

# Response to COVID-19 Infection

The first COVID-19 infections were confirmed in Japan in January 2020. Since then, the number of infections has risen and fallen and at present, it shows no sign of abating. During this period, factors such as the declaration of a state of emergency, requests for business suspension or shorter business hours as part of measures to prevent the spread of infection, and people being asked to refrain from leaving their homes except when necessary have had a significant impact on business, particularly in the restaurant, accommodation, and tourism industries.

The Bank will continue to provide cash flow support to customers who have been affected by the COVID-19 pandemic and we are fully engaged in activities that will support their businesses in the post-pandemic period, such as facilitating shifts to new industries or types of business, helping to launch new businesses, and expanding sales channels.

## 1. Cash Flow Consultations

We offer consulting on business matters, including cash flow for customers who have been affected by the COVID-19 pandemic.

- Set up cash flow consulting desks
  - Established at 108 branches that handle loans
- Set up holiday telephone consultation desks
  - Offer consultations on business funding every Saturday through a free-dial number
- Set up consultation desks for housing loan customers
  - Offer consultations on repaying housing loans at branches, loan stations, and individual consulting plazas
  - Also offer consultations on repaying housing loans through a free-dial number

## Consultation Numbers

### 1. Number of consultations on business funding (cumulative from February 5, 2020 to June 17, 2021)

[New loans] (number of new loans actually accepted out of 29,134 new loans consultations)

New loans accepted	Of which, loans executed	Of which, funding in response to COVID-19*	
		Cases	Amount (million yen)
13,775 cases	409,691 million yen	12,098 cases	234,957 million yen

\* Financing programs started on May 2020 as a government economic measure  
Financing ended on May 31, 2021.

[Number and amount of term changes accepted]

630 cases	137,602 million yen
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### 2. Number and amount of loan term changes accepted (cumulative from March 27, 2020 to June 17, 2021)

199 customers	2,722 million yen
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## 2. Infection Prevention and Business Continuity Initiatives

- Arrangements such as shift work and telecommuting have been implemented at sales branches to prevent the infection of customers and employees, and to ensure business continuity. Lunch breaks (depending on the infection situation in each region) have been implemented to enable branches to operate with as few employees as possible.
- Measures such as split operations (employees performing the same duties are divided into two teams and work in shifts or at different work locations) and telecommuting have been implemented at headquarters.
- Restrictions on entry to stores have been implemented during busy periods in order to avoid the Three Cs.
- Transparent acrylic panels have been installed at sales branch counters to prevent droplet infection.
- Lobbies and ATM areas are being thoroughly disinfected.



## 3. Other Measures

- The Bank has made donations to Gunma Prefecture to prevent COVID-19 infection. Amount of donations: 10,000,000 yen (June 1, 2020)
- Operation of a Hot Springs Support Team  
Executives and employees of the Bank and Group companies are supporting accommodation facilities in hot spring areas in Gunma Prefecture by purchasing pre-paid hot spring and accommodation tickets (on a voluntary basis). A total of 1,547 executives and employees have participated in this project raising a combined ¥16,090,000.
- Provision of take-out support  
Bank employees are supporting restaurants in Gunma Prefecture by purchasing take-out products (on a voluntary basis). Participants are recruited and arrangements are made within the Bank. To date, a total of 38,185 purchases have been made totaling ¥42,910,058 (as of June 30, 2021).

