

The 44th Information Meeting

The 31st Long-Term Management Plan

"Dare to Change; Create the Next Generation"

(April 2018 ~ March 2021)

Nov 14, 2019



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- Information contained herein may be changed or revised without prior notice.

< For inquiry >

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Hachijuni Bank's Profile

Company name	THE HACHIJUNI BANK, LTD.
Head Office	Nagano City, Nagano Prefecture
Date of establishments	August 1st, 1931
Network	Domestic 151 (in Nagano:131, outside Nagano:20) Overseas Branch: 1 (Hong Kong) Representative Offices: 4 (Dalian, Shanghai, Bangkok, Singapore)
No. of employees	3,217
Capital stock	¥52.2bn
Issued shares	511,103 thousand shares
Total asset	¥10,672.6bn
Net asset	¥736.6bn
Deposits	¥6,738.6bn
Loans	¥5,372.5bn
Total capital ratio (Basel III)	Consolidated: 20.71% (preliminary) Non-consolidated: 19.85% (preliminary)
Ratings	S&P Global Ratings : A R&I : A+ JCR : AA

(As of Sep 30, 2019)

The First Rank in the Japanese Banking Sector: 22nd Environmental Management Survey Ranking (FY2018)

- ✓ In May 2019, the Bank ranked first in the Japanese banking sector in this ranking※ published by the Nihon Keizai Shimbun.
- ✓ Our long-term goal and a steady progress relating to climate change were highly evaluated.



※This survey evaluates Japanese companies to see how their environmental initiatives harmonize with management efficiency in 4 categories: systems for environmental management promotion, measures for pollution control and biodiversity promotion, resource circulation, and measures against global warming



Head Office

Index



Main Volume

P.4~23

1. Outline of the 1H FY2019 Financial Results and FY2019 Full Year Forecasts
2. Major Accounts and Main Figures
3. Progress in the 31st Long-Term Management Plan

Topics

Steady increase in core net business profit

(¥100mn)		FY2014	FY2015	FY2016	FY2017	FY2018	FY2019
Core net business profit	1H	134	156	96	98	106	120
	Full year	299	282	251	228	229	

Outline of the 1H FY2019 Financial Results

Consolidated (¥100mn)				Non-Consolidated (¥100mn)					
	9/2018	9/2019	Change		9/2018	9/2019	Change	From projections	3/2020 forecast
Consolidated				Non-Consolidated					
Consolidated gross business profit	468	502	34	Gross business profit (A)	407	444	36	36	814
Profit on interest	342	350	8	Profit on interest	340	348	8	21	662
Profit on fees & commissions	65	68	2	Profit on f&c	38	39	1	▲3	85
Trading profit	12	7	▲4	Profit from other business transactions	27	55	27	20	64
Profit from other business transactions	47	75	27	Gains/losses related to bonds (B)	23	51	27	25	54
General & administrative expenses	310	299	▲11	G&A expenses (C)	277	271	▲5	▲11	559
Credit related expenses	▲3	0	4	Actual net business profit (A-C)	130	172	42	47	225
Gains/losses related to stocks	9	13	3	Core net business profit (A-B-C)	106	120	14	20	200
Gains/losses on money held in trust	▲11	▲25	▲13	Excl. Cancellation P/L on investment trusts	115	119	4	-	-
Ordinary profit	167	190	23	Transfer to general reserve for possible loan losses (D)	-	-	-	-	3
Net income attributable to owners of parent	108	129	21	Net business profit (A-C-D)	130	172	42	47	252
Ratio of consolidated profits to parent company's profits (times)	0.947	1.079	0.132	Gains/losses related to stocks (E)	9	11	1	▲17	56
				Gains/losses on money held in trust	▲11	▲25	▲13	-	-
				Disposal of NPL	0	1	0	1	6
				Reversal of allowance for loan losses	4	6	1	6	-
				Reversal of general reserve	11	▲2	▲14	-	-
				Reversal of specific reserve	▲6	9	16	-	-
				Ordinary profit	142	168	25	28	290
				Extraordinary gains/losses	12	▲2	▲15	-	-
				Net income	114	120	5	20	200
				Credit related expenses	▲4	▲5	▲0	▲4	9
				Profit/losses related to securities (B+E)	33	63	29	9	110
◆ FY2019 (3/2020) Full Year Forecasts									
Ordinary profit			¥32bn						
Net income attributable to owners of parent			¥22bn						

Review of the 1H FY2019 and FY2019 (3/2020) Forecasts

■ Review of the 1H FY2019

【Non-Consolidated】

- Core net business profit was ¥12.0bn (+¥1.4 from 1H FY2018) due to the increase in profit on interest and the decrease in G&A expenses. Actual net business profit was ¥17.2bn (+4.2bn) due to increases in core net business profit and gains/losses related to bonds.
- Ordinary profit was ¥16.8bn (+¥2.5bn) due to the increase in actual net business profit despite the increase in losses on money held in trust.
- Net income was ¥12.0bn (+¥0.5bn) due to the increase in ordinary profit despite a lack of extraordinary gains by the merger with a group company included in the previous period.

【Consolidated】

- Ordinary profit was ¥19.0bn (+¥2.3bn) due to the increase in ordinary profit of non-consolidated account despite decreases in reversal of allowance for loan losses of consolidated subsidiaries and operating income of Hachijuni Securities Co., Ltd.
- Net income attributable to owners of the parent was ¥12.9bn (+¥2.1bn).

■ FY2019 (3/2020) Forecasts

【Non-Consolidated】

- Though 1H net income exceeded the previous 1H level, full year net income will be ¥20.0bn (▲¥1.8bn), unchanged from projections at the beginning of the period due to uncertainties over the effect of typhoons and outlook of credit related expenses.

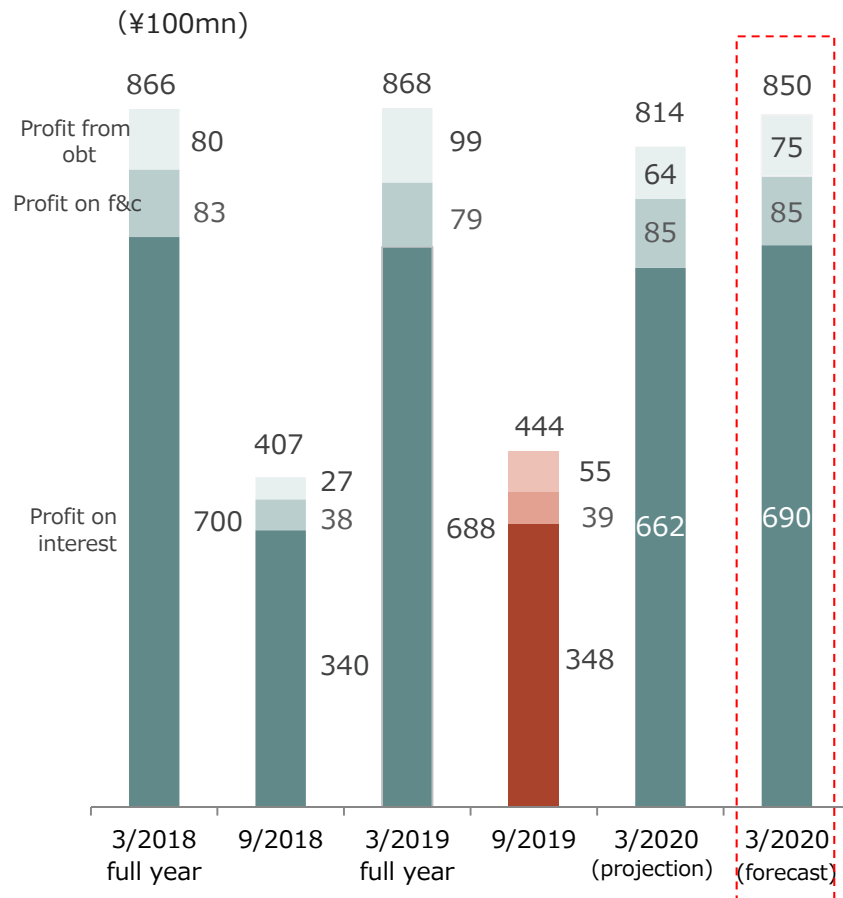
【Consolidated】

- Considering the probability of increasing in credit related expenses of consolidated subsidiaries by damages from typhoons, and uncertainties over the performance outlook of Hachijuni Securities Co., Ltd. substantially affected by market conditions, net income attributable to owners of the parent will be ¥22.0bn (▲¥0.4bn), keeping projections.

