



JUROKU BANK

Financial Review

[for the fiscal year ending in March 2021]



June 3, 2021



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Any reference to future performance, e.g. business projection, in this material is based on some premises we considered to be consistent and rational based on currently available information. Actual results could significantly vary due to a variety of factors.

Section I: Financial Results for the fiscal term ending in March 2021

Overview of results for FY2021/3

(Unit: 100 million yen)

Non-consolidated		2019/3	2020/3 A	2021/3 B	Year-on- Year B - A
Core gross operating profit		590	626	622	△ 4
Net interest income		498	519	508	△ 11
Fees and commissions		96	106	98	△ 8
Other operating profit (Excluding profit on JBGs and other debt securities)		△ 4	1	15	14
Expenses		443	421	407	△ 14
Personnel expenses		242	223	209	△ 14
Non-personnel expenses		174	170	170	0
Core net operating profit		147	205	215	10
Net business income		146	214	215	1
Profit related to securities investment		20	9	45	36
Profits on JGB and other debt securities		△ 0	8	0	△ 8
Profits on equities		21	1	45	44
Credit costs		21	35	41	6
Ordinary profit		146	185	225	40
Net income		99	127	141	14

Increase in non-consolidated and consolidated profit

Non-consolidated: 4 consecutive years
Consolidated: 3 consecutive years

Overview of non-consolidated results

- Core gross operating profit
△400 million yen (YoY)
 - Net interest income has declined by 1.1 billion yen due primarily to a drop in securities interest and dividends.
 - Fees and commissions have dropped by 800 million yen due to soft lockdown following the spread of COVID-19 at the start of the fiscal year.
- Expenses
△1.4 billion yen (YoY)
 - Personal expenses have declined thanks to the spread of HQ-concentration and team system, enabling branch administration with a smaller number of staff.
- Core net operating profit
+1 billion yen (YoY)
- Profit (YoY)
Ordinary profit +4 billion yen
Net income +1.4 billion yen

(Unit: 100 million yen)

Consolidated		2019/3	2020/3 A	2021/3 B	Year-on- Year B - A
Core gross operating profit		656	705	712	7
Expenses		494	484	474	△ 10
Core net operating profit		162	220	238	18
Ordinary profit		162	194	246	52
Net income attributable to owners of the parent company		106	128	147	19

Overview of consolidated results

- Profit (YoY)
Ordinary profit +5.2 billion yen
Net income attributable to owners of the parent company +1.9 billion yen

Overview of Results for FY2021/3

【Half-yearly transition of results】

(Unit: 100 million yen)

Non-consolidated

	2020/3		2021/3		
	H1	H2	H1 A	H2 B	H2-H1 B-A
Core gross operating profit	321	305	304	318	14
Net interest income	267	251	255	252	△ 3
Fees and commissions	53	53	45	53	8
Other operating profit (Excluding profit on JBGs and other debt securities)	0	0	4	11	7
Expenses	214	206	207	199	△ 8
Personnel expenses	114	109	105	103	△ 2
Non-personnel expenses	85	84	85	84	△ 1
Core net operating profit	106	99	97	118	21
Net business income	105	109	111	104	△ 7
Profit related to securities investment	△ 1	10	39	6	△ 33
Profits on JGB and other debt securities	△ 1	10	14	△ 13	△ 27
Profits on equities	0	0	25	20	△ 5
Credit costs	17	18	27	14	△ 13
Ordinary profit	91	93	112	112	0
Net income	65	62	75	65	△ 10

H2

Significant increase in income and profit

○ Core gross operating profit (+1.4 billion yen from H1)

- Fees and commissions rose 800 million yen after recovering from the dip in H1 caused by soft lockdown following the spread of COVID-19.

○ Core net operating profit (+2.1 billion yen from H1)

- The core net operating profit surged due to the increase in core gross operating profit and the on-going effect of cost reduction.

(Unit: 100 million yen)

Consolidated

	2020/3		2021/3		
	H1	H2	H1 A	H2 B	H2-H1 B-A
Core gross operating profit	356	348	345	367	22
Expenses	243	240	240	233	△ 7
Core net operating profit	113	107	104	134	30
Ordinary profit	96	98	118	127	9
Net income attributable to owners of the parent company	65	63	75	71	△ 4

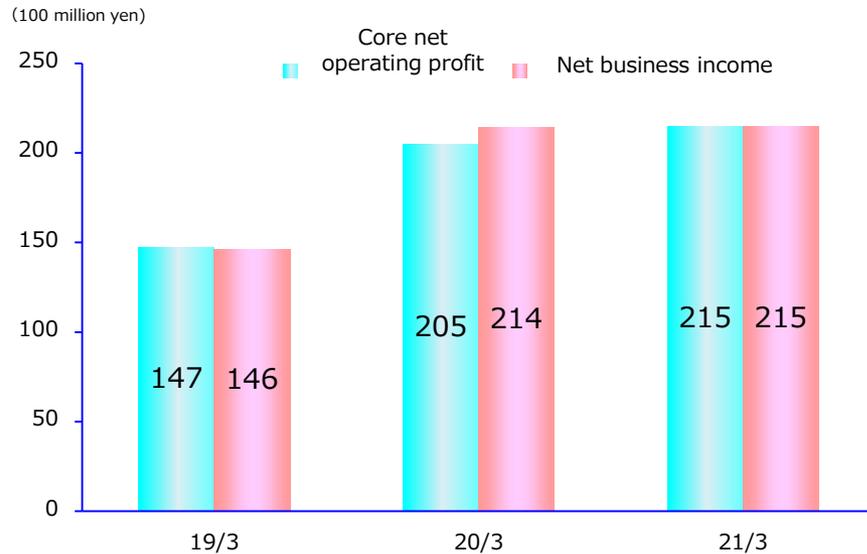
Profit increase also in the consolidated basis

○ Core gross operating profit (+2.2 billion yen from H1)

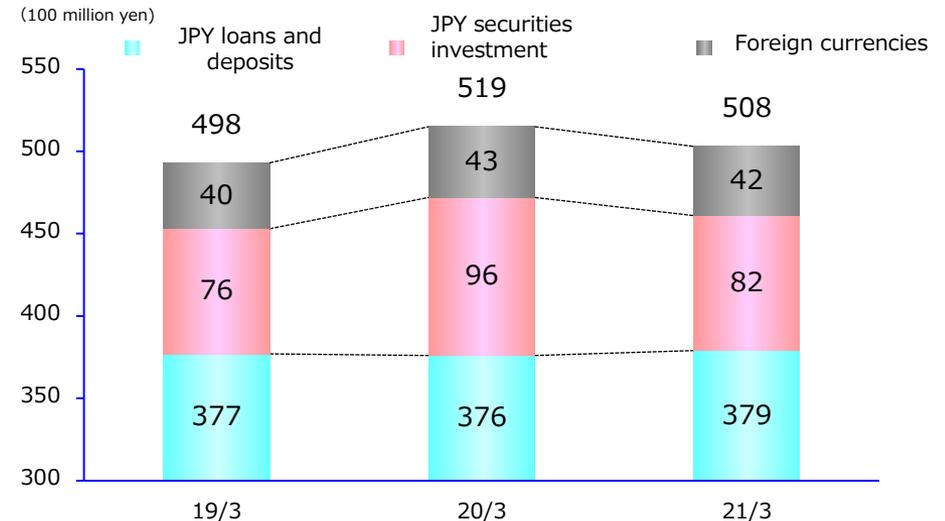
○ Core net operating profit (+3 billion yen from H1)

Overview of Results for FY2021/3

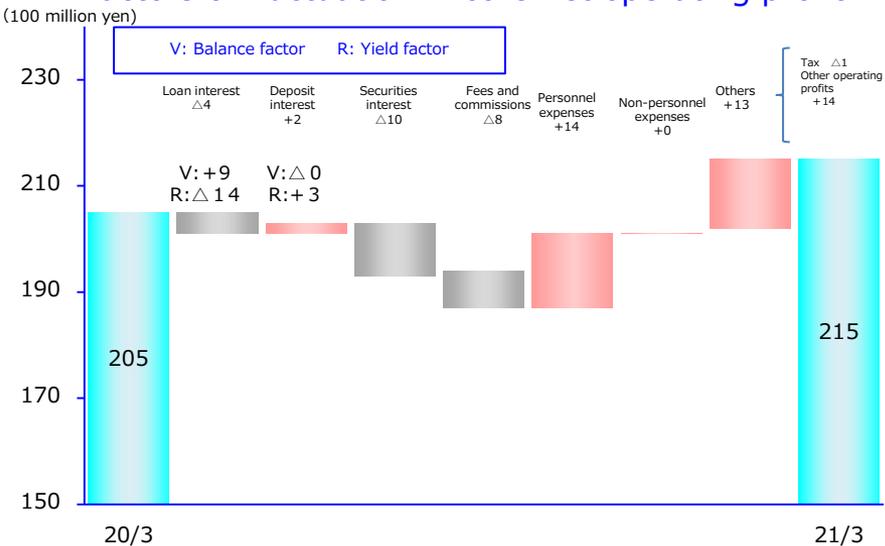
Core net operating profit / Net business income



