

# Initiatives for Corporate Customers and Individual Business Owners

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

Based on its "Basic 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.

For the challenges and needs of customers who are considering starting up companies or venture companies, or moving into new business fields, we are offering assistance in business matching, supplying various types of information, and providing introductions to specialists (institutions) and universities, as well as supporting through the Bank's original funds, such as Kyogin Bright Future Support Fund.

### "Kyogin-Tosho Innovation Meeting in Keihanna"



In October 2018, we leveraged our relationship with Tokyo Stock Exchange, Inc. and the Keihanna Science City to hold "Kyogin-Tosho Innovation Meeting in Keihanna," which provided a space for venture companies and listed companies to encounter one another. Many companies participated in the event.

## Supporting Start-Ups and Other New Businesses

## Supporting Growth

Using the Bank's extensive branch and information networks, we conduct business matching and hold events to support market expansion of our customers.



"Regional Banks Food Selection 2018"

In December 2018, we established the "Kyogin Technical Issue Consultation Desk" to strengthen our support system for customers' technical issues.



"Dalian Business Exchange Meeting"

For customers considering and/or expanding their business overseas, we actively support global business by promoting advancement into overseas markets and holding business meetings to assist with offshore procurement and market expansion.

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

In our initiatives for 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 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-Sized Company Support Liaison Council.

**Supporting Management Improvement and Business Restructuring**

**Assisting in Business Succession and M&A**

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.

In our M&A initiatives, we leverage our proprietary information provision through an extensive branch network covering the five prefectures of the Kinki region, as well as Tokyo and Aichi Prefectures, and provide support in collaboration with several partners under the Regional Regeneration and Revitalization Network, a wide-spread information exchange system between regional banks. This arrangement enables us to offer proposals suitable for customers needs in terms of both quantity and quality.