Gross Business Profit (Non-Consolidated)

- Profit on interest increased by ¥0.8bn from 1H FY2018 due mainly to the increase in interest and dividends on securities in domestic.

■ Gross Business Profit



◆ 1H FY2019 Increase/Decrease Factors

(¥100mn)	9/2018	9/2019	Change	For reference
Profit on interest	340	348	+8	See page 7
Profit on fees & commissions	38	39	+1	See page 9
Profit from other business transactions	27	55	+27	See page 10

◆ FY2019 (3/2020) Forecasts

- Gross business profit will be ¥85.0bn as 9/2019 results outpaced projections.
- Profit on interest will increase by ¥0.2bn from FY2018.
- Profit on f&c will increase by ¥0.6bn from FY2018.

Profit on Interest (Non-Consolidated)

- Interest on loans increased by ¥0.1bn from 1H FY2018.
- Profit on interest of FY2019 full year will increase by ¥0.2bn from FY2018.

(¥100mn)	9/2018	3/2019	9/2019 (FY2019 plan)
Profit on interest	340	688	348 (690)
Interest on loans	235	474	236
Domestic	217	433	210
International	17	41	26
Interest & dividends on securities	143	302	160
Domestic	96	202	115
International	47	100	44
Interest on deposits	▲14	▲32	▲18
Domestic	▲2	▲5	▲2
International	▲11	▲27	▲16
Interest payment on interest rate swaps	▲9	▲23	▲14
Domestic	▲6	▲15	▲8
International	▲3	▲8	▲5

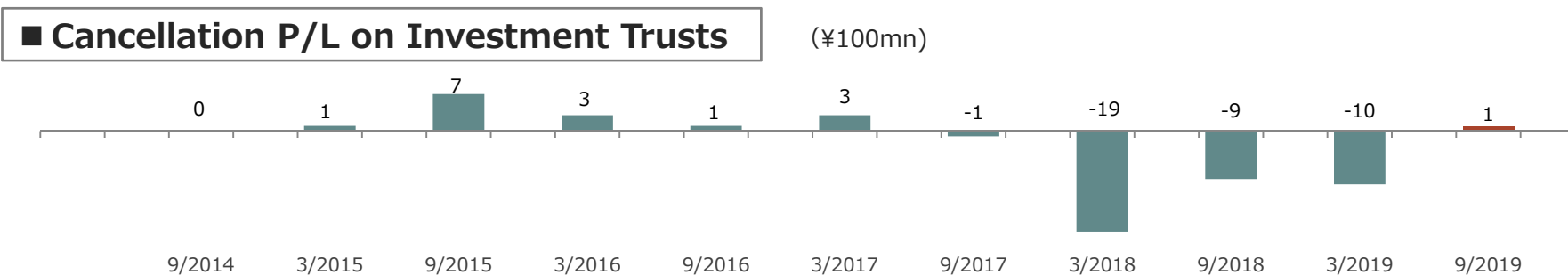
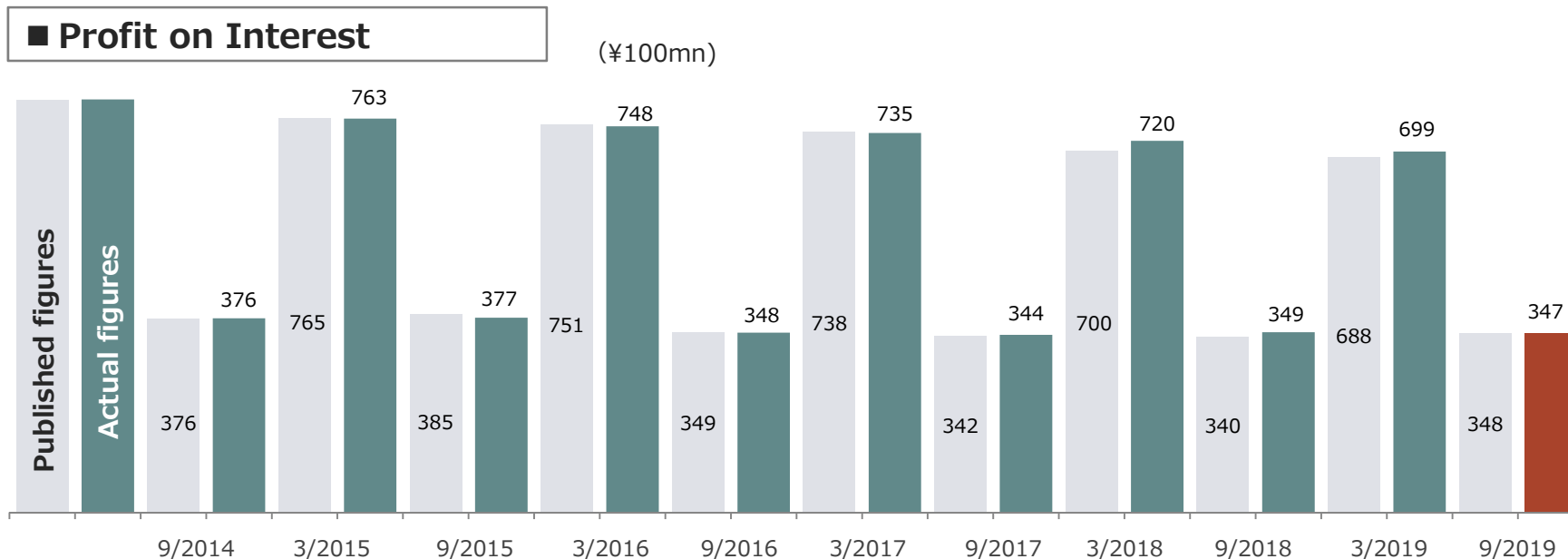
(¥100mn)	3/2018 full year	9/2018	3/2019 full year	9/2019
Loans to the Japanese government (average balance)	187	2,076	2,335	2,817

■ Yield

(%)	9/2018	3/2019	9/2019
Yield on loans	0.90	0.90	0.87
Domestic	0.85	0.84	0.80
Excl. loans to the Japanese government	<u>0.89</u>	<u>0.89</u>	<u>0.85</u>
International	2.64	2.81	2.91
Yield on securities	1.26	1.29	1.23
Domestic	1.02	1.04	1.05
International	2.38	2.46	2.25
Funding costs	0.12	0.13	0.14
Domestic	0.02	0.02	0.01
International	1.50	1.64	1.88
Yield on deposits	0.04	0.04	0.05
Domestic	0.00	0.00	0.00
international	1.70	1.90	2.05

Profit on Interest Excluding Cancellation P/L on Investment Trusts (Non-Consolidated)

