

### Corporate Strategy

## For the Development of Regional Business

As a reliable partner rooted in the region, we offer consulting services according to the management issues of our customers. We provide consultations tailored to the life stage of each customer, including business incorporation and new business support, financing based on business feasibility assessments, M&A and business succession support, and more.

### Promotion of Business Feasibility Assessment Activities

The Bank has positioned business feasibility assessment activities as a central pillar of its corporate business strategy.

Through business feasibility assessment activities, we contribute to the continued operation and growth of customers' businesses. And we aim to increase the number of customers who want to be engaged in transactions with us over a long period of time as their main bank.

Through proactive partnership among branches, headquarters, group companies, and external institutions, we will respond to diverse needs of our customers, and strive to improve our representatives' capabilities to provide consulting and propose solutions.

#### Consultations through Client-supporting project

In order to instill and ingrain business feasibility assessment activities, since the second half of FY2017, the Bank has implemented the "One Person One Company

Customer Support Campaign," whereby one sales representative is assigned to one company for support activities every half year.

Since FY2020, under the "Client-supporting project" targeting all customers, we are working to provide proposals that meet customer needs in specific fields such as business succession and M&A, and business matching.

#### "One Person One Company Customer Support Campaign" and "Client-supporting project" target numbers

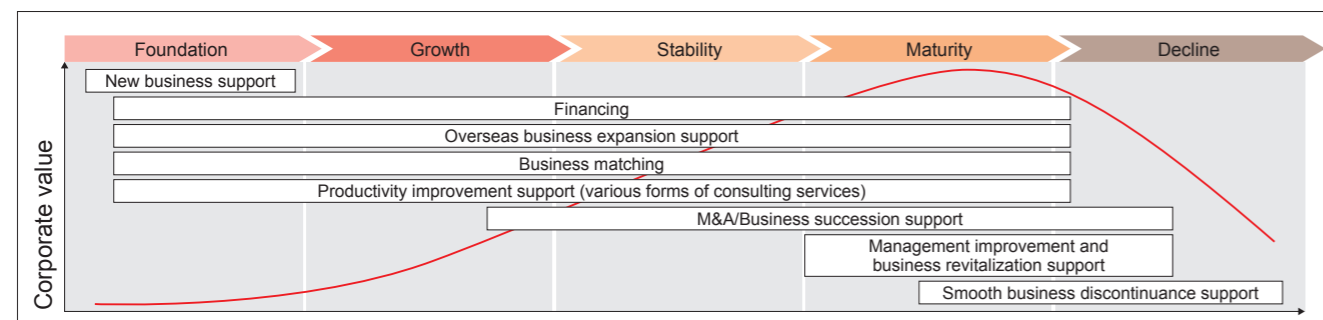
	2017	2018	2019	2020 (FY)
One Person One Company Customer Support Campaign	622	2,448	3,872	—
Client-supporting project	—	—	—	All customers

### Strengthening Consulting Capabilities

#### Management support matched with life cycles

Companies generally move along a life cycle from the inception phase to the decline phase. The Bank identifies customers' management challenges that will change according to each life cycle, and engages in providing solution services that propose concrete action plans to support customers.

