

# Response to COVID-19

The COVID-19 pandemic has dramatically altered the social environment in which we live. For its part, San-in Godo Bank has positioned financing and business support for clients hard hit by the pandemic as its highest priority, and focused management resources accordingly. Pursuing these initiatives throughout the Group, we are working to provide financial services amid the COVID-19 pandemic, ensuring the safety and comfort of customers and employees, even while addressing this new way of life. In this manner, San-in Godo Bank is fulfilling its social mission to maintain financial infrastructure amid these challenges. At the same time, we have implemented both measures unique to San-in Godo Bank and contribution activities for the region designed to energize areas suffering from the adverse effects of the pandemic. We will continue to meet our social responsibilities as the region's leading bank.

## Initiatives for Corporate Clients

We have engaged to support clients experiencing a decline in sales and other impacts from the spread of the COVID-19 pandemic, providing a range of measures designed to meet their needs for financing. Centered on the work of the "COVID-19 Business Support Team," and along with business continuity support, we propose future-looking management reform measures to conduct implementation support. Depending on clients' increasingly diverse and sophisticated needs and evaluation of business viability, the multifaceted, partnership-modeled business support activities we offer can extend to include helping clients to solve any emergent management issues.

Financing initiatives	No. of loans executed			Execution amount (¥ billion)		
	Shimane and Tottori prefectures	Outside Shimane and Tottori	Total	Shimane and Tottori prefectures	Outside Shimane and Tottori	Total
Loans	964	439	1,403	72.5	118.9	191.5
Loans guaranteed by the Credit Guarantee Corporations	7,301	593	7,894	158.6	17.7	176.4
Total	8,265	1,032	9,297	231.2	136.7	368.0

We also support the region by actively pursuing proper loans as well as risk taking.

(Results for Feb. 1, 2020 - Mar. 31, 2021)

## COVID-19 Business Support Team

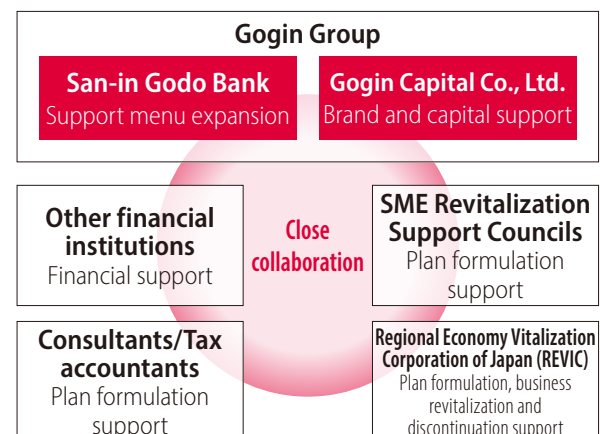
Once clear impacts from the COVID-19 pandemic began to emerge, we moved to quickly launch this team in April 2020, putting support activities into motion with a 50-person structure (including concurrent appointments). In December 2020, we conducted a review of those clients, heavily impacted by the pandemic and identified for "priority support" (from 85 to 168 clients), providing them with intensive support in business plan formulation.

Phase	Funding support	Situational assessment	Business continuation determination	Plan formulation support		Execution support monitoring	Support completed	Debt arrangement	No problems	Total
				In proposal (negotiations)	In formulation					
No. of clients for support	0	0	4	14		147	0	1	2	168
				5	9					

(Results as of March 31, 2021)

## Multifaceted, partnership-modeled structure – Close ties with external entities

- Support plan formulation through close ties with the SME Revitalization Support Committee, as well as CPAs, tax accountants and other outside professionals.
- Share plans with other financial institutions to ensure robust financial support.
- Address clients' growth and needs for business succession through ties with Nihon M&A Center Inc. and business succession funds.



## Initiatives for Individual Customers

In this area, the Bank has firstly taken measures to provide seamlessly financial services essential to daily life and to keep stable settlement functions. This has included steps to prevent the spread of the virus, such as adding anti-viral and anti-bacterial films to ATM touch panels and the installation of acrylic boards at branches and key points of contact with customers to prevent the spread through droplet infection. We are also taking steps to upgrade and expand our digital channel to enable access to a host of banking transactions without visiting a branch. In parallel, we have put structures in place, including establishment of exclusive COVID-19-related financing, toll-free consulting service, to allow consultation with individual customers with borrowing needs due to the pandemic to discuss financing, changes in loan terms or other concerns.

## Initiatives for the Region

To fulfill its social responsibilities as the region's leading bank, San-in Godo Bank is engaged alongside customers in initiatives to support the region.

### Cheer on the region through Gogin Duo Card

Guided by the theme of "Let's energize San-in!", we conducted various campaigns to cheer on San-in accommodations, restaurants and region residents taking advantage of the Duo Card.

**These became opportunities to serve regional industry while helping cardholders rediscover the charm of the San-in region they call home.**

- **"Cheer on San-in-based hotels and accommodations" campaign** (July - Nov. 2020)
- **Duo Kore Catalog campaign** (July - Nov. 2020)
- **Cheer on with Duo Card! #WeLoveSanin campaign\*** (Mar. 2021)
- **Energize the town with Duo Card! GoToEat campaign** (Apr. - Aug. 2021)

(As of July 1, 2021)

### Support for the #WeLoveSan-in Campaign\*

– Supporting Group's directors, executive officers and employees in making the most of their time off and relaxation –

As a unique support project from San-in Godo Bank, we partially covered the cost of stays at participating #WeLoveSan-in campaign hotels for Group's directors, executive officers and employees and their families.

No. of users (incl. family members)	Currently, 4,215 individuals in total
No. of accommodations used	179 facilities (Shimane -99, Tottori- 80)

\*#WeLoveSanin campaign

This project launched in Shimane and Tottori prefectures to promote tourism in the region. Residents of either prefecture received subvention of half at select accommodations. (Maximum of ¥5,000 off per person, per night)

### Other Initiatives

- Conducted the "Support San-in Time Deposit" campaign, offering San-in specialty goods as prizes (Nov. 2020 to Mar. 2021)
- Donated paper face shields to medical professionals, and face masks and hand soap to local elementary schools by Gogin Hitotsubu No Mugi No Kai (One Kernel of Wheat Association), charitable giving organization (page 48)
- Donated activity funds for measures to counter the COVID-19 pandemic handling the SDGs private placement bonds (page 49)

## Initiatives for Employees

Maintaining the health of employees and their families is vital even to maintaining operations essential as social infrastructure, and we pursue various initiatives to this end.

At branches in regions where infections are spreading, in addition to adopting a work shift system and lunch hour system under which we stop business operations, we are striving for seamless operational continuity through a host of other measures that include split operations at our headquarters, staggered time of arrival and work from home, working environment review, and a support system in the event of emergency. At the same time, we are defining COVID-19 response policies, taking extensive steps to prevent infections and striving to support employees in their everyday health management.

In fulfilling our social responsibilities as the region's leading bank, we are working hand in hand with the people of the region to support it wherever we can.