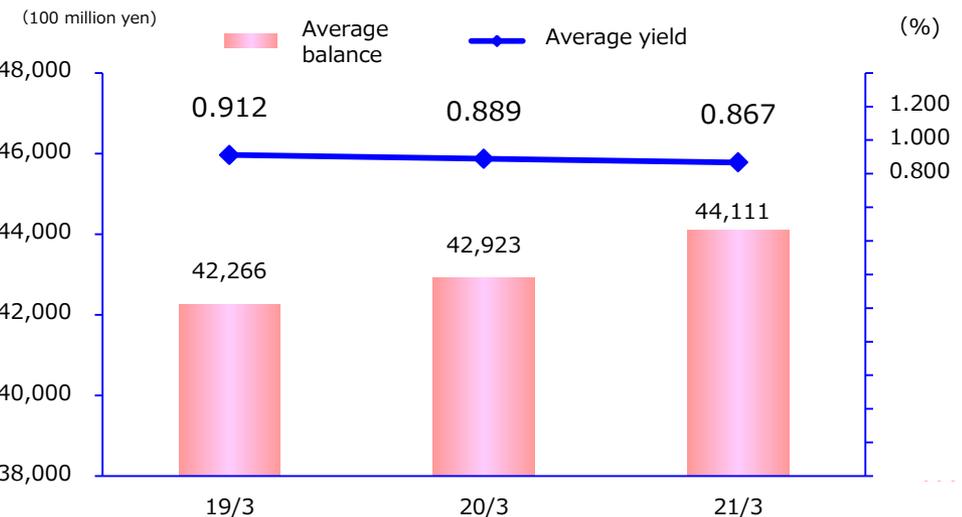
Breakdown of net interest income



Factors of fluctuation in core net operating profit



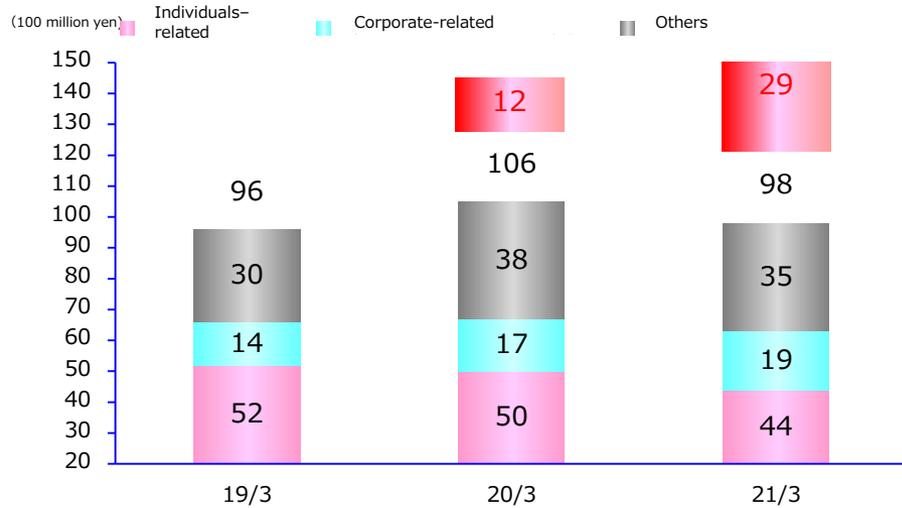
Average balance and yield of JPY loans



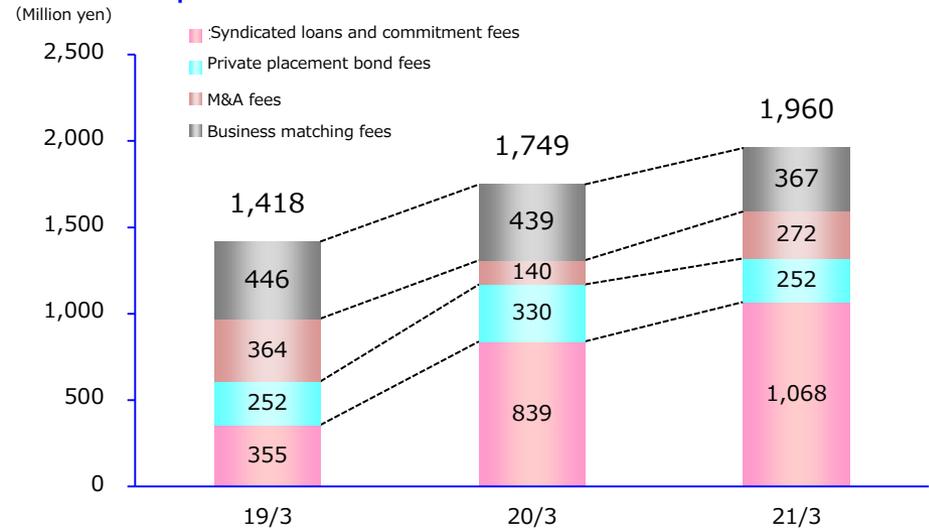
Overview of Results for FY2021/3

Fees and commissions

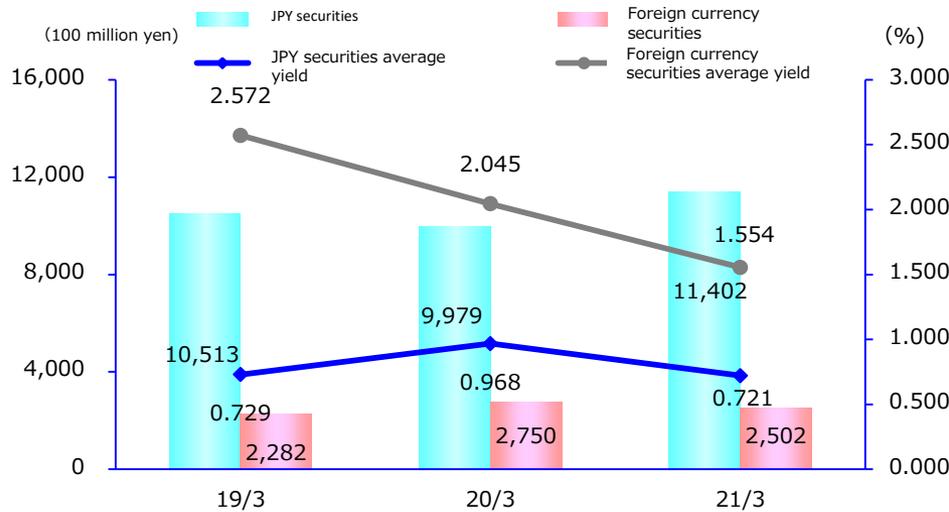
<Revenues related to assets handled by Juroku IT Securities>



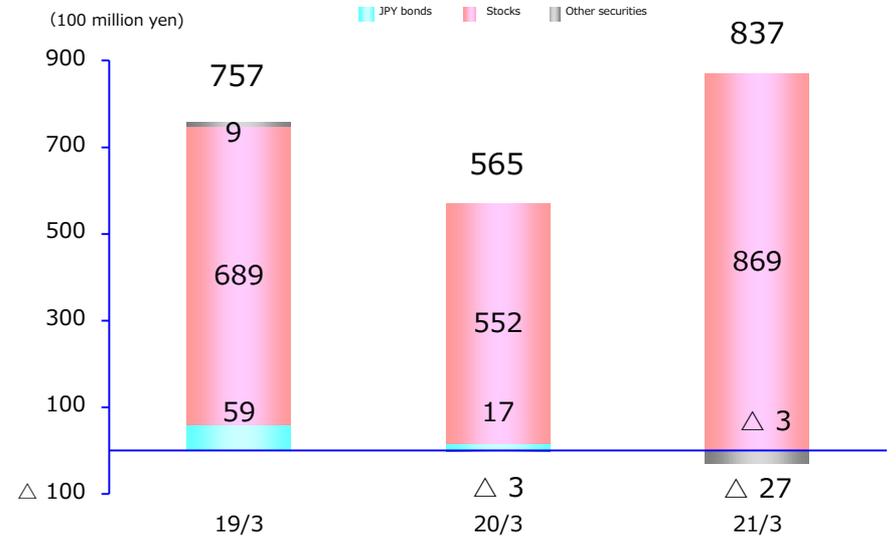
Corporate solution-related revenues



Average balance and yield of securities investment



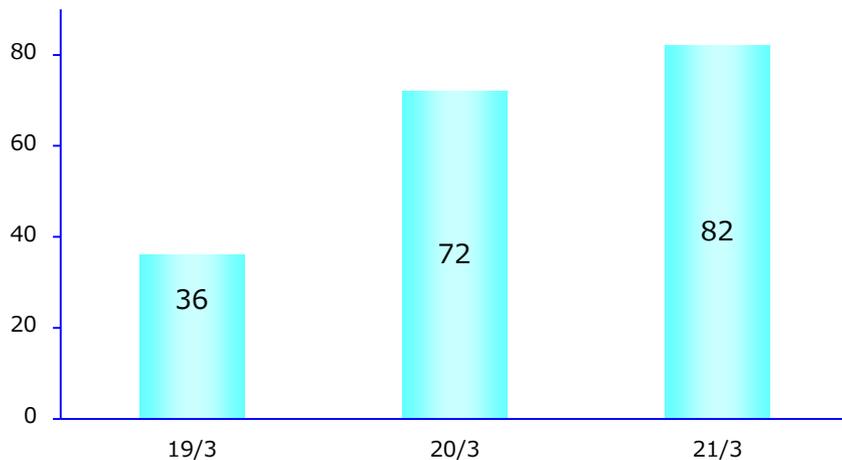
Valuation gains and losses of securities



