

Contribution to the Regional Economy and Community

Activities to Revitalize the Regional Economy

Juroku Bank's Support for Overseas Business Development

At Juroku Bank, utilizing our overseas network of four representative offices and 15 overseas cooperating financial institutions, we will capture new business opportunities together with our regional customers through proactive support towards expanding overseas sales channels and overseas local production.

▶ Hanoi Representative Office Activity Report ~ One Year since Establishment ~

In March 2018, the Bank opened the Hanoi Representative Office, the first for a regional bank. In FY2018, over 100 corporate customers from Japan visited our Hanoi Representative Office throughout the year, and the Office introduced the ever-changing local trends as well as precautions for when expanding into Vietnam through activities such as accompanying the customers on industrial park inspection tours.

Going forward, we will continue to further enhance our initiatives to connect regional companies in Japan with local companies in Vietnam, where regional companies are expected to continue expanding into.

■ The Bank's original "Vietnam Outlook," gathering together the latest information on Vietnam



Strengthening Cooperation with Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)

In April 2019, we held a seminar and networking event in Hanoi sponsored by BIDV. This year's event was the 6th event held, and saw the participation of a record total of 30 people from 28 companies, mainly customers with business in Hanoi or those considering expansion into Vietnam. At the seminar and networking event, we provide a platform for network building among customers transcending regional boundaries, together with delivering the latest information in corporate management and points to keep in mind.



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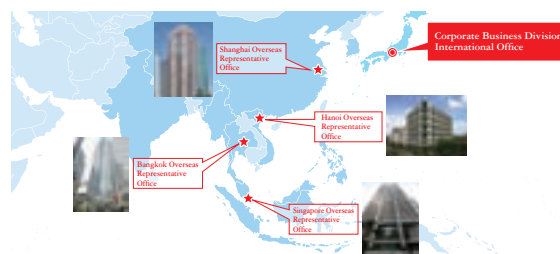
▶ Holding of the "Juroku: Latest Asian Situation Report Meeting ~ Overseas Representative Report ~"

We periodically hold the "Juroku: Latest Asian Situation Report Meeting ~ Overseas Representative Report ~" with lectures from the heads of our overseas representative offices.

At the meeting held in October 2018, reports on the latest topics and trends in China and Vietnam were given by the head of the Shanghai Representative Office and the head of the Hanoi Representative Office. In addition, together with representatives from the Japan External Trade Organization (JETRO) Gifu Office and the Japan International Cooperation Agency (JICA) Chubu, we held a panel discussion in the form of a Q&A session on matters regarding overseas business.

At the meeting held in April 2019, reports on the latest topics and trends in Singapore, Bangkok and Indonesia were given by the head of the Singapore Representative Office, the head of the Bangkok Representative Office, and a trainee who is currently at the Bank Negara Indonesia. In addition, a special talk entitled "The Current Situation and Challenges in Hong Kong" was given by Yoshinori Go, Chairman of TOKAI TOKYO SECURITIES (ASIA). At the networking event held following the report meeting, lively exchanges of information and opinions were held among the speakers and our customers.

Going forward, we will continue to strive to provide our customers with information useful for their overseas business developments.



Cooperating Financial Institutions

Location	Bank Name
China	Bank of Communications, Bank of China, Industrial and Commercial Bank of China
South Korea	Shinhan Bank Japan (Shinhan Bank Group)
Vietnam	Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), Australia and New Zealand Banking Group (one trainee sent to BIDV)
Thailand	KASIKORNBANK (one trainee sent to KASIKORNBANK)
Indonesia	Bank Negara Indonesia (one trainee sent to Bank Negara Indonesia)
India	State Bank of India
Myanmar	Ayeyarwady Bank
Philippines	BDO Unibank
Malaysia	CIMB Bank Berhad, CIMB Investment Bank Berhad
Mexico	Banamex
Brazil	Banco do Brasil S.A.

■ In FY2018, a total of 211 local companies used the Bank's overseas locations (cases of visiting our overseas locations on business trips or inspection tours).

▶ Example of Support for Overseas Sales Channel Development Triggered by Seminar

In March 2019, we held the "Hong Kong/Singapore Overseas Food Sales Channel Development Seminar." The Bank invited the organizers of the Hong Kong Food Expo and the Singapore-based Food Japan expo, at which the Bank has previously provided various types of support to those exhibiting, to speak at the seminar.

Following the seminar, we provided consultations regarding overseas sales channel development to several customers who participated, and supported them through market research that utilized the network of the Singapore Representative Office and on-site inspection visits.

