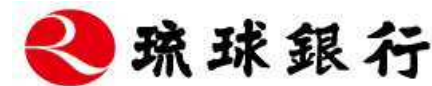


Diversify Fee Business for Individuals

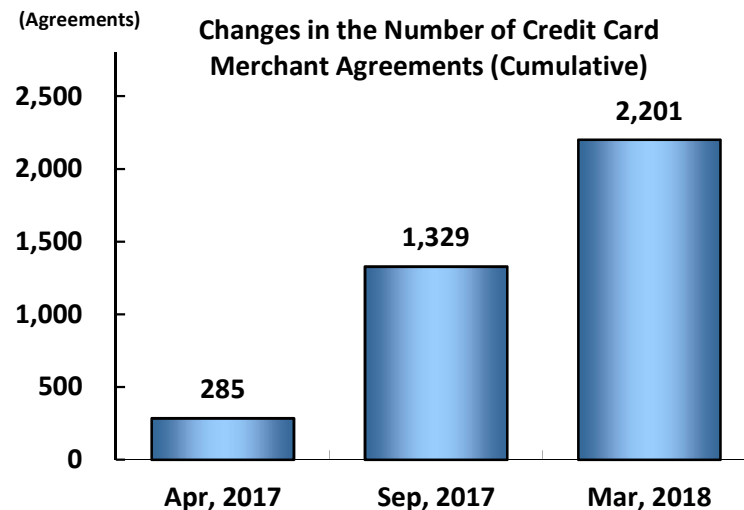


Pioneering efforts among regional banks in Japan

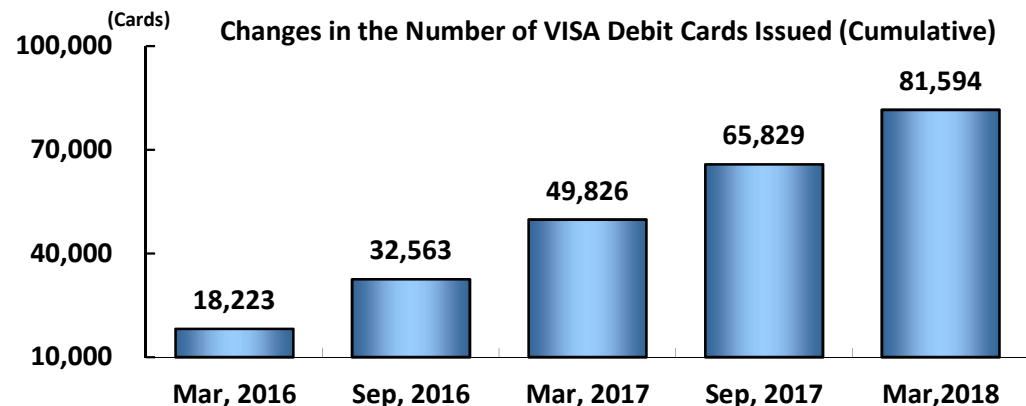
Started the “Ryugin Card Merchant Service” under both international brands of VISA and MasterCard

TOPICS

- Jan 2017 Start of credit card merchant management (acquiring)
- Aug 2017 Adoption of mobile devices
- Nov 2017 Start to provide services linked to POS cash registers
- Dec 2017 Start to provide mobile devices to taxi operators
- May 2018 Start handling various types of electronic money (13 main brands)
- Jun 2018 Start merchant management together with The Hida Credit Cooperative (Gifu Prefecture)
- Jun 2018 Start of alliance with Zamami Village Tourism Association to seek out possible merchants



Oct 2015 Launched VISA Debit Card



Feb 2017 Start sale of ATM lottery

