains (losses) on stocks

Risk Management Div.
<Middle division>

Treasury Administration & International Div.
<Back division>

Treasury Div. (29 people)
<Front division>

Employees from the Risk Management Div.

Established the Treasury Planning Section to strengthen investment/management structure (June 2016)

Treasury Planning Section (8 people)

- Planning and designing investment policies

Securities Section (10 people)

- Managing investment securities

Treasury Sales Section (10 people)

- Raising and managing marketable funds

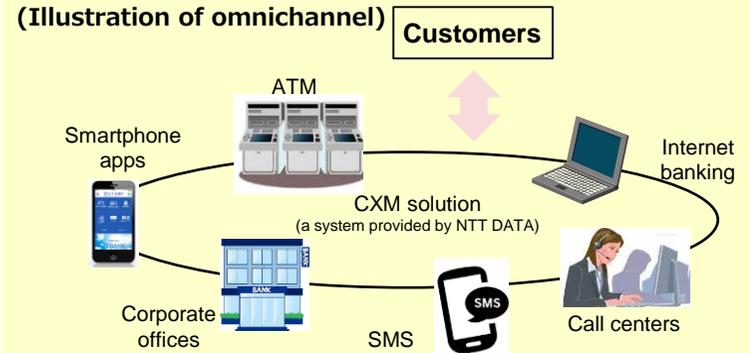
* In the parentheses are the numbers of people excluding external trainees and part-time employees

Leveraging digital technology

Products and services (Payment, account opening, household finance/finance management and fee payments)	Smartphone payment	Rakuten Edy / LINE Pay / PayPay / pring / merpay / docomo Kouza / J-Coin Pay ⇒ Provide instant top-up to electric wallets
	Debit card payment	77 JCB Debit ⇒ Provide instant transfer services * Support Google Pay
	Smartphone apps	77 BANK app for account opening ⇒ Allow users to follow procedures to open an ordinary deposit account via smartphone 77 BANK app ⇒ Provide services via smartphone such as balance and deposit/withdrawal inquiry and household accounting 77 Bank PayB ⇒ Provide fee payment service via smartphone
	AI	Inquiry response tool (chatbot) ⇒ Provide non-face-to-face inquiry services relating to use of internet banking and apps
Enhance business efficiency	RPA	RPA ⇒ Automate repetitive routine work Annual hours reduced: 6,578 (125 operations) * As of end-September 2019
	Data linkage	Monitoring Information Service ⇒ Receiving financial information on TKC Corporation member companies in digital data format
Sophisticate the Bank's businesses	AI/Big data	Big data analysis software using artificial intelligence (AI) (GS8) ⇒ Predict the timing of provision of loans and asset management services, and prepares a list Business condition change detection system (in the process of effect verification) ⇒ Analyze account deposit/withdrawal information and detect business condition changes quickly
	Omnichannel	Omnichannel ⇒ Provide products and services at an optimal timing through information sharing between channels
	Cooperation with external organizations	Joined user group of SBI Group to conduct research on new remittance/payment services utilizing block chaining Dispatch Bank employees to Japan Digital Design to do research on enhancement of the Bank's businesses and user-friendliness Participate in digital promotion project launched by MEJAR system member banks (The 77 Bank , Hokkaido Bank, Hokuriku Bank and The Bank of Yokohama) by dispatching Bank employees to the "MEJAR Digital Innovation Hub"

Commencement of operation of "omnichannel"

Omnichannel is a system that comprehensively manages information from such channels as ATMs, internet banking, smartphone apps, call centers, corporate offices and SMS with the channels linked to each other, providing customers with optimal information at the perfect timing.

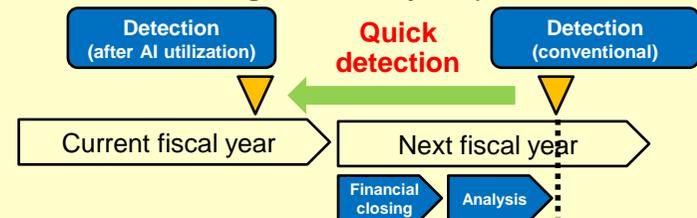


Expansion of scope of AI utilization

A verification test was conducted for a business condition change detection system that analyzes account deposit/withdrawal, forex remittances sent/received, and other company information and detects the business condition changes quickly.

