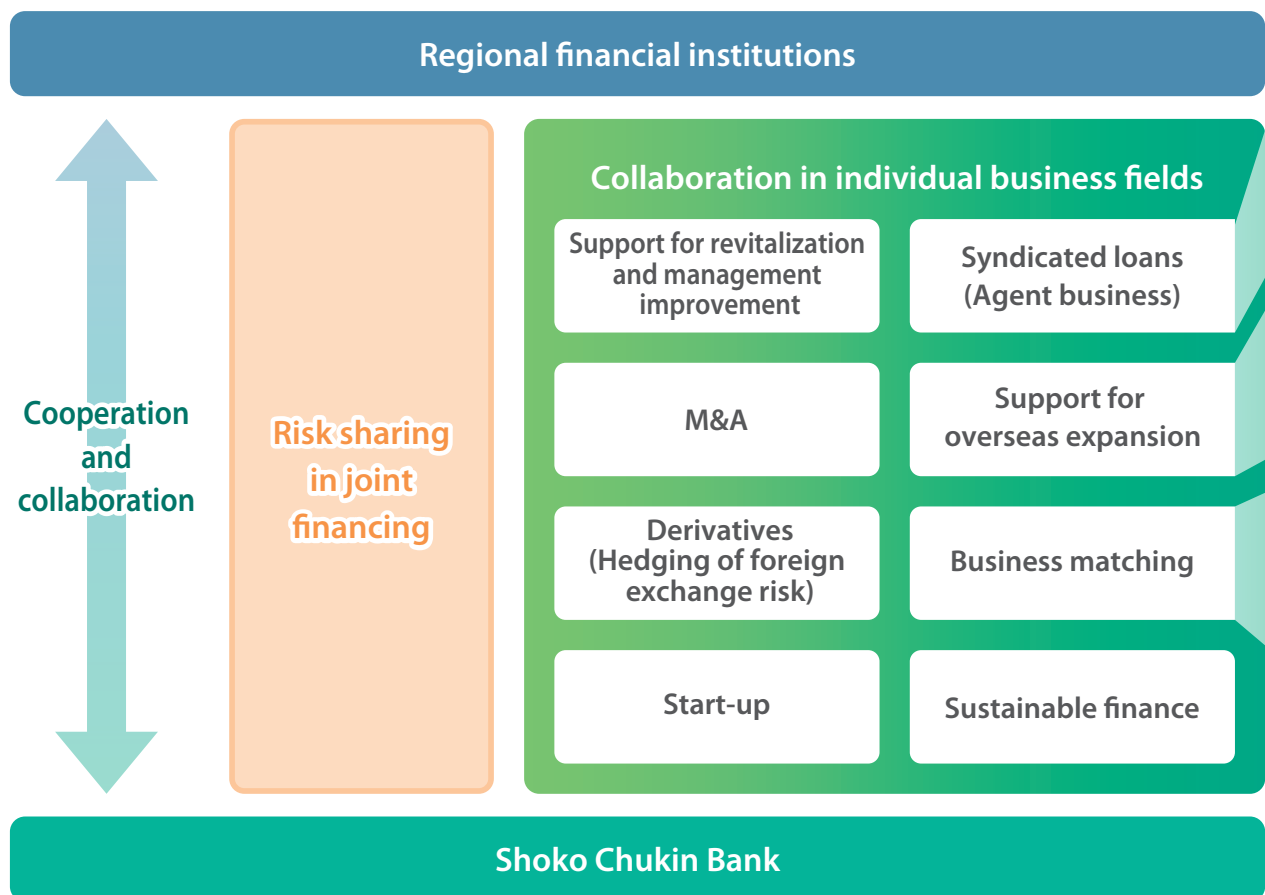
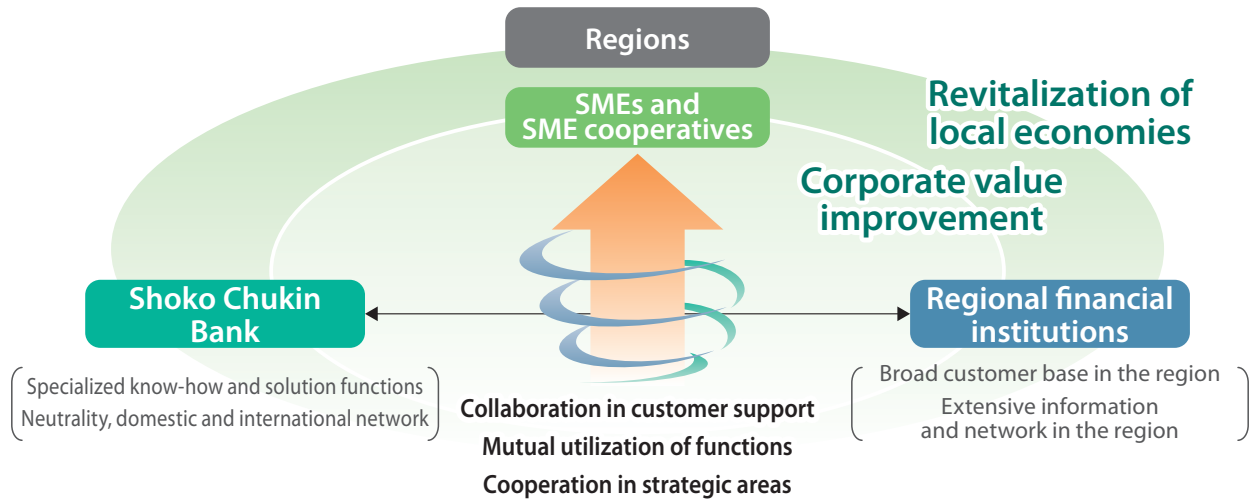


