

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.



April 24, 2026

Company name	The Miyazaki Bank, Ltd.
Name of representative	Koji Sugita, President
(Securities code:	8393, TSE Prime Market, Fukuoka Stock Exchange)
Contact	Hideki Yokoyama, Executive Officer, General Manager, Corporate Planning Division
(Phone	+81-985-32-8212)

Notice Concerning the Formulation of the New Medium-Term Management Plan

The Miyazaki Bank, Ltd. (the “Bank”) (President: Koji Sugita) hereby announces that it has formulated the Medium-Term Management Plan covering a three-year period from April 2026 to March 2029. The outline of the plan is provided below for your reference.

1. Name

First Call Bank 2.0 "SHINKA" (Growth, Depth, and New Worth)

2. Plan period

April 2026 to March 2029 (3 years)

3. Outline of the plan

(1) Long-term vision (the desired future state)

A community Co-Creation Company achieving sustainable growth together with the region

* Community Co-Creation Company : A company that addresses diverse needs and contributes to solving regional challenges by working closely with the community.

The bank is committed to maximizing both economic and social value by collaborating with local communities and contributing to solving regional challenges. In anticipation of its 100th anniversary in 2032, the Bank will continue to work closely with society to achieve sustainable growth together.

(2) Name and basic policy of the New Medium-Term Management Plan

Name : First Call Bank 2.0 "SHINKA"

Basic policy : "SHINKA" of a ‘ Digital Bank with Real Branches ‘

This plan is positioned as the “Growth Acceleration Stage“ toward achieving our long-term vision, following the previous medium-term management plan. Under the basic policy of “ "SHINKA" of a ‘digital bank with real (physical) branches,’ ” the Banks aims to pursue "SHINKA" in various areas of its strategic businesses and foundations. Through these efforts, it will continue striving to become the “First Call Bank” trusted by our customers.

(3) Business strategy

Basic Strategy 1 :

A Business Strategy to Achieve Productivity Improvement Together with the Local Community

(i) "Depth" in Relationship Banking

The Bank will build a business structure that maximizes financial intermediation and consulting functions based on a market-in approach. By doing so, the Bank aims to deepen its relationships with customers, support their growth, and contribute to the realization of their best interests.

(ii) "Growth" in Digital Banking

The Bank will enhance the convenience of non-face-to-face transactions to strengthen "sticky transactions" and drive growth in profitability, with a primary focus on the mass retail segment.

(iii) "New Worth" in Regional Banking

The Bank will strive to create new worth by providing innovative solutions that go beyond traditional banking functions. By addressing diverse regional challenges, the Bank aims to contribute to sustainable growth in partnership with local communities.

Basic Strategy 2 : Foundational Strategy to Achieve Sustainable Growth

(i) "Growth" in Business Processes

The Bank will drive efficiency through the utilization of AI and digital transformation (DX), achieving improved productivity and creating additional operational hours

(ii) "New Worth" in Human Capital

The Bank will expand the potential of its employees through innovative initiatives, fostering a highly productive human capital management approach.

(iii) "Depth" in Head Office Functions

The Bank will enhance the sophistication of its head office functions to support business growth, thereby strengthening the foundation for sound management.

4. Target management indicators

(1) Economic value indicators

Consolidated	Profitability	Final Year : Net Income	16.5 billion yen
		Final Year : ROE (Net Income ÷ Equity)	7% or more
	Soundness	Final Year : Capital Adequacy Ratio (Based on Basel III framework)	Approximately 10%

(2) Social value indicator

Final Year : Growth rate of added value for clients using our bank as their main bank	110%
---	------

* 10% increase compared to FY2025

5. Others

For further details, please refer to the explanatory document (in Japanese) provided as a separate sheet.

For inquiries regarding this matter, please contact : The Miyazaki Bank, Ltd. Corporate Planning Division Yoshinaga, Hisakuro TEL : 0985-32-8213
--