Toward further expansion of scope of AI utilization, another verification test is planned for an AI model that predicts fund demand based on corporate customer information.

(Illustration of introduction of business condition change detection system)



Direction of digital strategy

Utilizing digital technology effectively, the Bank contributes to maintenance and improvement of financial infrastructure (presence) as expected of the “77” brand from local customers, while striving to free up more time for Bank employees to interact with customers by implementing drastic business reforms.

[Corporate office reform] Transform corporate offices from “place for paperwork” to “place for sales consulting”

[Non-face-to-face channel reform] Offer a full array of banking services with superior UI/UX

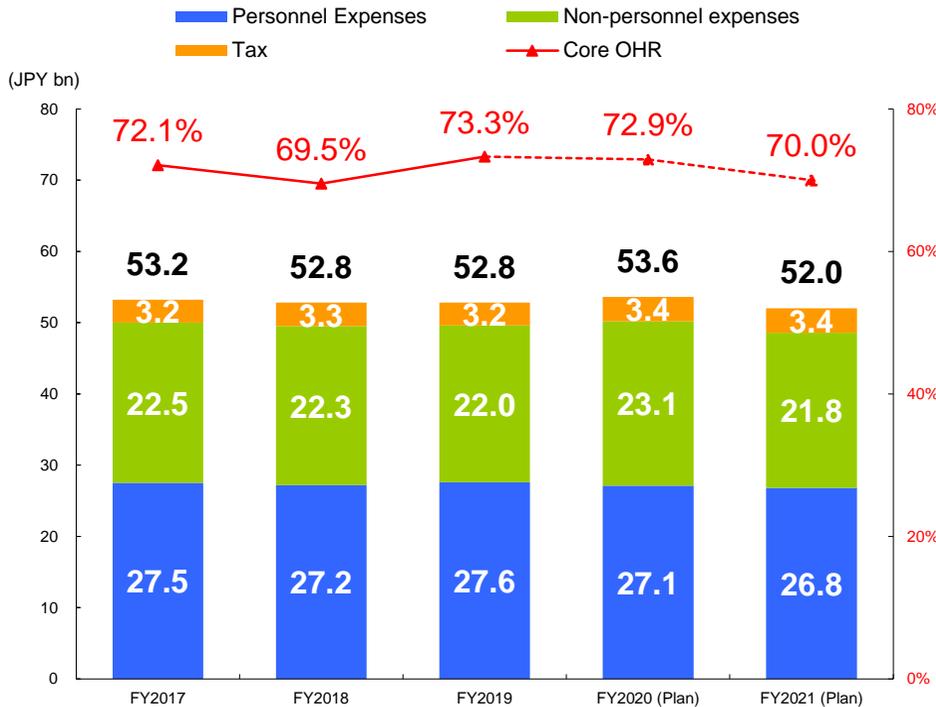
[Paperwork-free reform] Break free from paperwork through digitization, etc.

Utilizing digital technology effectively, the Bank develops an environment that allows it to use abundant resources from its local network, while developing an IT environment where each and every Bank employee can demonstrate his or her ability to the fullest.

[Data utilization reform] Promote data accumulation and effective use of data

[Digital reform for Bank employees] Equip Bank employees with more digital tools to leverage their abilities to the fullest

Expenses



	FY2018	FY2019	1H FY2020
Number of manned branches	141	142	142
Branches within branches	3	4	5
Number of ATMs installed	814	814	809
Average number of employees (excl. secondees)	2,799	2,821	2,814

* The average number of employees in FY2019 increased because some employees of a subsidiary were transferred to the Bank as a result of operational internalization at the subsidiary.

○ Initiatives to establish an efficient sales structure
(Branches)

Maintain the branch network in consideration of market situations, while consolidating offices by deploying “branches within branches.”

