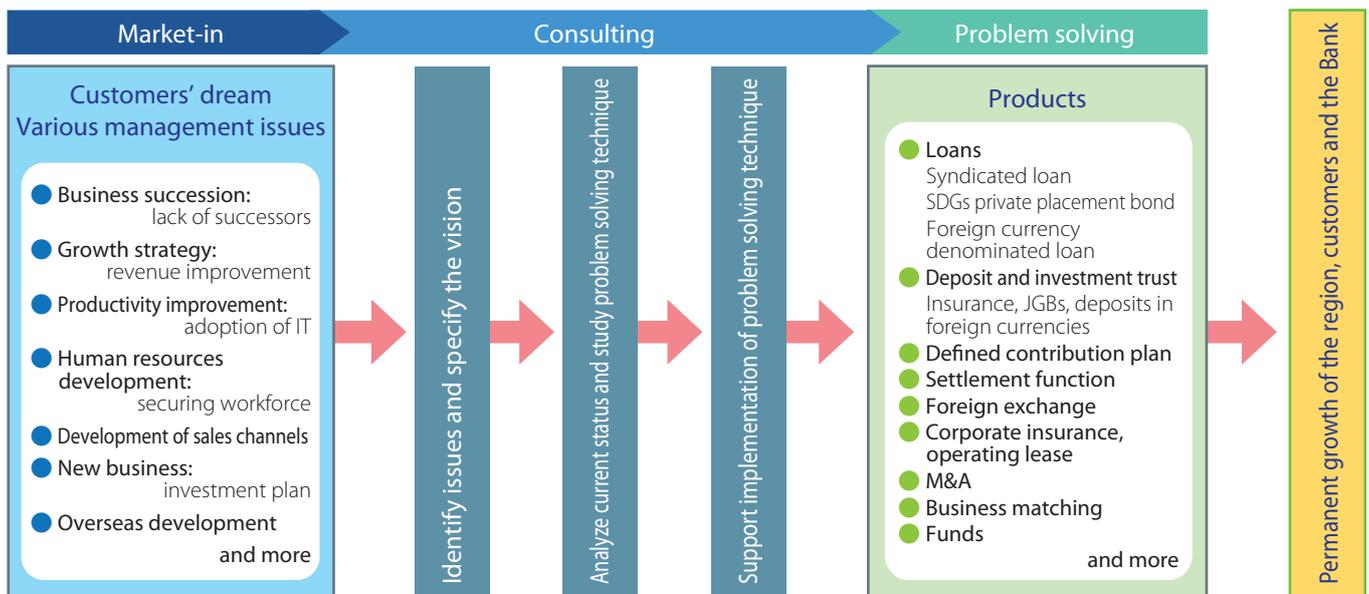


Strategies for corporate customers

Providing problem-solution type financial information services to connect with the region

In our corporate business strategy, the vision we are aiming for is sustainable development of the region through providing problem-solution type financial information services. Sharing dreams (goals) of the communities and customers, we will engage in sales promotion to realize their dreams (goal-based support). Bringing out the earnings power of the region and supporting the value improvement of customers, we will deliver "delight" that goes beyond "satisfaction."

Diagram of goal-based support for corporate customers

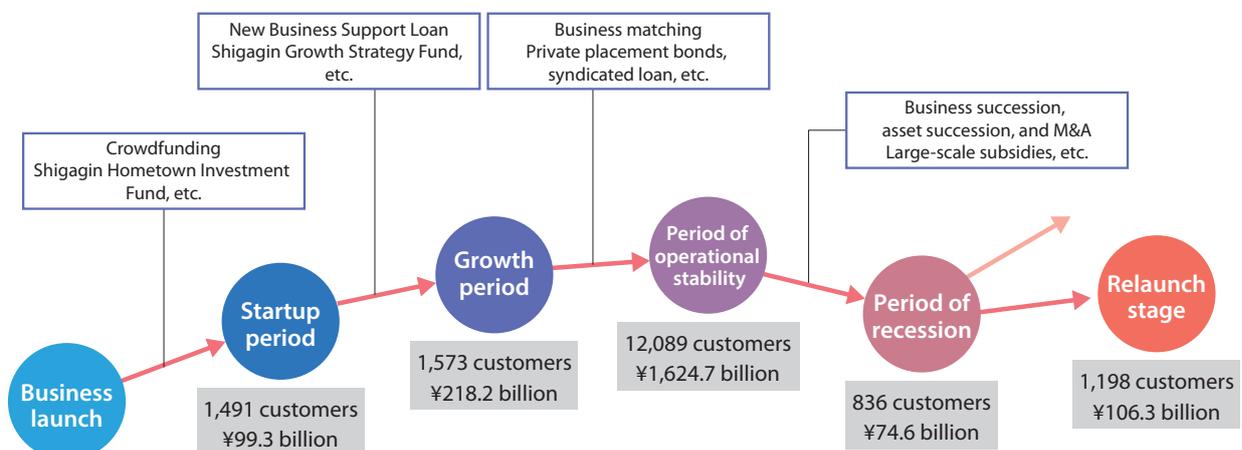


Answers are within customers

Japan is entering a depopulation phase nationwide, and the region in which the Bank operates is no exception. Also one of the serious issues is discontinuance of business due to labor shortages and a lack of successors caused by depopulation and demographic changes. As regional economies are expected to be shrinking over the mid-term, conventional ideas or rehashing the past will not open up a sustainable future for the regions. To promote client growth and create sustainable regional economies, regional financial institutions must innovate

themselves through further fulfilling their financial intermediary functions and providing solutions. Corporate management issues vary and each and every manager has their own concerns. Close support tailored to the client companies' stage of development has become even more essential. Under the guideline of "Answers are within customers," the Bank will empathetically listen to customers' management issues and dreams, and provide support from the customers' perspective.

