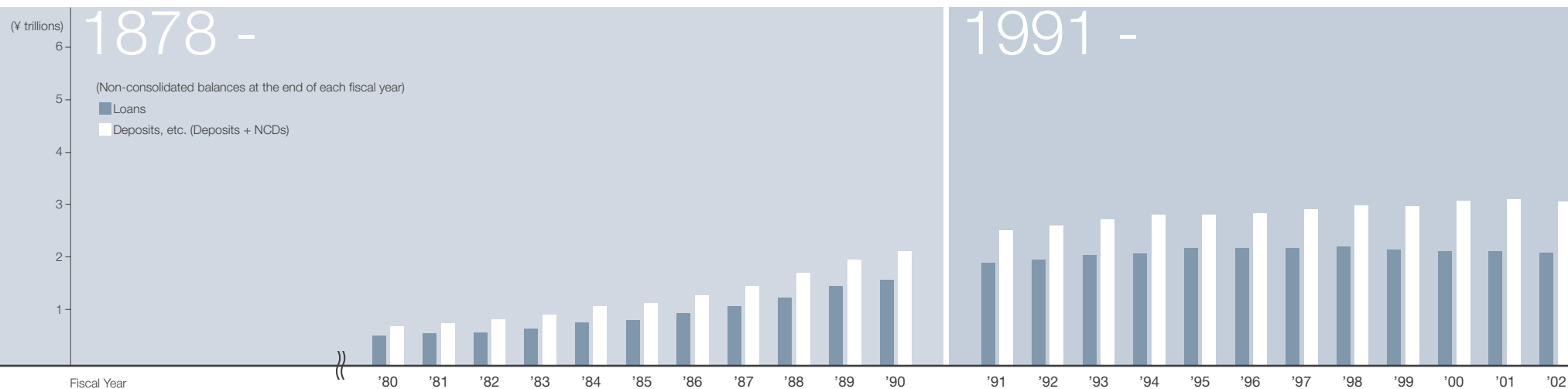


Our History and Future

Continue to work together with the community and our customers

Whether in our core operations or social contribution activities, we continue to take measures to resolve issues for local communities and customers.

San-in Godo Bank aims to respond to changes in the surrounding environment and customer needs, as well as meet expectations as a leading regional bank. To do so, we have historically sought to strengthen our management foundation, maintain financial soundness through enhancing profitability, and continue to provide cutting-edge financial services and expertise. Our fundamental desire to help the community and our customers will remain unchanged at all times as we stay committed to being deeply rooted in the community and endeavor in the sustainability of the region. We will work to pass on our strengths cultivated to date, further improve our problem-solving skills, and grow closer to our management philosophy. In doing so, we aim to achieve a sustainable community where both the community and the Bank can grow together going forward.

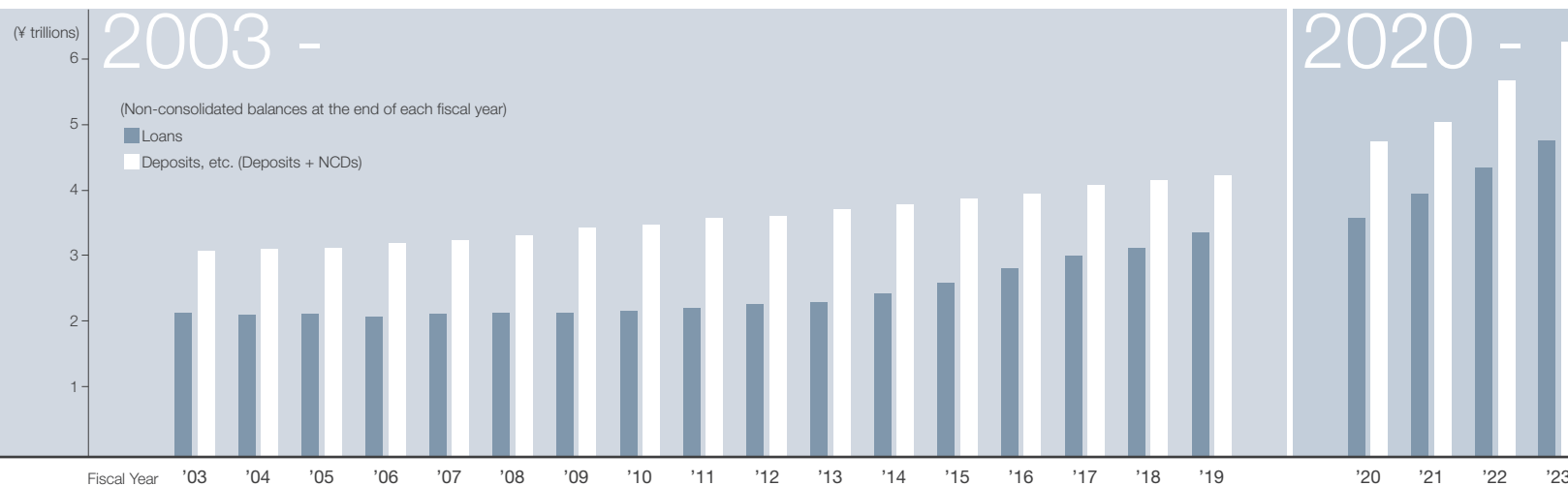


Management Direction		History of bank mergers and acquisitions in San-in (Shimane and Tottori)		Became a wide-ranging bank in the San-in, Sanyo, and Hyogo/Osaka regions	
		● The Shimane-based Matsue Bank and the Tottori-based Yonago Bank merged to form San-in Godo Bank		● Merged with Fuso Bank, forming the foundation of our current business model with a wide-ranging network of branches	
Topics	1878			1991	Merged with Fuso Bank
	1941			1997	Updated corporate name (Japanese only), finished constructing a new head office, introduced a new corporate identity, and launched the new <i>Gogin</i>
	1987				
Social and Economic Backdrop	1941			1991	Collapse of the Japanese bubble economy
	1973			1996	Japanese government announced a financial system reform called the Japanese Financial Big Bang
	1985				

Value Provided

Solving regional issues through relationship banking and regional contribution activities

Providing city-level financial services as a leading regional bank



**Our Contribution
to Achieving
the 2030 SDGs**

Management Direction

Transitioned to a business model based on relationship banking

- Develop unique measures and initiatives ahead of competitors
- Reallocate management resources to strategic divisions through fundamental structural reforms; expanded career opportunities for women

Topics

- 2003 Formulated the Relationship Banking Reinforcement Plan
- 2006 Launched forest conservation activities; launched Gogin Duo Card transactions, which became widely used as a regional card
- 2007 Began paid business matching and the full-scale development of fee-based business; opened Gogin Challenged, employment offices for individuals with disabilities
- 2012 Established new branches in Hyogo and Osaka; opened the private school Shofukan

Social and Economic Backdrop

- 2005 Lifting of the ban on deposit insurance
- 2008 Collapse of the Lehman Brothers
- 2016 Bank of Japan introduced first negative interest rate

Transform our business model to focus on consulting and digital technologies

- Improve our problem-solving capabilities and greatly accelerate digitalization
- Partner with Nomura Securities Co., Ltd. to establish a new model of securities business in regional areas

- 2020 Launched financial instruments brokerage services, entrusted by Nomura Securities Co., Ltd.
- 2022 Selected for the Prime Market in the Tokyo Stock Exchange

- 2020 Global spread of COVID-19
- 2022 Deterioration of situation in Ukraine
- 2024 Bank of Japan lifted negative interest rates

