

[The year ended March 2014]

23rd Results Briefing The Juroku Bank, Ltd.

All For Your Smile

Providing Wholehearted Services



十六銀行

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◆ Earnings forecasts and other forward-looking statements in this document are based on management's assumptions and beliefs in light of information available at the time of publication. Actual results may differ materially from forward-looking statements due to a wide range of factors.

Part 1: Overview of results for FY3/14

Overview of results for FY3/14

▼ Non-consolidated

(Billion yen)

▼ Consolidated

	FY3/13	FY3/14	Change	FY3/14
Gross core banking profit	68.1	69.5	1.4	75.9
Gross banking profit	69.1	69.5	0.4	75.9
Net interest income	61.0	61.8	0.8	61.9
Fees and commissions	6.3	6.9	0.6	10.6
Other banking profit	1.7	0.8	-0.9	3.4
Gains/losses on JGBs and other securities	0.9	-0.0	-0.9	-0.0
Expenses	51.5	51.5	0.0	54.7
Personnel expenses	27.7	29.0	1.3	
Non-personnel expenses	21.4	20.3	-1.1	
Taxes	2.3	2.1	-0.2	
Provision for general loan-loss reserves (1)	-2.4	0.4	2.8	0.2
Net core banking profit	16.6	18.0	1.4	21.2
Net banking profit	20.1	17.4	-2.7	20.9
Extraordinary gains/losses	-9.2	0.9	10.1	0.4
Write-downs of nonperforming loans (2)	10.6	3.0	-7.6	3.3
Gain on reversal of loan loss reserves (3)	-	-	-	-
Gain on collection of written-off loans (4)	0.0	0.0	0.0	0.0
Gains/losses on equities	0.9	2.7	1.8	2.7
Other extraordinary gains/losses	0.4	1.2	0.8	1.0
Ordinary income	10.9	18.4	7.5	21.3
Extraordinary gains/losses	3.4	0.2	-3.2	4.5
Total income taxes	-9.4	6.3	15.7	8.4
Net income	23.8	12.3	-11.5	16.8
<Credit-related costs (1+2-3-4)>	8.1	3.5	-4.6	3.6

* Gross core banking profit= Gross banking profit – gains/losses on JGBs and other securities (balances of five accounts)

* Net core banking profit= Net banking profit + provision for general loan-loss reserves – gains/losses on JGBs and other securities (balances of five accounts)

<Breakdown of net interest income (non-consolidated)>

(Billion yen)

	FY3/13	FY3/14	Change
Net interest income	61.0	61.8	0.8
Domestic operations	59.6	59.5	-0.1
Net interest income on yen deposits and loans	47.7	47.1	-0.6
(Interest income on yen loans)	(52.4)	(51.4)	(-1.0)
(Interest payments on yen deposits)	(4.6)	(4.2)	(-0.4)
Dividend income from yen-denominated marketable securities	12.3	12.6	0.3
International operations	1.4	2.2	0.8

<Breakdown of extraordinary gains/losses (non-consolidated)>

(Billion yen)

	FY3/13	FY3/14	Change
Extraordinary gains/losses	3.4	0.2	-3.2
Gain/loss on cancellation of cross-holding shares*1	2.1	-	-2.1
Gain on negative goodwill*2	2.1	-	-2.1
Gain on disposal of fixed assets	-0.2	0.3	0.5
Impairment losses	0.5	0.0	-0.5

*1 Gain of ¥2.1bn booked in FY3/13, as common equity from Gifu Bank (amount equivalent to equity in holding company) exceeded the book value of shares in Gifu Bank (cross-holding shares) owned by Juroku Bank.

*2 Gain of ¥2.1bn booked in FY3/13, as the value of Juroku Bank shares exchanged as part of the merger with Gifu Bank was less than the decline in minority interests.

<Breakdown of total income taxes (non-consolidated)>

(Billion yen)

	FY3/13	FY3/14	Change
Total income taxes*1	-9.4	6.3	15.7
Corporation tax, local tax and business tax	0.7	1.0	0.3
Income taxes deferred	-10.1	5.2	15.3

*1 Juroku Bank booked significant negative income taxes in FY3/13, as the merger with Gifu Bank resulted in the transfer of tax loss carryforwards and other temporary accounting differences.

<Consolidated net profits>

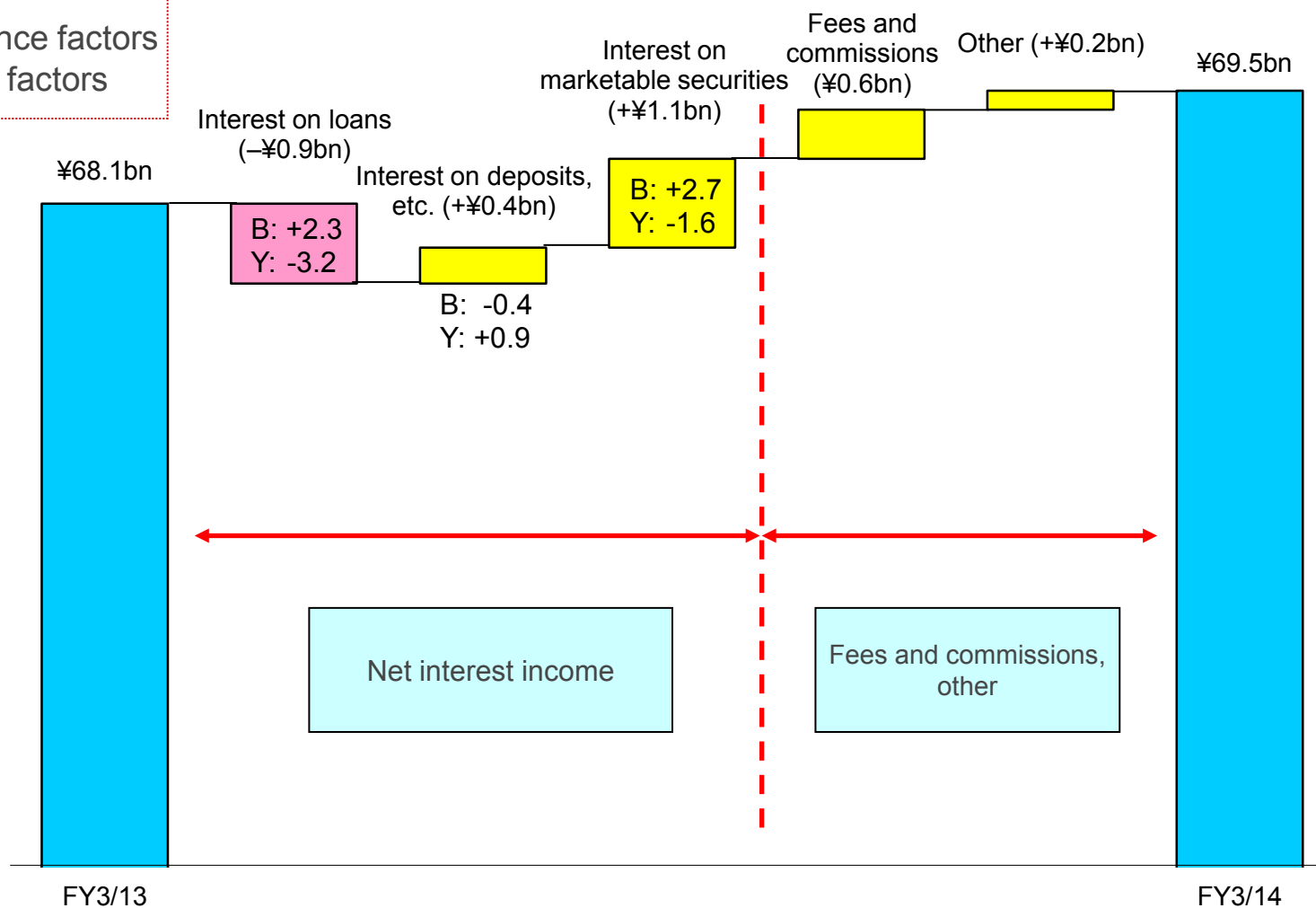
Main components of ¥4.5bn difference in parent and consolidated income

- Impact of profits at consolidated subsidiaries	+¥0.9bn
- Profit adjustment related to purchase of additional shares in subsidiaries	-¥0.7bn
- Negative goodwill related to purchase of additional shares in subsidiaries, etc	+¥4.3bn

Main factors behind change in gross core banking profit (non-consolidated)

Gross core banking profit increased ¥1.4bn YoY to ¥69.5bn

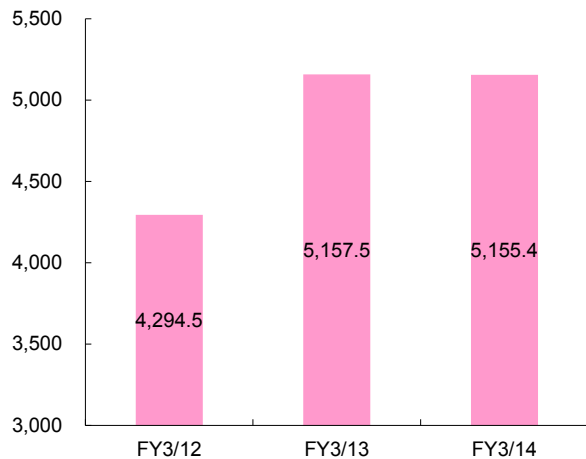
B: Balance factors
 Y: Yield factors



Outstanding balances for key items (deposits, loans)

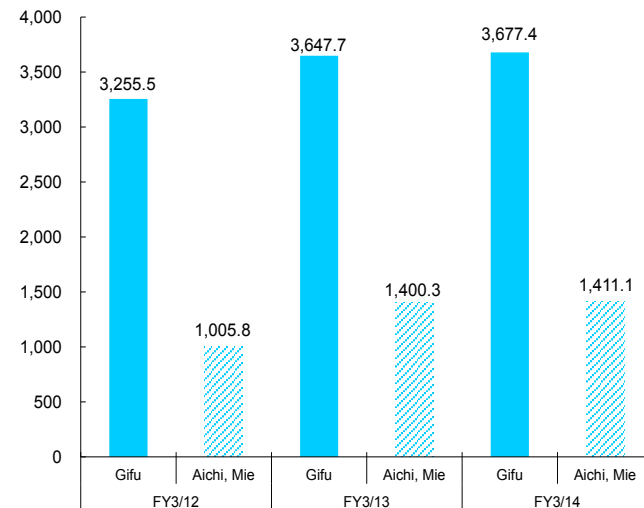
▼ Deposits (non-consolidated)

(Billion yen)

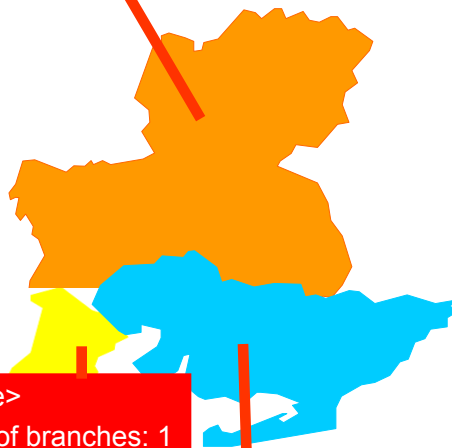


▼ Deposits by region (non-consolidated)

(Billion yen)



