

30 October, 2020

To All

The Hokkoku Bank, Ltd.

Establishment of the "Hokkoku DX Cashless Fund"

The Hokkoku Bank, Ltd. (President Shuji Tsuemura) established the "Hokkoku DX Cashless Fund" to support efforts to solve issues for businesses, local governments, and other entities, as well as to improve productivity through digital transformation (DX) and cashless operations.

In recent years, the dramatic advancement of IT technologies has enabled cost reductions, operational reforms, and the development of new services in all fields. Due to the recent spread of the infectious diseases of the COVID-19, the promotion of DX and cashless operations has become a major issue for many companies.

Through consulting, the bank has worked to reform work styles through the use of ICT. The bank has also been working to improve the local cashless environment by offering free card merchant terminals and issuing Visa debit cards with touch-payment functions.

We will continue to actively provide support to resolve regional issues and improve productivity through subsidies by this fund.

In conjunction with the Fund, the Company plans to collaborate with Visa Worldwide Japan Co., Ltd. (President and CEO: Stephen Karpin) to launch the "Hokkoku × Visa Cashless City Project (tentative name)" as a proposal for a new cashless environment and lifestyle in the region. I will let you know the details again.

<Fund Overview>

Name	Hokkoku DX Cashless Fund
Amount	Billion yen
Term	Until March, 2024
Purpose	We aim to realize the future vision of the region by providing support for initiatives such as DX and cashless operations to resolve issues faced by companies and local governments and improve productivity.
Subject to subsidy	Companies and local governments working together with DX and cashless companies