- Promoting diversified investment based on the long-term and stable investment



**Definition of
cancellation P/L on
investment trusts**

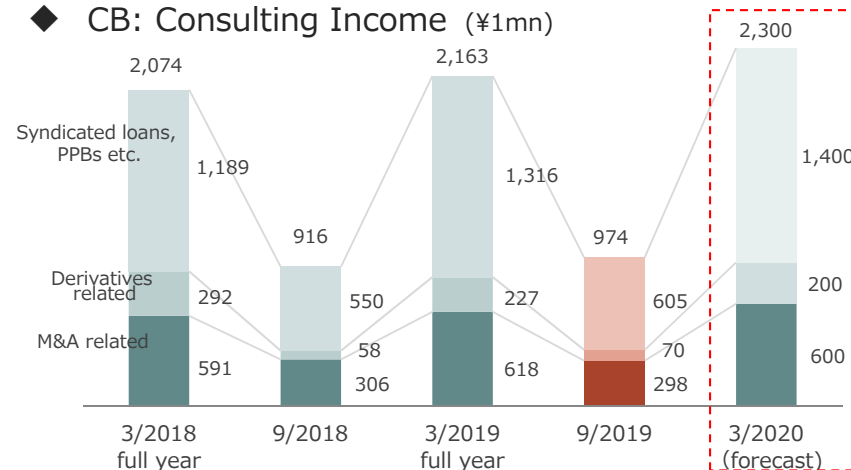
Cancellation/redemption profit or losses on investment trusts (mainly private offering investment trusts) excluded stock investment trusts, ETF, and REIT. It was classified in an accounting item of interest & dividends on securities.

Profit on Fees & Commissions (Non-Consolidated)

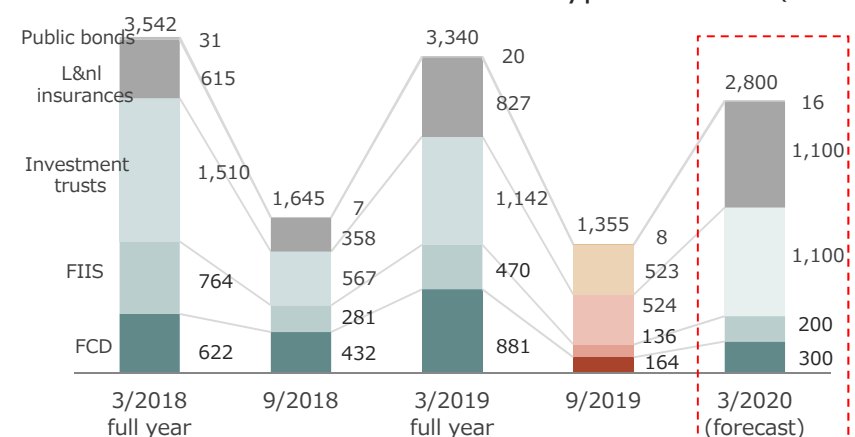
- Consulting income in corporate banking (CB) recorded it's highest of the half-yearly because syndicated loans and loans with covenants remained solid.
- Income from investment type products in personal banking (PB) decreased by ¥0.2bn from 1H FY2018 due to the deterioration of investors mind.

(¥100mn)		9/2018	9/2019	3/2020 (forecast)
Profit on f&c		38.5	39.6	85
Fees & commissions		85.4	87.9	181
〈Major items〉	CB: consulting income	9.1	9.7	23
	Syndicated loans, PPBs etc.	5.5	6.0	14
	Derivatives related	0.5	0.7	2
	M&A related	3.0	2.9	6
	PB: income from investment type products (ITP)	16.4	13.5	28
	Life & non-life insurances	3.5	5.2	11
	Investment trusts	5.6	5.2	11
	Financial instruments intermediary/introduction services (FIIS)	2.8	1.3	2
	Foreign currency deposits (FCD)	4.3	1.6	3
	Fees & commissions payments	46.9	48.2	96
	Fees related to payment loans	33.3	34.4	69

◆ CB: Consulting Income (¥1mn)



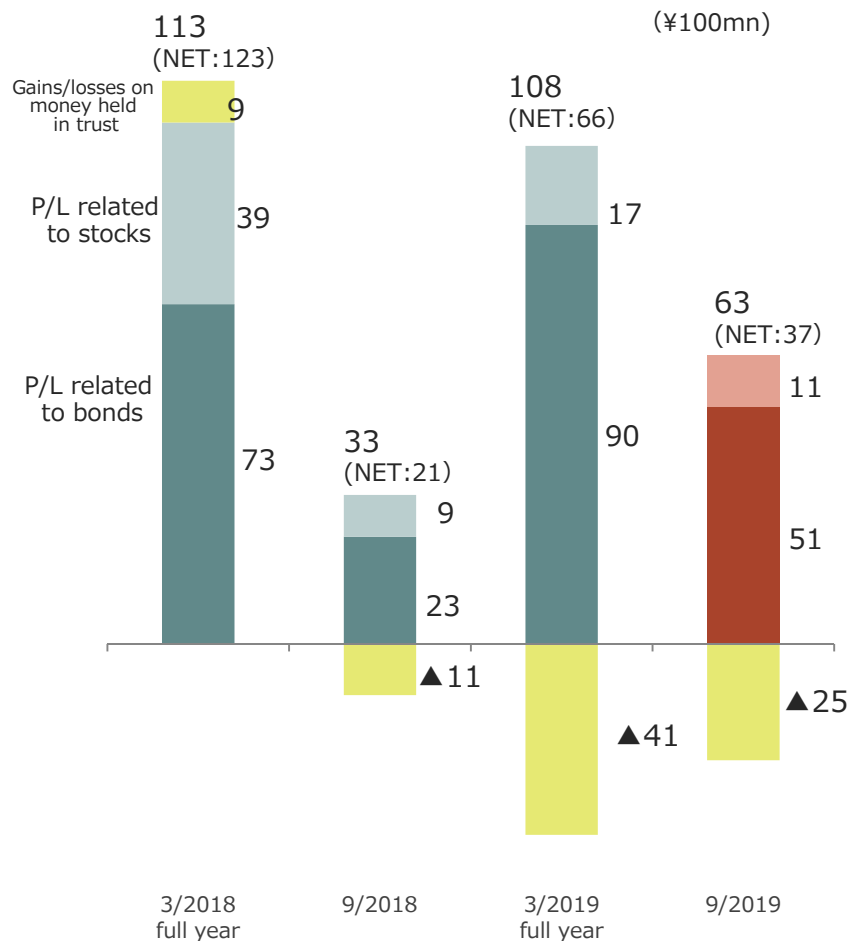
◆ PB: Income from Investment Type Products (¥1mn)



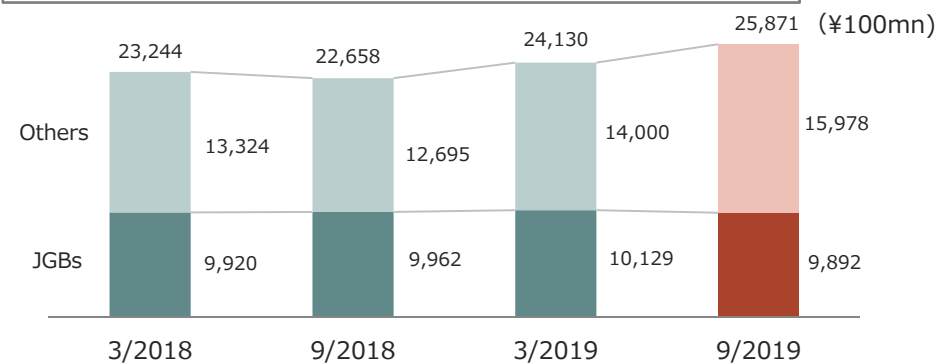
Profit/Losses Related to Securities (Non-Consolidated)

- Profit/losses related to securities increased by ¥2.9bn from 1H FY2018. Net amount including gains/losses on money held in trust increased by ¥1.6bn.
- Average balance of securities increased by ¥321.2bn due to increases in municipal bonds and corporate bonds.

