

Performance Evaluation Report for FY 2017

Task	Main business performance								
1. Improvement and Enhancement on the Preparedness to Deal with Every Situation in the Protection of Depositors and Failure Resolution, etc.									
<p>(i) Maintenance and strengthening of the DICJ's response capability related to failure resolution, and strengthening of the response capability related to orderly resolution</p>	<p>○ Strove to maintain and strengthen the response capability related to the failure resolution scheme and financial administrator operations as follows:</p> <ul style="list-style-type: none"> • Strove to enhance financial administrator operations through such measures as revising the practice of deposit handling in accordance with the replacement of the failure resolution operation system, formulating a handling procedure in failure resolution concerning some special deposit products, and improving practices related to the preparation for resumption of operation of failed financial institutions. • Exchanged opinions with practitioners, etc. and reviewed and studied various challenges with respect to operations of the deposit insurance system, such as those for the deposits related to defined contribution pensions and those for money trusts under the guarantee of principal Published the "Activities to Improve Preparedness Related to the Operation of the Deposit Insurance System" in June 2017 as a result of our action In addition, made necessary improvement of the preparedness to strictly handle highly confidential personal information following the enforcement of the amended Act on the Use of Numbers to Identify a Specific Individual in Administrative Procedures (Act No. 27 of 2013) (My Number Act), etc. • Conducted training for checking a sequence of operational procedures in order to make payments smoothly and securely in the event of a financial institution failure with respect to both deposit, etc. within the scope of insurance coverage (insured deposits) and deposit, etc. in excess of the insurance coverage (uninsured deposits) <p>○ Regarding measures for orderly resolution of assets and liabilities of a financial institution, etc., conducted a necessary study on practical affairs while cooperating with relevant authorities, etc. and also exchanged opinions with foreign authorities through participation in international conferences, etc. related to failure resolution</p>								
<p>(ii) Quality improvement of financial administrator operations and appropriate management of the Liquidated Company of the Incubator Bank of Japan toward the completion of liquidation</p>	<p>○ In order to improve the quality of the financial administrator operations and routinely develop the capability to appropriately respond to emergencies, strove to further deepen cooperative relationships with relevant authorities and financial industry-related organizations, and to enhance practical training and seminars, etc. as follows</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">From May to June 2017</td> <td>Implemented initial response training suited to financial administrator operations and new training related to the transfer of business</td> </tr> <tr> <td style="text-align: center;">September 2017</td> <td>Implemented basic training related to failure resolution for new DICJ employees etc. in a way that enables trainees to do voluntary learning efficiently after the training through the use of the DICJ LAN/WAN</td> </tr> <tr> <td style="text-align: center;">October 2017</td> <td> <ul style="list-style-type: none"> • Implemented a seminar on failure resolution for emergency support personnel dispatched by financial industry-related organizations • In consideration of Local Finance Bureaus' intentions, provided training reference materials related to failure resolution to the Bureaus so that staff of the bureaus can engage in voluntary learning </td> </tr> <tr> <td style="text-align: center;">Almost every month since September 2017</td> <td>Implemented training for employees scheduled to be assigned to branch offices of failed financial institutions in a way that enables trainees to do voluntary learning efficiently after the training through the use of the DICJ LAN/WAN</td> </tr> </table> <p>○ The DICJ strove to ensure appropriate management of the Liquidated Company of the Incubator Bank of Japan, which completed the final repayment to rehabilitation creditors and terminated the liquidation operation on May 2, 2017, thereby completing the liquidation procedures</p>	From May to June 2017	Implemented initial response training suited to financial administrator operations and new training related to the transfer of business	September 2017	Implemented basic training related to failure resolution for new DICJ employees etc. in a way that enables trainees to do voluntary learning efficiently after the training through the use of the DICJ LAN/WAN	October 2017	<ul style="list-style-type: none"> • Implemented a seminar on failure resolution for emergency support personnel dispatched by financial industry-related organizations • In consideration of Local Finance Bureaus' intentions, provided training reference materials related to failure resolution to the Bureaus so that staff of the bureaus can engage in voluntary learning 	Almost every month since September 2017	Implemented training for employees scheduled to be assigned to branch offices of failed financial institutions in a way that enables trainees to do voluntary learning efficiently after the training through the use of the DICJ LAN/WAN
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Almost every month since September 2017	Implemented training for employees scheduled to be assigned to branch offices of failed financial institutions in a way that enables trainees to do voluntary learning efficiently after the training through the use of the DICJ LAN/WAN								
<p>(iii) Replacement of the failure resolution operation system and realization of stable operation</p>	<p>○ Completed the replacement of the failure resolution operation system (a system used for name-based aggregation of depositors, financial administrator operations, etc. at the time of a financial institution failure) in September 2017 as planned In addition, after the replacement, stable operation of the system was maintained</p> <p>○ Made necessary adjustments to computer systems following the enforcement of the amended My Number Act</p>								