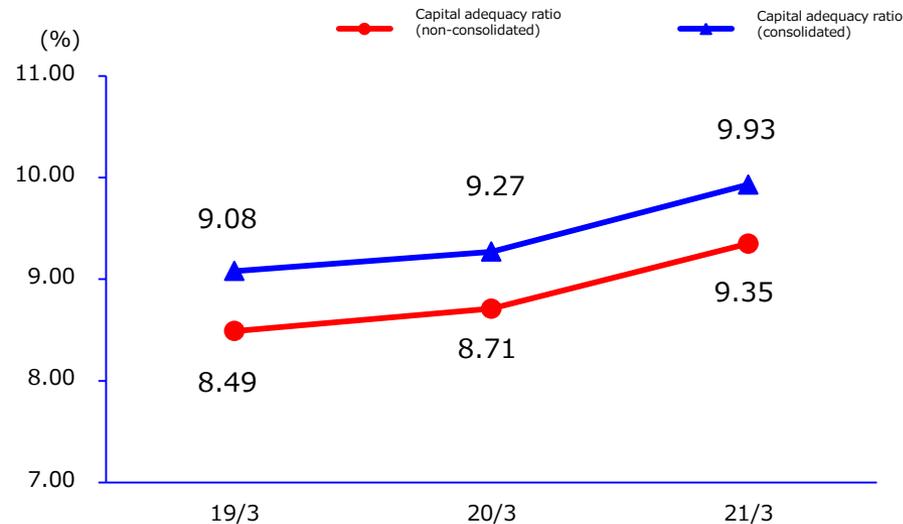
Overview of Results for 2021/3

Profit from customer services

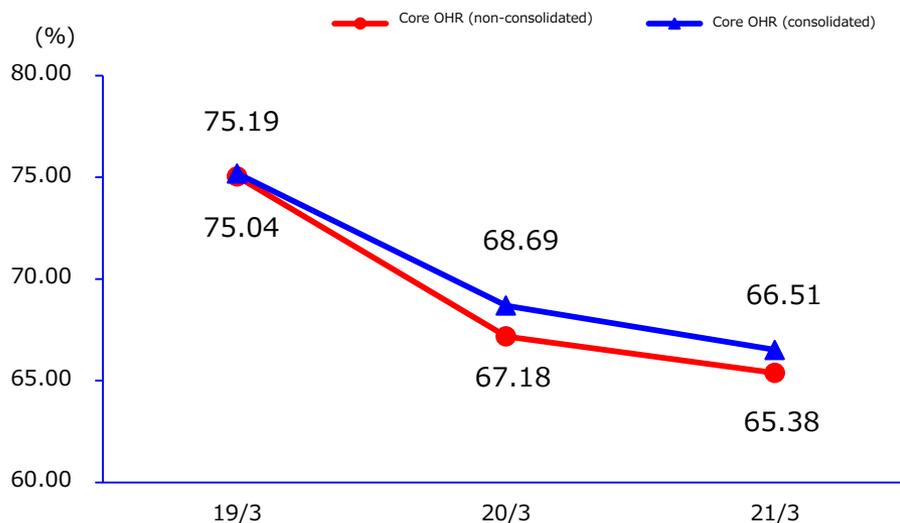
(100 million yen) Profit from customer services = Average loan balance × Difference in interest rates for depositors and borrowers + Net income from fees and commissions – Operating costs



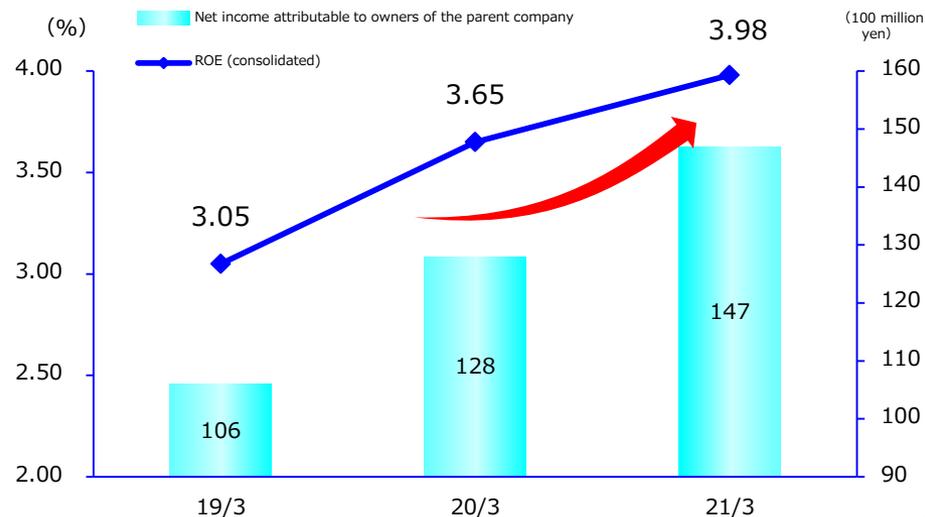
Capital adequacy ratio



Core OHR



ROE (consolidated)



Projection for FY2022/3

(Unit: 100 million yen)

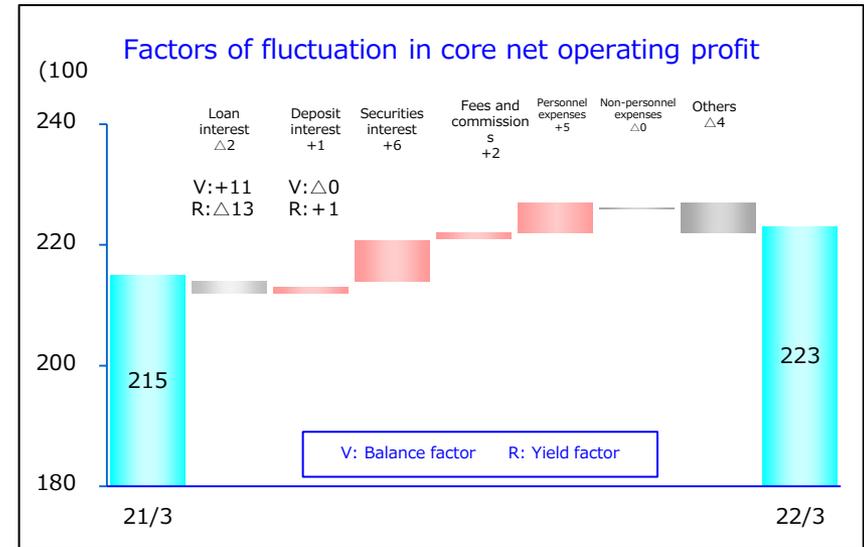
Non-consolidated

	2021/3 (Actual)	2022/3 (Projection)	Year-on- Year
Core gross operating profit	622	626	4
Net interest income	508	514	6
Fees and commissions	98	100	2
Other operating profit (Excluding profit on JGBs and other debt securities)	15	12	△ 3
Expenses	407	403	△ 4
Personnel expenses	209	204	△ 5
Non-personnel expenses	170	170	0
Core net operating profit	215	223	8
Credit costs	41	59	18
Profit related to securities investment	45	18	△ 27
Profits on JGB and other debt securities	0	0	0
Profits on equities	45	18	△ 27
Ordinary profit	225	204	△ 21
Net income	141	135	△ 6

(Unit: 100 million yen)

Consolidated

	2021/3 (Actual)	2022/3 (Projection)	Year-on- Year
Ordinary profit	246	219	△ 27
Net income attributable to owners of the parent company	147	140	△ 7



Dividend status

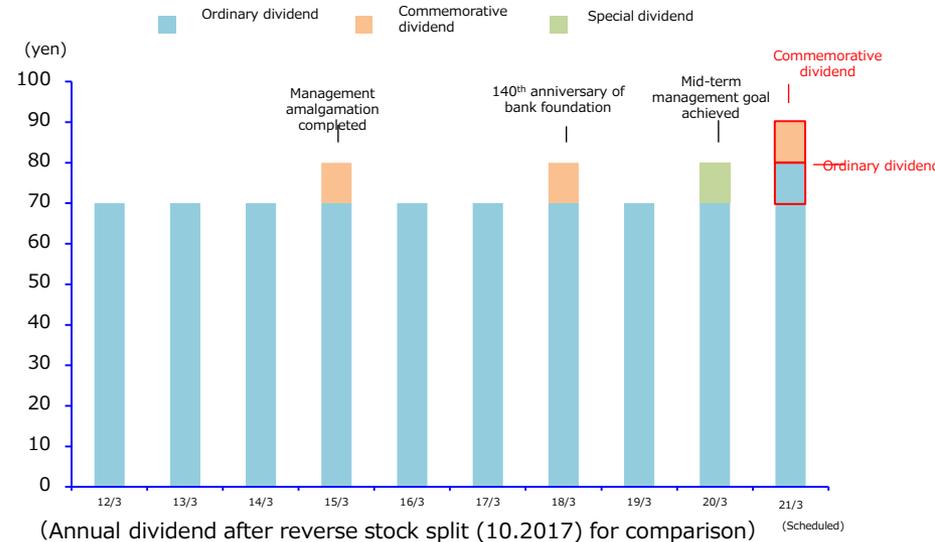
Dividend status (Annual dividend per share)

	Annual dividend	Annual dividend		
		Interim dividend	Term-end dividend	Increase
2019/3	70 yen	35 yen	35 yen	—
2020/3	80 yen	35 yen	45 yen	+Special dividend 10 yen
2021/3 (Scheduled)	90 yen	35 yen	55 yen	+Ordinary dividend 10 yen +Commemorative dividend 10 yen
2022/3 (Planned)	80 yen	40 yen	40 yen	

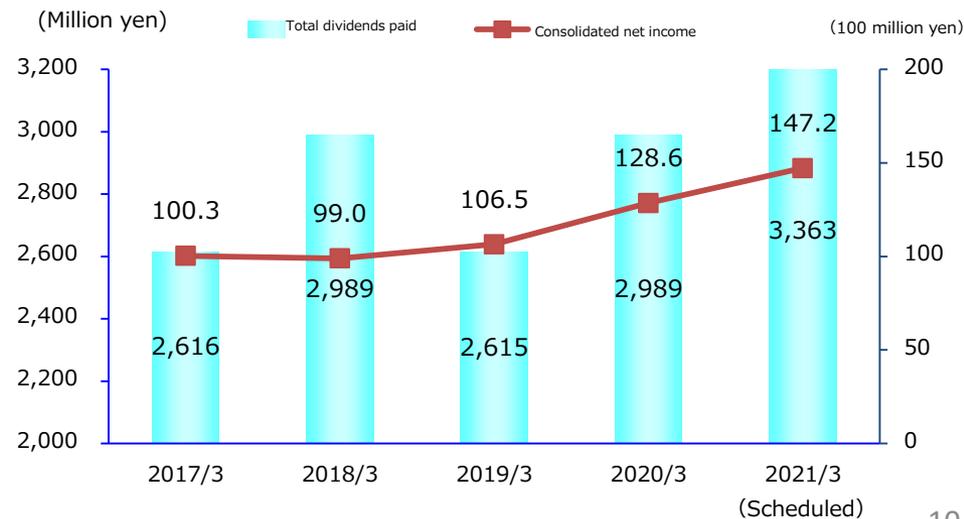
○ Shareholder return policy

The basic policy is to further improve the bank's fiscal health to ensure stable and continuous payout of dividends. The details of dividends to be paid out shall be determined in view of management conditions and the level of profits in general.

