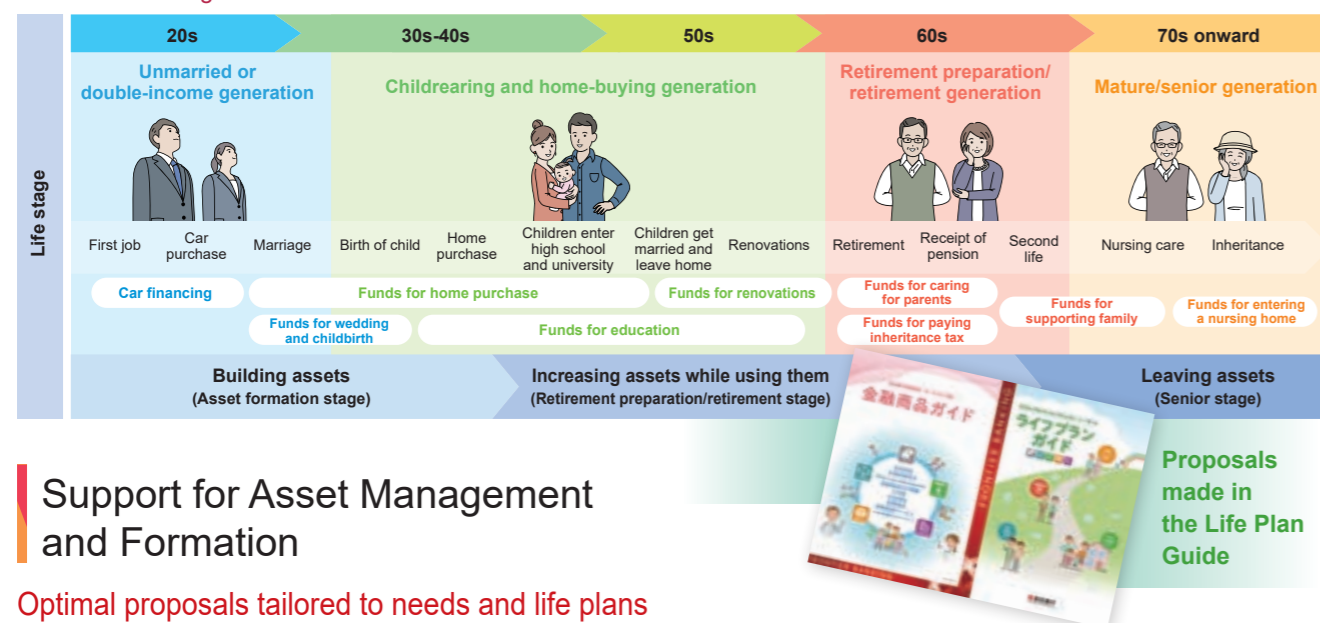


Retail Strategy

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.

Services matching customers' life events



Support for Asset Management and Formation

Optimal proposals tailored to needs and life plans

Based on the "Customer-based Business Operation Declaration and Action Policy," the Bank offers proposals tailored to customers' needs and life plans with consideration for measures to address COVID-19.

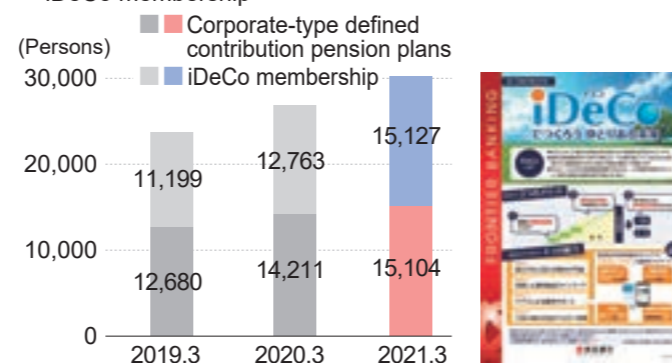
For customers with asset formation needs, we are holding seminars at their offices, and reviewing insurance through our "Insurance Consultation Counter." We also actively provide information on products to meet long-term asset formation needs. In particular, for corporate-type defined contribution pension plans, we provide system design, support and follow-up for customers' employees after implementation to meet companies' needs, and 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.

For customers who have asset management and preservation needs, we meet the needs of a variety of customers such as providing not only investment trusts and insurance, but also shares and EB bonds handled by our group company Hyakugo Securities in brokerage accounts established

with the Bank. In order to improve the quality of our proposals, we are taking initiatives such as internal training programs.

For customers with inheritance and asset succession needs, a dedicated department plays a central role in proposing inheritance measures (gift before death and division of estate) and asset protection measures utilizing inheritance simulations. Furthermore, we also handle "civil trusts" in case customers become unable to manage their assets due to reasons such as dementia and to meet needs such as designation of successors from secondary inheritance onward. We also refer specialized companies handling testamentary trusts, estate liquidation and support for estate tax returns to provide support for smooth inheritance.

