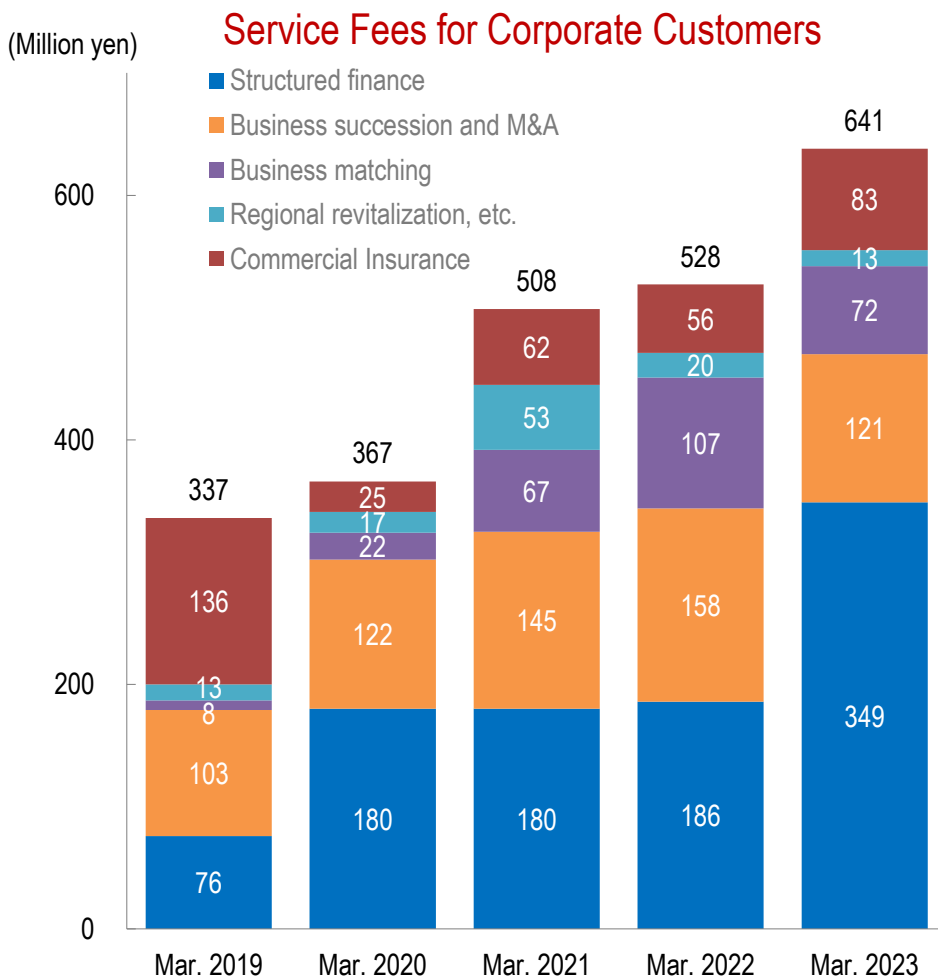


# Corporate Customer Services

Fee income was on an increasing trend, driven by structured finance, business succession and M&As, etc. ESG-related efforts were also started, supporting businesses from perspectives of Environment (E), Social (S) and Governance (G).



## Primary Consulting Business Services

### [Structured Finance]

- We set up non-recourse loans and syndicated loans which bring financial institutions from within and outside the prefecture for our corporate clients who need to secure large amounts of funds for large-scale projects.

### [Business Succession and M&A]

- Based on the know-how that our Bank has in-sourced and developed over many years in our operations, we provide various types of advice on the handing over of management to relatives, employees, and third parties, as well as on the hand-off of company stock and business assets.

### [Business Matching]

- Using our networks, we introduce business partners and clients to customers and provide support to help solve management issues.

### [Regional Revitalization]

- Adoption rates for subsidy application support has remained higher than the national average. In addition, we contribute to development of local communities through support for overseas deployment, startup venture assistance, and collaboration with local governments.

### [Commercial Insurance]

- This is on the rise mainly due to insurance policies for retirement benefits to executives and for employee benefits.

## New Efforts

### [PPP/PFI]

- We actively engaged in PPP/PFI projects in Okinawa Prefecture and started our efforts to develop regional projects together with local businesses in Okinawa Prefecture.

### [Mezzanine Finance]

- This financing falls between bank loans and common stock. We launched this effort to expand the means of providing funds to corporate customers.

### [ESG-related]

- We will start to offer "Ryugin SDGs Support Service" in June 2023 to visualize and improve ESG efforts of customers.