■ Profit/Losses Related to Securities

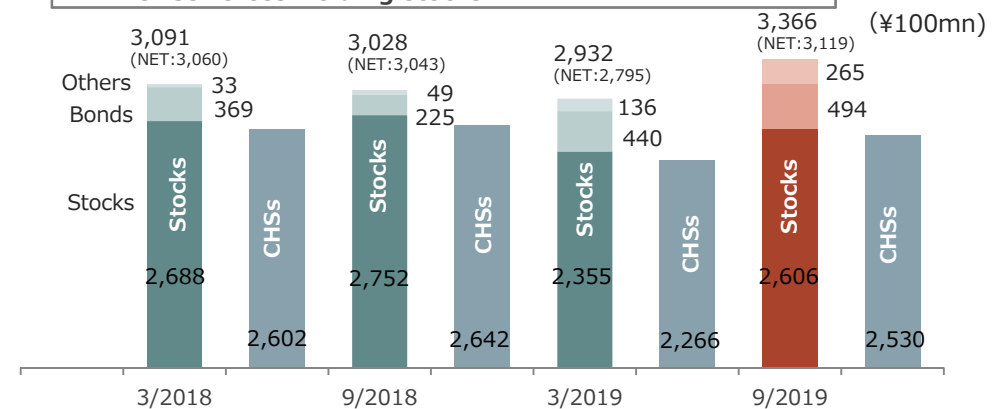


■ Average Balance of Securities (6 months)



■ Valuation Gains/Losses on Securities

CHSs: Cross-holding stocks

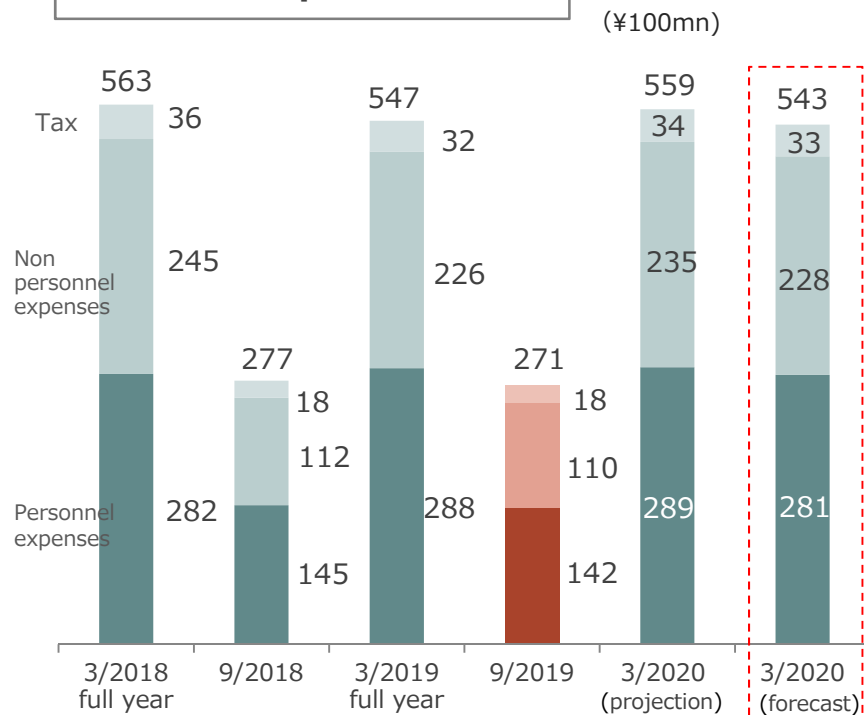


Valuation G/L on interest rate swap with hedge	3/2018 ▲31	9/2018 15	3/2019 ▲137	9/2019 ▲247
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General & Administrative Expenses (Non-Consolidated)

- Personnel expenses decreased by ¥0.3bn, non personnel expenses decreased by ¥0.1bn, and tax was largely unchanged from 1H FY2018.
- Personnel expenses decreased according to the decrease of personnel.

■ G&A Expenses



◆ FY2019 (3/2020) Forecasts

- Personnel expenses: ▲¥0.7bn from FY2018
- Non personnel expenses : the same level as FY2018

■ Depreciation and Investment Amounts

(¥100mn)	3/2019 full year	9/2019	3/2020 (full year plan)
Depreciation	40.2	18.4	38.5
Investment amounts	(original pan: 73.2) 32.8	16.7	(original plan : 72.0) 49.2
Main investments	*Next phased information system *Paperless reception of tablets	*Reconstruction of branches *Next phased information system	*Reconstruction of branches; Nakano Br., Mochizuki Br. etc.

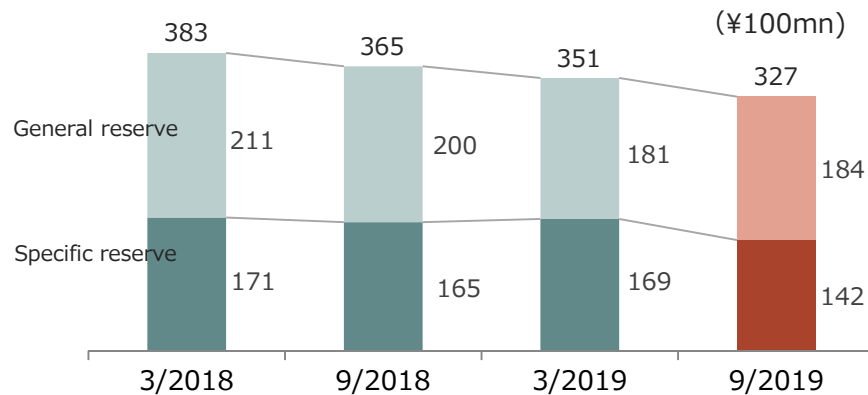
◆ 9/2019 Increase/Decrease Factors

(¥100mn)	9/2018	9/2019	Change	Main Factors
Personnel expenses	145	142	▲3	•Decrease of personnel Average no. of regular worker: ▲64 from 1H FY2018 Average no. of non-regular worker: ▲117 from 1H FY2018
Non personnel expenses	112	110	▲1	•Decrease in depreciation
Tax	18	18	▲0	—

Credit Related Expenses (Non-Consolidated)

- Credit related expenses was a negative due to rises of large borrowers ratings through business improvement supports and collection of NPLs.
- NPL ratio continued to keep low level.

■ Outstanding Balance of Reserve for Loan Losses



■ Credit Related Expenses

(¥100mn)	3/2018 Full year	9/2018	3/2019 Full year	9/2019
Transfer to general reserve	▲19	▲11	▲30	2
Transfer to specific reserve	15	6	47	▲9
Credit related expenses	▲3	▲4	17	▲5

■ Non-Performing Loans

(¥100mn)	3/2018	9/2018	3/2019	9/2019
Bankrupt and quasi-bankrupt assets	120	120	101	106
Doubtful assets	542	491	492	451
Substandard assets	207	187	167	194
Total	869	799	761	752
NPL ratio	1.68%	1.51%	1.41%	1.37%
After partial direct charge-off※	1.53%	1.37%	1.30%	1.26%

※Partial direct charge-off was not executed.
This figure was disclosed only for the reference.

Return to Shareholders

- Purchase of own stocks (upper limit: ¥3.0bn) is ongoing.
- Dividend per share of FY2019 (3/2020) will be ¥14.0, consolidated dividend payout ratio is projected to be 31.3%.