<Gifu>
 No. of branches: 101
 No. of loan service centers: 6



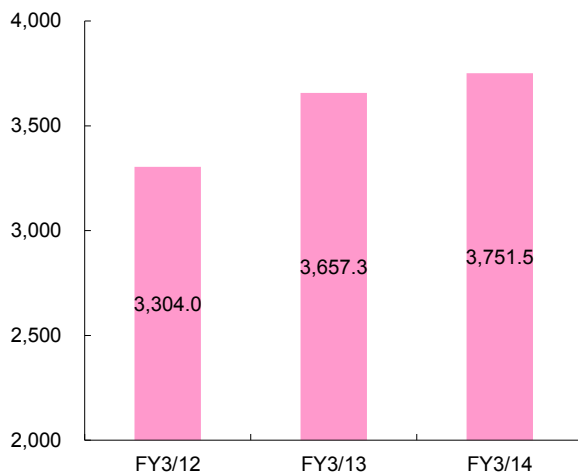
<Mie>
 No. of branches: 1

<Aichi>
 No. of branches: 50
 No. of loan service centers: 13

* No. of branches does not include three virtual branches

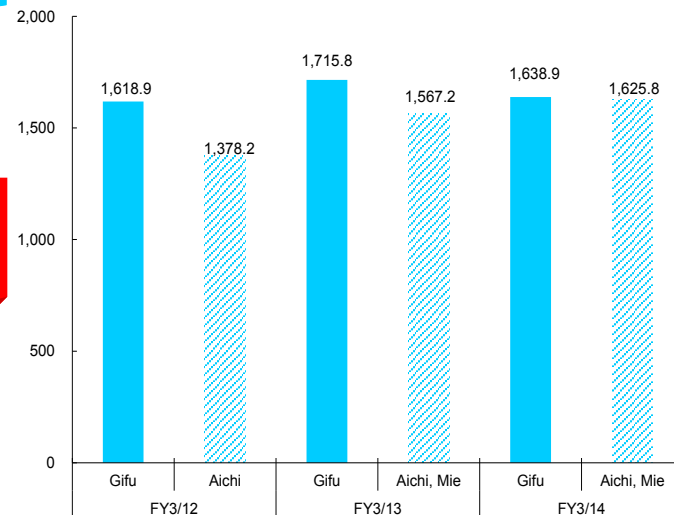
▼ Loans (non-consolidated)

(Billion yen)



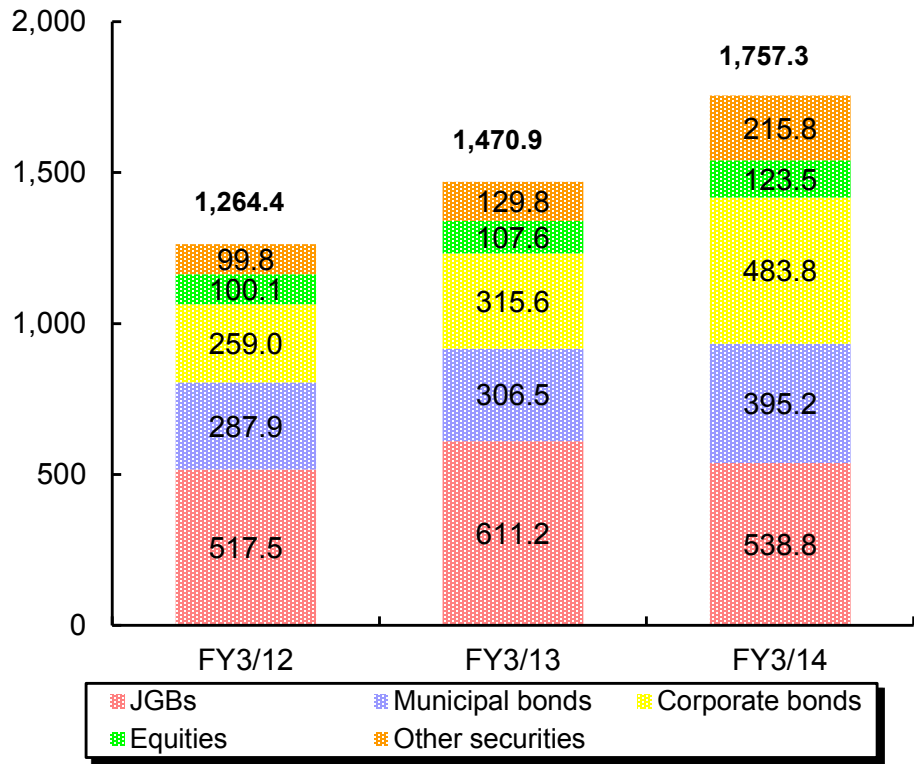
▼ Loans by region (non-consolidated)

(Billion yen)



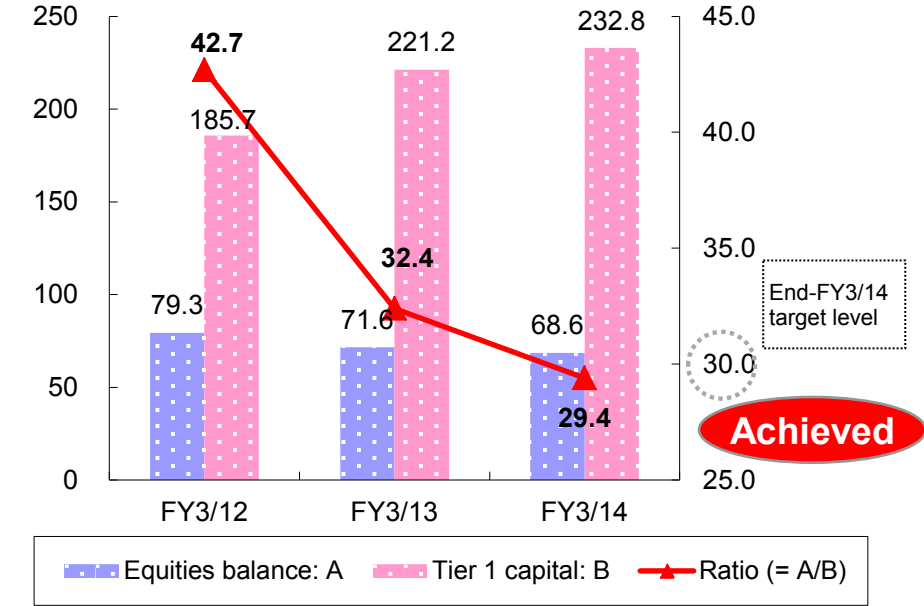
▼ Marketable securities (non-consolidated)

(Billion yen)



▼ Equities (including investment trusts) and Tier 1 capital (non-consolidated)

(Billion yen) (Left Y-axis) and (%) (Right Y-axis)



▼ Modified duration (non-consolidated)

(Year)

	Mar 2012	Mar 2013	Mar 2014
Yen-denominated securities	4.19	4.26	3.59
Foreign currency-denominated securities	2.80	3.72	3.43

* Equities balance excludes shares in subsidiaries and affiliates, but includes the outstanding balance of investment trusts with main exposure to equities (non-consolidated, before mark-to-market valuation)
 * Tier 1 capital used for FY3/12 and FY3/13, equity (based on full implementation) used for FY3/14

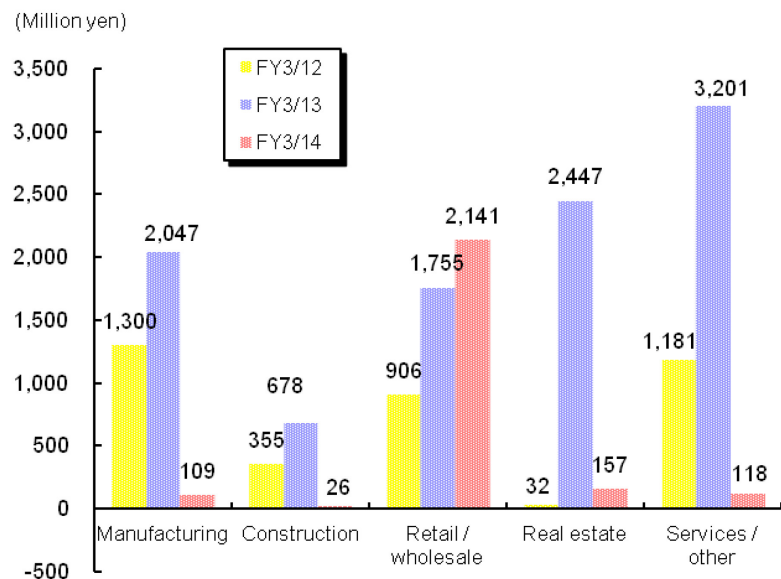
• Achieved objective of reducing equities investment balance to 30% of Tier 1 capital by end-FY3/14

▼ Credit-related costs (non-consolidated)

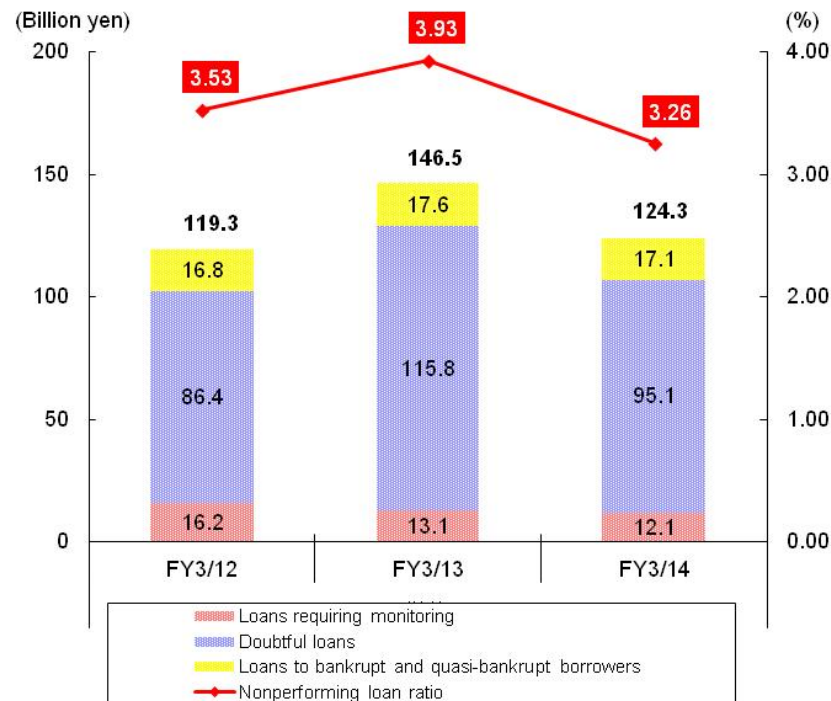
(Billion yen)

	FY2/12	FY2/13	FY2/14
Credit-related costs (1+2-3-4)	0.3	8.1	3.5
(1) Provision for general loan-loss reserves (gain on reversal)	-	-2.4	0.4
(2) Write-downs of nonperforming loans	0.6	10.6	3.0
Loans written off	0.0	0.0	-
Provisions for specific loan-loss reserves	-	7.7	2.0
Losses on bulk sales	0.2	2.0	0.4
Other	0.3	0.7	0.5
(3) Gain on reversal of loan loss reserves	0.2	-	-
(4) Gain on collection of written-off loans	0.0	0.0	0.0

▼ Write-downs of nonperforming loans by sector (non-consolidated)



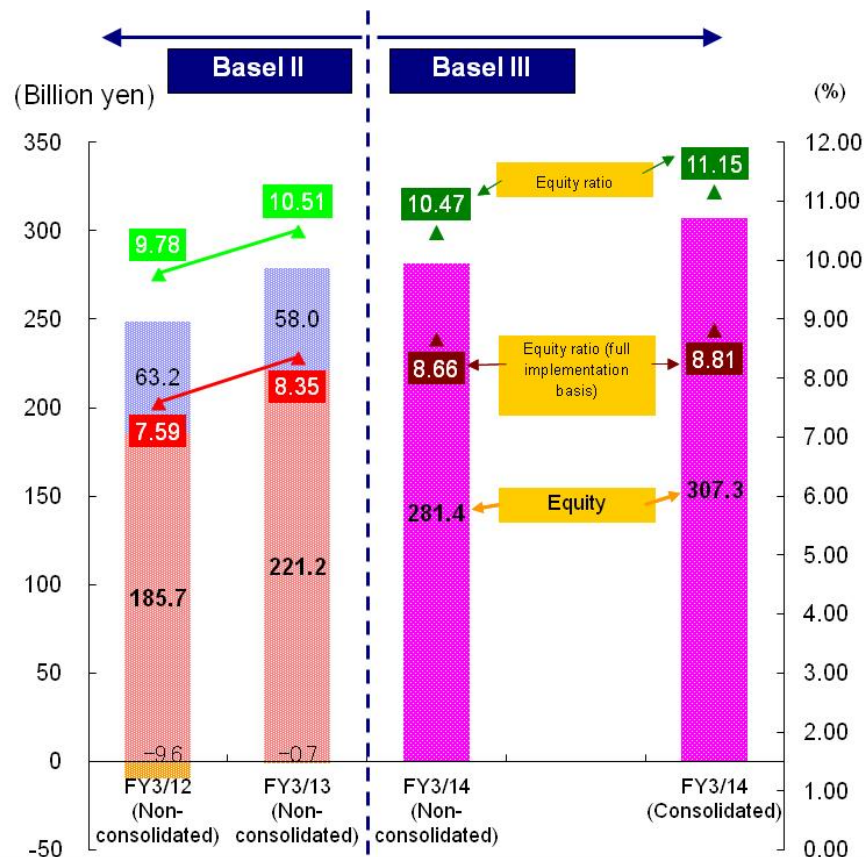
▼ Nonperforming loans (Financial Revitalization Law basis; non-consolidated)