- Basho no Tsuji Branch converted to branch within Head Office Business Div. (Jul. 2018)
- Sendai Ekimae Branch relocated to within Nakakecho Branch (Sep. 2019)

(Next generation branch functions)

- Established a new branch which leverages IT infrastructure (e.g., 77 Smart Counters, Tablets, and Remote consultation system) (Jun. 2018)
- Adopted tablets and remote consultation system at more branches (Since Jan. 2019)

(Sales structure)

Improve sales promotion capabilities by strengthening collaboration between corporate offices within the same area.

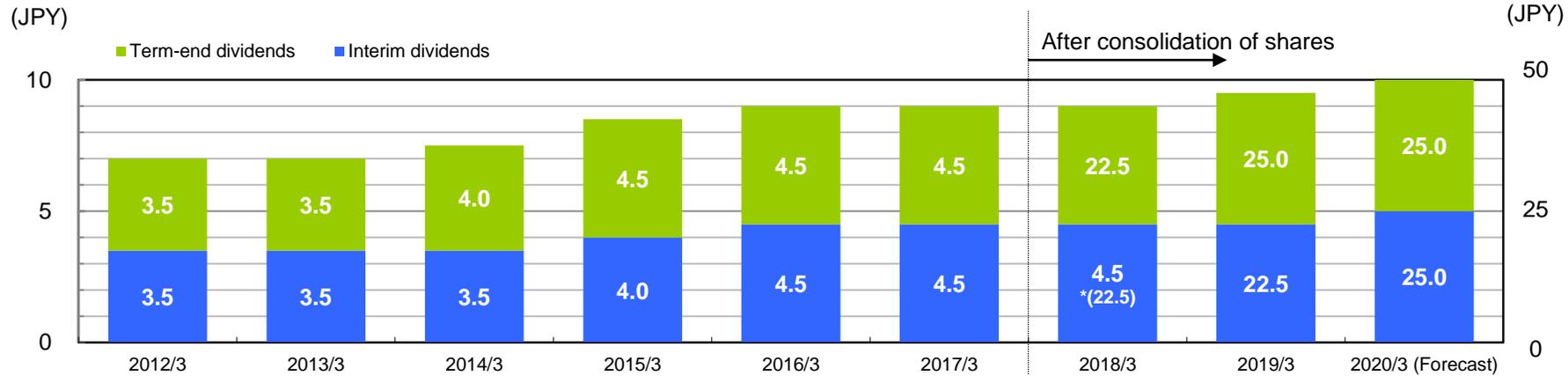
○ Enhance business efficiency

- Enhance efficiency of investment trust/insurance operations by utilizing tablets (completed)
- Enhance business efficiency by introducing next-generation terminal systems for corporate offices (e.g. barcode application to tax/public money receipt procedure) (a trial scheduled to start in February 2020)

Working hours saved as a result of business efficiency enhancement

Period	Hours saved
FY2010 - FY2018 (Results)	650,000
FY2019 - FY2021 (Plan)	220,000
FY2019 (Results)	84,978

Dividends



Total sum paid out (JPY mn)	2,616	2,617	2,805	3,180	3,368	3,353	3,364	3,550	3,713
Net income (JPY bn)	10.6	12.1	14.7	16.9	15.7	16.6	16.7	17.9	17.0
Dividend ratio (%)	24.6	21.5	19.0	18.8	21.5	20.2	19.9	19.6	21.7

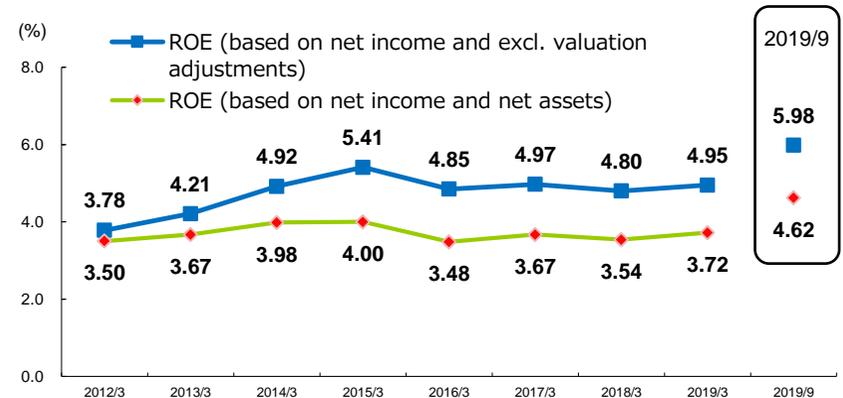
* The Bank conducted a 1-for-5 consolidation of shares on October 1, 2017. If calculated based on the number of shares after the consolidation, the interim dividend for the fiscal year ended March 31, 2018 is JPY 22.50 per share and therefore the annual dividend equals JPY 45 per share.

