



November 5, 2020

Fincross DIGITAL Co., Ltd.

## Investment by Kiraboshi Bank, Ltd. into Fincross DIGITAL Co., Ltd.

We hereby announce that Kiraboshi Bank, Ltd. (President: Hisanobu Watanabe), with the authorization of the relevant authorities, has made an investment into Fincross DIGITAL Co. Ltd. (President: Masaki Itoh), which was jointly established in June 2018 by The Senshu Ikeda Bank, Ltd. (President: Atsushi Ukai), The Gunma Bank, Ltd. (President: Akihiko Fukai), The San-In Godo Bank, Ltd. (President: Toru Yamasaki), Shikoku Bank, Ltd. (President: Fumiaki Yamamoto), The Chiba Kogyo Bank Ltd. (President: Hitoshi Umeda), Tsukuba Bank, Ltd. (President: Masahiko Ikuta), and The Fukui Bank, Ltd. (President: Masahiro Hayashi) to support the digitalization efforts of each bank.

### Notes

#### 1. Background/Circumstances

Since September 2019, Kiraboshi Bank, Ltd. has been a member of the Fincross Partnership, an alliance between the seven regional banks named above, aimed at jointly promoting the digitalization of operations, for which Fincross DIGITAL Co., Ltd. provides secretariat operations, working closely with the other seven banks to consider specific measures for digitizing bank operations. In order to further expedite digitalization initiatives going forward and to deepen the relationship of the Partnership, Kiraboshi Bank, Ltd. has made a capital investment into Fincross DIGITAL Co., Ltd. in a similar manner to the other seven banks.

#### 2. Capital and Shareholders of Our Company After Investment from Kiraboshi Bank, Ltd.

(1) Capital

110,956,989 yen

(2) Shareholders

Shareholder	Ownership	Shareholder	Ownership
The Senshu Ikeda Bank, Ltd.	12.5%	Kiraboshi Bank, Ltd.	12.5%
The Gunma Bank, Ltd.	12.5%	The San-In Godo Bank, Ltd.	12.5%
Shikoku Bank, Ltd.	12.5%	The Chiba Kogyo Bank, Ltd.	12.5%
Tsukuba Bank, Ltd.	12.5%	The Fukui Bank, Ltd.	12.5%

Any inquiries on this press release shall be made through the inquiry form at

<https://www.finx.jp/en/#contact>



**[Attachment 1: Summary of Fincross DIGITAL Co., Ltd. after Investment from Kiraboshi Bank, Ltd.]**

Headquarters	6-5, Nihonbashi-Kabutocho, Chuo-ku, Tokyo Japan	
Date of Establishment	June 25, 2018	
Main Business Activities	<p>(1) Research and development for IT, finance, fintech, and development of industries, markets, and regions, etc.</p> <p>(2) Planning, development, and operation, etc. of information systems, etc.</p> <p>(3) Secretariat operations for the Fincross Partnership</p>	
Capital	110,956,989 yen	
Total Assets and Net Assets as of the Date of Establishment	50 million yen	
Fiscal Year End	March 31	
Shareholders	<p>The Senshu Ikeda Bank, Ltd. 12.5%</p> <p>Kiraboshi Bank, Ltd. 12.5%</p> <p>The Gunma Bank, Ltd. 12.5%</p> <p>The San-In Godo Bank, Ltd. 12.5%</p> <p>Shikoku Bank, Ltd. 12.5%</p> <p>The Chiba Kogyo Bank Ltd. 12.5%</p> <p>Tsukuba Bank, Ltd. 12.5%</p> <p>The Fukui Bank, Ltd. 12.5%</p>	
Executives	<p>Chief Executive Officer Masaki Itoh</p> <p>Directors  Tsutomu Ishino  Shuhei Namekawa  Atsushi Ukawa (President, The Senshu Ikeda Bank, Ltd.)  Fumiaki Yamamoto (President, Shikoku Bank, Ltd.)  Hitoshi Umeda (President, The Chiba Kogyo Bank Ltd.)  Masahiko Ikuta (President, Tsukuba Bank, Ltd.)  Masahiro Hayashi (President, The Fukui Bank, Ltd.)</p> <p>Auditors  Akihiko Fukai (President, The Gunma Bank, Ltd.)  Toru Yamasaki (President, The San-In Godo Bank, Ltd.)</p>	



**[Attachment 2: Summary of the Eight Regional Banks (as of March 31, 2020)]**

Name	The Senshu Ikeda Bank, Ltd.	Kiraboshi Bank, Ltd.	The Gunma Bank, Ltd.	The San-In Godo Bank, Ltd.
Date of Establishment	September 1, 1951	January 8, 1954	September 12, 1932	July 1, 1941
Headquarters	18-14 Chayamachi, Kita-ku, Osaka City	3-10-43 Minami-Aoyama, Minato-ku, Tokyo	194 Motosojamachi, Maebashi City, Gunma	10 Uomachi, Matsue City, Shimane
Representative	Atsushi Ukawa, President and CEO	Hisanobu Watanabe, President	Akihiko Fukai, President	Toru Yamasaki, President
Capital	61.3 billion yen	43.7 billion yen	48.6 billion yen	20.7 billion yen
Account Balance (standalone)	5.0076 trillion yen	4.6495 trillion yen	7.0501 trillion yen	3,9278 trillion yen
Loan Balance (standalone)	3.9853 trillion yen	3.7698 trillion yen	5.6023 trillion yen	3.3530 trillion yen
Employees (standalone)	2,346	2,756	3,030	1,992
Branches (incl. agents)	139	164	157	150

Name	Shikoku Bank, Ltd.	The Chiba Kogyo Bank Ltd.	Tsukuba Bank, Ltd.	The Fukui Bank, Ltd.
Date of Establishment	October 17, 1878	January 18, 1952	September 15, 1952	December 19, 1899
Headquarters	1-1-1 Minami-Harimayacho, Kochi City, Kochi	2-1-2 Saiwaicho, Mihama-ku, Chiba City, Chiba	2-11-7 Chuo, Tsuchiura-City, Ibaraki	1-1-1 Junka, Fukui-City, Fukui
Representative	Fumiaki Yamamoto, President	Hitoshi Umeda, President and CEO	Masahiko Ikuta, President	Masahiro Hayashi, President
Capital	25.0 billion yen	62.1 billion yen	48.8 billion yen	17.9 billion yen
Account Balance (standalone)	2.6409 trillion yen	2.5592 trillion yen	2.2516 trillion yen	2.4098 trillion yen
Loan Balance (standalone)	1.7843 trillion yen	2.1592 trillion yen	1.6856 trillion yen	1.7310 trillion yen
Employees (standalone)	1,343	1,348	1,448	1,366
Branches (incl. agents)	110	74	155	98