- Nonperforming loan ratio was **3.26%** as of end-FY3/14
- Nonperforming loan ratio was **3.02%** after partial direct write-offs

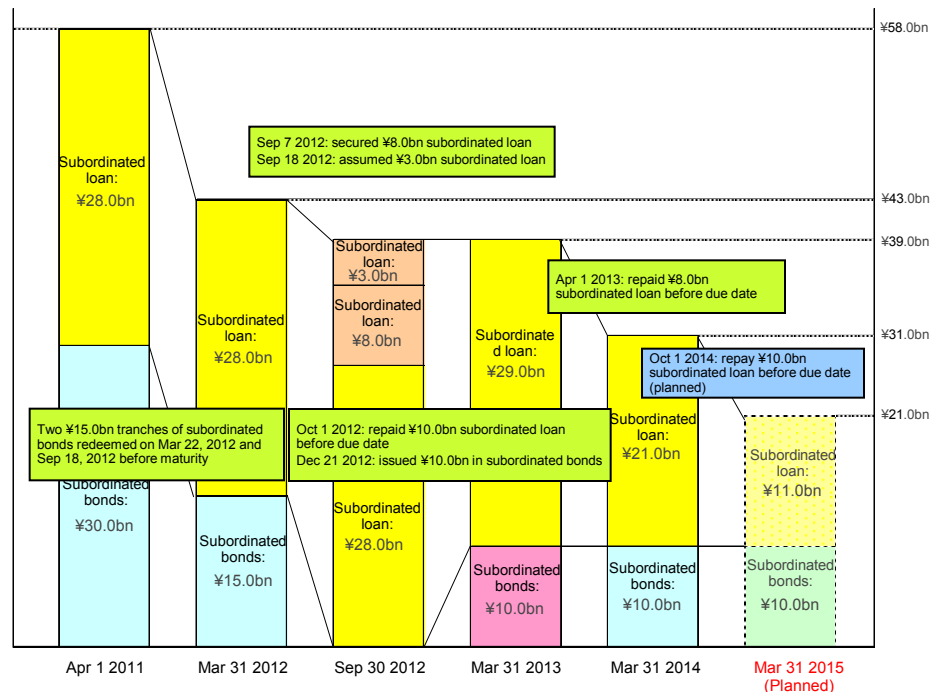
▼ Equity (domestic GAAP)

● Equity ratio (non-consolidated) was 10.47% as of end-FY3/14, or 8.66% on a full implementation basis



▼ Subordinated financing

● Juroku Bank aims to repay subordinated loans on the first call date



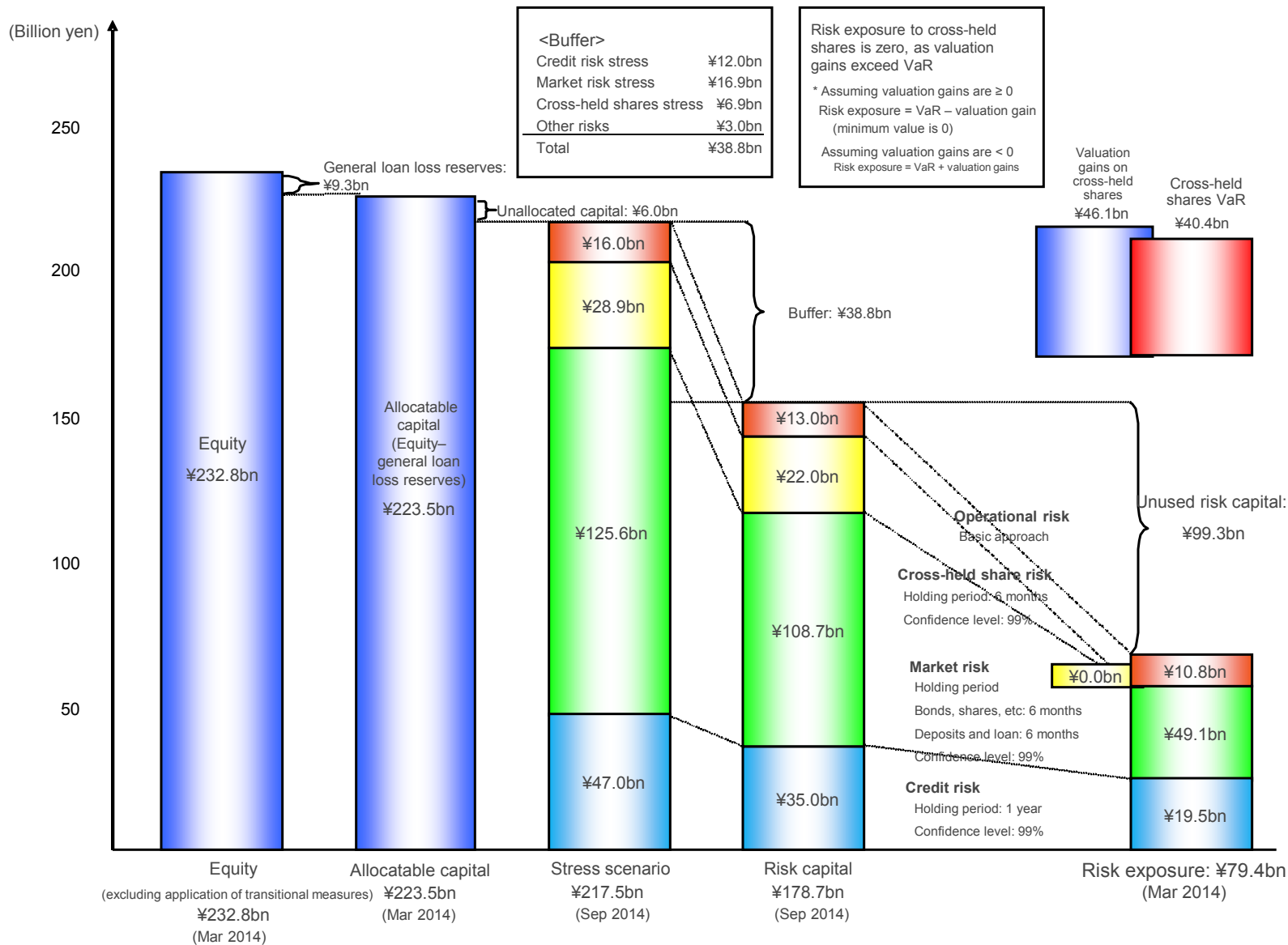
▼ Dividends

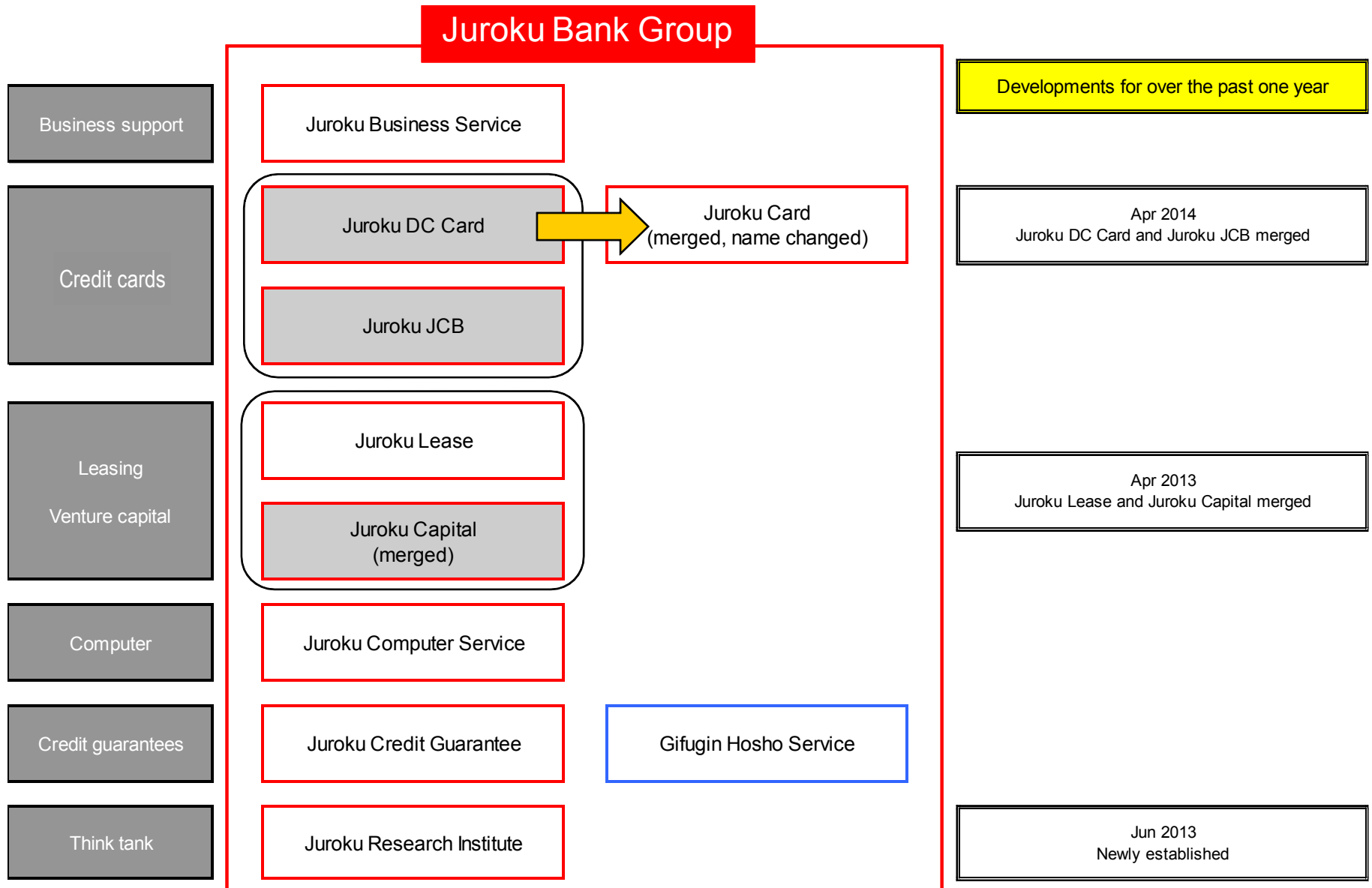
● Sustained and stable dividends

	Annual dividend per share (¥)	Net income (Million yen)
FY3/14 (planned)	7.00	12,353

Total value at risk

● Total value at risk exposure is currently within the parameters of Juroku Bank's management capacity (allocatable capital)





FY3/15 earnings forecasts (1)

