

Retail Strategy

# One-on-One Customer Support

To meet the diverse needs of customers in each life event, we are working to improve our product and service lineup, and provide solutions that align with each customer's life plan.

## Support for Asset Management and Formation

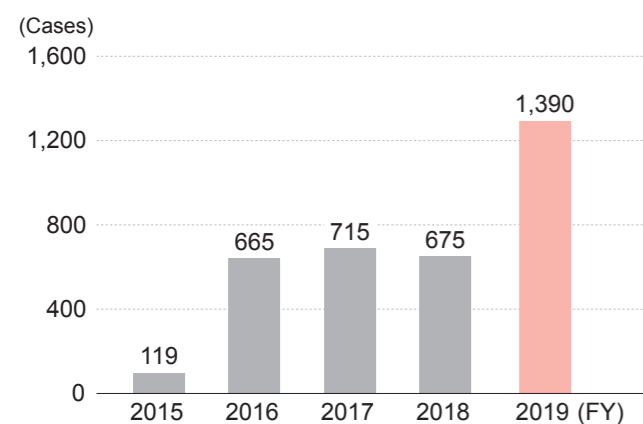
### Support for asset management and preservation

Based on the "Customer-based Business Operation Declaration and Action Policy," the Bank offers proposals tailored to customers' needs and life plans.

We implement proposals via in-person sales services for customers who have asset management and preservation needs. In order to improve the quality of our proposals, we are taking initiatives such as internal training and qualification program.

Furthermore, to respond to the diverse needs of our customers, in addition to investment trusts and insurance, since April 2019 we began offering stocks and bonds managed by Hyakugo Securities through intermediary accounts. The number of intermediary accounts opened has more than doubled year on year, and we are receiving positive feedback from customers.

#### Accounts opened through Hyakugo Securities



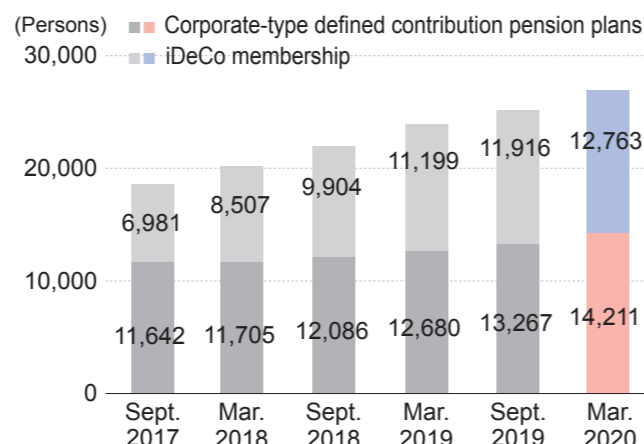
### Support for asset formation

For customers with asset formation needs, we are holding seminars at customers' offices, and reviewing insurance through our "Insurance Consultation Counter."

We proactively offer products to meet long-term asset formation needs. With respect to corporate-type defined contribution pension plans, in particular, we provide support for smooth introduction of the plan and long-term asset formation by offering guidance for designing the system tailored to corporate needs and providing support in preparation of the introduction as well as information provision such as follow-up support for employees after the introduction.

In addition, for iDeCo (individual-type defined contribution pension plan), we provide support for long-term asset management through our freely available "Mirai Navi" investment support app, and with sales staff providing follow-up support for customers after enrollment in the plan. Owing to the recognition of such initiatives by the Bank, the numbers of membership with both the corporate-type defined contribution pension plan and iDeCo (individual-type defined contribution pension plan) are top-ranked among regional banks in the nation.

