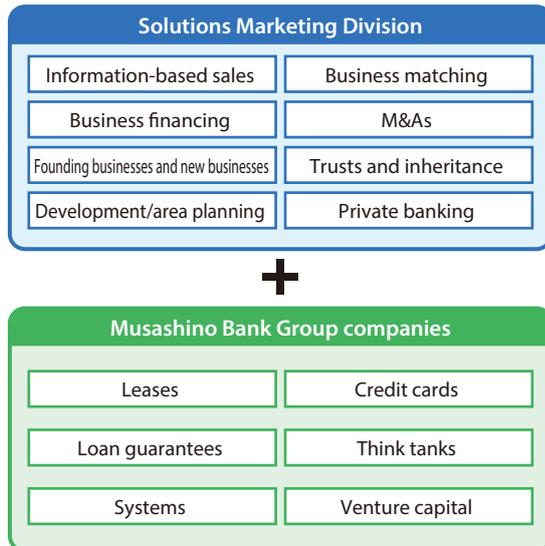


Strengthening Solution Marketing

Promotion Structure

In April 2018, we established the Solution Marketing Division in order to further strengthen solution-based sales. The Bank is working together with client companies and management to solve various problems and issues while also drawing on the functional capabilities of Group companies.



Support for Overseas Expansion

Through our overseas networks formed by alliances and partnerships, we are responding to diverse needs that include assisting our client companies to expand their business overseas, or to further develop our own existing businesses.

Furthermore, we opened a Representative Office in Singapore in August 2018 (as our sole overseas office). As a result, from Singapore we can flexibly support clients' activities in the ASEAN region, both those carrying out business expansion and those examining the launching of new businesses.

M&A and Business Succession

In order to help local companies carry out smooth business succession, we have been offering a one-stop service ranging from the creation of an optimal plan, to the proposal towards realization of that plan. In addition, we have been contributing to maintain and create regional employment through the utilization of M&As.

Offering a Variety of Financing Methods

The Bank has focused on offering a variety of financing methods, including syndicated loans to diversify procurement methods and implement financial rationalization when a cooperative financing group has been formed by a number of financial institutions, project financing that provides funding after focusing on the cash flow of a business, private placement bonds that result in improving the corporate image of a company conducting fund procurement, and Asset-Based Lending (ABL) that makes use of the customer's product inventory, accounts receivable or suchlike.

Providing SME Management Assistant

Support for Start-Ups and New Entries

The Bank recognizes that for the sustained development of the regional economy it is indispensable for start-ups and new entries to be done actively and continuously. Consequently, we are working with a "support team for start-ups and new entries" in Head Office and with branches to strengthen our efforts in this area.

Business Evaluation

The Bank does not rely excessively on financial data, collateral and guarantees—it is carrying out initiatives that prioritize business evaluation, including the business details and growth possibilities of each individual company. The number of borrowers based on a business evaluation have increased to approximately 20% of our total lending (as of March 2018).

Supporting Excellent Technologies and Products

We support the client's core businesses by utilizing public schemes such as standardization and intellectual property that evaluates and visualizes client companies' superior technologies and products.