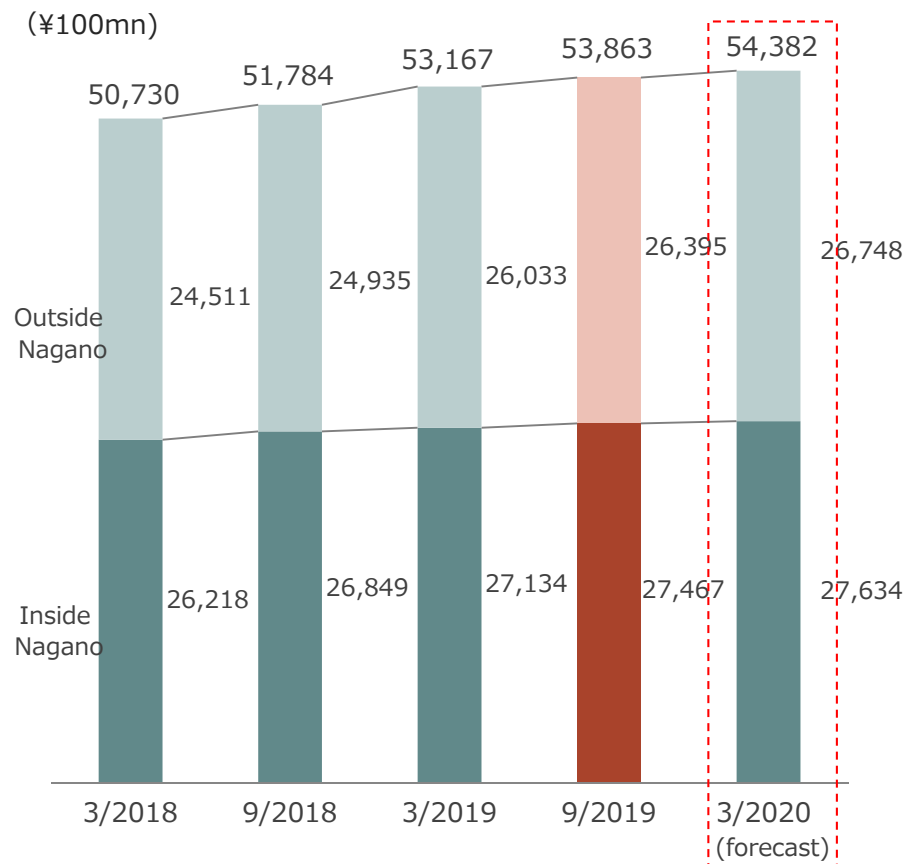
(¥100mn)	3/2017	3/2018	3/2019	3/2020 <small>(calculated as of Sep 30)</small>
Annual dividends①	70	65	69	69
Dividend per share (full year)	¥14.0	¥13.0	¥14.0	¥14.0
Interim dividend	¥6.0	¥6.0	¥6.0	¥6.0
Purchase of own stocks②	0	Note 29	28	(upper limit) <u>30</u> ※9/2~ongoing
Shareholder returns ③ = ① + ②	70	95	98	<u>99</u>
Net income (non-consolidated) ④	231	227	224 ※consolidated	220 ※consolidated
Dividend payout ratio (non-consolidated) ①÷④	30.6%	28.9%	30.9% ※consolidated	31.3% ※consolidated
Ratio of shareholder returns (non-consolidated) ③÷④	30.6%	41.9%	43.7% ※consolidated	<u>45.0%</u> ※consolidated

Note: Based on the resolution of Feb 2018

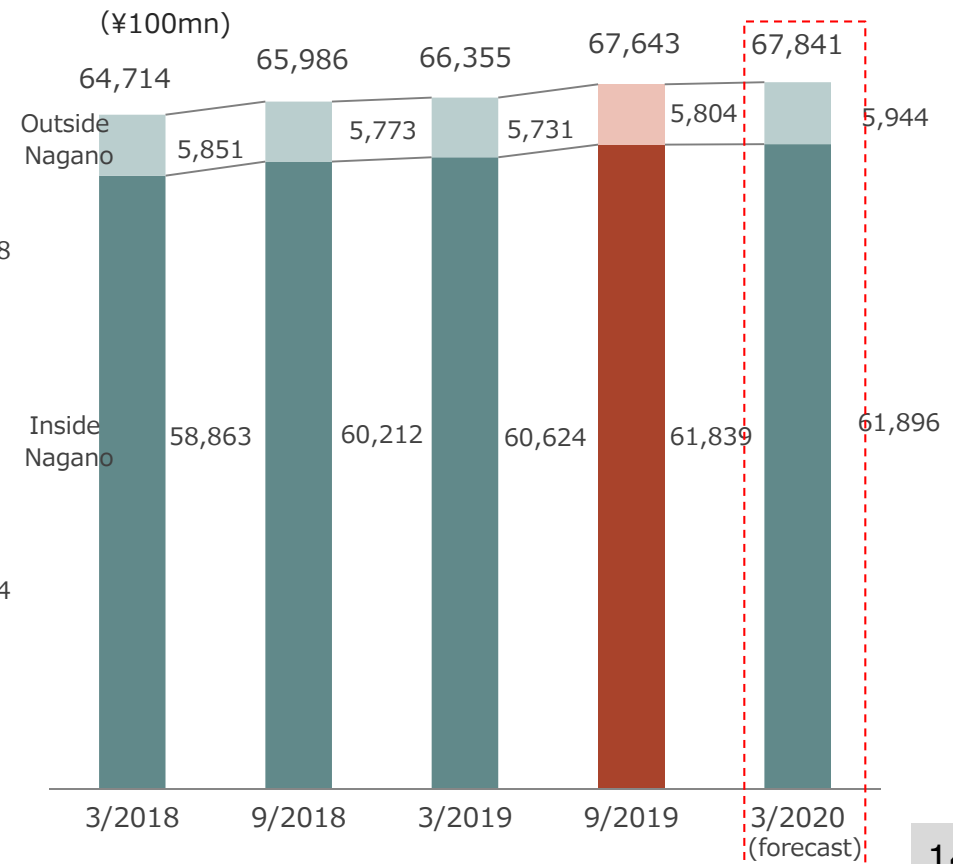
Major Accounts (Loans/Deposits)

- Loans and deposits continued to increase, hitting new record highs of 6-month average balance.
- Loans both inside and outside Nagano increased firmly and the increasing trend will continue.

■ **Average Balance of Loans
(6 months)**



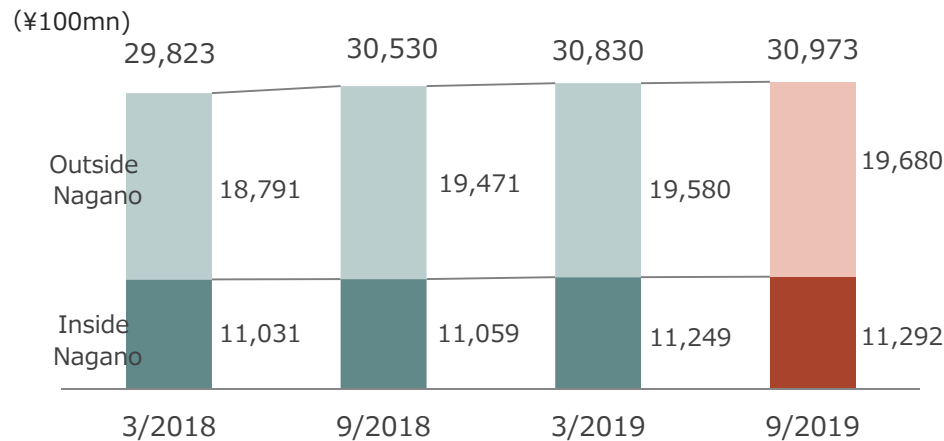
■ **Average Balance of Deposits
(6 months)**