1. DICJ's Operations

II. Overview of the DICJ's Activities

1. Failure Resolution

2. Asset Holdings

3. Pursuit of Liability

4. International Cooperation

5. Capital Participation

6. Specified Difficult Recovery Claims

7. Criminal Accounts Damage Recovery

8. Management Operations of Dormant Deposits, etc.

9. Finances

10. PR Activities to Ensure Public Awareness

11. The Medium-Term Goals and Operational Policy

III. Annex

Evaluation	Future policy	Responsible unit
<p>○ Maintained and strengthened the response capability related to the failure resolution scheme and financial administrator operations by revising practices in consideration of the study on various issues related to the failure resolution of financial institutions</p> <ul style="list-style-type: none"> • Strove to improve preparedness related to secure and quick failure resolution through the review and study of various issues related to the operation of the deposit insurance system • Appropriately conducted training for administrative work related to payment from the perspective of enhancing operational capability concerning failure resolution <p>○ Conducted a necessary study on practical affairs related to orderly resolution while cooperating with relevant authorities, etc.</p>	<p>○ Concerning the failure resolution scheme and financial administrator operations, maintain and strengthen the DICJ's capability to deal with the failure resolution of financial institutions, through such measures as continuously improving the operation of the deposit insurance system, while identifying and studying various issues related to the operation of the deposit insurance system so that the DICJ can adapt to the diversification and sophistication of financial products, financial activities, and operations of financial institutions, etc. from the viewpoint of the protection of depositors</p> <p>○ Strengthen response capability in cooperation with relevant authorities, etc.</p>	<p>Resolution and Financial Revitalization Department: Resolution and Receivership Division</p> <p>Deposit Insurance Department: Planning Division</p> <p>Special Investigation Department: Investigation and Recovery Division</p> <p>Inspection Department: Inspection Planning Division Evaluation Division</p> <p>Research Department: Planning and Research Division Specific Operation Division Special Recovery and Resolution Division</p>
<p>○ Further deepened cooperation and understanding on practical affairs related to failure resolution by implementing a seminar on failure resolution for emergency support personnel dispatched by financial industry-related organizations and providing training reference materials to Local Finance Bureaus so that staff of the bureaus can engage in voluntary learning</p> <p>○ Improved the quality of financial administrator operations by further enhancing and strengthening practical training and seminars</p> <p>○ In preparation for the completion of the liquidation, provided necessary guidance and advice from the perspective of ensuring appropriate management of operations</p>	<p>○ In order to improve the quality of the financial administrator operations and routinely develop the capability to appropriately respond to emergencies, further deepen cooperative relationships with relevant authorities and financial industry-related organizations, and enhance practical training and seminars, etc.</p>	<p>Resolution and Financial Revitalization Department: Resolution and Receivership Division</p> <p>Deposit Insurance Department: Financial Assistance Division</p>
<p>○ Completed the replacement of the system and made adjustments in response to the enforcement of the amended My Number Act according to plan and maintained stable operation of the system after the replacement</p>	<p>○ Continue to realize stable operation of the failure resolution system in a production environment and improve the system from the perspective of securely and quickly implementing failure resolution</p>	<p>Planning & Coordination Department: System Planning Division System Division I</p> <p>Resolution and Financial Revitalization Department: Resolution and Receivership Division</p> <p>Deposit Insurance Department: Planning Division Advisory Service Division</p>

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 - 1. Failure Resolution
 - 2. Asset Holdings
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 - 5. Capital Participation
 - 6. Specified Difficult Recovery Claims
 - 7. Criminal Accounts Damage Recovery
 - 8. Management Operations of Donant Deposits, etc.
 - 9. Finances
 - 10. PR Activities to Ensure Public Awareness
 - 11. The Medium-Term Goals and Operational Policy
- III. Annex