#### Corporate-type defined contribution pension plans / iDeCo membership



## Support by Individual Loans

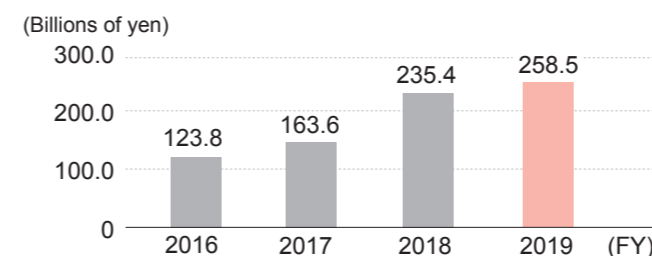
### Housing loans

The amount of housing loans implemented has been growing mainly in Aichi Prefecture.

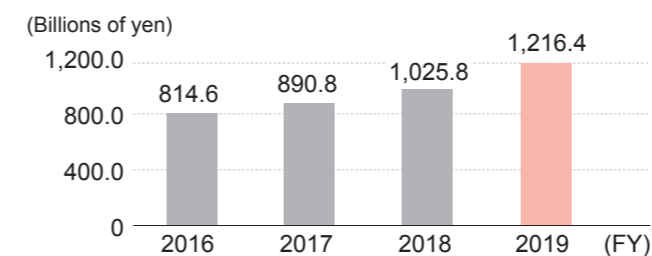
Even though the amount of administrative work has increased as a result, the impact has been absorbed by various measures to improve efficiency, so there has been no increase in the number of staff numbers at each branch. In the last three years, we have been able to increase efficiency by a total of 40,000 working hours. Along with the measures to improve efficiency, we are also taking initiatives to improve services.

Since fall 2019, we started experimenting with non-face-to-face contracts (mailing). We prepared a YouTube video explaining important items and how to complete the contract, and customers can view easy-to-understand explanations that can be viewed repeatedly until the content is fully understood. Going forward, we will increase the variation of videos, and plan to launch an online contract signing system as well.

#### Housing loan amount made by FY



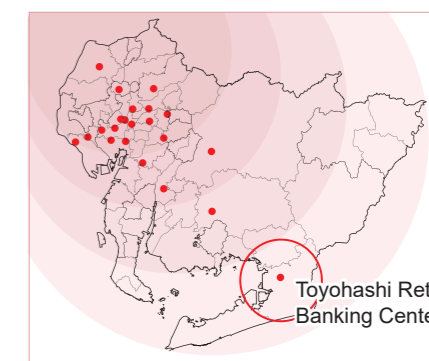
#### Average balance of housing loans



### Opening of Toyohashi Retail Banking Center

In June 2020, we opened a retail banking center in Toyohashi City, as a new base in Aichi Prefecture. The center specializes in consultations on housing loans and other services.

Linking with our existing branch network, we are now ready to offer housing loan consultations and accept applications across an expansive area spanning the Mikawa and Owari regions in Aichi Prefecture.

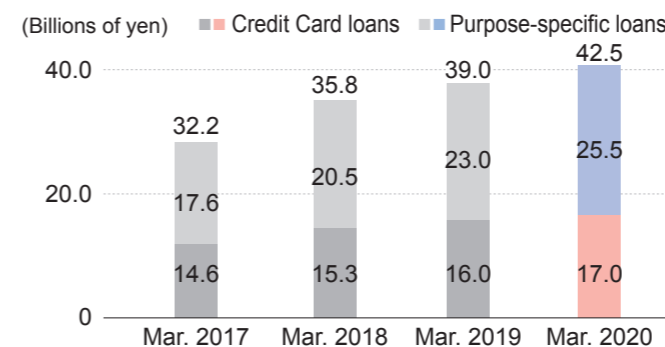


### Unsecured loans

Starting June 2019, we launched an online contract signing system for car loans and other loans for specific purposes. This has allowed our customers to sign a contract for all kinds of unsecured loans available including credit card loans and untied loans, without visiting a branch.

To acquire more customers for housing loans, which are remaining strong, we started a one-stop screening service for housing and unsecured loans. Along with housing loans, we offer comprehensive financial plans that include insurance reviews, refinancing of current car loans, and more. We have received positive feedback for the simplicity of refinancing procedures to more favorable bank loans.

#### Balance of unsecured loans



#### Ratio of housing loan users to all unsecured loan users