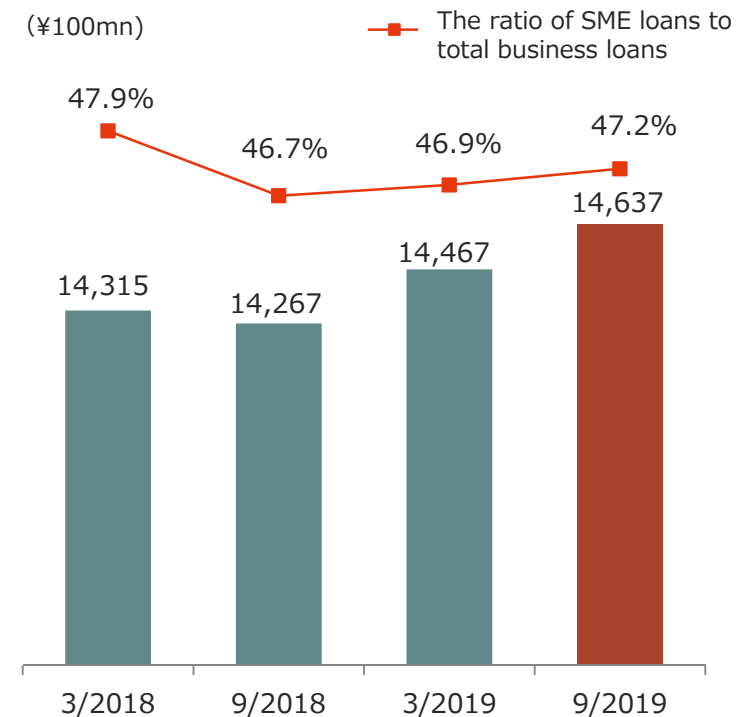
Main Figures (Business Loans)

- Business loans increased by ¥44.3bn from 1H FY2018 due to increases in funds of capital investment both inside and outside Nagano.
- Business loans to SMEs increased by ¥37.0bn, mainly in loans inside Nagano.

■ Business Loans by District (Outstanding Balance)



■ Business Loans to SMEs※ (Outstanding Balance)



■ Business Loans for Real Estate Sector (Outstanding Balance)

(¥100mn)	3/2018	9/2018	3/2019	9/2019
Inside Nagano	1,658	1,661	1,712	1,674
Total	3,732	3,900	3,969	3,986
(Loans to large companies)	1,212	1,340	1,348	1,355

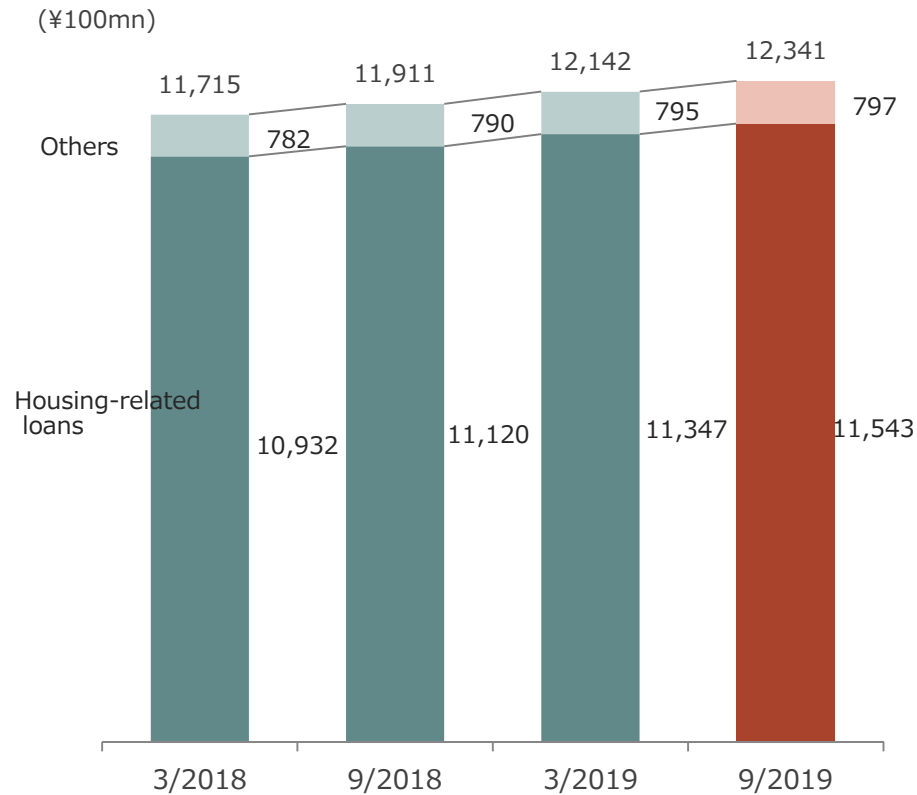
※ Large companies: ¥1bn or more capital with 300 or over employees

※ SMEs (excl. local public entities) + self-employed company owner

Main Figures (Personal Loans)

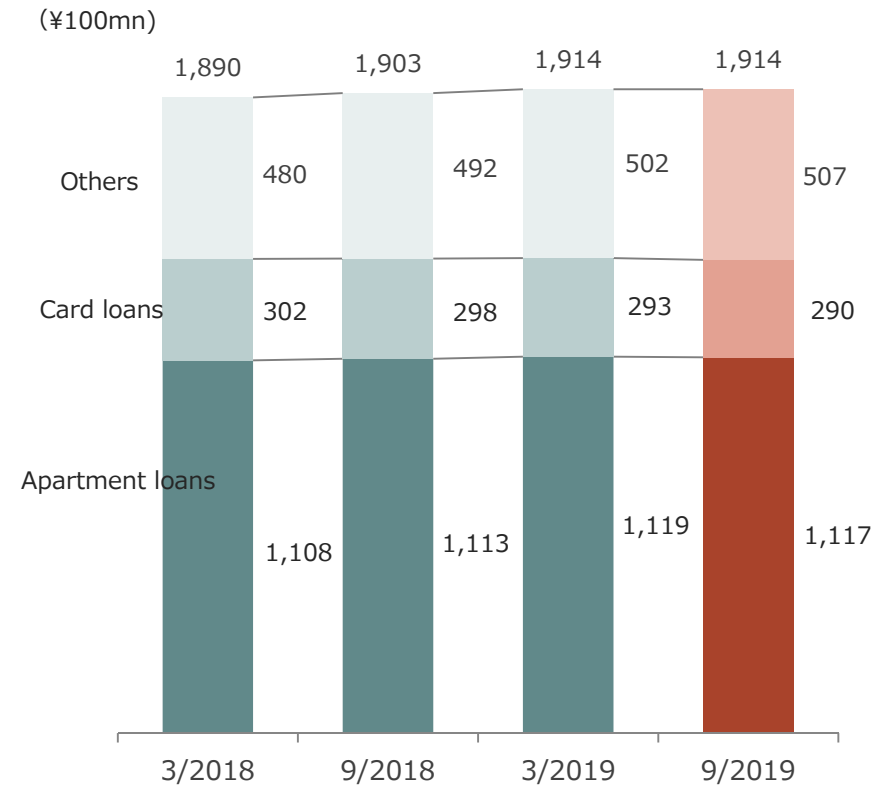
- Personal loans hit new record high (+¥43.0bn from 1H FY2018).
- Housing-related loans also hit new record high (+¥42.3bn) due to the increase in funds of new homes.

■ Personal Loans (Outstanding Balance)



※ Housing-related loans did not include apartment loans.

