

The Region's Best Partner for Creating a Prosperous, Dynamic and Bright Future

Founded in 1878, The Iyo Bank, Ltd. is a regional financial services institution boasting a solid operating base centered on the four prefectures of Shikoku and the seven prefectures surrounding the Seto Inland Sea. With branches in Tokyo and Nagoya as well, we are Japan's No.1 regional bank in terms of broad regional coverage. In recent years, we have also enhanced our network of overseas bases primarily in the ASEAN region to support the international business expansion of our clients. We at Iyo Bank are working to be the region's best partner for creating a prosperous, dynamic and bright future by offering friendly and trustworthy financial services to customers.

Corporate Credo

1 *Creating a bright and prosperous future for the region*

2 *Offering the best service and being worthy of people's trust*

3 *Rendering our best service with gratitude in our hearts*

Contents

Our Operating Area.....	2
Message from the President.....	4
Our Vision and Plan.....	8
Efforts for SDGs.....	9
Corporate Governance / Compliance / Risk Management.....	11
Financial Section.....	14
Corporate Data / Directory.....	57

Forward-Looking Statements:

Statements contained in this report concerning plans, predictions, and strategies to improve future performance ("Forward-Looking Statements") are based information currently available to the Bank's management, and inevitably involve a certain element of risk and uncertainty.



Cover Photos (from the top):
Shikoku Karst in summer
Recommended citrus in Ehime
Matsuyama Castle with spring flowers



THE IYO BANK, LTD.

Head Office

1, Minami-Horibata-cho, Matsuyama 790-8514
 URL: <https://www.iyobank.co.jp/>



Year of Foundation

1878

Number of Employees

(The Iyo Bank, Ltd. and its Consolidated Subsidiaries)
 3,071

Number of Branches

(As of March 31, 2021)
 150 (Domestic 149, Foreign 1)

Global Network

Our global network comprehensively supports our clients' overseas business endeavors.

We support our customers' efforts to globalize their businesses through trade operations, the establishment of local corporations and fund procurement by leveraging our network of three overseas sites consisting of the Singapore branch and two representative offices in Shanghai and Hong Kong.

Our overseas network also involves business alliances and cooperations with banks, etc., in China, India, Indonesia, Mexico, Singapore, Philippines, Taiwan, Thailand, U.S.A. and Vietnam (as of March 31, 2021).

Bangkok, Thailand	Business alliance with Kasikorn Bank
Dalian, China	Business alliance with Bank of Dalian
Hanoi, Vietnam	Business cooperation with BIDV
Jakarta, Indonesia	Business alliance with BNI
Mexico	Business cooperation with Jalisco, Aguascalientes, Guanajuato, Nuevo León and Banamex (Mexico City)
Makati City, Philippines	Business alliance with Metropolitan Bank
Mumbai, India	Business cooperation with State Bank of India
Shanghai, China	Business alliance with Bank of Communications
Singapore	Business alliance with UOB
Taipei, Taiwan	Business alliance with CTBC Financial Holding
Honolulu, Hawaii, U.S.A.	Business alliance with Central Pacific Bank

● **Shanghai, China**
 Representative Office

● **Hong Kong**
 Representative Office

● **Singapore**
 Branch

Our Overseas Business Support

- Provision of various types of information about entering overseas markets
- Advice about entering overseas markets
- Advice about trade operations and fund settlements
- Support for funds procurement in the local area overseas
- Implementation of overseas business matching
- Holding of seminars about entering overseas markets