(Transition over the last decade)



Transition of total dividends paid



Progress of the 15th Medium-Term Management Plan

■ Numerical targets		Targets for FY2022	Figures at the start of the plan (FY2019 actual)	Actual figures for FY2020
Profitability	Net income (consolidated)	12 billion yen	12.8 billion yen	14.7 billion yen
Efficiency	Core OHR (non-consolidated)	67% range	67.18%	65.38%

■ Long-term goals		Targets for FY2022	Figures at the start of the plan (FY2019 actual)	Actual figures for FY2020
Profitability	R O E (consolidated)	5% and above	3.65%	3.98%
Fiscal health	Capital adequacy ratio (consolidated)	10% and above	9.27%	9.93%

Section II: Transition into the holding company system

Background and purpose of transition into the holding company system

As a financial institution with its operation base in Gifu and Aichi Prefectures, Juroku Bank has strived to contribute to the revitalization of the local economy by maintaining dialog with local residents to create shared values with the goal of establishing a general financial group that makes sustainable growth with local communities.

The business environment surrounding regional financial institutions have changed dramatically amidst the government's protracted low-interest policy and intensified competition transcending business types and formats. In order to contribute to building a sustainable society, regional financial institutions must change their business model to cater to deregulation.

To this end, the Juroku Bank Group has decided to shift to the holding company system with the aims of expanding its scope of business by entering into new fields, transforming the mentality and behaviors of directors and employees to reinforce group-wide collaboration and optimize the distribution of management resources, strengthening the auditing / supervisory function and improving the pace of work execution.

Under the holding company system, the Group will establish a management structure that can flexibly adapt to any changes in business conditions to boost our corporate value, in a mission to amass our management resources to assist clients' business and bring a sustainable growth to the local economy.

Purposes to shift into the holding company system

- 1 Expanding the scope of business
- 2 Optimizing the distribution of the Group's management resources
- 3 Reinforcing the auditing / supervisory functions and improving the pace of work execution



Flexibly adapting to changes in business conditions



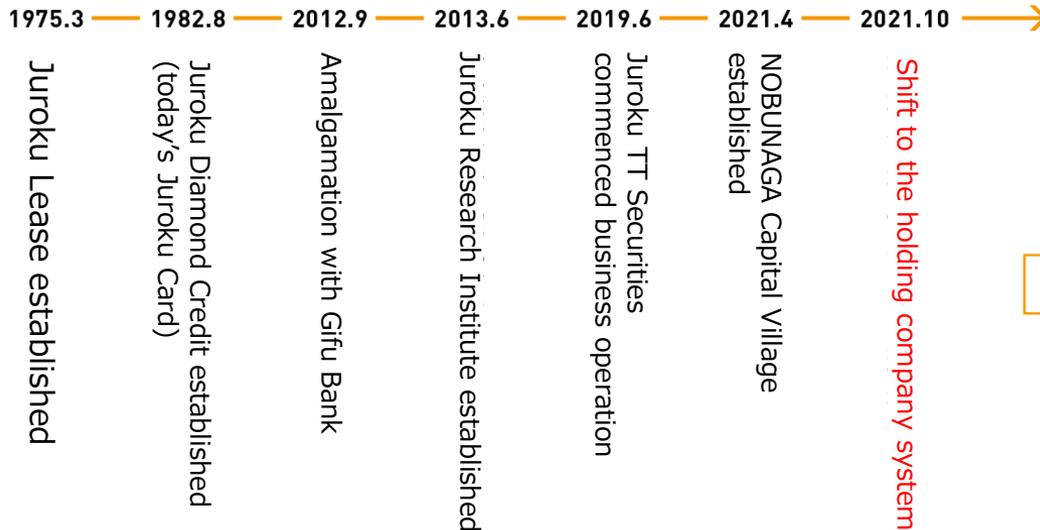
Creating shared values

Solving customers' / local communities' issues

Improving corporate value

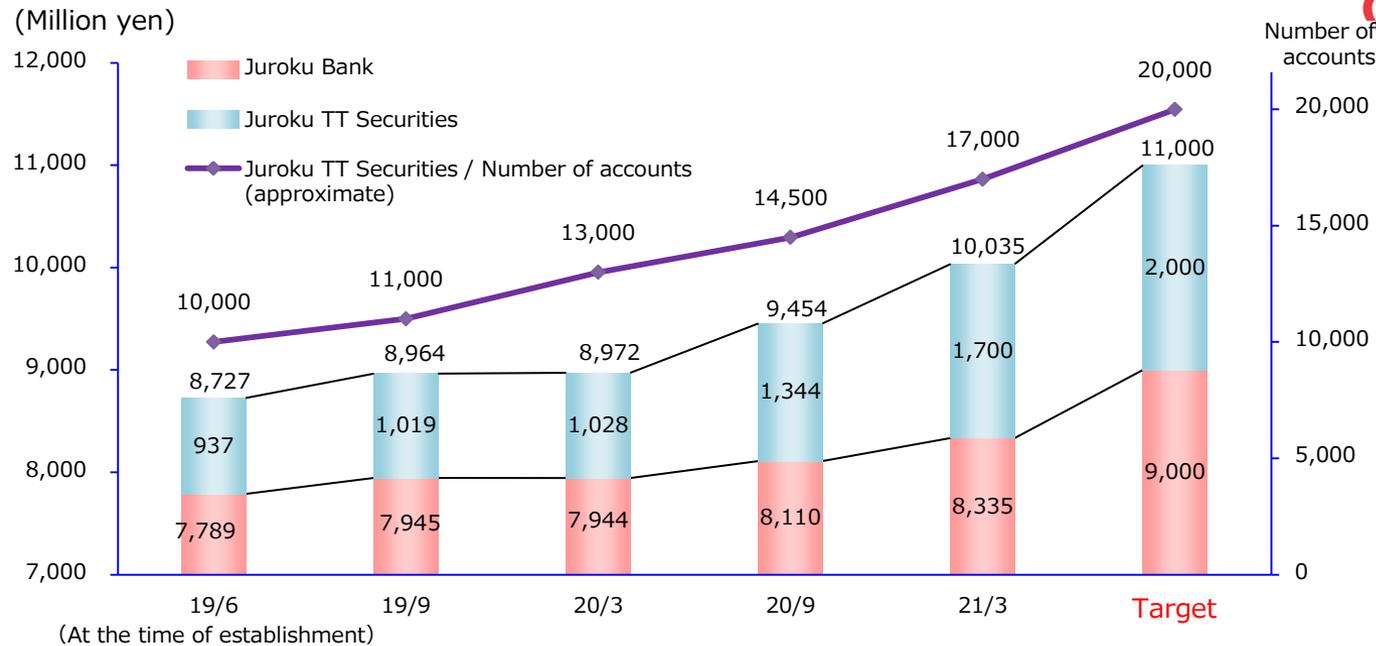
Bringing sustainable growth to local economy

Juroku Group's history



Business performance of Juroku TT Securities

Actual value of assets in custody held by the Group (excluding personal deposits)



Performance far exceeding the initial and annual plans

Assets in custody (Juroku TT Securities)
+ 76.3 billion yen since establishment
(+81%) increase

Number of accounts opened
+ 7,000 accounts since establishment
(+70%) increase

Becoming profitable in full-year financial results in the second year of establishment

Major contribution to consolidated results

Eliminating accumulated loss one year ahead of schedule

Further strengthening collaboration with the Bank to reach 200 billion yen in assets in custody at an early stage

Establishment of NOBUNAGA Capital Village

On April 1, 2021, NOBUNAGA Capital Village Co., Ltd. was established as Juroku Bank's wholly-owned subsidiary specializing in investments.

It supports next-generation leaders and companies through managing funds worth about 4.5 billion yen in total, including corporate venture capitals investing in startups in synergy with "local economy" and "finances" as well as local venture capitals that invest in "future leaders of local economy."

Juroku Bank Group

Financial support

Offering financial support in the forms of loans and funding



HR support

Sending Bank staff and employees as temp worker or worker on loan (second career)



Management support

Offering management consultation, i.e. management advice and solutions (hands-on)



Network support

Offering the use of Juroku Bank Group's network



Local economy

- Economic revitalization
- Sustainable growth
- Creation of work and jobs



Juroku Bank Group

- Transformation of the business model
- Employee empowerment support



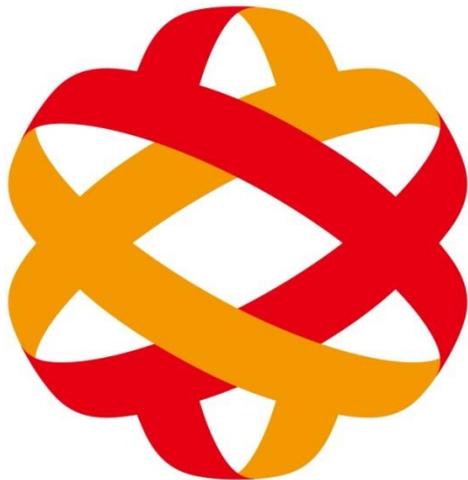
Creating new business in local communities to contribute to the establishment of a sustainable society

Trade name and logo of the holding company

【Trade name of the holding company】

Juroku Financial Group, Inc.

【Logo of the holding company】



【Group policy】

Concept of the logo

The logo combines three rings, symbolizing new circle (harmony) generated from the combination of human connection, community connection and Group connection.

The “crosses” where the rings intersect and the six peaks the three rings form symbolize our desire to bring the three elements together to form a strong bond that resonates in building a future together for sustainable growth.

The red color represents “history” and “tradition” the Group has accumulated, while the orange color represents the “spirit of challenge” and “vibrance” to make a leap into the future.