Capital adequacy ratio (Non-consolidated)

	End-Sep. 2018	End-Mar. 2019	End-Sep. 2019	Change from end-Mar. 2019
Capital adequacy ratio (domestic standards) (a/b)	10.29	10.20	10.22	0.02
Capital (a)	395.7	398.1	406.7	8.6
[Core capital: instruments and reserves]	(395.8)	(398.3)	(406.9)	(8.6)
[Core capital: regulatory adjustments]	(0.1)	(0.2)	(0.2)	(0.0)
Risk assets (b)	3,842.5	3,902.6	3,976.6	74.0

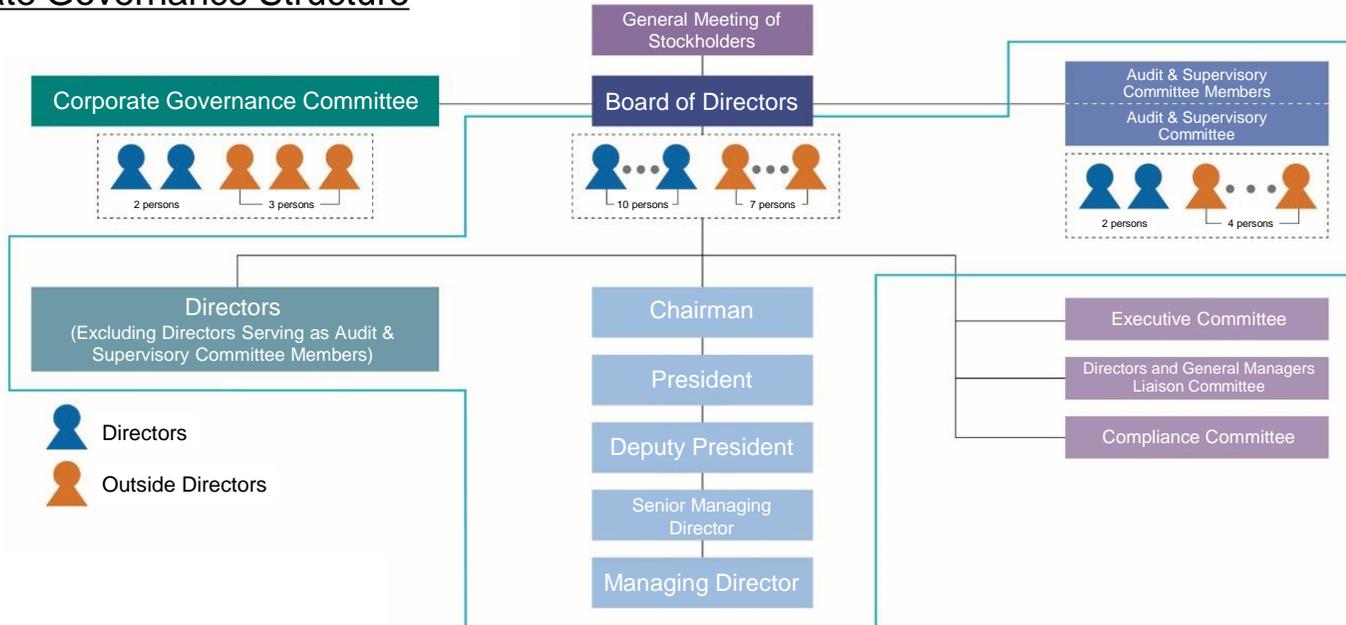
(JPY bn, %)

ROE (Non-consolidated)