Corporate-type defined contribution pension plans / iDeCo membership



Support by Individual Loans

Housing loans

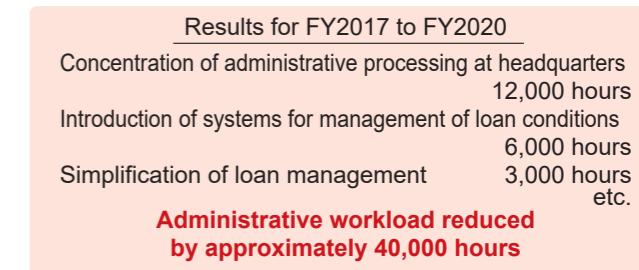
The amount of housing loans implemented has been growing mainly in Aichi Prefecture. In June 2020, we established the Toyohashi Retail Banking Center. Collaborating with our existing branch network, we are now ready to offer housing loan consultations and accept applications across an expansive area spanning the Owari and Mikawa regions in Aichi Prefecture.

The amount of housing loans is increasing year by year. The Bank increased the amount without boosting the number of employees. That was achieved by improving efficiency through concentration of headquarters and revision of administration. Along with the measures to improve efficiency, we are also taking initiatives to improve services. We also intend to begin administrative improvements utilizing AI and RPA.

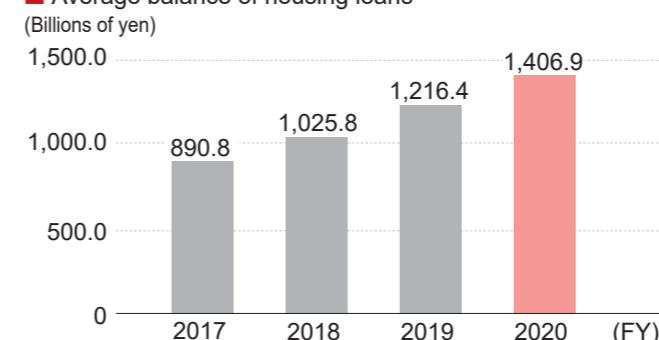
In order to respond to rising needs for "non-face-to-face contracts" during the COVID-19 pandemic, we plan to con-

sider introducing "electronic contracts" for housing loans. In parallel with "electronic agreements," we intend to expand video content on contract procedures and product explanations that can be viewed over the web at any time from home to enable customers to perform contract procedures with peace of mind regardless of whether "non-face-to-face" or "face-to-face."

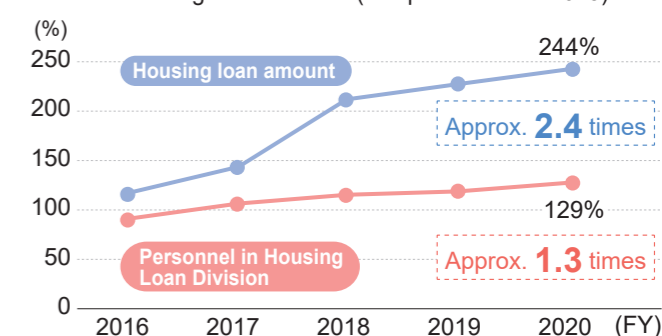
Initiatives to improve administrative efficiency



Average balance of housing loans



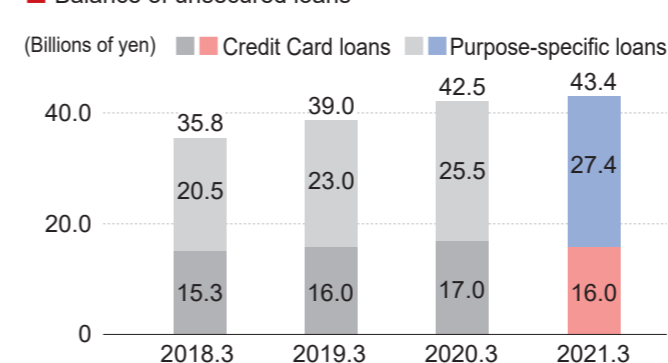
Amount of housing loans and rate of increase in personnel in the Housing Loan Division (compared with FY2015)



Unsecured loans

Starting June 2019, we launched an online contract-signing system for car loans and other loans for specific purposes. With the need for non-face-to-face and non-contact services due to COVID-19, there has been an increase in customers who choose contract methods not requiring them to visit branches in person. We plan to continue working on the improvement of convenience such as the expansion of products that can be completed online and the addition of loan functions to smartphone banking.

Balance of unsecured loans



To acquire more customers for housing loans, which remain strong, we provide 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.

Ratio of housing loan users to all unsecured loan users

