

Contribution to the Regional Economy and Community

■ Activities to Revitalize the Regional Economy

Initiatives to Facilitate Financing

The Bank views the facilitation of regional financing as its most important duty and this is expressed in its basic philosophy of “serving our community by fulfilling our social mission as a financial institution.” Therefore, the Bank has actively responded to its customers’ demands in relation to their needs for funds or review of the conditions for borrowing.

The Bank has enhanced its management system through the provision of a Financing Facilitation Meeting that was established in the headquarters during December 2009 to respond attentively to the variety of requests we receive from customers including small-and medium-sized businesses and customers who have mortgage loans.

Although the SME Financing Facilitation Act expired at the end of March 2013, we intend to maintain our basic stance toward facilitation of financing and will strive to provide a prompt, accurate and suitable response and thereby enable the Bank to function as a proactive financial intermediary in its role as a regional financial institution for further facilitation of financing.

Environmental Conservation Activities

The Juroku Bank not only engages in its own environmental conservation activities but also supports the various environmental activities of its customers.

► Formulation of Environmental Policy

In April 2013, we formulated a new “Environmental Policy” for the Juroku Bank Group as a whole.

This “Environmental Policy” is based on our “Basic Philosophy” and “Code of Conduct.” All employees at our headquarters and branches are committed to meeting targets for overcoming environmental protection challenges in accordance with this policy.

► Building Environmentally Friendly Stores

The Kariya Branch, relocated and opened in a new building on November 25, 2014, has installed “green curtains (greening walls)” and a solar power system capable of generating a maximum 5 kW of power as means of mitigating the heat island effect.

Electricity generated by the solar panels is used to power the sales office and lobby, aiding our commitment to energy conservation.

Juroku Bank’s Support for Overseas Business Development

Our customers are responding to the growth of emerging markets in Asia with an increase in initiatives to develop overseas sales routes and move production to overseas markets.

In March 2015, the Juroku Bank established the Singapore Representative Office and the Bangkok Representative Office. With our overseas support structure comprising overseas representative offices at 4 locations including Shanghai and Hong Kong, and 13 cooperating financial institutions across 9 countries, we will further strengthen initiatives to support overseas expansion of our customers.

► Opening of Singapore Representative Office

As the financial and information center of ASEAN, Singapore is a country where comprehensive information including financial information is gathered, and where hubs of many financial institutions and our customers for ASEAN are concentrated.

With the planned establishment of AEC (ASEAN Economic Community) in 2015, Singapore is expected to play an even more important role. By opening the Singapore representative office, and cross-collecting and providing information on finance and economics in the region, we will continue to support the overseas business development of our customers.



► Opening of Bangkok Representative Office

As the manufacturing base of ASEAN, Thailand has the most local subsidiaries of our customers in all of ASEAN, centered on the automotive industry.

We have sought to offer support for our customers in the country with the cooperation of our business partner KASIKORN BANK, through measures such as sending trainees to them. With the opening of the Bangkok representative office, we will enhance our support for customers in Thailand and the surrounding countries by further collaboration with KASIKORN BANK.



► Hosting “ASEAN Regional Conference 2014”

On August 27 and 28, 2014, the Bank held the “ASEAN Regional Conference 2014” for the third time.

Among ASEAN countries experiencing continued economic growth, we had participants from Indonesia, Thailand, and Vietnam, where many multinational corporations have established operations. From each country, representatives of embassies, investment institutions, and our overseas affiliated financial institutions shared information on the investment environment

and local conditions, and we also provided a forum for exchange among representatives of countries in attendance.

The Ambassador of Thailand to Japan, the Deputy Chief of Mission of the Embassy of the Republic of Indonesia in Japan, and the Investment Counselor of the Embassy of the Socialist Republic of Vietnam in Japan attended the two-day conference along with approximately 130 companies, and together they engaged in a lively exchange of opinions and interactions.

► **Handling of Cross-border Loans (Direct Loans to Foreign Subsidiaries) to Singapore**

Until now, in regard to financing needs of foreign subsidiaries of our customers, it was common for them to be conducted through their parent companies in Japan (so called parent-subsidiary loan).

Amid these circumstances, we already handle Thai Baht-denominated cross-border loans in order to offer local subsidiaries of our customers with more diverse means of financing and reduce exchange rate risk. Furthermore, in September 2014, we began handling the cross-border loans to subsidiaries of our customers located in Singapore.

We will enhance our financial support structure for overseas expansion by the cross-border loans.

CSR Activities

► **Contributions to the Community by JUROKU FOUNDATION FOR REGIONAL PROMOTION**

JUROKU FOUNDATION FOR REGIONAL PROMOTION was founded with the goal of contributing to local communities. Through grants, it supports such activities as promotion of local industry, improvement of social and life environment, and promotion of culture, sports, international exchange, and other activities. In FY2014, it provided ¥9,760,000 in grants to 43 projects. The foundation also has a scholarship program, and in FY2014, it provided ¥24,400,000 in annual scholarships to 63 students.