G Governance

Corporate Governance Structure



Improvements in governance

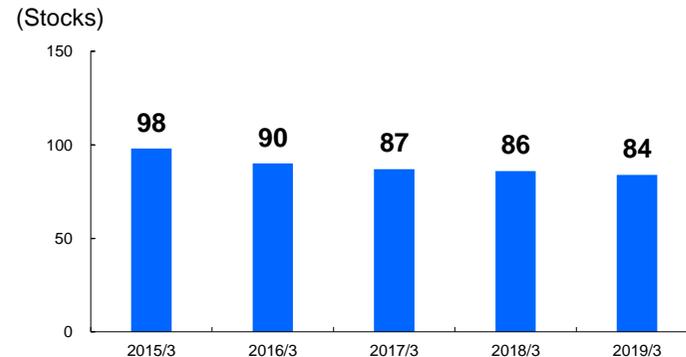
Ratio of Outside Directors

From 37.5% to 41.1%
(7 out of 17 Directors are Outside Directors)

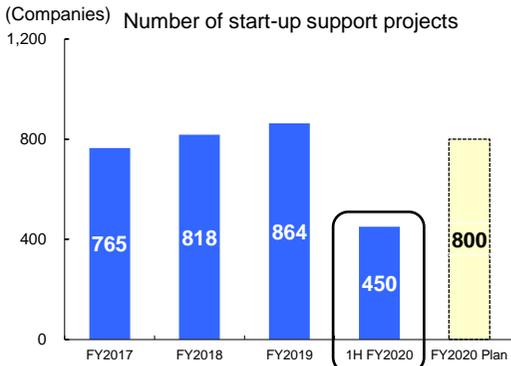
Ratio of female Directors

From 6.2% to 11.7%
(2 out of 17 Directors are women)

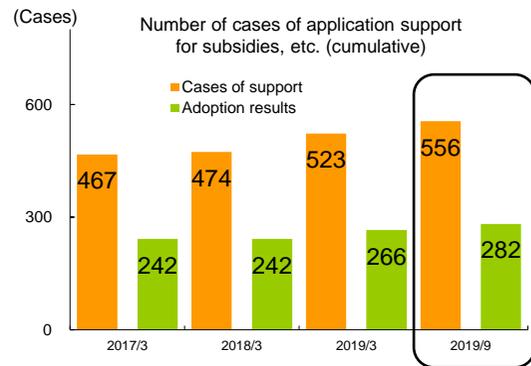
Status of cross-shareholdings (listed companies)



Support for starting a new company or business



With the objectives of new business creation and vitalization of the regional economy, the Bank actively provides funds through the use of start-up-related financing systems, such as the 77 New Business Support Fund, and in cooperation with 77 Capital.



Since certified as a Support Agency for Business Innovation in November 2012, the Bank has supported preparation of a business plan and applications for subsidies such as the Manufacturing Subsidy.

Holding of Woman Startup Seminar in Sendai

In October 2019, the Bank, the Development Bank of Japan and other institutions co-hosted the Woman Startup Seminar in Sendai for women aspiring to start a business in the future and future female corporate manager, creating momentum towards the promotion of participation and advancement of women in the workplace in the regional economy.

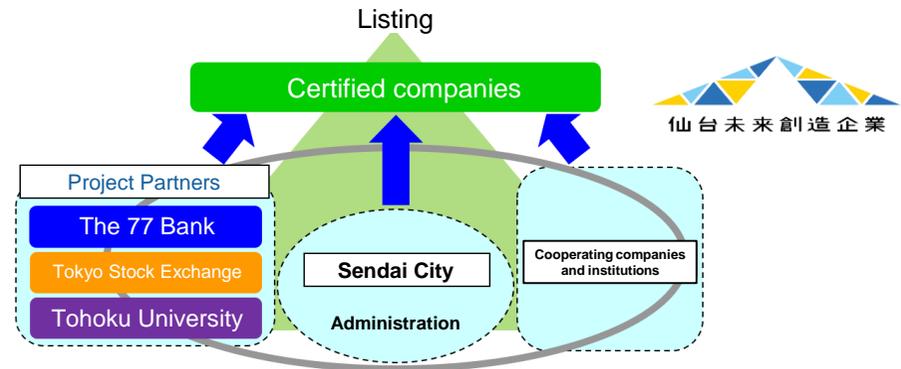


Support and develop regional core companies

Collaboration with Sendai Future Generating Company Creation Program

In cooperation with the public sector, the Bank provides support for the listing of local companies through participation as a Project Partner in the Sendai Future Generating Company Creation Program* implemented by Sendai City.