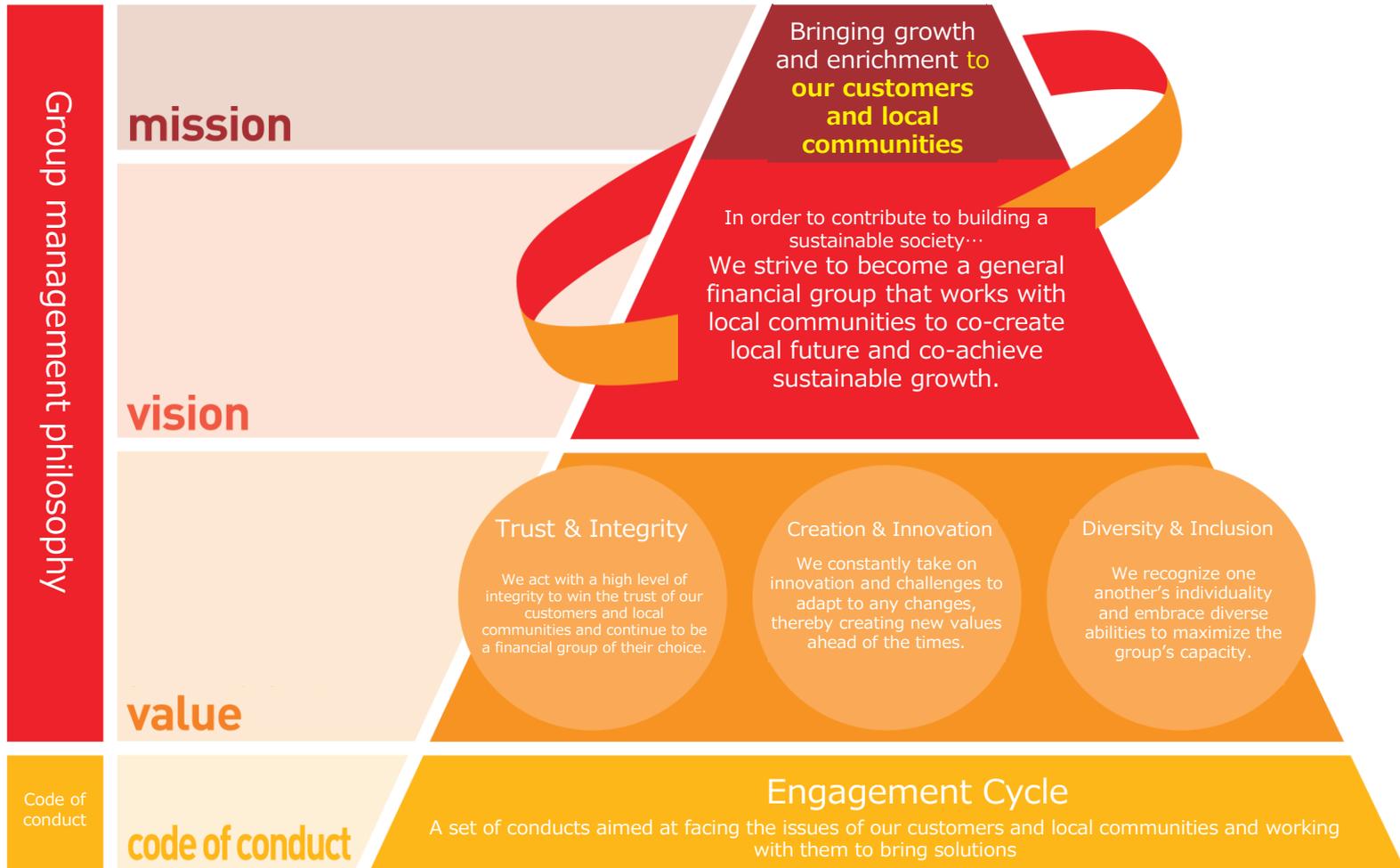
Connecting people, local communities and the future

Valuing connection and bond with our customers and local communities...

The Juroku Financial Group will connect people, local communities and future.

Group management philosophy

The Group Management Philosophy, based on Juroku Bank's basic philosophy, outlines the fundamental management spirit of the Juroku Financial Group as the basis of activities for all of our directors and employees. It consists of "our mission," "our vision" and "our value." The "code of conduct" is also defined, setting out specific conducts expected of our director and employees to put the philosophy into practice.



Juroku Financial Group, connecting people, local communities and future

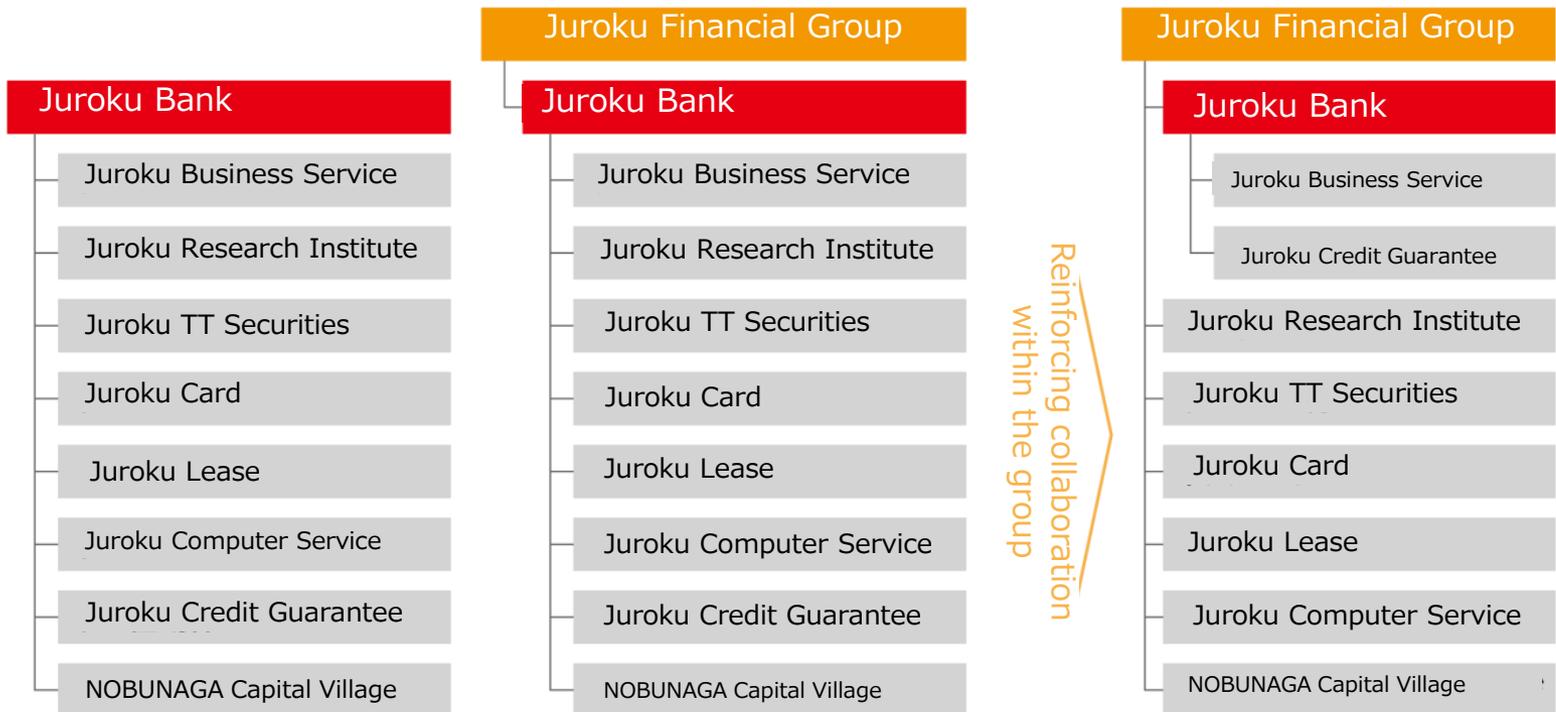
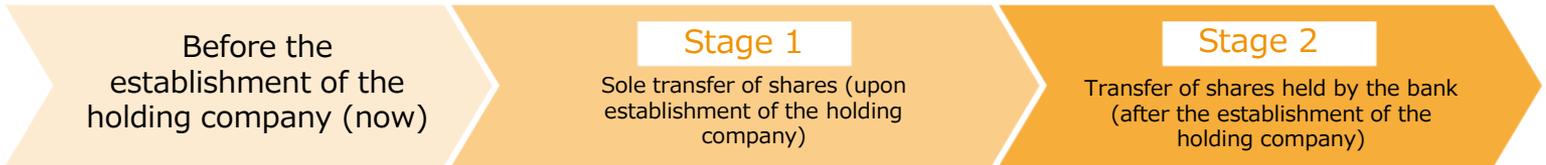
Group structure

Stage 1

Juroku Bank shall establish a holding company through a sole transfer of shares and become a wholly-owned subsidiary of the holding company, effective on October 1, 2021.

