

Aggressive IT investment for new growth and stable system operations

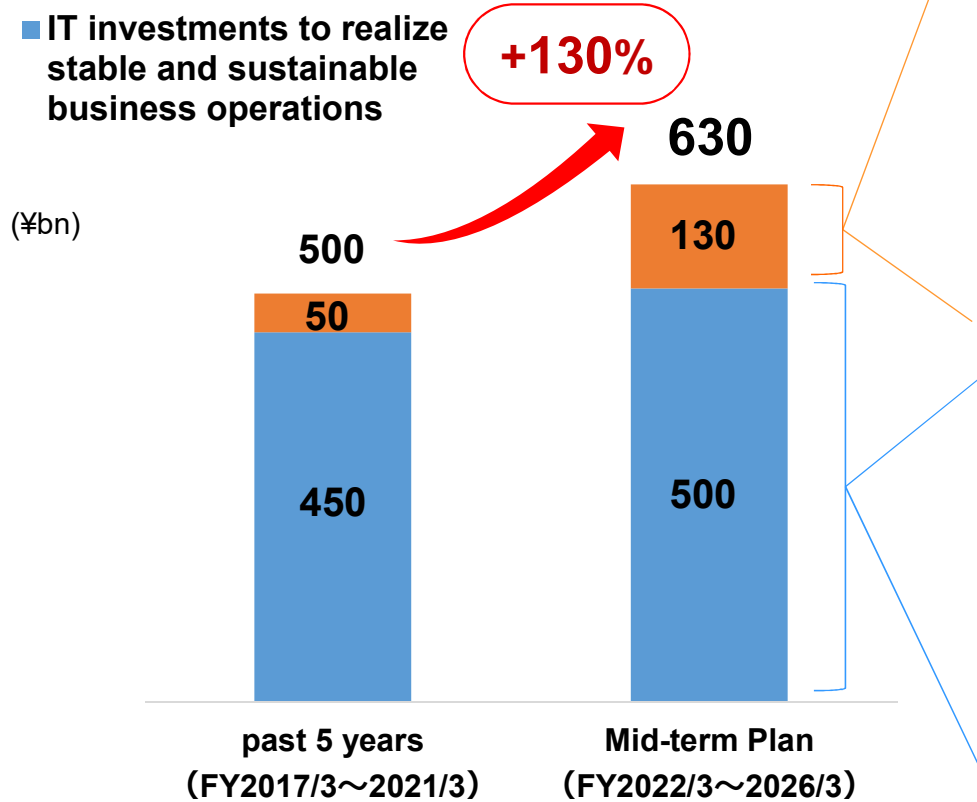
—Supplementary Materials of Investors Meeting FY2022/3 1H (2)—

Trends in IT investment (cash flow basis)

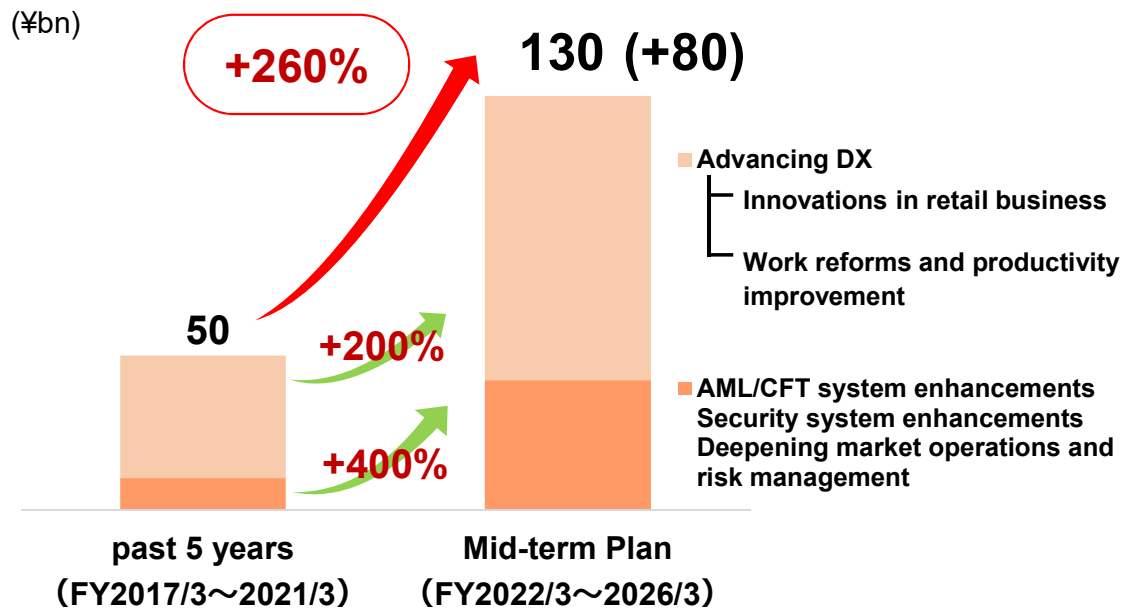
IT investment plan

While maintaining a high-quality system base that can support trust in our Bank, we will assertively advance strategic investments in IT

- Strategic IT investments to realize new growth
- IT investments to realize stable and sustainable business operations



Strategic IT investments to realize new growth



IT investments to realize stable and sustainable business operations