▼ Non-consolidated

(Billion yen) ▼ Consolidated

	FY3/14 (results)	FY3/15 (forecast)	Change	FY3/15 (forecast)
Gross core banking profit	69.5	67.8	-1.7	
Gross banking profit	69.5	69.2	-0.3	
Net interest income	61.8	59.6	-2.2	
Fees and commissions	6.9	7.2	0.3	
Other banking profit	0.8	2.4	1.6	
Gains/losses on JGBs and other securities	-0.0	1.4	1.4	
Expenses	51.5	52.1	0.6	
Personnel expenses	29.0	28.8	-0.2	
Non-personnel expenses	20.3	20.7	0.4	
Taxes	2.1	2.6	0.5	
Provision for general loan-loss reserves (1)	0.4	0.2	-0.2	
Net core banking profit	18.0	15.7	-2.3	
Net banking profit	17.4	16.9	-0.5	19.9
Extraordinary gains/losses	0.9	-3.3	-4.2	
Write-downs of nonperforming loans (2)	3.0	5.2	2.2	
Gain on reversal of loan loss reserves (3)	-	-	-	
Gain on collection of written-off loans (4)	0.0	0.0	0.0	
Gains/losses on equities	2.7	0.7	-2.0	
Other extraordinary gains/losses	1.2	1.2	0.0	
Ordinary income	18.4	13.6	-4.8	16.0
Extraordinary gains/losses	0.2	-0.1	-0.3	
Total income taxes	6.3	4.5	-1.8	
Net income	12.3	9.0	-3.3	10.0
<Credit-related costs (1+2-3-4)>	3.5	5.4	1.9	6.0

<Breakdown of net interest income (non-consolidated)> (Billion yen)

	FY3/14 (results)	FY3/15 (forecast)	Change
Net interest income	61.8	59.6	-2.2
Domestic operations	59.5	57.0	-2.5
Net interest income on yen deposits and loans	47.1	45.1	-2.0
(Interest income on yen loans)	(51.4)	(49.1)	(-2.3)
(Interest payments on yen deposits)	(4.2)	(3.9)	(-0.3)
Dividend income from yen-denominated marketable securities	12.6	11.9	-0.7
International operations	2.2	2.6	0.4

* Net interest income likely to decline due to (1) drop in net interest income on yen deposits and loans amid falling yields and (2) decline in dividend income from yen-denominated marketable securities

<Breakdown of extraordinary gains/losses (non-consolidated)> (Billion yen)

	FY3/14 (results)	FY3/15 (forecast)	Change
Extraordinary gains/losses	0.9	-3.3	-4.2
Write-downs of nonperforming loans	3.0	5.2	2.2
Gains/losses on equities	2.7	0.7	-2.0
Other extraordinary gains/losses	1.2	1.2	0.0

* Extraordinary gains likely to fall sharply due to (1) cautious stance on write-downs of nonperforming loans and (2) decline in gains on equities

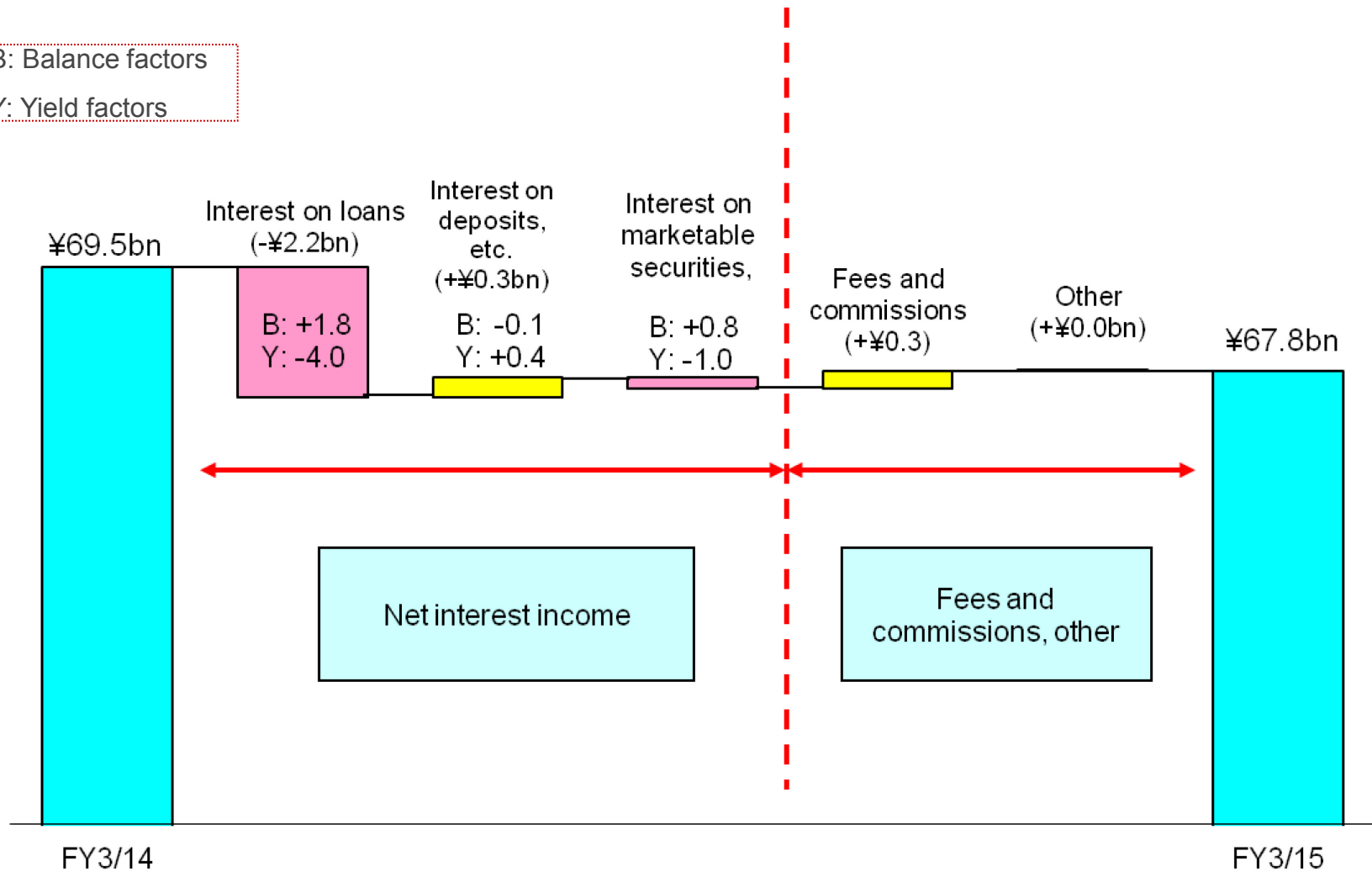
* Gross core banking profit= Gross banking profit – gains/losses on JGBs and other securities (five types)

* Net core banking profit= Net banking profit + provision for general loan-loss reserves – gains/losses on JGBs and other securities (five types)

Factors behind change in projected gross core banking profits (non-consolidated)

B: Balance factors

Y: Yield factors



Part 2: Overview of the 12th Medium-term Management Plan

Overview of the 12th Medium-term Management Plan (1)

Targets		Start of plan (FY3/11)	End of plan (FY3/14)
Deposits	¥5,000bn	¥4,069.4bn	Achieved ¥5,037.2bn
Net core banking profit	¥25.0bn	¥17.6bn	¥18.0bn
OHR	Less than 67%	73.7%	74.1%
Tier 1 Capital ratio (Note)	7.5% and over	7.58%	Achieved 8.70%
Credit cost ratio	Less than 0.25%	0.04%	Achieved 0.09%

■ Targets for deposits, Tier 1 capital ratio and credit cost ratio achieved

Note: Basel II basis

■ Top-line growth weak due to narrower loan-deposit spread → increasing net core banking profit, OHR now key issues

I. Merger with Gifu Bank (Sep 18, 2012)

▼ Integration of branch network and IT systems

Merger and closure of branches and integration of IT systems has led to sharp improvement in efficiency

• Number of branches before merger (as of Sep 17, 2012)

	Gifu	Aichi	Mie	Tokyo	Osaka	Total
Juroku Bank	102	42	-	1	1	146
Gifu Bank	32	14	1	1	-	48
Total	134	56	1	2	1	194
Closed or integrated	-32	-6	0	-1	0	-39

* Excluding virtual branches in Gifu Prefecture (Juroku Bank: 3, Gifu Bank: 1)



• Number of branches after merger (as of Sep 18, 2012)

	Gifu	Aichi	Mie	Tokyo	Osaka	Total
Juroku Bank	102	50	1	1	1	155

* Excluding virtual branches in Gifu Prefecture (Juroku Bank: 3)

Steady progress with disposal of former branch sites, including Gifu Bank head office

▼ Integration of human resources

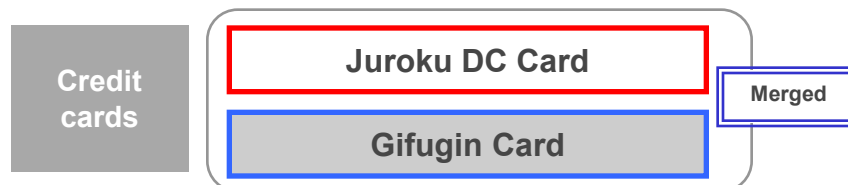
- Impartial and fair treatment of personnel
Three people from Gifu Bank appointed as branch heads
- Alumni networks also integrated through merger of former employee associations

▼ Group company restructuring

Sep 2012: Gifugin Business Services integrated into Group



Sep 2012: Credit card companies merged

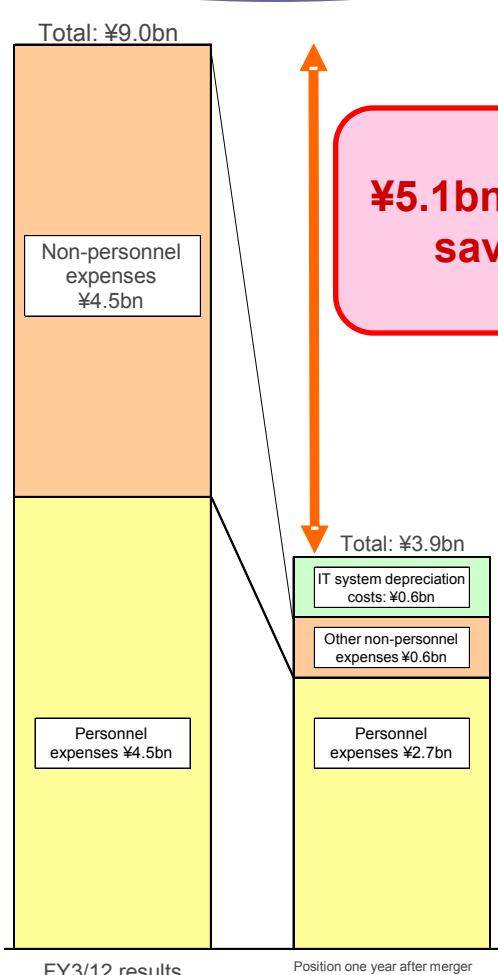


▼ Rapidly realizing and maximizing merger cost synergies

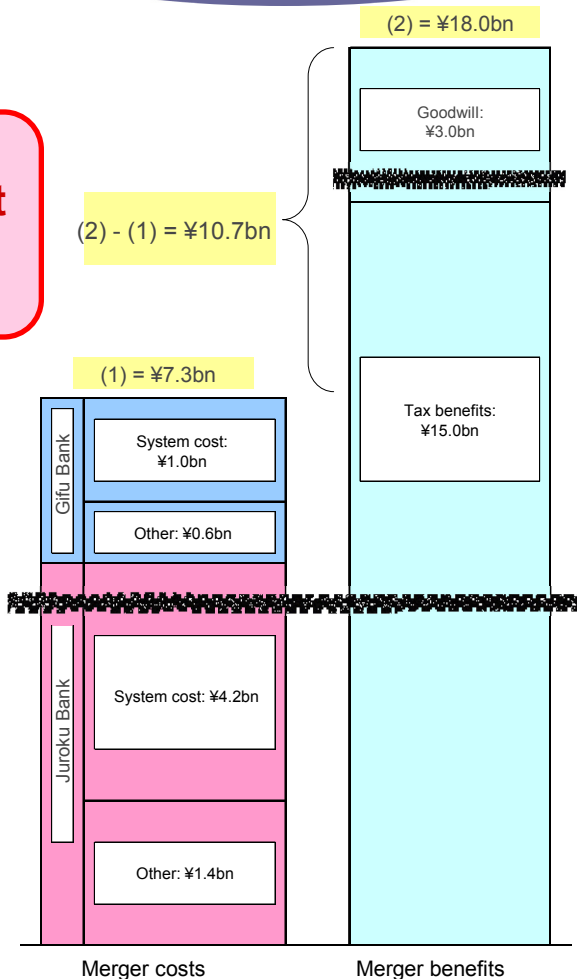
(1) Cost synergies

(2) Financial synergies

(3) Merger expertise

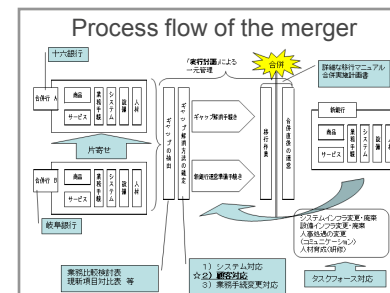


FY3/12 results
 (Gifu Bank expenses prior to merger)



Merger costs Merger benefits

Merger project overview
 "Bridge for Tomorrow" Project
 December 21, 2014
 Business merger committee office



etc.

