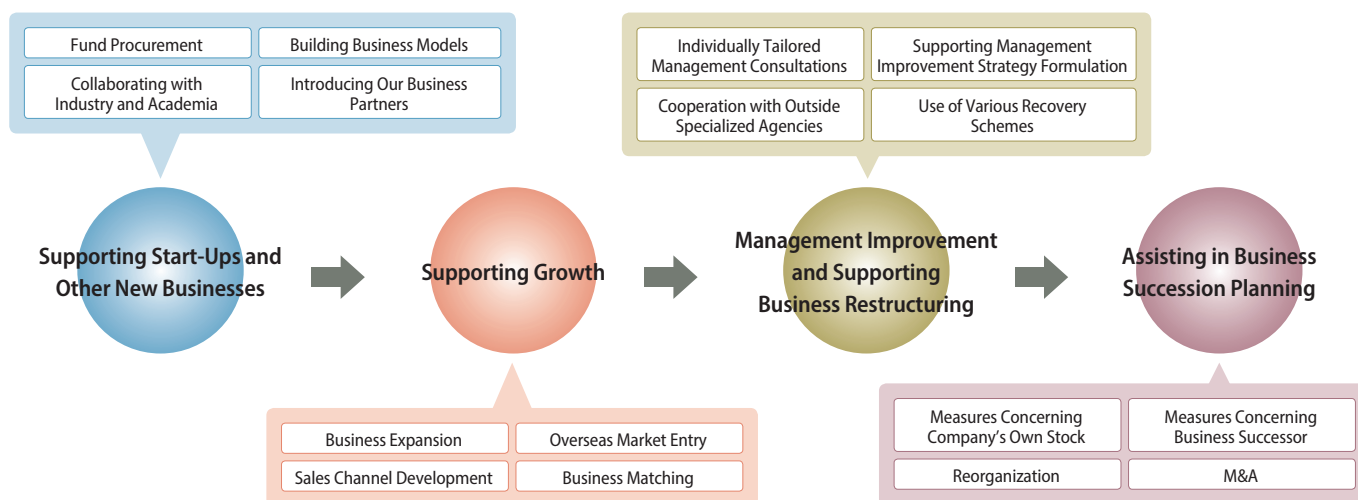


Initiatives for Corporate Customers and Individual Business Owners

Initiatives to Provide Business Support Tailored to the Growth Stages of the Customer

Based on its “Policy on Promoting Community-Based Finance” and “Policy for Facilitating Smooth Access to Finance,” the Bank supports the stabilization, growth and development of its customers’ management by providing in-depth support tailored to the growth stages of the customers and facilitating smooth access to finances.



Supporting Start-Ups and Other New Businesses

For the challenges and needs of customers who are considering starting up companies or venture companies, or moving into new business fields, we are collaborating with support organizations and universities that are participating in the “Kyogin Venture Business Support Program” and are offering assistance in business matching, supplying various types of information, and providing introductions to specialists (institutions) and

universities as well as holding events and helping customers to apply for public aid. The Bank works to improve its local support systems, and has reached a new basic agreement with Tokyo Stock Exchange, Inc. for holding seminars about listing on the stock market. The Bank has also strengthened its ties with the Japan Finance Corporation to better serve its customers.

Supporting Growth

Utilizing our broad branch network and information network, we actively work to help customers develop sales channels through business matching and holding business meetings. In addition, we hold seminars and events for the purpose of personnel recruitment and retention of our

customers. Moreover, leveraging our broad overseas network, we strongly help our customers with entering new markets overseas, local business matching, trade transactions, and procuring funds for their local overseas subsidiaries.

Supporting Management Improvement and Business Restructuring

For our customers requiring management improvement and business restructuring, the Bank endeavors to increase their corporate value by helping them solve management issues.

In the Management Support Office of the Credit Examination Division, which is in charge of assisting with management improvement and business restructuring, we leverage our close relationships with external specialized organizations and our regional restructuring support network to proactively help customers formulate management improvement plans and offer financial support based on a cooperative framework with other financial institutions.

Initiatives to Support Restructuring via Collaboration with External Organizations

Through collaboration with external specialized organizations, such as the Small and Medium Enterprise (SME) revitalization support councils and the Regional Economy Vitalization Corporation of Japan, the Bank utilizes a variety of restructuring methods, including sponsor support for rehabilitation and debt-debt swaps (DDS), to support the efforts of customers to improve management and restructure businesses.

Utilization of the Regional Restructuring Support Network

The Bank takes a unified approach with local communities to help customers restructure through its regional restructuring support network, which includes the Kyoto Restructuring Network Council and the North Kinki Small and Medium-Size Company Support Liaison Council.

Measures Concerning Assisting in Business Succession and M&As

To support customers immersed in business succession issues, we offer initial advice on measures concerning the company's own stock and business succession, review optimal business succession schemes, and study problem-solving measures in collaboration with experts including

tax accountants.

Moreover, we offer problem-solving support through the use of M&A for customers who are struggling with business continuity due to lack of successors or industry reorganization.