Demonstrating consulting functions and providing diversified methods of financing



No. of borrowers and balance of loans, by stage of corporate development (as of March 2019)

Providing solutions tailored to corporate development stages

The Bank provides a wide range of financing options corresponding to the development stage of the customer. Through consultation, we offer optimal solutions in the forms of startup support, growth support including sales channel development, response to various management issues in the growth period, smooth business succession,

and empowerment of the regrowth stage. By supporting sustainable growth of client companies in this manner, we aim to realize the “Sampo yoshi” philosophy, which means to bring happiness to three sides: the customers, the Bank and the region.

Major problem solving methods

● Resolving management issues concerning sales channel development

To help business clients grow their marketing channels, we annually organize a business matching fair. In fiscal 2019, the fair was revamped as the SDGs Business Matching Fair with an aim to create sales channels of companies supporting SDGs and to achieve a sustainable regional economy.

● Resolving management issues related to human resources

To client companies with no successors, we provide support for smooth business succession and business handover, such as third-party succession through an M&A or succession by employees.

● Resolving management issues related to productivity improvement

Improvement of corporate productivity is the key to overcoming the serious human resource shortage. In addition to offering settlement functions such as EB and Densai, we provide IT business support by helping improve business flow or introduce IT tools at client companies in an effort to raise customers’ productivity.

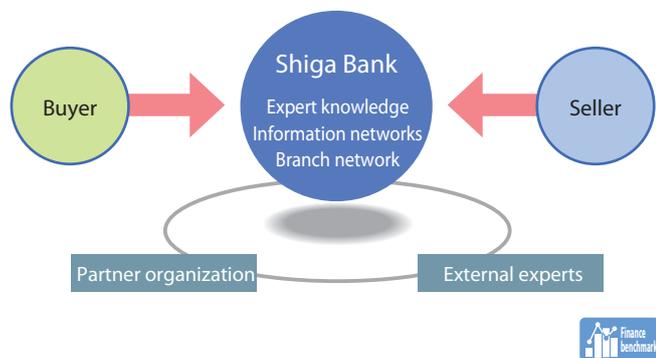
● Business creation and growth strategies

The Bank helps with strategy planning for new business development including business creation, venture-type business succession, and management innovation. To develop a business, management strategies consistent with the management philosophy are required. Formulating plans, preparing budgets and implementing the PDCA cycle are shortcuts to steady growth.

We offer various methods of financing including syndicated loans and SDGs private-placement bonds that support customers’ business strategies.

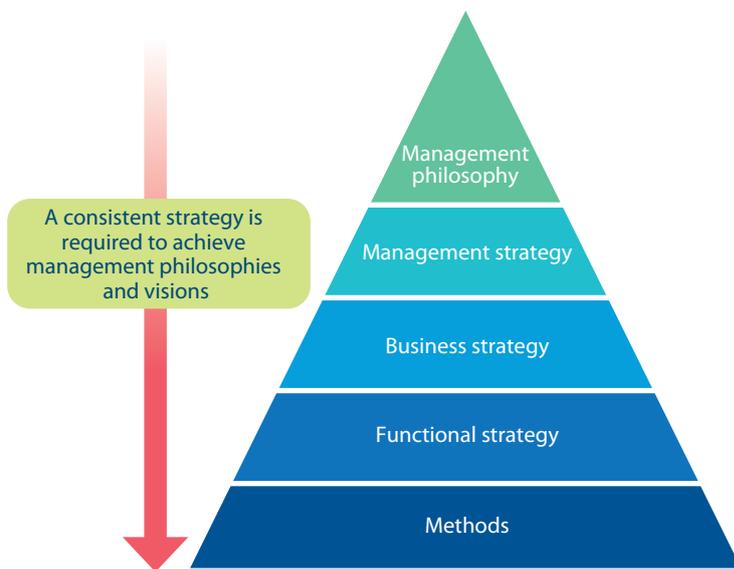
Major advantages of M&A

| Buyer | Seller |
|---------------------------|---|
| Expands business area | Resolves issues of succession |
| Strengthens businesses | Realizes earnings for the founder |
| Diversify revenue sources | Enables sustainable growth |
| Acquire human resources | Concentrates resources at business operations |



| Item | Fiscal year ended March 31, 2018 | Fiscal year ended March 31, 2019 |
|--|----------------------------------|----------------------------------|
| No. of customers receiving M&A support | 35 | 29 |

In addition, to client companies with workforce-related issues such as securing of executive human resources, the Bank supports creation of stable employment by using strategic centers for professional human resources and other human resource specialist businesses.



Value to be provided

- Support sustainable development of the region and bring out the appeal of the region.
- Move closer to customers’ dreams and resolve management issues to contribute to improvement in corporate value.
- Turn SDGs into business and aid customers in building new business models.