

Status of Response to COVID-19

- loan and accompanying support -

Status of COVID-19 loans

Accumulated loan amount executed

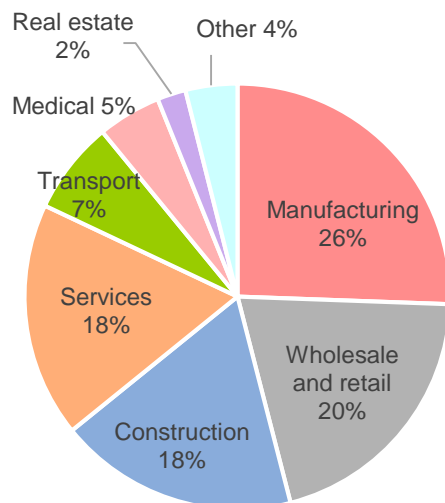
284.5 billion yen

	By the end of March 2022	
	Borrowers	Amount
New loans	8,117 clients	284.5 billion yen
Repeated clients	463 clients	106.6 billion yen
via credit guarantee associations	7,654 clients	177.9 billion yen

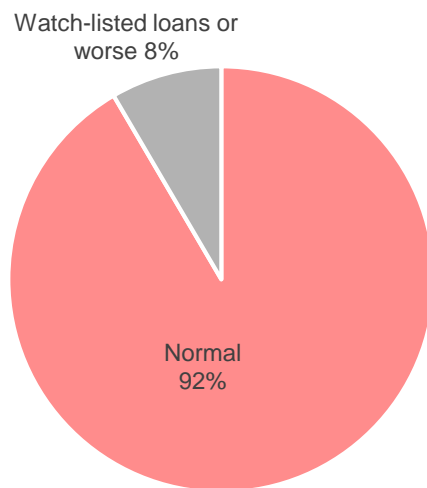
Percentage of loans by industry and borrower category

* Based on amounts executed through the end of March 2022

By industry



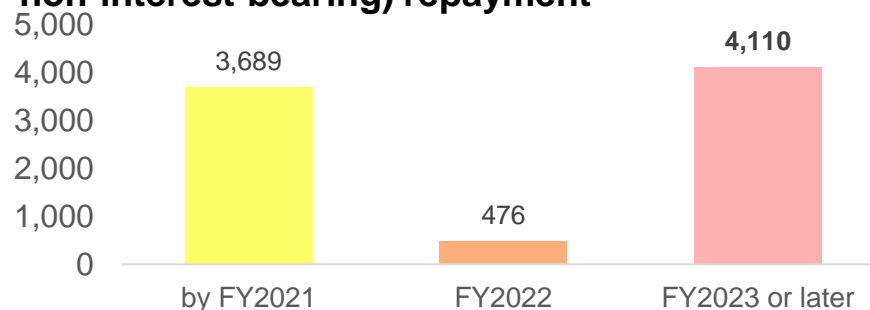
By borrower category



Timing of COVID-19 loan repayment commencement and corporate support

Timing of COVID-19 loan (practically non-interest-bearing) repayment

(unit: contracts)



- Of the 8,275 clients who received COVID-19 loans (as of the end of March 2022), 3,689 clients (44.6%) have begun repayment.
- Most loans have a grace period of 3 years, and about half of all loans (49.7%) will be repaid in FY2023 or later.
- Many clients have borrowed COVID-19 loans to have surplus funds at hand and, given their cash reserves, are expected to repay them relatively smoothly.

Corporate support system

- The Bank selects priority support clients, formulates policies tailored to the needs of each client, and provides support to resolve their issues.
- The Bank has expanded its support system for the lodging and tourism industry, which has been severely affected by the pandemic, by appointing a dedicated person in charge of the industry.
- The Bank's sales branches and headquarters work in unison to support the smooth start of repayment of COVID-19 loans by providing accompanying support to each client.