

Greetings

We sincerely appreciate your continued support for San-in Godo Bank ("GOGIN").

■ Enhancing "Sales field Capabilities"

As of April 1st, I have assumed the position of President of GOGIN. My aspiration upon taking office is to realize our management philosophy of being "A creative bank that fulfills the dreams of the region and customers we serve" and to fully dedicate myself to serving our regional customers. Throughout my career as a banker, I have spent most of my time working in the sales field. I believe this experience will be advantageous in practicing what we call "sales field capabilities," which include problem-solving skills and execution abilities, strengths of the bank. We will further refine our "sales field capabilities" and strive to be a bank that truly serves the needs of the community.

■ Practice of Human Capital Management

For the region, our customers, and the bank to grow sustainably together through solving regional and customer challenges, it is essential for our board members and employees to further develop and acquire the ability to provide higher value-added services to our customers. Therefore, we view human resource development and investment in personnel as critical initiatives. Moving forward, we will revise our personnel system to create an organization where diverse talents can fully demonstrate their abilities, and we will strive to attract and retain outstanding talent by raising starting salaries and strengthening mid-career recruitment.

We will continue to focus on developing specialized personnel who can offer solutions to regional and customer challenges, and on creating a well-being workplace environment where diverse talents can thrive.

We sincerely ask for your continued support and patronage.

April 2025

President and Representative Director

*Hiroshi Yoshikawa*