The Bank will hold events that capture the overseas business needs of its customers, and continue to provide information on overseas local market trends to those customers who are attempting to develop overseas sales channels for the first time, providing consistent support up to the start of exports.



Attending overseas Japanese food section

CSR Activities

► Funding for Traditional Folk House Renovation Business

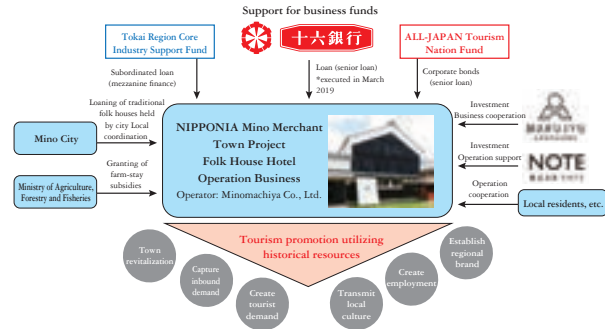
The Bank, the Tokai Region Core Industry Support Investment Limited Partnership and Regional Revitalization Solution, Inc. worked together to support the funding of Minomachiya Co., Ltd., a company that seeks to create new tourism demand by renovating 100-year old traditional folk houses that exist in Mino City, through senior loans, mezzanine finance and underwriting corporate bonds.

This case is an initiative that utilizes the tourist resource of Mino washi paper, a UNESCO intangible cultural heritage, in the city of Mino, known as the “washi and udatsu town.” It aims to create demand for stay-type and experience-type tourism in Mino City by renovating 100-year residences formerly of old paper merchants held by the city into washi paper showrooms and accommodation facilities. The Juroku Bank, the Tokai Region Core Industry Support Investment Limited Partnership and Regional Revitalization Solution, Inc. will work together to support this from a funding perspective.

This will not only protect traditional Japanese crafts but also aim to create new tourist demand by making the regional cities

of Mino City and Gifu prefecture known throughout the country. We believe it will significantly contribute to the achieving of the government’s “Japan Revitalization Strategy,” and we will continue contributing to regional revitalization through similar initiatives going forward.

● Diagram of the Scheme



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

In November 2018, the “Clara Saal Juroku Music Hall” celebrated its third anniversary. In the past three years, 14 special concerts have been held, delivering various music to local people, and more than 100 groups have used the music hall rental service. We will continue to meet the expectations of people in local communities through art and culture.

<Kiyoshi Shomura Guitar Recital>

In March 2019, Kiyoshi Shomura, a native of Gifu prefecture and one of Japan’s best-known guitarists, was invited to perform in a concert. Celebrating 50 years since his debut, the Clara Saal concert was the first stop on Mr. Shomura’s nationwide tour, and the hall was impressed by his delicate yet powerful guitar performance.



New Topic

► Juroku Tokai Tokyo Securities Launched on June 3!

Juroku Tokai Tokyo Securities, a joint-investment of 60% by the Bank and 40% by Tokai Tokyo Financial Holdings, began its operations on June 3, 2019, upon succeeding the four branches of Tokai Tokyo Securities within Gifu prefecture.

Juroku Tokai Tokyo Securities has an assortment of asset management services, such as mutual fund wraps, in addition to a diverse range of high-quality financial products, and will carefully respond to the asset management needs of its customers. Moreover, it will also respond to the needs of customers for transferring assets to the next generation, such as inheritance, in cooperation with the Bank.

Juroku Tokai Tokyo Securities will provide a “new form of asset management” as a securities company rooted in the local region.

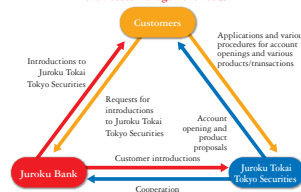
Out of the four Juroku Tokai Tokyo Securities branches, the Ogaki Branch is the first bank-securities joint branch in Gifu prefecture. Going forward, we will consider expanding bank-securities joint branches so that our customers can use the comprehensive financial services of the Juroku Bank Group all in one place.

Launching with 10,000 accounts and deposits of ¥100 billion, Juroku Tokai Tokyo Securities aims to double the balance of deposits in three to four years’ time, demonstrating its presence as a leading regional securities company.



Ribbon cutting ceremony

The Bank introduces Juroku Tokai Tokyo Securities to its customers upon request, in order to respond to their asset management needs.



Ogaki Branch, our first bank-securities joint branch