# Cooperation with Regional Financial Institutions

We will further strengthen cooperation with regional financial institutions and contribute to the revitalization of local economies by improving corporate value of our customers. In order to promote collaboration in a variety of areas, we will enhance our relationships of trust with regional financial institutions and strengthen our ability to respond to a wide range of needs, including advanced financial services and core business support services, to the customer bases of both parties by combining the wealth of regionally based information possessed by regional financial institutions with the functions and know-how of the Shoko Chukin Bank.



## Syndicated loans

Sensyu Oroshi-Shogyo-Danchi Cooperative (Osaka Prefecture)

### Supporting the redevelopment of a wholesale complex cooperative

Established in 1967, the Sensyu Oroshi-Shogyo-Danchi Cooperative has long contributed to the development of the local economy through the supply of daily necessities and other items as a wholesale complex cooperative. The cooperative has developed a redevelopment plan by constructing new commercial and residential facilities to revitalize the area, while resolving issues such as the aging sewerage system in the complex.

The Shoko Chukin Bank conducted an in-depth business prospects evaluation through on-site visits and interviews with related parties. By participating in the development of the cooperative's redevelopment plan, the Shoko Chukin Bank determined that this initiative would not only improve the sustainability of the cooperative's operations, but would also make a significant contribution to the revitalization of the local economy. Therefore, the Shoko Chukin Bank arranged a syndicated loan totaling ¥2.0 billion in cooperation with regional financial institutions.



## USD loans for domestic corporations

VOLKS INC. (Kyoto Prefecture)

### Supporting hedges against foreign exchange fluctuation risk for import settlement funds

VOLKS INC. is a hobby company that provides one-stop planning, manufacturing, and sales of toys, including models. The company implemented a foreign currency loan to reduce the risk of exchange rate fluctuations in the USD used for import settlements with its overseas partner factories.

The Shoko Chukin Bank conducted an in-depth business prospects evaluation through on-site visits and interviews with management, and shared the company's strengths and financial challenges. We determined that the company needed to reduce foreign exchange risk by procuring foreign currency for further improvement of its corporate value, and cooperated with regional financial institutions to support the company's finances.



## Holding a business meeting

### Contributing to the development of sales channels of customers

We held the Second Kochi-MARUGOTO Business Meeting in a face-to-face format together with THE BANK OF KOCHI LTD. and HATA SHINKIN BANK.

14 customers of three financial institutions participated as sellers in this business meeting under the theme of expanding the food ingredients of Kochi Prefecture to outside the prefecture and overseas.

The meeting was received favorably, and participants commented: "I was a little apprehensive since it had been a while since we had face-to-face business meetings, but I'm glad we had an opportunity to have an in-depth discussion," and "I would like to participate again if such an opportunity arises, whether in Kochi or outside the prefecture."

In conjunction with the business meeting, the Shoko Chukin Bank collaborated with outside support organizations to hold a seminar to improve the quality of business meetings, on themes such as effective methods to advertise products and how to enhance brands through the use of intellectual property rights.