Acquired expertise to achieve smooth mergers (ways of dealing with over 10,000 tasks, etc.)

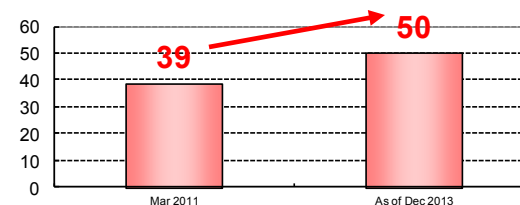
II. Progress with strategy for Aichi Prefecture

Established network of 50 branches
in Aichi Prefecture

Transferred human resources

- Upgraded Nagoya Branch to Nagoya Main Office (Apr 2012)
- Opened new branches in Nagoya: Moriyama Branch (Apr 2011), Hoshigaoka Branch (Apr 2012), PLAZA JUROKU Nagoya Branch (Jul 2012)
- Rapidly expanded network in Aichi Prefecture using existing Gifu Bank branches
- After merger, strategically positioned employees at branches in Aichi Prefecture

▼ Number of branches in Aichi Prefecture



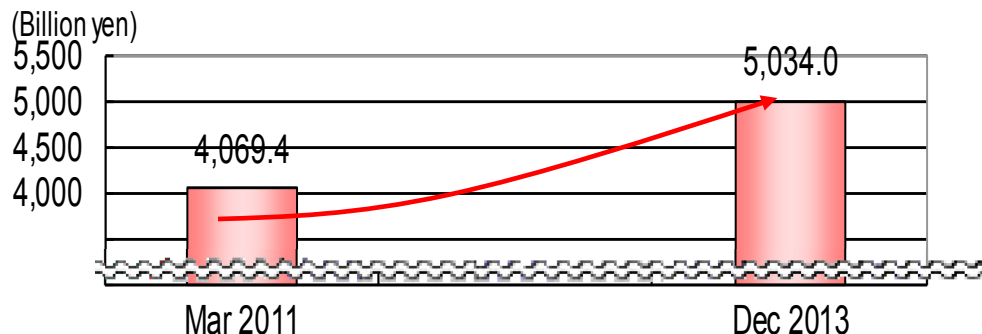
(Moriyama Branch)



(Hoshigaoka Branch)

III. Deposits reach ¥5trn

▼ Deposits



- Deposits totaled ¥5trn as of Dec 2013, an increase of approximately ¥1trn, including ¥580.0bn transferred from Gifu Bank, compared with Mar 2011

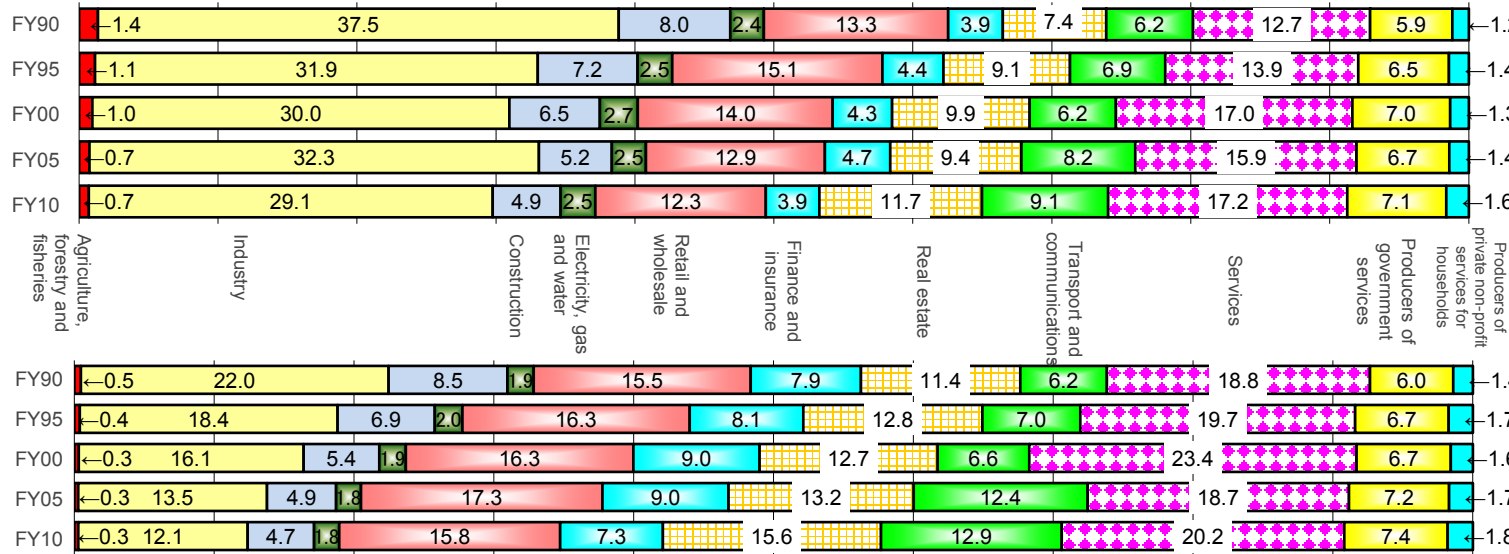
Part 3: The 13th Medium-term Management Plan

Chubu region economic structure

▼ Breakdown of regional GDP (nominal) by sector

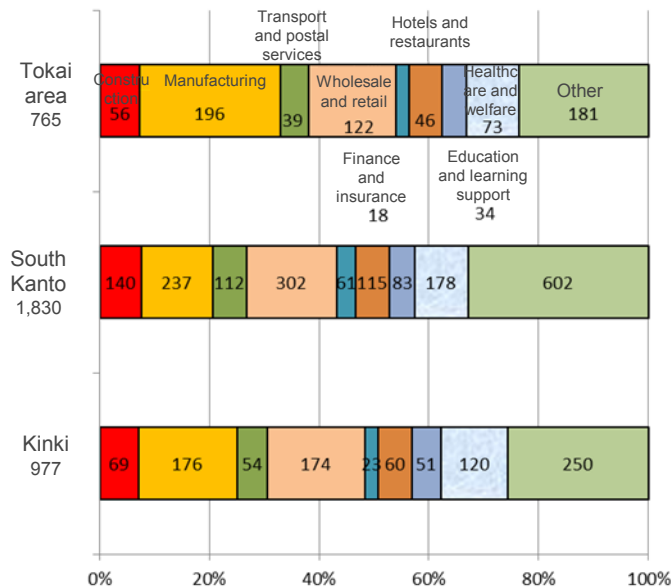
Tokai area

Tokyo area



▼ Number and breakdown of employees by sector

(10 thousand people)



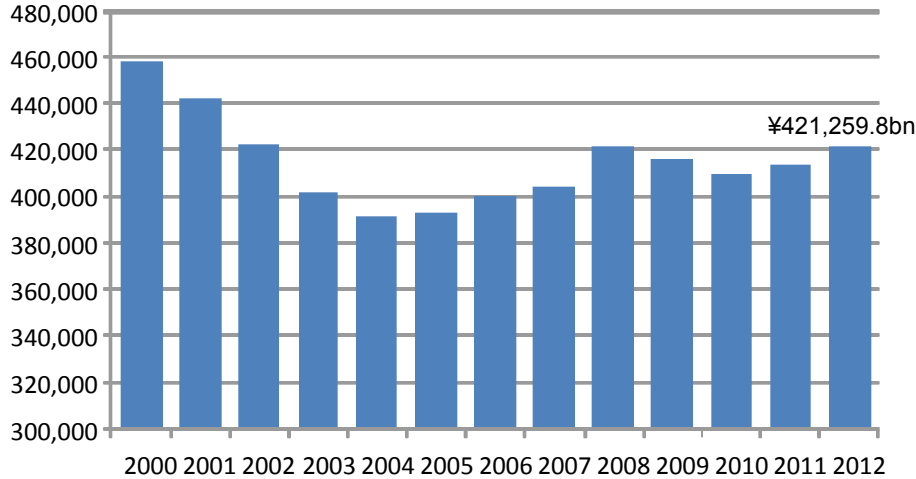
*** Manufacturing, mainly related to the auto sector, is concentrated in the Tokai region, accounting for a high share of regional GDP**

*** The number and ratio of employees in the manufacturing sector is also high**

* Based on "Tokai Economy 2013: Comparison with Three Main Economic Areas," Chubu Bureau of Economy, Trade and Industry

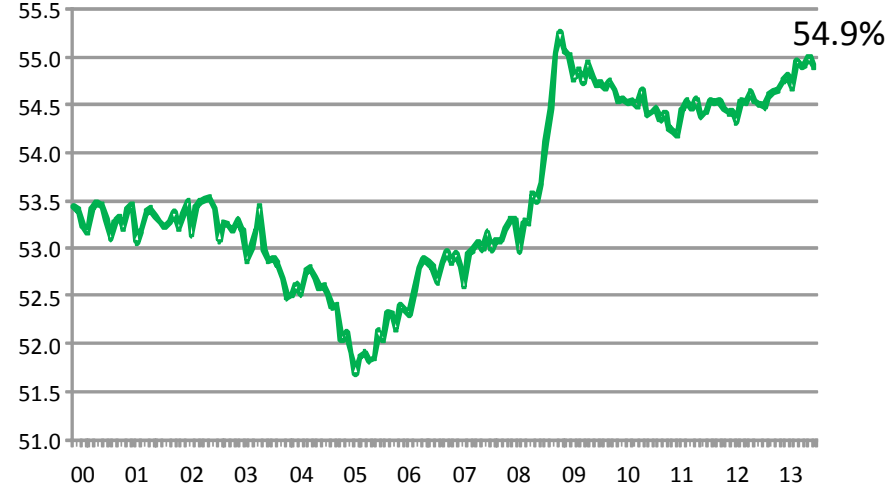
▼ Share of national loans

★ Lending by Japan's banks (year-end balance)