■ Apartment Loans, Other Loans (Outstanding Balance)

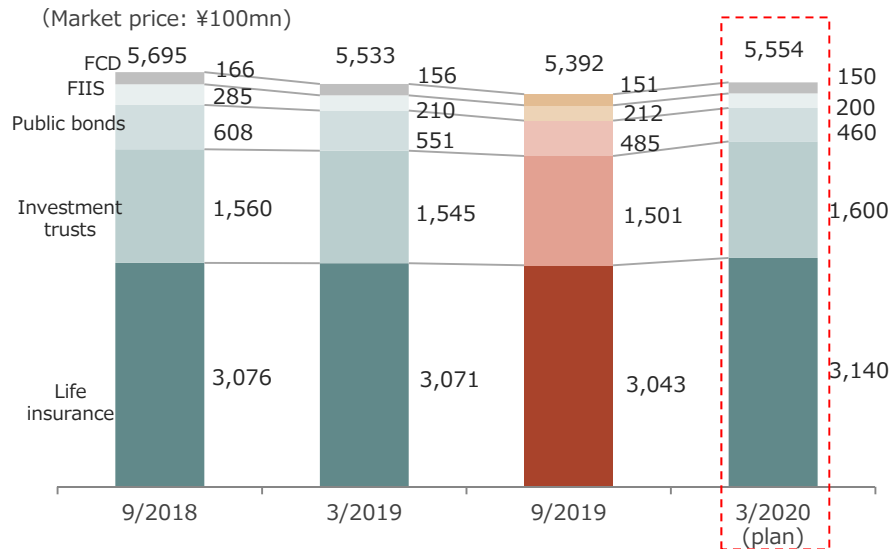


※ Above figures excluded loans for corporates.

Main Figures (Investment Type Products in Personal Banking)

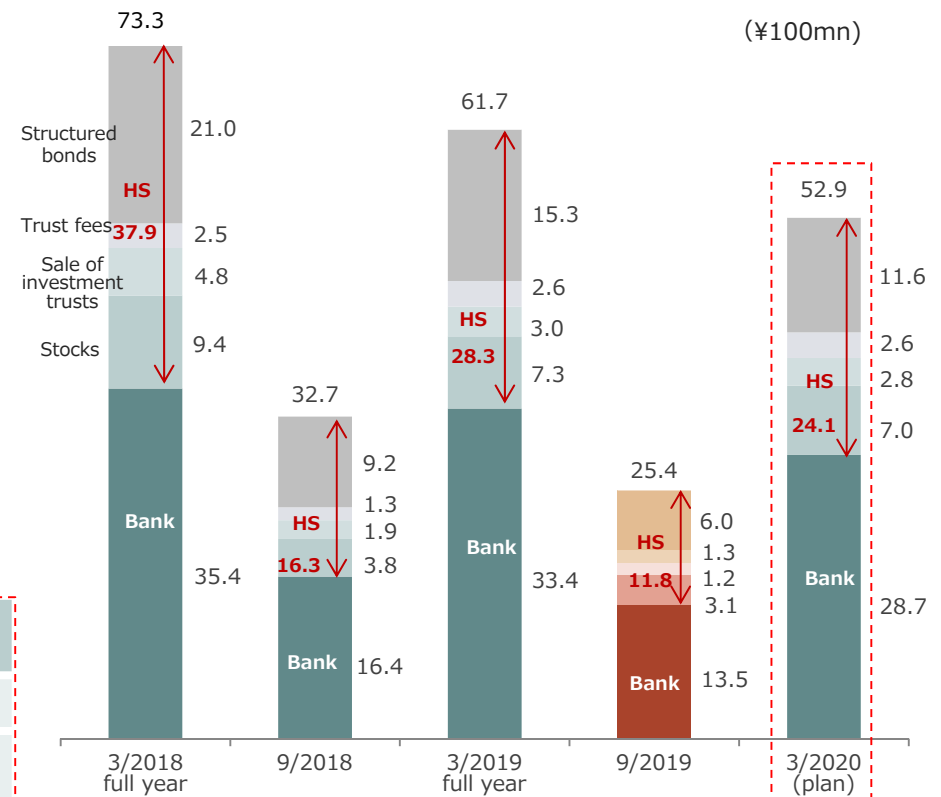
- Outstanding balance of investment type products (market price) in personal banking decreased by ¥30.3bn from 1H FY2018 due to the decrease in sales as products became less attractive in lower interest rates. Monthly installments of IIT is projected to be ¥1bn at 3/2020.
- Income from investment type products decreased by ¥0.7bn due to the slump of sales of the Bank and Hachijuni Securities Co., Ltd.(HS), reflecting volatile market conditions.

Investment Type Products (Outstanding Balance)



Income from ITP

(Bank+HS) ※after deduction of the Bank's intermediary fee



Installment-type Investment Trusts (IIT)

	3/2018	9/2018	3/2019	9/2019	3/2020 (plan)
No. of IIT accounts	22,175	24,297	25,676	28,232	41,000
(Installment NISA)	2,675	4,047	5,460	7,291	11,000
Monthly installments (¥1mn)	361	477	480	592	1,000

Market Investment (the Change in Outstanding Balance of Securities)

➤ Promoting diversified investment while continuing yen-denominated securities investment

(Cost basis, ¥100mn)		3/2018	9/2018	3/2019	9/2019	Direction of 2H FY2019
Bonds	Interest-bearing JGBs	8,013	8,684	8,413	8,234	→
	Floating-rate JGBs	1,656	1,256	1,101	824	→
	Inflation-protected JGBs	0	11	167	167	→
	Other domestic bonds	4,651	4,816	7,236	8,528	→
	Yen-denominated securitized products	581	582	598	639	→
	Structured bonds, Beneficial interests	126	59	87	282	→
	CLO	46	39	67	54	→
Stocks	Domestic stocks	1,148	1,162	1,138	1,122	↑
Yen-denominated investment trusts	Domestic ETF	161	184	165	81	↑
	J-REIT	263	273	268	219	→
	Other investment trusts ※	1,796	1,740	2,047	2,182	↑
	Union-type of funds etc.	185	178	193	207	→
	Hedge funds ※	224	229	238	227	→
Foreign securities	Hedge funds ※	47	50	49	47	→
	Yen-denominated foreign bonds	342	352	357	374	→
	Foreign stocks, ETF etc.	103	87	105	123	↑
	Foreign currency-denominated bonds	2,492	2,499	2,123	2,356	→
	Foreign currency-denominated securitized products	263	398	533	594	→
	Foreign currency-denominated CLO	0	0	0	0	→
Total		22,052	22,558	24,885	26,207	
Bond durations (years)		3.62	3.68	3.62	4.21	

※ Cancellation/redemption P/L of these securities were included in "Cancellation P/L on investment trusts".

Outline of the 31st Long-Term Management Plan

"Dare to Change; Create the Next Generation"

April 2018 ~ March 2021

Strengthening and Expansion of "Face-to-Face Sales" in Order to Realize Customer Profits

⇒ P.20

- ◆ Strengthening quantity in "face-to-face sales"
- ◆ Strengthening quality in "face-to-face sales"
- ◆ Expansion of the scale of "face-to-face sales"
- ◆ Strengthening "face-to-face sales" of the whole Hachijuni Group

Reform of Sales Promotion Structure and Operational Processes

⇒ P.22

- ◆ Reorganization of operational section (change of organization, review of business, outsourcing)
- ◆ Reduction of operational processes
- ◆ Increasing operational efficiency by IT
- ◆ Review of structure (branch/staff)
- ◆ Reduction of customers' burden, improving convenience

Expansion of Investment in Developing "Human Resources" and More Opportunities for Their Active Participation

⇒ P.21

- ◆ Career path/ program of nurturing human resources
- ◆ Staff support system according to their age
- ◆ Personnel exchanges within the Hachijuni Group
- ◆ Nurturing human resources in specialized fields
- ◆ Work style reform

Progress in the 31st Long-Term Management Plan ①

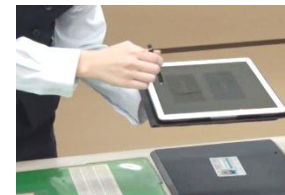
Theme① Strengthening and Expansion of “Face-to-Face Sales” in Order to Realize Customer Profits