* A program that provides intensive support for stock listing, after Sendai City recruits and selects local companies that could possibly be listed within roughly five years, and certifying them as Sendai Future Generating Companies.



Support for promotion of tourism, etc.

Holding of FINE + Tohoku Instagram Photo Contest

As part of initiatives of the Financial Network of TOHOKU Tourism*, the Bank held the FINE + Tohoku Instagram Photo Contest with the objectives of revitalizing the tourism industry in the Tohoku region and communicating the appeal of the region.



* The network consists of Aomori Bank, Akita Bank, the Bank of Iwate, Yamagata Bank, Toho Bank, and the Development Bank of Japan

Promotion of urban development

Formation of Miyagi wide-area PPP platform

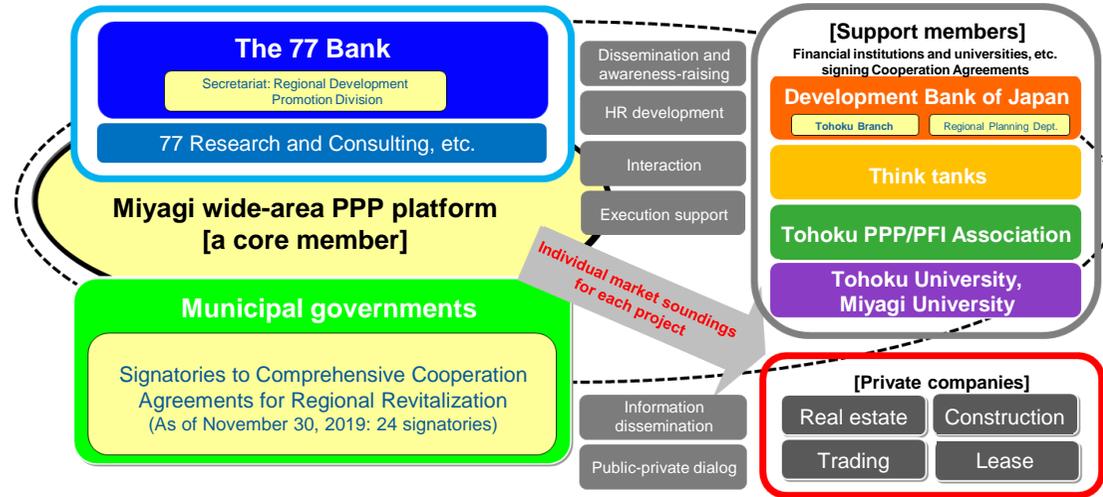
A regional platform is planned to be established in January 2020 as part of initiatives toward promotion of urban development based on the Comprehensive Cooperation Agreements for Regional Revitalization signed with municipal governments.

Holding of first 77 Regional Revitalization Business Matching Event

In August 2019, the Bank held the 77 Regional Revitalization Business Matching Event, offering an opportunity for municipal governments signing Comprehensive Cooperation Agreements and private companies to meet up with each other. Looking towards solving regional issues facing the municipal governments, the Bank facilitated collaboration between the municipal governments and private companies that offer solutions for the regional issues.

Holding of 77 Sendai Urban Development Seminar 2019

As part of efforts to provide information to clients involved in the Sendai Urban Restructuring Project, a plan announced by Sendai City in July 2019, the Bank held a seminar in cooperation with the public sector in September 2019.



Cooperation with Tomiya School, an entrepreneur development project conducted by Tomiya City

The Bank cooperated with Tomiya School, an entrepreneur development project conducted by Tomiya City for people aspiring to start a business in the city.

The Bank provides highly effective hands-on support that will lead to further growth of business seeds, by measures such as holding seminars based on expertise and receiving individual consultations.



