

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”

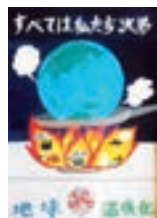
Since May 2014, Juroku Bank has promoted the “Seed to Seed Eco-Continuity Project,” in cooperation with Gifu University and the Gifu City Global Warming Countermeasure Promotion Committee. Morning glory seeds were distributed to the Bank’s customers in the previous year, planted and grown at each household, and this fiscal year, the next batch of seeds, roughly 40,000 pieces were provided by them for distribution at 37 of our branches in Gifu city. In addition, we also received the cooperation of elementary schools and special needs schools in Gifu city, and distributed morning glory seeds to each school.

Poster Contest to Raise Awareness regarding Ecological Activities

Let’s protect the global environment through ecological activities! We called on people to participate in ecological activities by means of wonderful posters drawn by the students of the Affiliated Elementary School, Faculty of Education, Gifu University!



Gold Award winning poster in the elementary school section



Gold Award winning poster in the junior high school section

Juroku Bank’s Support for Overseas Business Development

Opening of Hanoi Representative Office in Vietnam -First regional bank to start operations in Hanoi-

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 2018, Juroku Bank opened a Hanoi Representative Office for the first time among regional banks.

Vietnam is a country with a diligent population and an abundant labor pool that is young and outstanding, as well as a favorable investment environment due to infrastructure development, such as industrial zones for Japanese companies. Accordingly, about 150 of our customers currently have operations in Vietnam.

In particular, Hanoi, the capital located in the northern part of Vietnam, has shown conspicuous economic development in recent years and is close to China and Japan.

For these reasons, our local companies are expected to continue expanding into Hanoi in the future.

In the past, we have actively supported business entry mainly by dispatching

our staff to the Joint Stock Commercial Bank for Investment and Development of Vietnam and forming a business alliance with Hà Nam Province. In order to further deepen collaboration with local business partners and cooperating partners, we commenced operations as a representative office. With our



overseas support structure comprising overseas representative offices at four locations 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 2017” -Supporting exhibitors at Asia’s largest food trade fair-

In August 2017, Food Expo 2017 hosted by the Hong Kong Trade Development Council was held in Hong Kong. Juroku Bank supported the exhibitors, jointly with Gifu Economic and Industrial Promotion Center and three regional banks that are collaborating in overseas business support, by securing a dedicated exhibition stand, as well as by subsidizing half of the exhibition fee and preparing and distributing brochures for promoting the products of exhibitors.

On the special stage in the venue of the Food Expo, the employees (students) of the exhibitor, Gifusho Corporation (a



company wholly owned by all the students of Gifu Commercial & Business High School) served as presenters and advertised the specialty products of Gifu Prefecture such as *ayu* (sweetfish), *ayu* snacks and *kaki* (Japanese persimmon).

Holding “Program for Supporting Global Market Development” -Public and private sectors work together to support development of overseas sales routes, etc.-

From September to November 2017, we held the “Program for Supporting Global Market Development” jointly with Japan External Trade Organization (JETRO) Gifu Trade Information Center. In this program, which was conducted on three occasions, ASEAN market trends, the key points regarding strategy formulation and branding related to overseas expansion of small- and medium-sized enterprises, and initiatives for recruiting high-level human resources were explained in a workshop format. In addition, individual consultation sessions were conducted for companies which requested such consultation.



Juroku Bank will work to strengthen overseas business support mainly for export strategies and development of overseas sales routes for our local companies while collaborating with a wide range of institutions in the future.

Holding “Indonesia Business Information Exchange Meeting in Jakarta 2017”

In July 2017, we held “Indonesia Business Information Exchange Meeting in Jakarta 2017” in Jakarta, Indonesia jointly with Juyo Bank, Hyakujushi Bank, Nanto Bank and Yamaguchi Financial Group. This was the fourth overseas business information exchange meeting hosted by these participating banks following the meeting held in Qingdao, China in July 2016.

During the seminar in the first part, lectures were given on themes such as “Things You Should Know about Tax and Accounting.” At the exchange meeting in the second part, customers of these banks operating in Indonesia actively exchanged information.



CSR Activities

► Initiatives for “Gifu University×Juroku Bank×NEXCO Central Japan ‘Discover Local Ingredients Project’” Awarded by Cabinet Office



In February 2018, initiatives for the collaborative project between Juroku Bank, Gifu University and NEXCO Central Japan, “Gifu University×Juroku Bank×NEXCO Central Japan ‘Discover Local Ingredients Project,’” were awarded as

“‘Characteristic Efforts’ of Financial Institutions Contributing to Regional Revitalization” in FY2017 by the Cabinet Office. In this project, we created opportunities for discovering ingredients with strong local characteristics through business conferences and developing sales routes to consumers who use highway service areas. Furthermore, we not only held business conferences, but also conducted workshops with university students and

business operators as prior follow-up for operators participating in the business conferences, and provided opportunities for refining product planning and the method of proposal by incorporating the opinions of young people.

Through these initiatives, Juroku Bank will continue to contribute to regional revitalization in the future.

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



“Clara Saal Juroku Music Hall” entered its third year since its opening. In FY2017, five concerts were held under the sponsorship of the Foundation. In March 2018, Ms. Ayako Uehara, a world-class pianist who has connections with Clara Saal, held

a concert. Also, more than 40 groups used the music hall rental service. We will continue to meet the expectations of people in local communities through art and culture.



New Topic

► Comprehensive Business Alliance with Tokai Tokyo Financial Holdings

In March 2018, Juroku Bank and Tokai Tokyo Financial Holdings, Inc., which are both based in the Tokai area, reached an agreement on the comprehensive business alliance. They will fortify the business base by mutually supporting each other's operations as equal business partners, as well as promote initiatives that contribute to the community.

The two companies will establish a securities company during FY2019 by way of joint investment that is designed to combine their strengths, and offer a wide array of high-quality products and services suited to the needs of customers as a financial group of the next generation that goes beyond banking and securities brokerage.

Objective of the alliance

1. Through the alliance between Juroku Bank and Tokai Tokyo Financial Holdings, which are both based in the Tokai area, the two companies will mutually support each other's operations as equal business partners to fortify the business base.
2. The both companies will present the form of the financial group of the next generation that goes beyond banking and securities brokerage and enhance their respective corporate value by offering a wide array of high-quality products and services suited to the needs of customers by forming an alliance through the maximum use of resources of both companies.