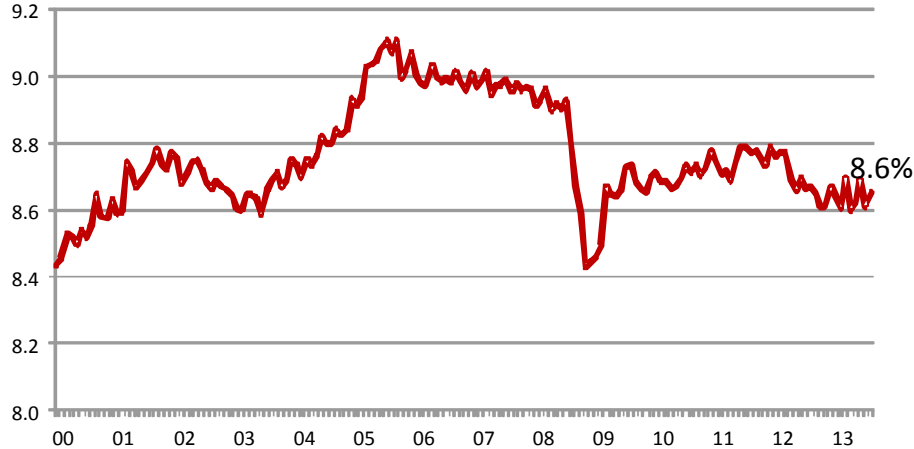


* Based on "Tokai Economy 2013: Comparison with Three Main Economic Areas," Chubu Bureau of Economy, Trade and Industry

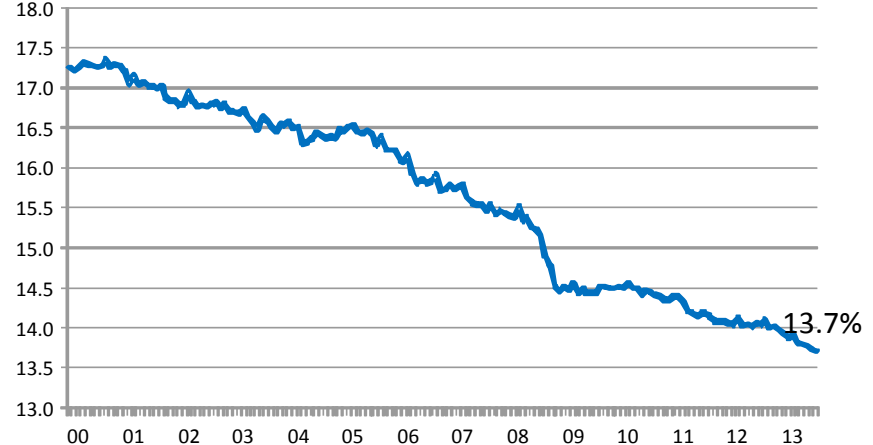
★ Kanto's share of bank loans



★ Chubu's share of bank loans



★ Kinki's share of bank loans



* Lending by banks in the Chubu region has remained largely flat after recovering slightly following the collapse of Lehman Brothers

**Based on population trends for Gifu and Aichi prefectures,
the Aichi market is likely to be relatively more important**

**<Rate of population decline>
Gifu > Aichi**

Population forecasts

(Thousand people)

	Gifu	Aichi	National
2010	2,081	7,411	128,057
	(100.0)	(100.0)	(100.0)

2025	1,908	7,348	120,659
	(91.7)	(99.2)	(94.2)
2040	1,660	6,856	107,276
	(79.8)	(92.5)	(83.8)

**<Ratio of working age population>
Gifu < Aichi**

Working age population forecasts

(Thousand people, %)

	Gifu	Aichi	National
2010	1,289	4,839	81,735
	(62.0)	(65.3)	(63.8)

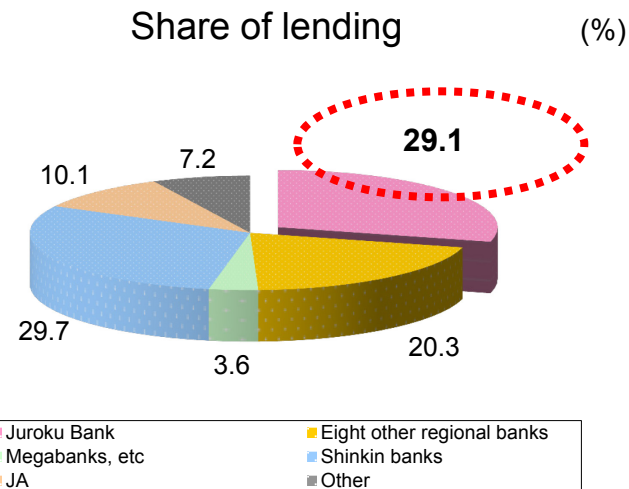
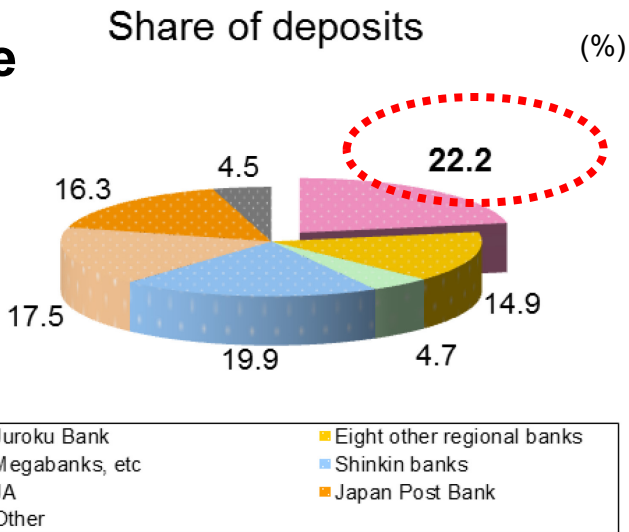
2025	1,093	4,504	70,845
	(57.3)	(61.3)	(58.7)
2040	883	3,861	57,866
	(53.2)	(56.3)	(53.9)

* Figures in brackets show change in population indexed to 2010

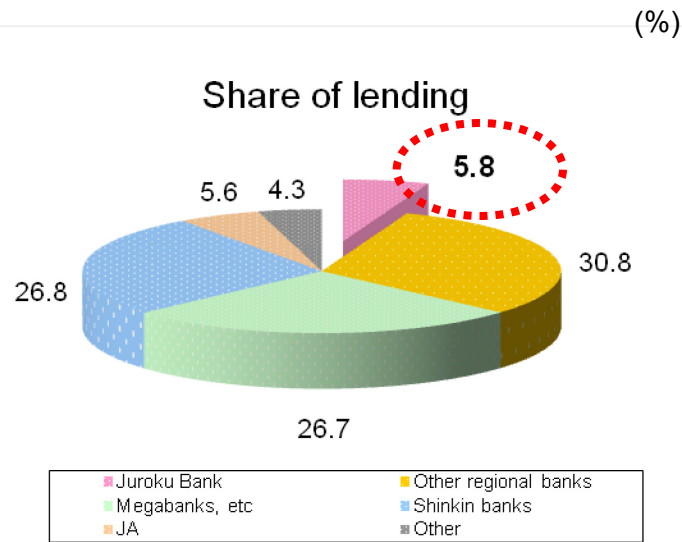
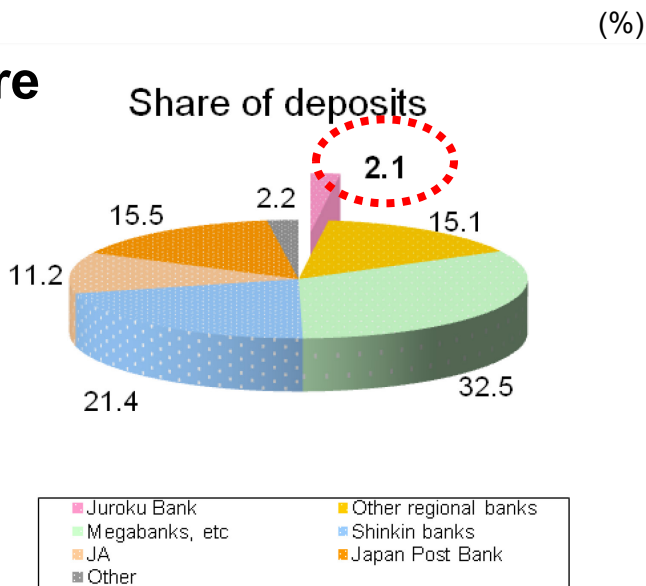
* Figures in brackets show ratio of working age population

Share of deposits and lending

▼ Gifu Prefecture (FY3/13)



▼ Aichi Prefecture (FY3/13)



Overview of the 13th Medium-term Management Plan (1)

Name:

13th Medium-term Management Plan

All For Your Smile – Providing Wholehearted Services

Period:

April 2014 – March 2017 (three years)

Vision:

Aim to become a truly dependable regional financial institution with the ability to grow continually

Key themes:

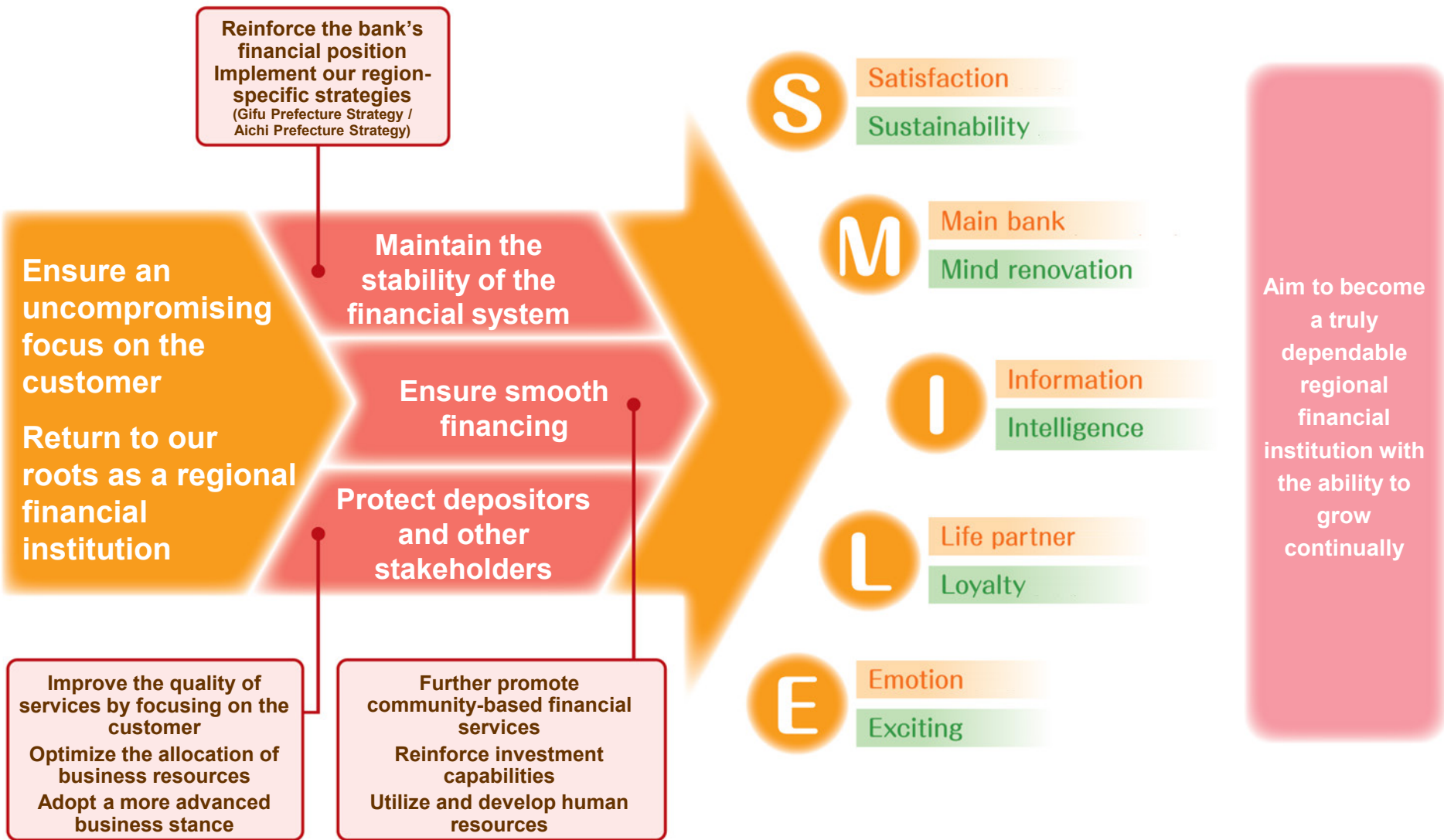
Reform our awareness and actions to ensure **an uncompromising focus on the customer**