Providing financial services most suited to customer needs

Improving Tablet Reception Functions

- ✓ Tablets improved reception functions by reading information displayed in a driver license, reducing a burden on a customer (increasing the convenience of customer).
- ✓ Increase of time for consultation with customers by reducing operational time

Reducing burden on the customer as well as labor saving of administrative work



	Investment trusts application (purchase/cancel)	Life insurance application
Tablet utilization rate	90 %	80 %
Reduction of operational time /1 case	35 % 28⇒18 minutes	50 % 77⇒38 minutes

Expansion of Cashless Services

No. of 82Debit contract	Before introduction (Mar 31, 2019)	24,154 (Sep 30, 2019)
Settlement amount by HaLuCa	¥30.5bn (FY2017)	¥31.7bn (FY2018)
No. of member shop of Hachijuni Card Co., Ltd.	6,797 (Mar 31, 2019)	7,402 (Sep 30, 2019)
Charge-available digital money	3 types (Mar 31, 2019) LINE Pay/Pay Pay/Rakuten Edy	6 types (Sep 30, 2019) ※New※ Merpay/pring/docomo account

- ✓ Expansion of card lineups
Credit card: “HaLuCa”
Debit card: “82Debit” started in Apr 2019
- ✓ Hachijuni Bank group will cope with growing cashless needs.

Expansion of lineups for responding to diversified needs

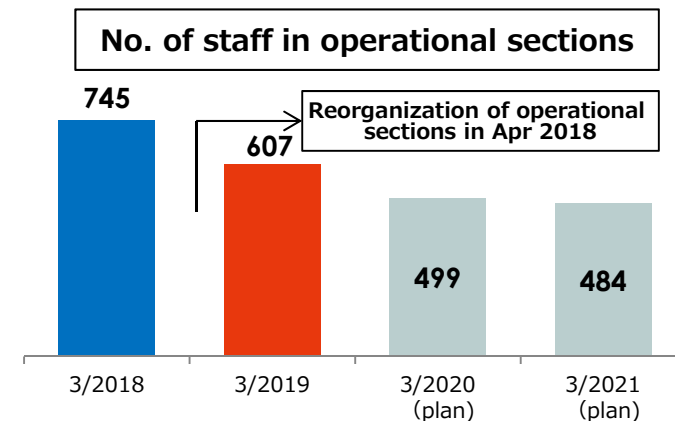
Progress in the 31st Long-Term Management Plan ②

Theme② Expansion of Investment in Developing “Human Resources” and More Opportunities for Their Active Participation

Reinforcement of personnel system focused on each staff’s growth and worthwhileness of working

Getting More Opportunities by Diverse Types of Staff

- ✓ The Bank merged with Hachijuni Business Services Co., Ltd. which was in charge of administrative work in Apr 2018 and restructured/consolidated operational centers located in each area.
- ✓ Promoting reassignment of operational centers’ staff to each branch after outsourcing cash transport and increasing operational efficiency
- ✓ Supporting the extension of each staff’s capability by the expansion of group training and e-learning

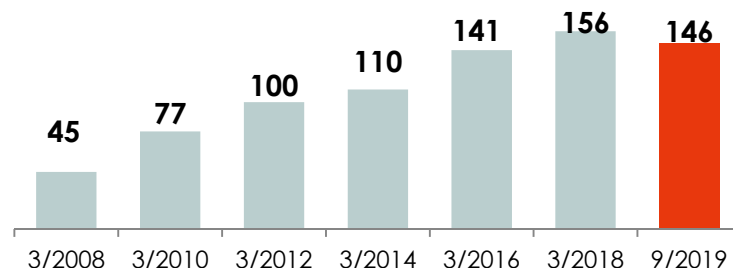


Improvement of environment supporting staff’s willingness and ability

Supporting Flexible Work Style (Work Style Reform)

No. of staff acquired child-care reave

(as of the end of month, excluding maternity leave before and after childbirth)



- ✓ The Bank partially started telecommuting in Aug 2019 for staff faced to child-care.
- ✓ Utilizing unnecessary space that were generated through the reorganization of operational sections as “satellite offices”
- ✓ About 50 staff use “short-time work” for accompanying their families to school and hospital.

Supporting work life balance

Progress in the 31st Long-Term Management Plan ③

Theme③ Reform of Sales Promotion Structure and Operational Processes

Reinforcement of sales promotion structure by increasing efficiency

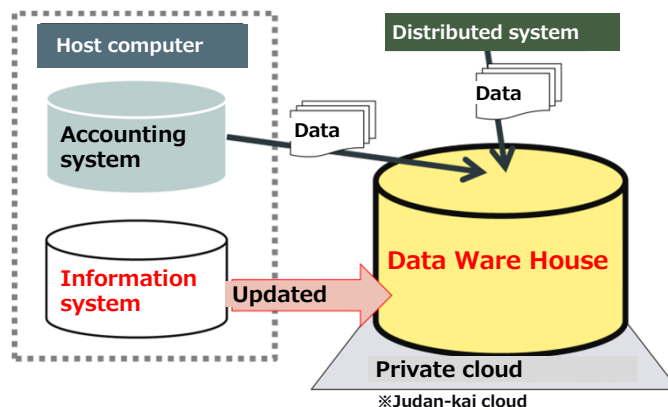
Review of Branch Functions

- ✓ 3 group companies (The Bank, Hachijuni Securities Co., Ltd. and Hachijuni Lease Co., Ltd.) will open the shared store in Nov 2019.
- ✓ 3 branches are scheduled to relocate to local government buildings for providing customers one-stop services and increasing convenience.



FY2019 (scheduled)	FY2020 spring (scheduled)	FY2021 spring (scheduled)
Total real estate related cost (results) : approx. ¥7.2mn/per year		
Mochizuki br. ↓ Saku City Office Mochizuki Branch	Sakuho br. ↓ Sakuho Town Office New Building	Agematsu br. ↓ Agematsu Town Office New Building
Interior construction costs (forecast) : approx. ¥95mn Annual rental expenses (forecast) : approx. ¥8.2mn		

Creating Next Phased Information System: “Data Ware House”



- ✓ Next phased information system “Data ware house” was created in private cloud in Apr 2019 for unitarily managing a large quantity of data for the long-term period.
- ✓ By updating, information system was changed from a system supplementing accounting system to a system as the data utilization base.
- ✓ Utilizing customers’ transaction data and transaction history, planning sales promotion strategy effectively

Sales promotion strategy utilizing data effectively

Progress in the 31st Long-Term Management Plan ④

Deepening of Environmental Management

Deepening of environmental management and contributing to SDGs

Donation Based on Car Loan (Eco-Type)



- ✓ The amount of 0.1% of the loan (average balance of the first year) is donated to the Nagano Association for Conserving Environment in May 2019.
- ✓ Based on the “Hachijuni Bank Group SDGs Declaration”, the Bank makes efforts to conserve beautiful nature of Nagano and hand on it to the future by providing various products and services leading to the reduction of environmental burden, contributing to environment preservation activities.

Launch of “Regional Revitalization/SDGs Support PPB” PPB: Private Placement Bond

- ✓ Renewal of 2 types of PPB supporting the funding of companies contributed to local communities and SDGs
- ✓ The Bank continues to commit to the achievement of SDGs goals as a top runner of the CSR management.

Type 1 for revitalization of local communities	Type 2 for company support
Supporting SDGs-related business and activities	Supporting the funding of companies to contribute to SDGs
The Bank’s underwriting commission paid by issuers is discounted. Issuers can donate the discounted amount to schools or welfare organizations.	This type is available to companies who actively work on environmental conservation. Issuance-related cost and expenses are discounted.