Efforts toward earthquake reconstruction

Earthquake-related loan performance (cumulative total after the earthquake to September 30, 2019)

26,397 cases/¥731.6 billion

Corporate

	Operating	Capital expenditure	Total
Number of cases	5,991	2,547	8,538
Amount	¥270.7 billion	¥162.4 billion	¥433.1 billion

Retail

	Unsecured	Housing	Total
Number of cases	4,324	13,535	17,859
Amount	¥7.5 billion	¥291.0 billion	¥298.5 billion

Results of Loans related to Recovery and Development Subsidy Project for SME Group Facilities, etc. (Miyagi Prefecture)

Bridge financing results

831 cases/¥59.2 billion

Principal investment results

173 cases/¥12.8 billion

Results of response to the double debt problems of businesses affected by the disaster

Businesses affected by the Great East Japan Earthquake designated by the Corporation for Revitalizing Earthquake-Affected Business

188 clients

Organization for Industry Reconstruction support clients

75 clients

77 Earthquake Reconstruction Support Housing Loans (for collective relocation/leased land type) disbursements

936 cases/¥20.9 billion

Results of response to the double debt problems of retail customers affected by the disaster

Personal voluntary liquidation guideline support results

Consultations received: 507

Applications received: 257

Repayment plan proposals received: 216

Repayment plan proposals agreed to: 216 (Zero refused plans)

Recent example of earthquake reconstruction



Damage inflicted by Typhoon No. 19, etc.

**Damage of Miyagi Prefecture
(As of November 22, 2019)**

Number of households affected: **1,004,952**
(As of end-September 2019)

	Locations	Loss (JPY k)
Inundation above floor level	1,962	-
Inundation below floor level	12,613	-
Total	14,575	-
Houses completely destroyed	285	-
Houses partially destroyed	2,617	-
Houses partially damaged	2,142	-
Total	5,044	-

■ **Damage to commerce, industry and tourism**

Damage to industry	223	5,341,192
Damage to commerce	461	5,713,829
Damage to tourism	65	1,306,675
Total	749	12,361,696

■ **Damage to agriculture, forestry, fishery, etc.**

Damage to agriculture	-	49,538,550
Damage to fishery	-	627,594
Damage to forestry	-	13,902,173
Total	-	64,068,317

Source: Damage from Typhoon No. 19 in 2019 and disasters caused by low atmospheric pressure on October 25 (Miyagi Prefecture website)

Fund demand related to restoration/reconstruction

<Corporate>

Working capital

Capital investment funds

<Retail>

Housing loans, etc.

[Reference]

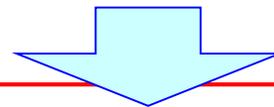
Damage of the Bank's clients with credit transactions (preliminary figures as of November 6, 2019)

- Direct damage
598 customers
- Indirect damage
133 customers
- Direct and indirect damage
63 customers

- Total 794 customers**

Initiatives of the Bank

- **Provide funds smoothly**
 - 77 Disaster Recovery Loan (emergency disaster loan), etc.
 - Other related loans
- **Perform consulting function**
 - Receive consultations by introducing “loan consultation counters” and a dedicated toll-free hotline
 - Receive consultations with regard to support for corporate rehabilitation and business reform
- **Other types of support**
 - Launch Marumori Town support team
 - Proactive volunteer activities
 - Support in cooperation with municipal governments, etc.
 - Marketing channel development support through business meeting, etc.
 - Provide relief money to Marumori Town in Miyagi Prefecture and other municipalities



Meet fund demands and various needs according to the progress of restoration/reconstruction

E Environment

○ Implementation of ESG Investments

Actively implemented ESG investments, such as green bonds and social bonds, in order to support enterprise and retail customers working actively to contribute to society, including environmental conservation.