Return to our roots as a regional financial institution

Implement a growth strategy focused on **our Aichi Prefecture Strategy**



▼ Overview



▼ Numerical targets

Targets		Start of plan (end-FY3/14)	Final fiscal year
Growth potential (customer base)	Deposit balance	¥5,155.4bn	¥5,600.0bn
	Number of retail borrowers	97,780	100,000 or more
Earning capability	Net income	¥12.3bn	¥10.0bn
Financial soundness	Core capital ratio (full implementation basis)	8.66%	8.8% or more
	Ratio of credit cost to total loans	0.09%	Less than 0.2%

■ Number of retail borrowers SME borrowers (including proprietors) + Number of housing loans and apartment loans (based on the Bank's standards)

■ Core capital ratio (full implementation basis) = $\frac{\text{Core capital (before transitional arrangement)}}{\text{Risk assets (before transitional arrangement)}}$

■ Ratio of Credit cost to total loans = $\frac{\text{Credit costs}}{\text{Average loan balance}}$

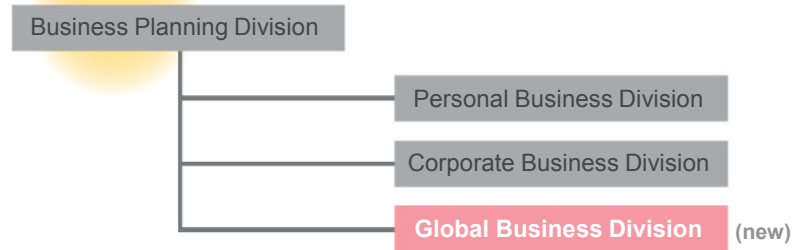
▼ Head office organization reforms

◆ Established new Customer Service Promotion Division



- ◇ Established new Customer Service Promotion Division
- ◇ Assess and analyze customer satisfaction and needs, respond to and use complaints and feedback to ensure an uncompromising focus on customers

◆ Reinforce the sales structure



- ◇ Business Planning Division brings together the Personal Business Division, Corporate Business Division and the Global Business Division (reinforcing cooperation with sales divisions)
- ◇ Global Business Division established to enhance support for customers moving into overseas markets

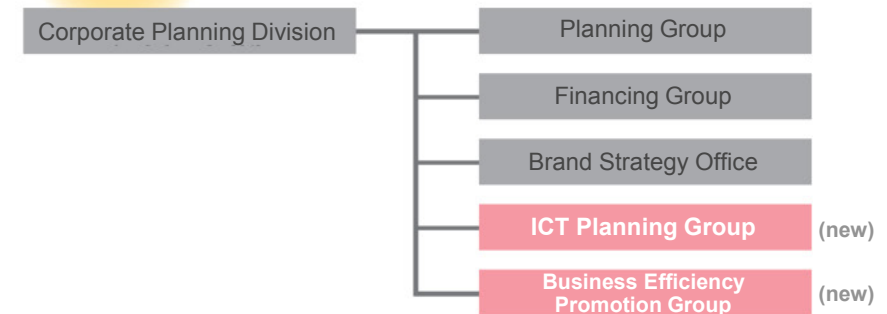
- ◆ Credit Supervision Division name changed to Lending Division to refocus operations on the customer

◆ Reinforcing sales promotion structure in Aichi Prefecture



- ◇ Nagoya Office established to strengthen the bank's base for managing directors in Nagoya
- ◇ Customer support team established, under direct control of managing directors in Nagoya

◆ ICT Planning Group and Business Efficiency Promotion Group established in the Corporate Planning Division



※ICT = Information and Communication Technology

- ◇ ICT Planning Group established to strengthen medium- and long-term ICT strategy
- ◇ Business Efficiency Promotion Group established to create a low-cost operating structure using BPR and other approaches

Clear KPI targets set for each division to ensure steady implementation of medium-term management plan

=>Targets set every six months; progress versus targets to be reviewed regularly

▼ Target examples

No.	Target (example)
1	Average loan balance
2	Gross loan-deposit spread
3	Fee and commission income
4	Personal deposits
5	Number of SME borrowers (including sole proprietors)

No.	Target (example)
6	Forex transactions
7	Gains / losses on marketable securities
8	Number of cases of positive customer support
9	Number of borrower classification upgrades
10	Non-personnel expenses

Part 4: Basic Strategies

Seven basic strategies

I

Improve the quality of services by focusing on the customer **PICK UP** => P. 31-

II

Implement our region-specific strategies **PICK UP** => P. 33-

III

Further promote community-based financial services **PICK UP** => P. 35-

IV

Reinforce investment capabilities

V

Optimize the allocation of business resources **PICK UP** => P. 37-

VI

Utilize and develop human resources

VII

Reinforce the bank's financial position and adopt a more advanced business stance



Enhance contact with customers

Physical channels

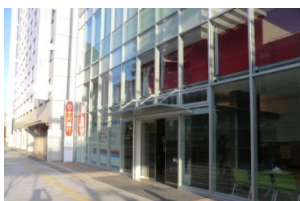
- Start trial of extended branch hours in response to customer needs
- Tap into customer needs by using public relations activities to increase communication opportunities

Virtual channels

- Upgrade online banking
 - Expand service menu (foreign currency deposits, etc)
 - Smartphone compatibility

Trial of extended branch opening hours

Gifu Ekimae Sub-branch



JR Gifu Station Front

Hongo Branch

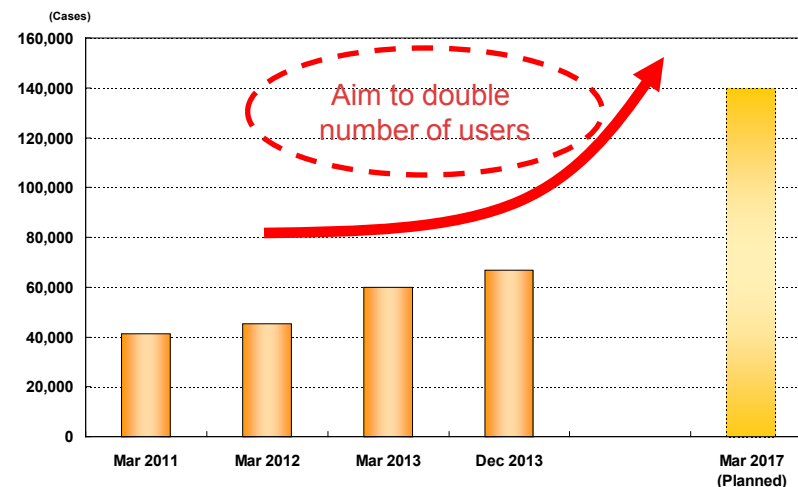


Hongo Station,
Higashiyama Subway Line

▼ Weekday opening hours extended to 7:00 pm

**Look into extending hours
at other branches after assessing results of trial**

Number of personal online banking users

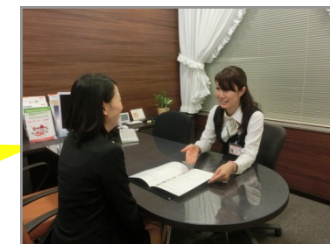


Strengthen Retail Division

Offer products and services tailored to various needs based on asset portfolio and life stage

- Promote **comprehensive approach** to asset builders
- Enhance consulting services related to asset inheritance

Around 30,000
NISA accounts
set up

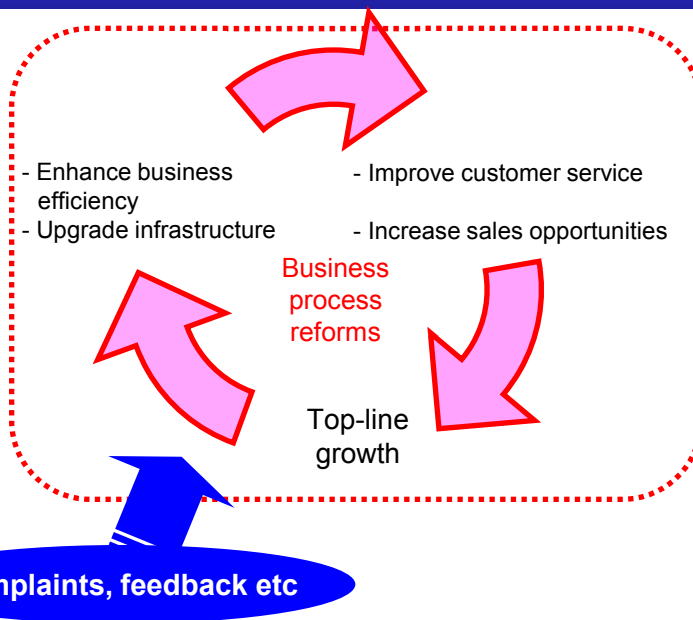


(PLAZA JUROKU at the Tajimi Branch)

Business reforms with a focus on the customer

Promoting BPR

- Established Business Efficiency Promotion Group
- Create a low-cost operating structure by rethinking business approaches and promoting efficiency
- Improve customer service levels and quality of back office work





Gifu Prefecture Strategy – build stronger customer relationships –

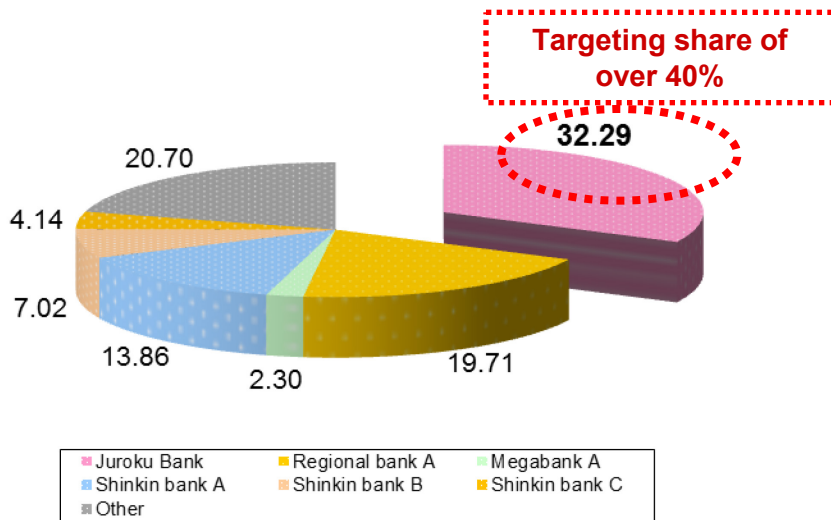
Secure a dominate share of the Gifu market

- Enhance the bank’s position as a life-long partner for customers by offering a wider range of services

Provision of high-quality solutions

- Appropriate and timely provision of funding to help customers develop their businesses
- Use our position as one of the leading banks in the region to access local information and provide business customers support for business matching

▼ Gifu Prefecture Main Bank Survey (2013)



(NOBUNAGA 21 Gifu Venture Business Support Network Award Ceremony for 9th New Business Plan Grant)

Source: Juroku Bank, based on “2013 Gifu Prefecture Main Bank Survey,” Teikoku Databank