Stage 2

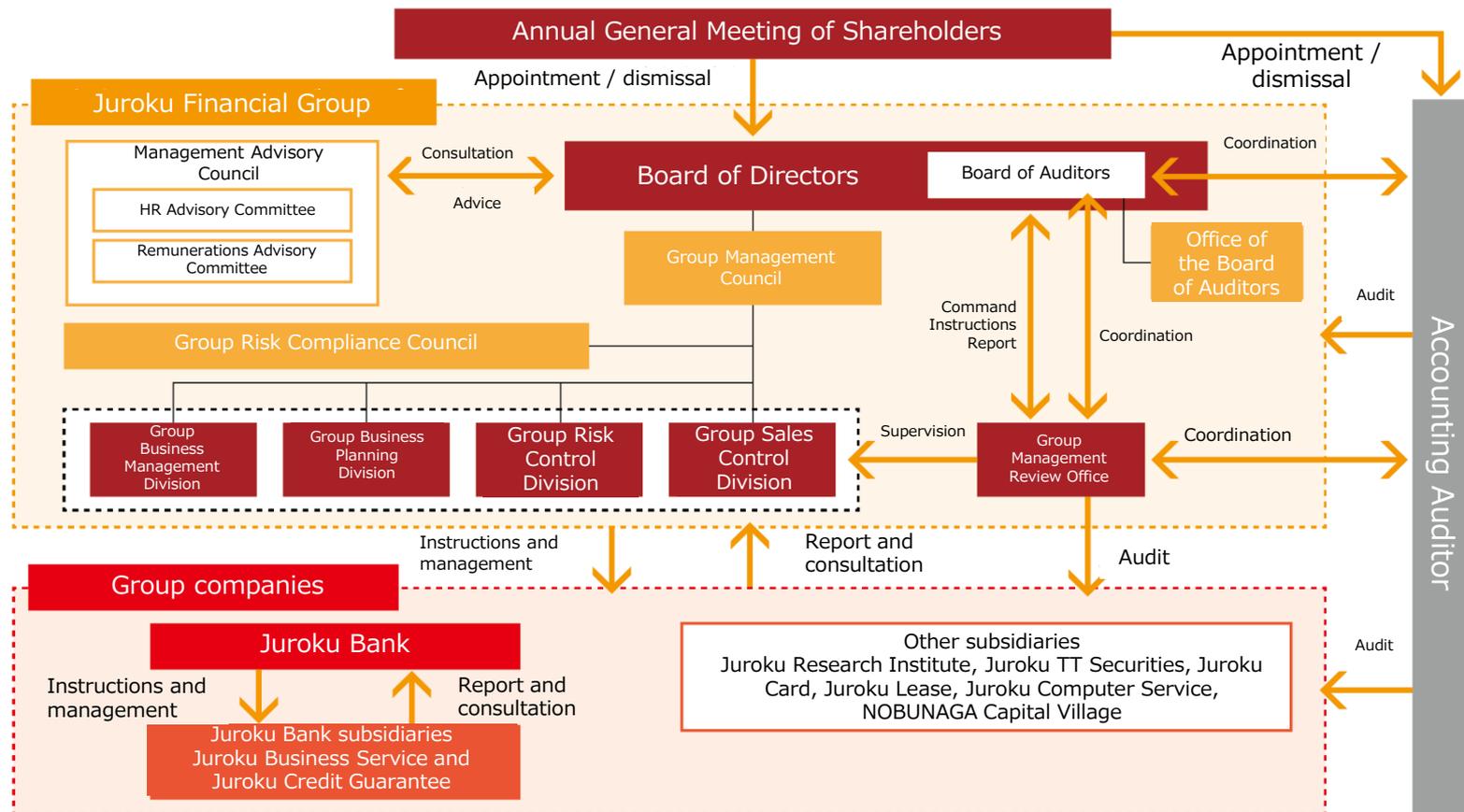
From the perspective of strengthening collaboration within the group, Juroku Bank's six consolidated subsidiaries, namely Juroku Research Institute, Juroku TT Securities, Juroku Card, Juroku Lease, Juroku Computer Service and NOBUNAGA Capital Village, are due to be restructured into the holding's company's direct-investment companies.



Management structure of the holding company (governance structure)

- The holding company is to be established as a "Company with Audit and Supervisory Committee," with its Board of Directors exercising a decision-making function as well as a reinforced auditing / supervisory function. Group companies' work execution, risk management and compliance stance will be monitored to build a group-wide management structure, thereby further advancing our corporate governance.
- Each of the Group companies will draw up its business plan in line with the group-wide management policy, defined by the holding company, and increase the pace of management decision-making and work execution to streamline business administration.

Corporate governance structure under the holding company system



Management plan of the holding company (overview)

The Juroku Financial Group plans to draw up its first management plan that covers a period from October 2021 to March 2023.

We will adopt a set of three group-based strategies, driven by the need to “expand the business scope” and “address diversified needs,” to maximize group synergy and build a “general financial group that works with local communities to create new future and achieve sustainable growth together.”

Overview of the group-based strategies



Improving comfort and productivity

- Approaching customers in a way that uses digital technology and data
- Accelerating digital conversion of work duties to create time for activities and improve their value

Further exerting solution-building ability

- Amassing the group's management resources for the consultation function
- Offering diverse solutions for various issues

Market-in approach strategy Further exerting solution-building ability

Based on the “market-in” concept, we amass the group's management resources for the consultation function while offering diverse solutions for various issues to create shared values with customers and local communities.

DX strategy Improving comfort and productivity

We approach customers in a way that uses digital technology and data, while accelerating digital conversion of work duties to create time for activities and improve their value.

Local commitment strategy Offering comprehensive design for local communities

We make group-wide efforts to implement initiatives for achieving SDGs and revitalizing local communities, while expanding the business scope to play a central role in community revitalization for Gifu and Aichi Prefectures, where our operating foundation lies.

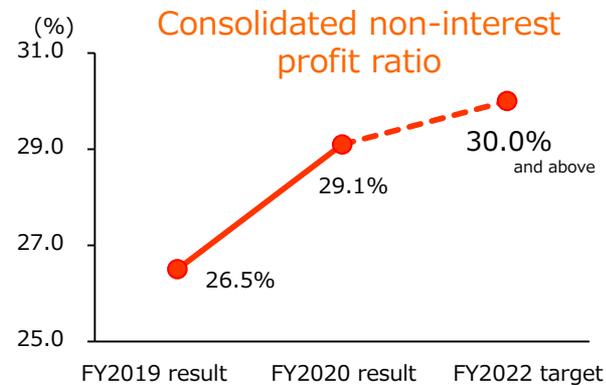
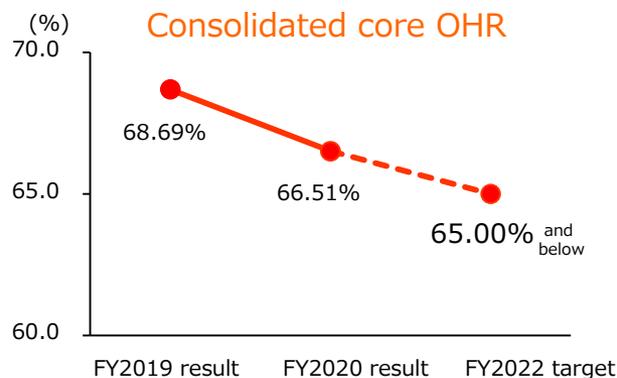
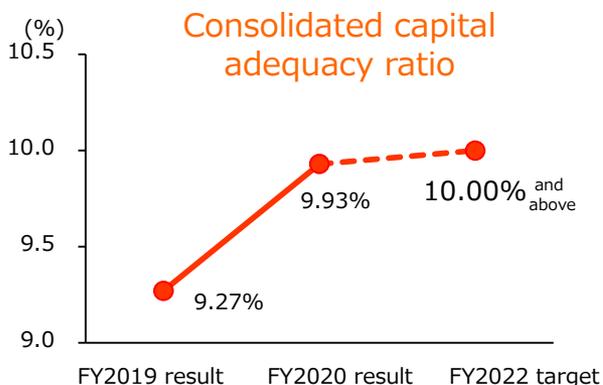
Offering comprehensive design for local communities

- Expanding the business scope to play a central role in community revitalization
- Making group-wide efforts to implement initiatives for achieving SDGs and revitalizing local communities

Numerical targets of the holding company

We will make the most of group synergy that arise from our transition into the holding company system to achieve the following numerical targets in FY2022. Efforts will be made to improve our fiscal health and efficiency, while expanding our business scope beyond the current banking / lending services to boost profitability.

■ Numerical targets in the holding company's first management plan



Consolidated net income

FY2022 target: 12.3 billion yen

Numerical targets are conservatively set in view of the COVID-19 pandemic.

