

Contribution to the Regional Economy and Community

■ Activities to Revitalize the Regional Economy

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.

► Introduction of two "MIRAI" Fuel Cell Cars

In July 2015, Toyota Motor Corporation's "MIRAI" fuel cell vehicle was delivered from a dealer in Gifu Prefecture to Juroku Bank as the dealer's very first delivery, and a delivery ceremony was held at the Head Office building. "MIRAI" runs on electricity generated using hydrogen. This fuel cell vehicle boasts excellent environmental performance, including the fact that it does not produce carbon dioxide while running, and was introduced as part of our initiatives undertaken in consideration of the environment.

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 4 locations including Hong Kong, Shanghai, Singapore, and Bangkok, and 13 cooperating financial institutions across 9 countries, we will further strengthen our initiatives to connect our customers and overseas markets. (As of March 31, 2016)

► Business Alliance with the Hong Kong Trade Development Council

In January 2016, Juroku Bank concluded an "Agreement of Mutual Cooperation" with the Hong Kong Trade Development Council for the purpose of supporting customer development of overseas sales routes and to provide trade and investment information. Hong Kong functions as a gateway to Asian markets, including mainland China, and receives many exports from

Japan, such as agricultural and marine products, and is gaining attention as one of the promising markets for Japanese foods and products.

Assistant Executive Director Clare Wong of the Hong Kong Trade Development Council and President and CEO Murase

Through collaboration with the Council, we will support the creation of business opportunities overseas.

► Business Alliance with the Vietnamese Ministry of Planning and Investment, Foreign Investment Agency

In November 2015, Juroku Bank concluded a business cooperation agreement with the Vietnamese Ministry of Planning and Investment, Foreign Investment Agency for the purpose of supporting customers' expansion into Vietnam and enhancing the support system for conducting business locally.

Vietnam is gaining attention as a promising candidate for China +1, and more customers are considering expansion there.

Through collaboration with the Agency, we will support expansion into Vietnam and local business development.



Signing ceremony

► Holding of an Overseas Local Market Debriefing

In March 2015, Juroku Bank opened its first new overseas representative offices in roughly 20 years in Singapore and Bangkok. Taking advantage of this overseas four-location system, together with our Hong Kong and Shanghai representative offices, we held an overseas local market debriefing in October 2015. The debriefing was held by the heads of our overseas representative offices for the purpose of benefitting overseas business development,



Speech by the Head of our Singapore Office

► Holding of Business Conferences in Bangkok, Thailand and Shanghai, China

Juroku Bank, in association with regional banks and local governments, held "Mfair Bangkok 2015" in June 2015 and "FBC Shanghai 2015" in September 2015.

As customers' overseas business developments thrive, we have provided opportunities for effective business meetings for the local procurement of materials and parts, as well as the expansion of sales routes for proprietary products.

In addition, we have also held business conferences in Guangzhou and Dalian in China, and will actively provide venues to discover business opportunities and support the overseas business activities of our customers.



CSR Activities

► **Awarded “Bank of the Year” by Nihon M&A Center Inc.**
In June 2015, at the third Bank of the Year Awards Ceremony held by Nihon M&A Center Inc., Juroku Bank was awarded “Bank of the Year,” their highest award, becoming the first regional bank from the Tokai area to receive the award. We were praised for our excellent performance in our cooperation with Nihon M&A Center Inc. in the previous fiscal year, and obtained the highest rank in both conclusion of contracts and consignment of trusts.



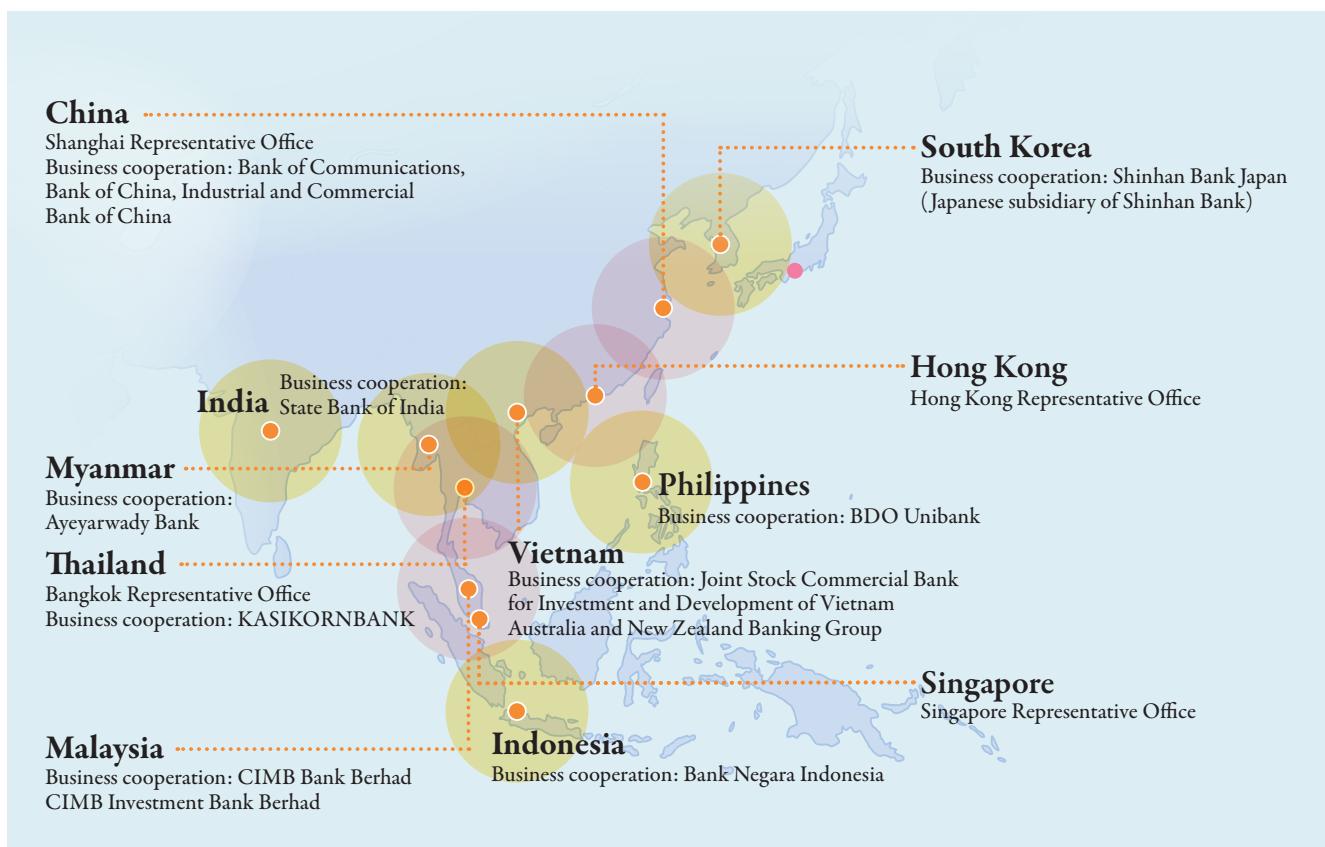
► Contributions to the Community by the JUROKU FOUNDATION FOR REGIONAL PROMOTION

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 FY2015, it provided ¥6,680,000 in grants to 30 projects.

The foundation also has a scholarship grant program, and in FY2015, it provided ¥25,000,000 in annual scholarships to 62 students.



Scholarship Grant Presentation Ceremony



(as of March 31, 2016)