(Results during medium-term plan)

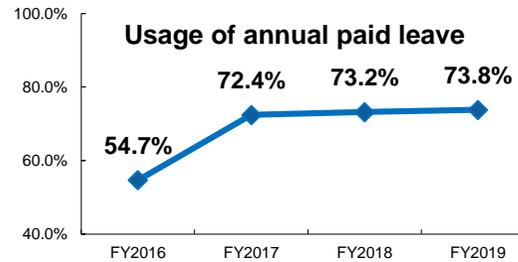
8 green bonds, 2 social bonds,
2 sustainability bonds

○ Offering of ESG-related investment trusts

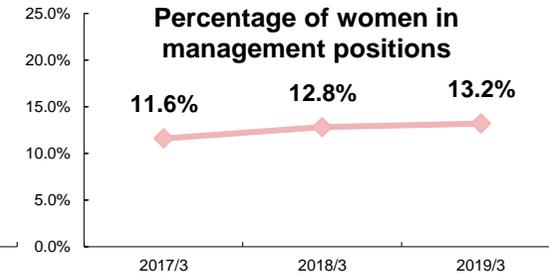
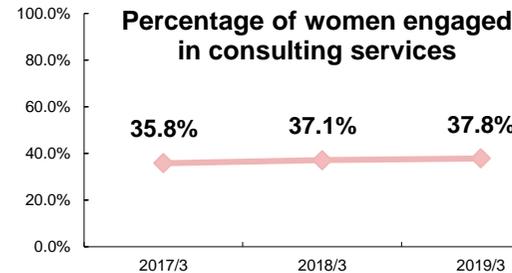
- Investment in domestic companies working to resolve ESG issues
- A portion of the trust fees is donated to the Miyagi Prefecture Greening Promotion Council

S Social * Initiatives for working style reform

(1) Achieving work-life balance



(2) Establish an environment where diverse human resources can demonstrate their full potential



(3) Developing promising human capital

Holding of holiday and weekday evening seminars

Total of 3,072 participants in FY2019 (Held 47 times)



(4) Promote health and productivity management

“Health and productivity management declaration”

The bank strengthened initiatives on the health and productivity management including a total prohibition of smoking on all Bank property.



External evaluations on the Bank's initiatives

“Platinum Kurumin”

“Eruboshi (Grade 3)”

2018~2019 宮城県認証企業
ゴールド認証企業
“Gold Certified Company”

E Environment

Interaction with the region

- Implemented **“One branch, one social contribution campaign”**
- Participated in Sendai Aoba Festival
- Participated in Dontosai Festival
- “Kids refuge houses” activity



Sendai Aoba Festival

Responding to environmental issues

- Tree-planting activities by officers and new employees
- Continued introducing fuel cell vehicles
- Established environment-friendly branches



Tree-planting activity for coastal forest regeneration

Supporting financial education

- Continue providing educational courses at Tohoku Gakuin University
- Provide children with working experience opportunities through a Student City experiential educational program for elementary school students
- Renovated the Currency and Banking Museum
- Set up a financial education website for children



Renovated Currency and Banking Museum

S Social

Supporting cultural activities

- Held the 77 Fureai Concert
- Held the 77 Starlight Symphony concert
- Sponsored cultural activities



77 Starlight Symphony

Promoting sports

- **Regional promotion through corporate sports clubs**
- Volunteer activities at the Sendai International Half Marathon
- Support for the activities of professional sports teams as an official sponsor



Volunteer activities at the Sendai International Half Marathon

Contributions to social welfare

- Conducted a corporate blood donation campaign
- Made donations through the 77 Caring Fund Raising Committee
- Small Kindness Movement



Small Kindness Movement cleanup campaign

One branch, one social contribution campaign

Participation in regional events



Work experience



Financial education



Cleanups



Commute watching activities



Regional promotion through corporate sports clubs

Baseball team

Established in 1981



- Participated in the Intercity Baseball Tournament 13 times
90th (2019): Participated for two straight years
75th (2004): Won third place
- Participated in the Japan Amateur Baseball Championship 10 times
33rd (2006): Quarter finals
38th (2012): Quarter finals
45th (2019): First participation in five years

Track and field team

Established in 1987



- Asian Games
2018 100 m hurdle: Fifth place
- Asian Athletics Championships
2019 100 m hurdle: Third place
- Japan National Championships
2019 100 m hurdle: Second place

Badminton team

Established in 1992



- JAPAN Para-Badminton International
2018: First place
- Canada Para-Badminton International
2019: First place
- Ireland Para-Badminton International
2019: First place

This is a Japanese-English translation of the presentation material for your convenience. In the case that there is any discrepancy between the Japanese and English versions, the Japanese version is assumed to be correct. 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.

七十七銀行