■ Long-term index

Consolidated ROE

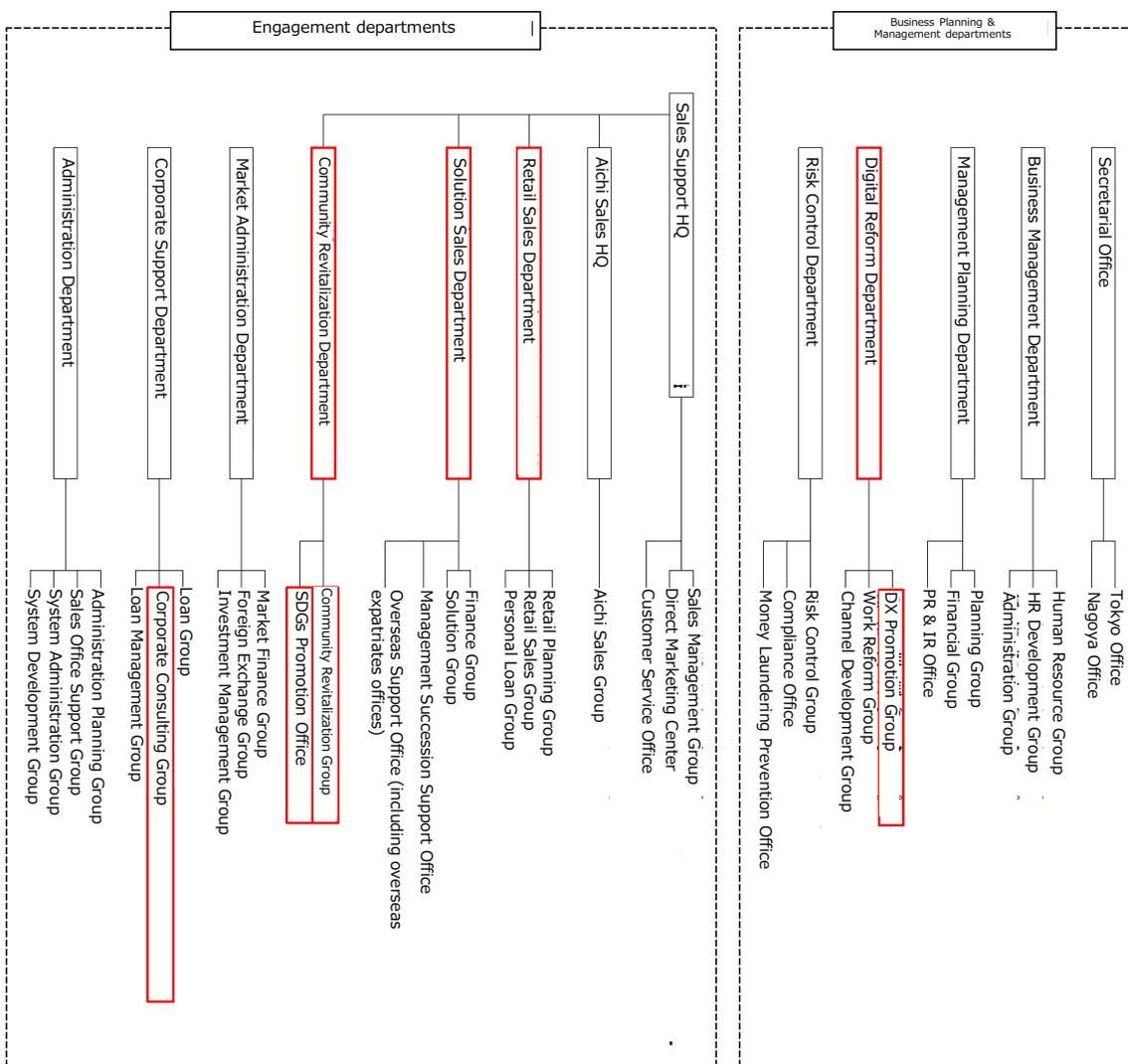
5.0% and above

※ The consolidated non-interest profit ratio refers to the ratio of "fees and commissions" and "other operating profit excluding profit on JGBs and other debt securities" in the consolidated core gross operating profit.

Section III: Our main initiatives

Organizational restructuring

We underwent organizational restructuring in April 2021 to put the market-in approach into practice and to reinforce the initiatives toward “digital transformation,” “community revitalization” and “SDGs” more than ever before.



1. Putting the market-in approach into practice

The “Personal Accounts Sales Department” has become the “**Retail Sales Department**,” consisting of the “Retail Planning Group,” “Retail Sales Group” and “Personal Loan Group.”

The “Corporate Accounts Sales Department” has become the “**Solutions Sales Department**,” consisting of the “Finance Group” and “Solutions Group.”

The “**Corporate Consulting Group**” has been established in the “Corporate Support Department.”

2. Reinforcing the initiative for “digital transformation”

The “Operation Reform Department” has been changed to the “**Digital Reform Department**,” in which the “**DX Promotion Group**” has also been set up.

3. Reinforcing the initiative for “community revitalization”

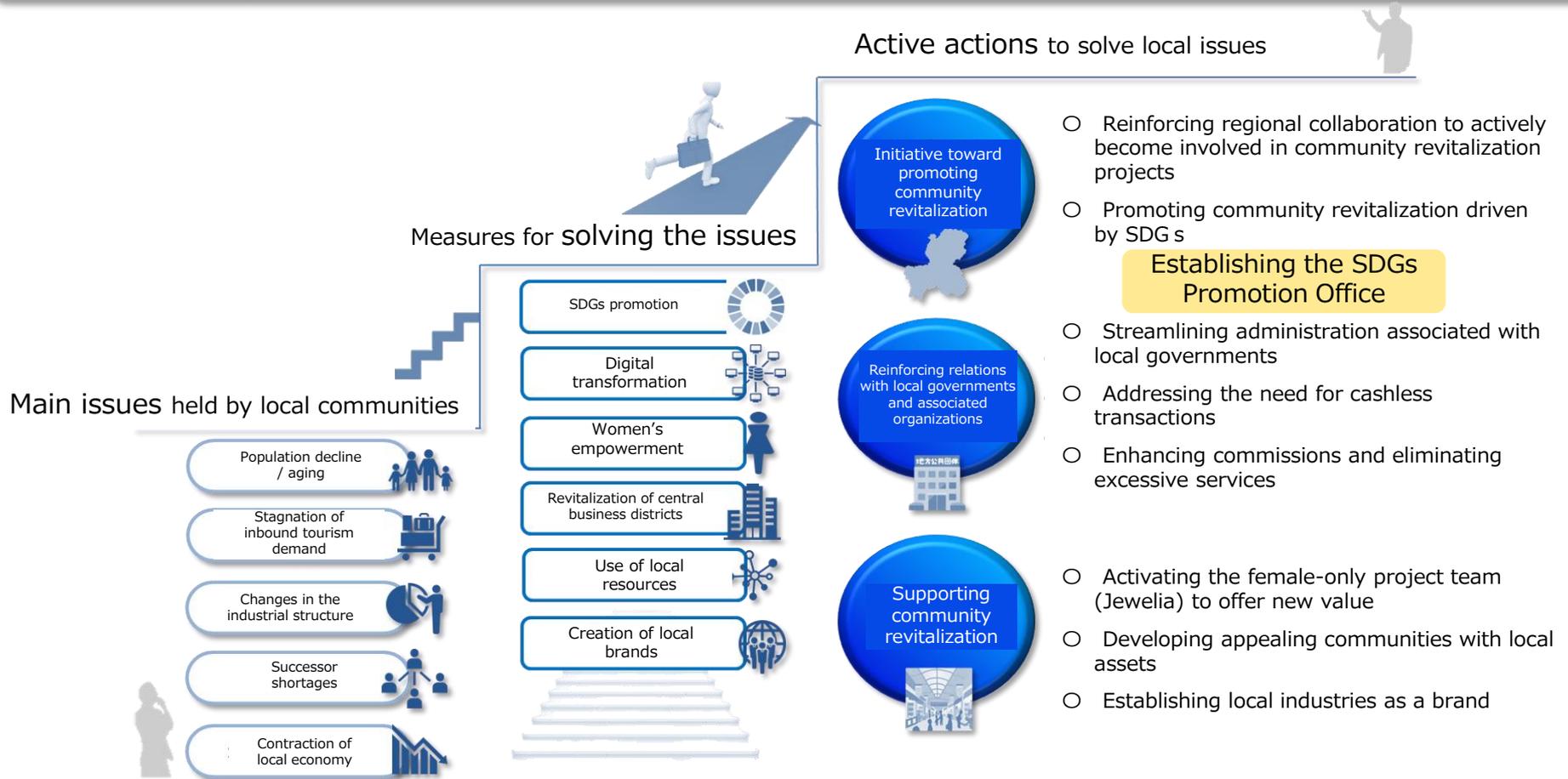
The “Public Sector Sales Department” has been changed to the “**Community Revitalization Department**,” in which the “**Community Revitalization Group**” has also been set up.

4. Reinforcing the initiative for “SDGs”

The “**SDGs Promotion Office**” has been set up in the “Community Revitalization Department.”

Commitment to local communities

The Community Revitalization Department was set up in April 2021. It collaborates with various local stakeholders to offer comprehensive local design and promote initiatives for solving local issues driven by SDGs.



Working closely with local businesses, residents and government bodies to contribute to the growth and advancement of a sustainable local economy

COVID-19 response

Offering swift support, mainly financing, to customers affected by COVID-19

Status of financing support

COVID-19-related loans extended	11,491
Value of COVID-19-related loans	300.6 billion yen
(Zero-interest loans out of the above)	181.7 billion yen
Home loans whose terms have been changed due to COVID-19	316 cases
Value of home loans whose terms have been changed due to COVID-19	4.4 billion yen

(As of March 31, 2021)

Swift initiative with emphasis on quick implementation

With regard to interest-free unsecured loans introduced in May 2020, we have adopted a mechanism for handling batch applications to municipal authorities to establish a one-stop-shop structure including attaining permit.

Support catered to individual customers

We set up a corporate consulting group in April 2021. Review staff collaborate with sales departments and offices to visit clients, building close communication with their senior managers. Through building consensus with clients, we offer partner-style support with an emphasis on speed as well as support that combines assistance for their main line of business to cater to individual customers.

Support through loan products and capital funds

Cashflow Finance

A product that uses business feasibility assessment to examine future cash-flow, which serves as the repayment source, and offers financial assistance to clients to be spent of their management strategy or business improvement. 175 loans worth 31.5 billion yen were extended in FY2020.

Relative commitment line

A product that addresses the need for diversifying fundraising limit and means. 21 loans worth 24.2 billion yen were extended in FY2020 (latest product).

Capital loan Juroku-Tomoni-Mirai Fund

Since May 2020, we have offered subordinated loans and capital funding with class shares via capital loans and Juroku Tomoni Mirai Fund to strengthen customer companies' capital position to boost their fiscal foundation and to assist in swift fundraising.

Implementing engagement

Offering a variety of support including funding in empathy with customers

Organizing “business negotiation workshops”

We hold “business negotiation workshops,” in which a branch manager acts as a client’s “sales manager” to conduct a presentation about goods and services to other branch managers within the block.

Compiling presentation materials provides opportunities to learn more about clients. In workshops, participants present clients that meet the needs for a quick contract in collaboration. This program has created new business-matching opportunities and engagements.



Coordinating workforce handover between clients

We identified HR needs of a client that had stable sales orders, and considered bridging the client with other clients who suffered from excess staffing due to COVID-induced production decline.

Our referral service resulted in the arrangement of about 20 workers. The engagement also allowed both parties to access government grants.

Customers

Local communities

Juroku Bank

Directors and staff

Shareholders and investors

Sales support for clients

Amidst a decline in retail sales, we organized a special sales event to contribute to clients’ sales and help them research top-selling items and popular price ranges through research. At the event, over 120 people made a purchase, giving much-needed encouragement to the clients.



Supporting client’s sales

A client began producing pesticide-free bananas in a project for promoting disabled employment and assist their independent living. When the client planned to market banana liquor made of the produced bananas, we suggested crowd-funding based on business-matching. The project, related to SDGs promotion, led to sales that exceeded expectations.



Implementing engagement

Sponsoring the Citrus Ribbon project

We sponsor the Citrus Ribbon project, aimed at eliminating COVID-related discrimination and prejudice in communities, households and workplaces, in order to build a considerate society.