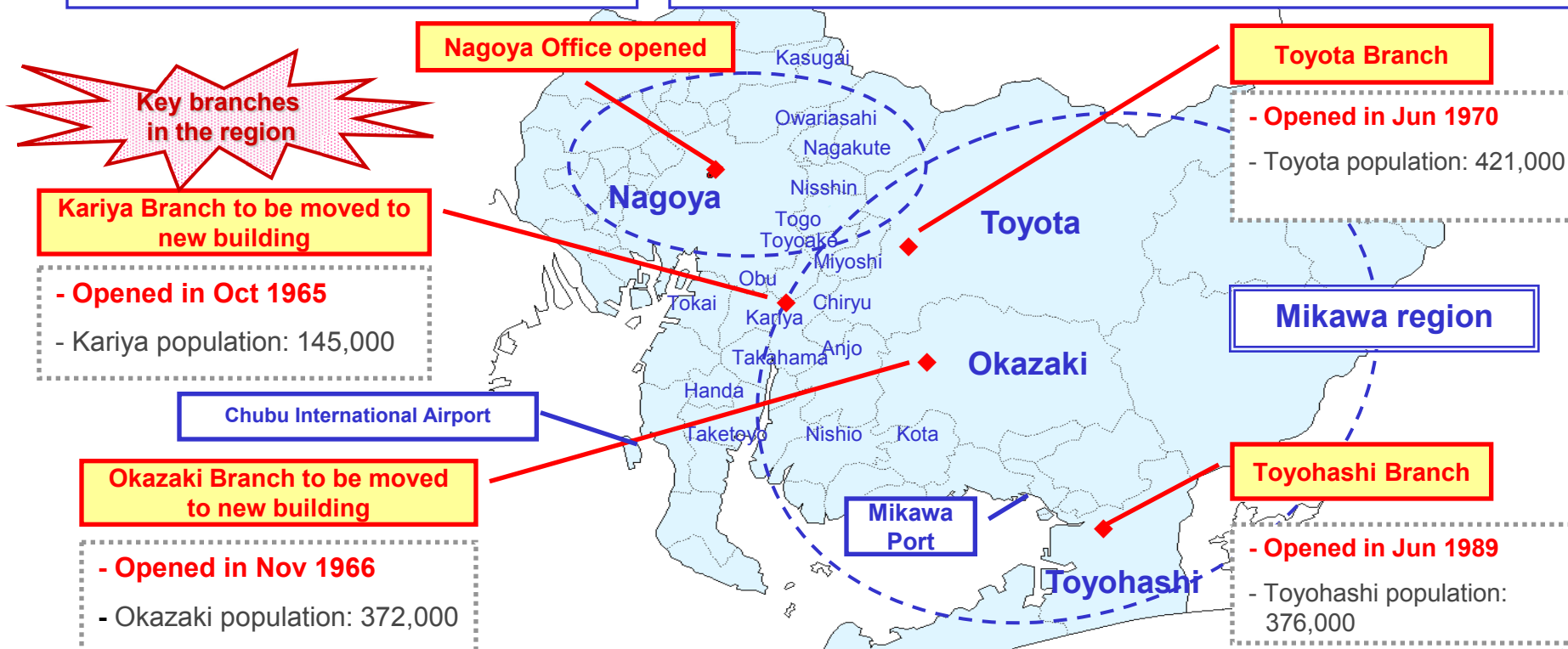
Aichi Prefecture Strategy – continue to build our presence as a local institution –

Reinforcing sales promotion structure

- Established **Nagoya Office** to strengthen the bank's base for managing directors
- Customer support team established, under direct control of managing directors in Nagoya

Expanding our branch network

- Opening new branches at a pace of 1–2 each year, mainly in **Nagoya and the Mikawa region** aim is to create a branch network on par with our network in Gifu Prefecture
- Planning to **double number of ATMs** in Nagoya and Mikawa region by installing more machines in non-branch locations



Reverse Trade Fair Meetings

▼ B2B matching in the manufacturing sector is particularly challenging because it requires specialist engineering expertise

Juroku Bank's unique scheme is based on the needs of buyers



Award presented to Juroku Bank by the Tokai Local Finance Bureau



- ❖ Our employees' lack of specialist engineering expertise is not an issue, as buyers set out their needs in documents for potential suppliers
- ❖ Under our scheme, around 20% of meetings result in a request for quote, compared with only 3-5% of contacts at normal business meetings that ultimately lead to contracts

Track record

- Number of reverse trade fairs: 27
- Total no. of business consultations: 399 (FY3/14)

Future plans

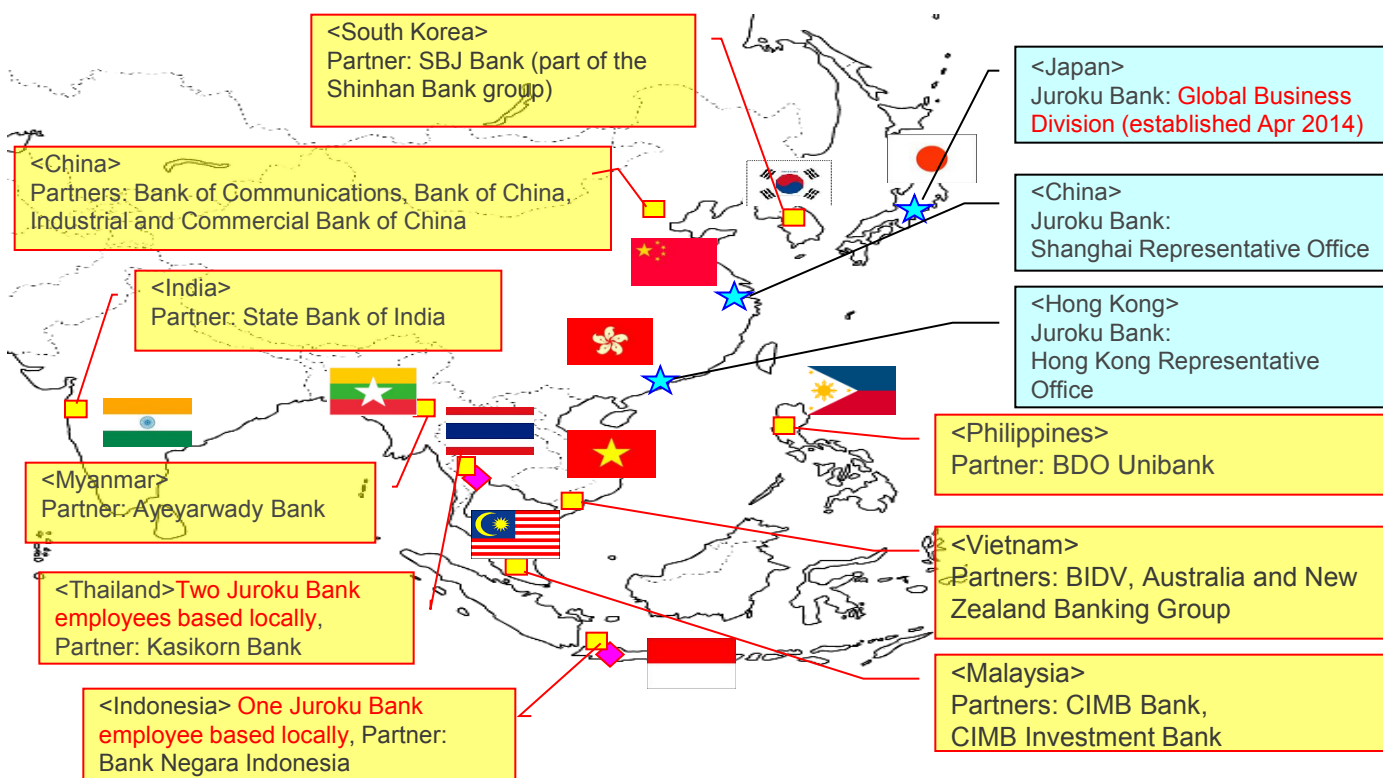
- Expand the business matching area by working with other local financial institutions
- Extend scheme to food sector

▼ Established Global Business Division to enhance support for companies moving overseas to tap growth in Asia

Expanding overseas network

Looking into possibility of opening offices in Singapore and Bangkok

Juroku overseas support network and services



No. of overseas business projects

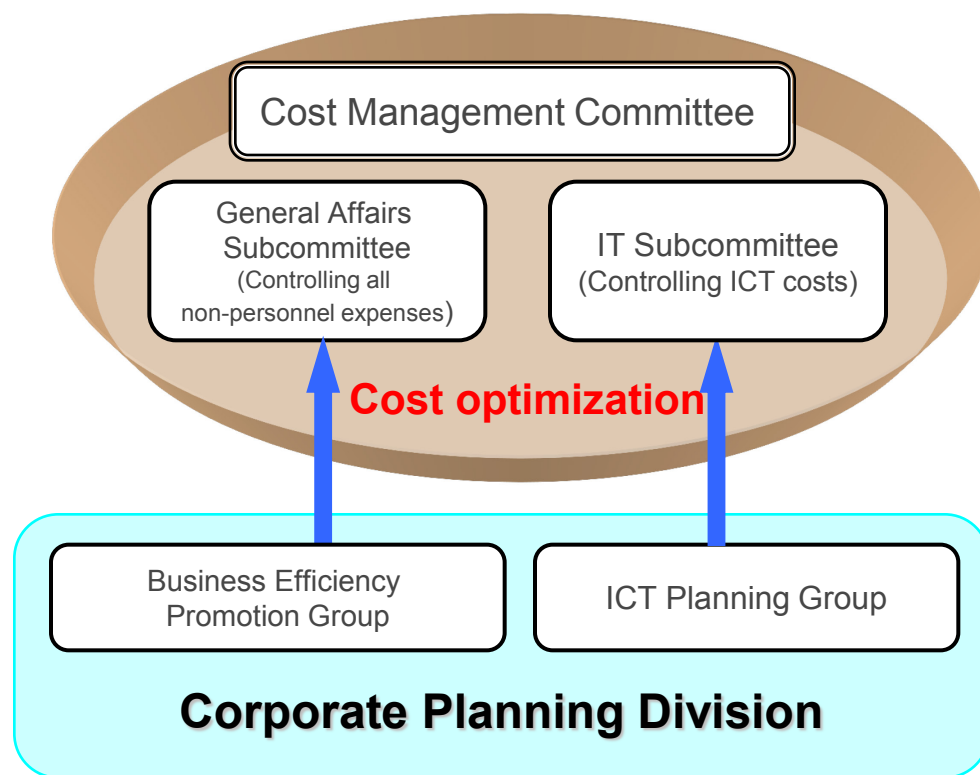
Country	Total
China	478
Hong Kong	68
Thailand	198
Indonesia	71
Vietnam	56
Malaysia	32
Philippines	12
Singapore	22
South Korea	25
Myanmar	7
India	17
Total	986

★ = Overseas offices ◆ = Trainee locations ◻ = Partner financial institutions

(As of end of Apr 2014)

- Using cost management systems to ensure effective cost control
- Established ICT Planning Group to reinforce medium- and long-term ICT strategy and reduce ICT costs
- Further optimizing deployment of human resources

Cost Management



Strategic redeployment of human resources

After the merger with Gifu Bank, around 140 employees were strategically redeployed to positions in Aichi Prefecture

Personnel redeployments to sales divisions are now planned, as post-merger reorganization has almost been completed and Juroku Bank is targeting further efficiency gains through BPR and other approaches

Aiming to improve top-line performance by optimizing the allocation of business resources

▼ Feedback received through our IR activities from individual investors around Japan

- “I’ll be watching to see how Juroku Bank uses its branch network in Aichi Prefecture.”
- “Juroku Bank is building up its presence in Nagoya. I’m focusing on the president's leadership qualities and prospects for further business growth and development.”
- “I learnt a lot about Juroku Bank; it has a long history and strong roots in the Tokai region and the merger with Gifu Bank has reinforced its business base. Deposits are also growing strongly. I hope it remains a well-liked financial institution in the region and continues to contribute to the local economy.”
- “The merger with Gifu has been a success, helping Juroku Bank grow strongly. The bank is also highly respected by customers. I hope it continues to upgrade its services and contribute to the local economy.”

▼ Summary

- **Amid signs of restructuring in the financial sector, Juroku Bank is going back to its roots as regional bank in order to continue providing products and services that meet the needs of customers and local communities.**
- **Juroku Bank will steadily implement its 13th Medium-term Management Plan, which clearly sets out measures to realize its vision for the bank and overcome the negative economic impact of Japan’s shrinking population and other structural factors. Our ultimate goal is to become the most trusted bank in the Tokai Region.**
- **All our directors and employees will work together towards the same goal – making our customers smile – proof that our customers are satisfied.**

I would like to thank you all for your attention

All For Your
Smile

Providing Wholehearted Services