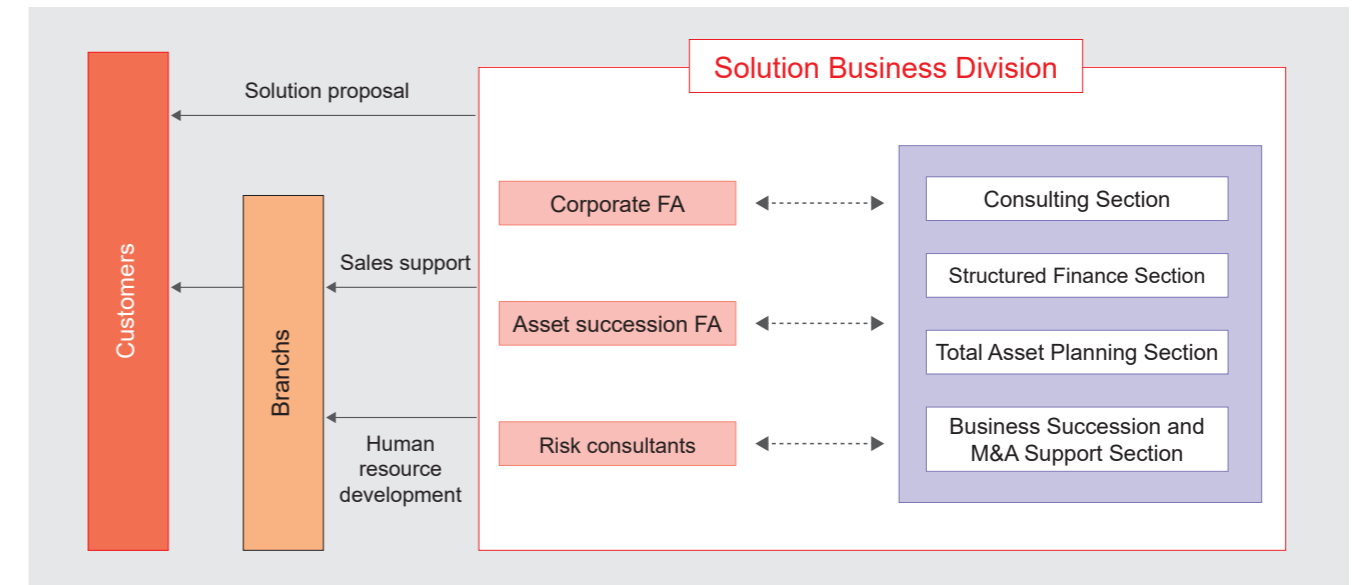
#### Business life cycle



### Solution business support system

By strengthening relationship with customers on a daily basis, the Bank is making efforts to understand their management issues, which are becoming more diverse and serious. The Solution Business Division was established in April 2019. By consolidating sales departments in the Bank's headquarters and deepening mutual collaboration, the division provides integrated solutions addressing both corporate and individual needs.

In addition, we are always making efforts to expand solutions menu to resolve management issues and also strengthening our support system so that we can offer proposals according to the trends of the times.



### Strengthening of corporate solutions fees

#### Structured finance

Rather than conventional financing, we are pushing tailor-made financing that meets the demands of our customers. Specifically, we are taking initiatives for PFI projects, project financing for power businesses, financing for acquisitions (LBO loans, etc.), syndicate loans, securitized loans, loan covenants, and more.

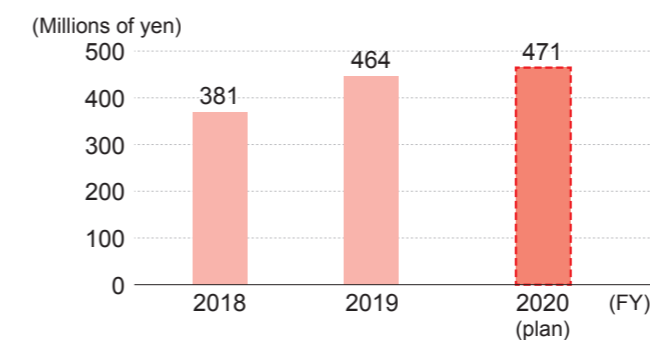
#### M&A

The Bank considers that its M&A support business is conducive to maintaining the regional industry base and revitalizing the communities. Eight specialized staff members are actively offering consultation services. In FY2019, we supported 9 cases of M&A, involving 14 companies.

#### Private placement bonds

In addition to responding to financing needs to ensure long-term stable finance and stabilize cashflow, we are working to expand private placement bonds, which will help improve external creditworthiness since they are limited to good-standing companies that fulfill eligibility criteria. We also offer "105 SDGs Private placement bonds (corporate support-type)," which give a preferred coupon rate to companies engaged in SDGs initiatives, and "105 SDGs Private placement bonds (donation-type)," which donate books, equipment and other materials to the customer's designated educational institution, welfare institution, municipal government, or public-service corporation.

#### Structured finance-related fees



#### Private placement bonds commission fees

