

Contribution to the Regional Economy and Community

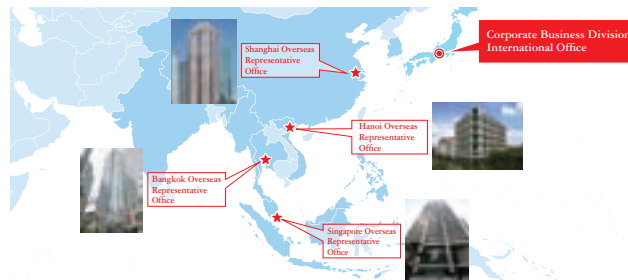
Activities to Revitalize the Regional Economy

Juroku Bank's Support for Overseas Business Development

▶ Overseas Business Support

<The Bank's International Network.>

At Juroku Bank, utilizing our overseas network of four representative offices and 15 overseas partnering financial institutions spanning 11 countries, we will capture new business opportunities together with our regional customers in Japan through proactive support towards expanding their overseas sales channels and overseas local production.



<Supporting Overseas Business>

Business operators have a range of needs such as development of new sales channels and suppliers and local production in ASEAN or other areas where wages are lower. To meet their needs, we held 14 events in FY2019 including exhibitions, business meetings, corporate exchange meetings and local study sessions, which were attended by delegates from approximately 170 companies.



FBC Shanghai 2019 Manufacturing Business Meetings

<Communicating Overseas Trends to Regional Customers in Japan>

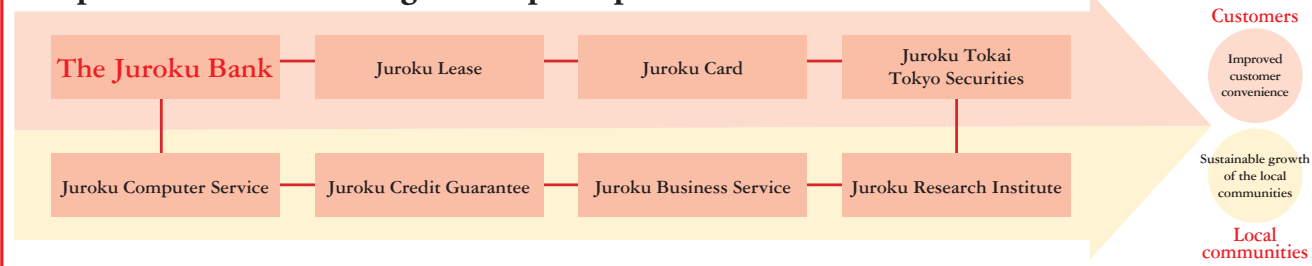
We periodically hold the “Juroku: Latest Asian Situation Report Meeting ~ Overseas Representative Report ~” to communicate Asia's latest business topics and economic situations to our regional customers in Japan, which are presented mainly by the heads of our overseas representative offices.



Reporting meeting held in October 2019

Group Diversification Strategy

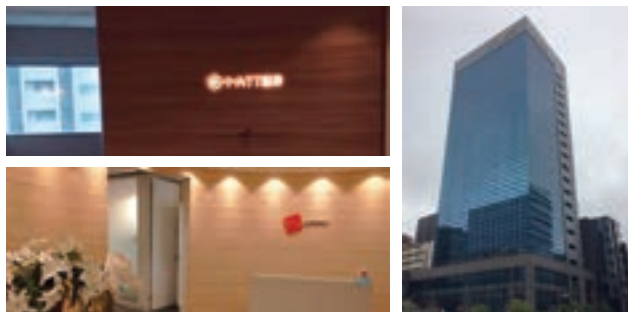
Cooperation between the eight Group companies



▶ Juroku Tokai Tokyo Securities

In March 2018, the Bank reached an agreement with Tokai Tokyo Financial Holdings, Inc. (hereinafter, Tokai Tokyo FH) to enter into a comprehensive business alliance. Both based in the Tokai region, the Bank and Tokai Tokyo FH work jointly to strengthen their business base and implement initiatives for contributing to the local communities.

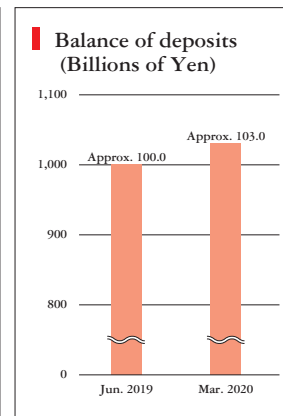
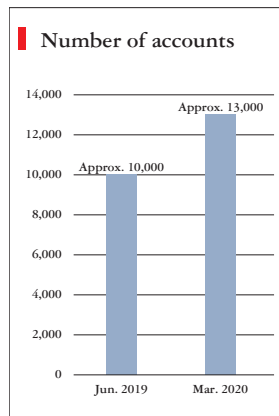
In June 2019, Juroku Tokai Tokyo Securities Co., Ltd. (hereinafter, Juroku TT Securities) was founded jointly by the Bank and Tokai Tokyo FH respectively holding 60% and 40% of its stock. Its four branches began their business in Gifu Prefecture.



Juroku TT Securities has been gradually increasing its presence as a securities firm rooted in the local communities through responding to diverse and sophisticated customer consultations. Many customers in Aichi Prefecture have requested Juroku TT Securities to provide them with asset management services. To meet their needs, in April 2020, it set up its first branch in Aichi Prefecture, Nagoya Branch in the Head Office Business Division.

This new branch is located in the Bank's Nagoya Building, on the same floor as the Bank's PLAZA JUROKU Nagoya Branch, a branch specializing in providing consulting service concerning asset management and succession. They together serve as a business base built upon cooperation between the Bank and the Juroku TT Securities, the second of its kind after the Bank's Ogaki Branch.

Going forward, the Group will make concerted efforts to provide high value-added services beyond banking and securities services, strengthening its functions, branding and earning capability.



CSR Activities

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

The Foundation provides financial supports for regional revitalization activities conducted by local communities, including scholarships and supports for arts and cultural activities.

<Ai Kayukawa Piano Recital>

Clara Saal Juroku Music Hall will commemorate its 5th anniversary in November 2020. It has hosted over 20 concerts where members of the local communities enjoy music. Its rental hall is used over 30 times every year.

In February 2020, the Hall hosted a piano recital with Ai Kayukawa, a pianist from Gifu Prefecture. The program consisted of works including those by Clara Saal, whom the Hall is named after, and her husband Robert Schuman. Ai's two-hour passionate piano playing filled the Hall with emotion.

We will continue seeking to meet the expectation of local communities through arts and culture.



New Topic

▶ Digital Marketing in Cooperation with iBank marketing Co., Ltd.

New money service via Wallet+, a smartphone app

In April 2019, the Bank entered into a capital alliance with iBank marketing Co., Ltd., a subsidiary of Fukuoka Financial Group and, on December 17, 2019, began providing smartphone app-based Wallet+ service operated by the company.

In approximately six months since the launch of the service through the Bank, the app has had over 50,000 downloads. It has had over 1 million downloads in total through the financial institutions providing the same service* since July 2016 when the provision of the service originally began.

Through Wallet+, customers can enjoy the new experience of financial and non-financial services linked together, providing support ranging from money management to realizing their dreams and missions.

*Financial institutions providing Wallet+ (in Japanese syllabary order, as of April 30, 2020): Bank of Okinawa, Kumamoto Bank, Juroku Bank, Shinwa Bank, Nanto Bank, Hiroshima Bank, Bank of Fukuoka, Yamanashi Chuo Bank