Maintaining local businesses through client assistance

We offered support to two clients operating taxi service, etc. in the popular tourism destination, Hida Takayama, to help them overcome COVID-related difficulties including visitor decline. These two clients' business needs matched, resulting in business partnership. Taxi is an essential infrastructure not only for tourists but also for local residents, making it a significant initiative for the future of this community.

Customers

Local communities

Juroku Bank

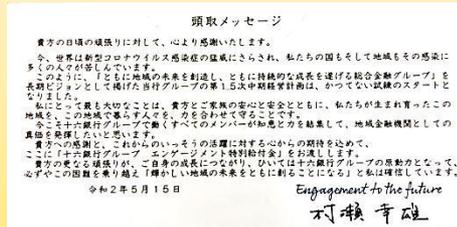
Directors and staff

Shareholders and investors

"Engagement Allowance" to all employees

We provided all employees who work at the forefront of COVID-19 pandemic with a special "Juroku Bank Group Engagement Allowance" totaling 360 million yen. (100,000 yen for bank employees and 50,000 yen for part-time workers, etc.)

Hand-written message from the President



Conducting PR activities

The opening of the Gifu Sekigahara Battlefield Memorial Museum, delayed due to the COVID-19-pandemic, has been scheduled for the anniversary date of the Battle of Sekigahara (October 21). In order to boost the economy of Seino, three branches displayed a banner and a large poster, while the local Sekigahara branch put on a traditional suit of armor in conducting business to publicize the opening.



About 790 cases of good practice initiatives (engagement news) were shared within the company in FY2020.

Digital transformation strategy

Using digital technology for seamless work operations and information sharing

Introducing the Juroku business loan "AIBiz"

We have built a new credit model that uses AI to analyze transactions on deposit accounts and financial information.

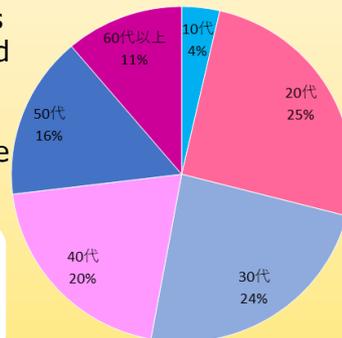


Advanced and faster screening (same-day approval at the quickest)

110,000 downloads for Wallet+

The Wallet+ service, launched in December 2019, has achieved 110,000 downloads (April 2021) at a pace that far exceeded initial expectations. Over 70% of users are in their 40s or younger, indicating that the tool connects the bank with the younger generation.

User breakdown by age group (as of March 2021)



Continuous delivery of information and approach to customers through the app fosters core clientele of the future.

Adopting the business card management service "Sansan" and signing a partnership agreement with Sansan

We have adopted "Sansan" to build a company-wide database for business cards, visualizing human networks within the company. This not only streamlined our business operations but also helped boost sales capacity. Local customers were also shown how they can also adopt Sansan to reinforce sales.

Participating in the Multi-Bank Identity Confirmation Platform

We have participated in NEC's Multi-Bank Identify Confirmation Platform as a data provider. With customers' consent, confirmed ID information held by us is provided to data users via this platform.

Introducing the Customer Property Management System using tablet devices



When receiving customer properties to be held in our care, bank employees enter their description in a tablet device, and have the customer check the description and provide electronic signature for verification.

Social Contribution to local economy

Launch of "Juroku Cross-Border View"

Offering latest local information concerning overseas business

Many clients are finding it difficult to gather overseas business information due to travel restrictions imposed amidst the spread of COVID-19. The overseas information delivery service "Juroku Cross-Border View" has been launched in response.

This program streams video featuring overseas business information, compiled by our expatriate staff stationed at four sites (Shanghai, Singapore, Bangkok and Hanoi) and offers online consultation sessions with our overseas staff to help clients deploy their business overseas.



Report from Hanoi

Social Contribution to local economy

Assisting new and venture businesses through NOBUNAGA21

Discovering and fostering entrepreneurs and venture businesses

Through "NOBUNAGA21," a private-sector venture-support network established in collaboration with Nomura Securities and Deloitte Touche Tohmatsu, we organized the NOBUNAGA21 2nd Pitch and NOBUNAGA21 3rd Pitch to give entrepreneurs and venture businesses an opportunity to present their business plans.

The 20th local economy revitalization seminar was also held online, aimed at discovering and fostering entrepreneurs and venture businesses.



Grant presentation at the local economy revitalization seminar

Social Contribution to local economy

Verification test for 5G-based visitor guide at Shirakawa-go

Initiative for solving issues at a tourism destination

Juroku Research Institute, which is the Group's think tank, has been contracted by the Ministry of Internal Affairs and Communications to "develop and verify solution-type local 5G services."

For Shirakawa Village, Gifu Prefecture, a World Heritage site famous for Gassho-style houses, we partnered with NTT DoCoMo, Shirakawa Village and Shirakawa-go Gakuen to conduct a verification test for developing and introducing a 5G-based tourism service, "Next-Generation Tourism Guide System."



Social Contribution to local economy

#OuchideHidagyu First prize in the CAMPFIRE Cloud Funding Awards

Coordinating the "#OuchideHidagyu" project

Amidst a rapid decline in demand for Hida Beef due to the spread of COVID-19, we ran a campaign to expand the consumption of Hida Beef, using the ALL Hida crowd funding. The project took out the highest first prize in the CAMPFIRE Cloud Funding Awards, organized by Japan's largest cloud-funding site "CAMPFIRE."

- Entry period 4/29~5/10
- Number of supporters 10,002
- Raised amount 114 million yen

(Second-highest number of supporters and third-highest amount raised at the time)



Social Contribution to local economy

Organizing the SDGs Festival in Nagoya Marunouchi

Building a local momentum for SDGs

In November 2020, we organized the “SDGs Festival in Nagoya Marunouchi” with Tokio Marine & Nichido Fire Insurance, Aichi Prefecture and the City of Nagoya. It involved providing panel display depicting clients’ SDGs initiatives,

building a momentum for SDGs.

The Juroku Bank Nagoya Building was decorated with the SDGs Wheel and the Juroku Bank Group SDGs Declaration.



Social Contribution to local economy

Holding the Kururu Seminar online

Offering an adult-learning opportunity to seniors

The Kururu Seminar is a part of the Gifu University – Juroku Bank collaboration project, aimed at offering adult education to seniors (60+ years old) and revitalizing local communities. It has attracted a total of over 20,000 people since its launch in October 2001.

This year’s seminar was held online for the first time due to the COVID-19 pandemic. It started out with just over 10 participants but the number has grown to around 80 nowadays.



Online seminar

Social Promoting women’s empowerment

The project team “Jewelja,” consisting of female bank employees for developing products and services

First activity “Skill matching by the Glass Slipper project”

“Jewelja” is a project team established in February 2020 consisting of female bank employees. Aimed at developing products and services, the team launched the Skill Matching by

Glass Slipper” project to match local women with special skills and qualifications With local businesses in a bid to create opportunities to empower local women for community revitalization. So far, there have been six successful cases of business matching, catering to corporate needs for leaflet production and website design.



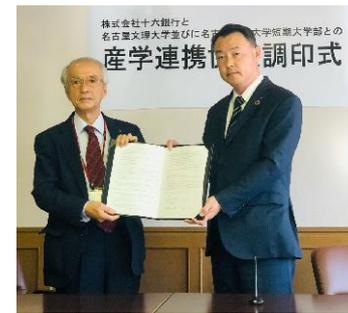
Social Partnership

Signing a partnership agreement with Nagoya Bunri University and the College of Nagoya Bunri University

Partnership for solving local issues

We have signed an agreement with Nagoya Bunri University and the College of Nagoya Bunri University for industrial – academic partnership, with the aim of addressing issues held by local communities and companies.

The parties collaborate to solve issues of local communities and local companies, thereby promoting the generation of fresh local vitality.



Partnership agreement signing ceremony

Environment Environmental conservation
Running a design competition for “eco-activity promotion posters” and commending entries

Environmental conservation activity in partnership with Gifu University



We work with Gifu University to conduct environmental conservation activities in line with the memorandum of agreement concerning environmental and conservation collaboration, signed in April 2012. In FY2020, we ran a design competition for eco activity promotion posters, seeking entries from students of elementary and junior high schools affiliated with the Faculty of Education at Gifu University.

We will continue collaborating with Gifu University in conducting environmental activities, in order to further spread the concept of environmental conservation.

Excellence Award winner

Environment Environmental conservation
Investing in ESG bonds

Investing in ESG bonds to support initiatives for building a sustainable society

We actively invest in corporate bonds associated with projects that are expected to contribute to building a sustainable society, e.g. renewable energy project or social infrastructure development project.

We will continue implementing initiatives for building a sustainable society.

【Recent investment in ESG bonds】

Year of investment	Number of cases	Total amount
FY2018	2	900 million yen
FY2019	3	1.9 billion yen
FY2020	19	21.3 billion yen

Governance Reinforcing corporate governance
Establishing management advisory councils (2 committees) to the Board of Directors

Ensuring transparency and fairness in Board decision-making

Each of the committees is chaired by an external director. Majority of the five members are external parties. The committees provide advice on the following matters:

HR Advisory Committee	Remuneration Advisory Committee
Chair External director Members 1 x External director 2 x Internal directors 1 x External expert Advisory contents <ul style="list-style-type: none"> Matters concerning the selection of director candidates Matters concerning the selection of auditor candidates Matters concerning the appointment and dismissal of executive directors, etc. 	Chair External director Members 1 x External director 2 x Internal directors 1 x External expert Advisory contents <ul style="list-style-type: none"> Matters concerning directors' remunerations Matters concerning the effectiveness of the Board of Directors Other important matters associated with company management

Governance Ensuring diversity in the Board of Directors
Initiative to have women in at least 1/3 of external directors

Ensuring diversity in the Board of Directors External directors

After the Annual General Meeting of Shareholders in June 2020, we appointed our first female director, invited externally, to bring the number of external directors to 3 out of 9 Board members, further reinforcing governance and ensuring diversity envisaging women's empowerment.

Before (9 members) 7 internal : 2 external	
Now (9 members) 6 internal : 3 external	