

Contribution to the Regional Economy and Community

Activities to Revitalize the Regional Economy

Environmental Conservation Activities

Basic Philosophy

The Juroku Bank Group recognizes that the whole society needs to be responsible for environmental conservation activities. As a good corporate citizen that serves local communities, we will contribute to the formation of a sustainable society and create corporate value by diligently addressing environmental issues through our business activities.

Promoting Environmental Conservation through “Seed to Seed Eco-Continuity Project”

Since May 2014, Juroku Bank has promoted the “Seed to Seed Eco-Continuity Project,” in cooperation with Gifu University and the Gifu City Global Warming Countermeasure Promotion Committee. Morning glory seeds were distributed to the Bank’s customers in the previous year, planted and grown at each household, and this fiscal year, the next batch of seeds, roughly 74,000 pieces were provided by them for distribution at 37 of our branches in Gifu city. In addition, we also received the cooperation of public elementary schools in Gifu city, and distributed morning glory seeds to each school. We will continue this project, and carry out environmental conservation activities together with our customers.



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. With our overseas support structure comprising overseas representative offices at four locations including Hong Kong, Shanghai, Singapore, and Bangkok, and 15 cooperating financial institutions across 11 countries, we will further strengthen our initiatives to connect our customers and overseas markets.

Support for the Exhibition at Hong Kong’s “Food Expo 2016”

In August 2016, Asia’s largest food trade fair, Food Expo 2016 hosted by the Hong Kong Trade Development Council was held in Hong Kong. Juroku Bank entered into a business alliance with the Hong Kong Trade Development Council in January 2016. The Expo featured approximately 1,400 exhibitors, consisting of companies and organizations from 25 countries, who promoted dining-related products and services



including foods, beverages and cooking utensils. Juroku Bank secured a dedicated exhibition stand at the Expo and supported the exhibitors by subsidizing half of the exhibition fee.

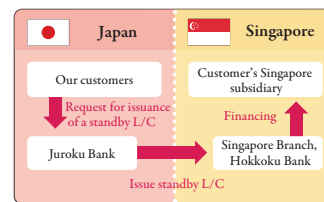
Juroku Bank’s exhibit

Financing for Customers’ Overseas Subsidiaries through Collaboration among Regional Banks

In December 2016, Juroku Bank issued a standby letter of credit to the Singapore Branch of Hokkoku Bank, for a borrowing by a customer’s Singapore subsidiary.

We have held business conferences and exchange meetings through the Interregional Collaboration for Overseas Business Support*, undertaken jointly with Hokkoku Bank, as an unprecedented effort by Japanese regional financial institutions to co-support financing at the overseas business locations of their customers.

Juroku Bank will strive to demonstrate its financial intermediation functions and offer solutions according to the life stage of the company by providing cross-border loans and co-financing together with the Japan Bank for International Cooperation, as



well as these standby letters of credit to support financing of customers’ overseas subsidiaries.

Outline of the standby letter of credit

*In May 2011, the four banks Juroku Bank, San-In Godo Bank, Hiroshima Bank, and Hokkoku Bank signed a Memorandum on Overseas Business Support to support the overseas business activities of their customers.

Business Alliances with Banco Do Brasil and Banamex (Financial Institution in the United Mexican States)

We formed business alliances with Banco do Brasil S.A., Brazil’s largest commercial bank, in May 2016 and with BANCO NACIONAL DE MÉXICO, S.A., INTEGRANTE DEL GRUPO FINANCIERO BANAMEX (Banamex) in September. These



business alliances allow us to provide information regarding the economic and investment environments of Brazil and Mexico, as well as various local financial services.

Signing ceremony with Banco do Brasil

Business Alliances with Hà Nam Province in Vietnam and Dong Van III Industrial Zone

In April 2017, we concluded business cooperation agreements with the Hà Nam Province in the Socialist Republic of Viet Nam and the Dong Van III Industrial Zone Infrastructure Investment Development Corporation.

We entered into agreements with Hà Nam Province to strengthen cooperation in joint events and providing information on the investment environment, etc. and with Dong Van III Industrial Zone concerning incentives for Juroku Bank’s customers (land and building prices, industrial zone maintenance costs, etc.).

The conclusion of these business cooperation agreements represents the first of such initiatives by a Japanese financial institution, and Juroku Bank will continue to enhance support for customers’ expansion into Vietnam and strengthen local business support.



CSR Activities

► Kick-off of the Six Star Tourism Project!!

-Vast area coverage by six regional banks-

In June 2016, six regional banks in the Tokai and Hokuriku region with strong economic and logistics ties (Juroku Bank, Hyakugo Bank, Bank of Nagoya, Hokkoku Bank, Fukui Bank, and First Bank of Toyama) signed the Six Star Tourism Project agreement for cooperation with vast area coverage on the theme of tourism, for the purpose of creating attractive sightseeing locales.

Juroku Bank will cooperate with these five banks in the Tokai and Hokuriku region to provide support so that each region can maximize the appeal of their heritage such as history, tradition, culture, cuisine, and local industries, and attract new

tourists by leveraging the insight and networks that are unique to regional banks. Through such initiatives, Juroku Bank will contribute to the revitalization of regional economies.

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

JUROKU FOUNDATION FOR REGIONAL PROMOTION was founded with the goal of contributing to local communities. 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 FY2016, it provided ¥6,630,000 in grants to 27 projects.

The foundation also has a scholarship grant program, and in FY2016, it provided ¥23,800,000 in annual scholarships to 63 students.



(as of March 31, 2017)