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2. Follow-up on and Encouragement for the Development of Financial Institutions' Preparedness in Normal Times to Respond to Emergencies																					
Follow-up on and encouragement for the development of financial institutions' preparedness in normal times	<p>○ In order to implement failure resolution in a secure and smooth manner, conducted a follow-up-review of response through the following measures with regard to measures required in normal times, after grasping the improvement status of name-based aggregation databases of depositors, systems, procedures and manuals, etc. by financial institutions</p> <p>(On-site inspection, follow-up interview for improvement, etc.)</p> <ul style="list-style-type: none"> Conducted on-site inspection with emphasis on matters which may have a greater impact on failure resolution with respect to the status of improvement of systems related to measures which financial institutions are obligated to implement in order to smoothly reimburse deposits in the event of insurable contingencies <p>Conducted appropriate follow-up activity after the on-site inspection, such as having DICJ employees responsible for examination attend follow-up interviews for improvement conducted by supervisory authorities, including the Financial Services Agency, with inspected financial institutions, and having them check the status of improvement concerning matters pointed out in the inspection and provide necessary advice</p> <p>Gave selection precedence to entities that have not been inspected since the enforcement of the amended Deposit Insurance Act (May 2012) in order to improve the effectiveness and efficiency of on-site inspections, continued to conduct on-site inspections, with a reduced number of days spent on inspection, and implemented off-site verification of insurance premium payment in addition to fully taking into consideration the matters confirmed through the implementation of various measures, including "follow-up interview for improvement," "database verification," and "training and advice, etc."</p> <p>*Number of entities subjected to off-site verification: FY2017: nine entities (number on the basis of the date of the document submission request)</p> <p>(Database verification)</p> <ul style="list-style-type: none"> With regard to database verification, in addition to conducting verification intended to promote the improvement of the name-based aggregation databases of depositors as before, implemented the verification of the status of the system for detailed statement files on deposits and withdrawals, which was newly required under the amended Deposit Insurance Act put into force in May 2012 <p>(Training and advice)</p> <ul style="list-style-type: none"> Provided training, advice, etc. (such as the flow of administrative work related to the failure resolution procedures) to financial institutions, whose results of verification were unfavorable, in order to promote improvement of the accuracy of name-based aggregation databases of depositors and improvement of the system for detailed statement files on deposits and withdrawals <p>In addition, handled inquiries, etc. related to insurable contingencies from financial institutions</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th></th> <th>FY2015 (Conducted number)</th> <th>FY2016 (Conducted number)</th> <th>FY2017 (Conducted number)</th> </tr> </thead> <tbody> <tr> <td>On-site inspection ^(Note 1)</td> <td>41 institutions</td> <td>41 institutions</td> <td>27 institutions</td> </tr> <tr> <td>Follow-up interview for improvement ^(Note 2)</td> <td>46 institutions</td> <td>41 institutions</td> <td>21 institutions</td> </tr> <tr> <td>Database verification</td> <td>71 institutions</td> <td>63 institutions</td> <td>44 institutions</td> </tr> <tr> <td>Training, advice, etc.</td> <td>Individual: 20 Group: 11</td> <td>Individual: 13 Group: 9</td> <td>Individual: 3 Group: 2</td> </tr> </tbody> </table> <p>(Note 1) The number of entities on the basis of the starting date of on-site inspection (Note 2) The number of entities with which a follow-up interview for improvement was conducted with the attendance of the DICJ</p>		FY2015 (Conducted number)	FY2016 (Conducted number)	FY2017 (Conducted number)	On-site inspection ^(Note 1)	41 institutions	41 institutions	27 institutions	Follow-up interview for improvement ^(Note 2)	46 institutions	41 institutions	21 institutions	Database verification	71 institutions	63 institutions	44 institutions	Training, advice, etc.	Individual: 20 Group: 11	Individual: 13 Group: 9	Individual: 3 Group: 2
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Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Through various measures, encouraged financial institutions to take appropriate actions regarding measures necessary in normal times and conducted a follow-up review of the actions taken by financial institutions ○ Strove to increase the effectiveness and efficiency of the inspection, for example by deciding the institution to be inspected and the scope of examination, etc. in a prioritized manner 	<ul style="list-style-type: none"> ○ In order to implement failure resolution in a secure and smooth manner, continue to appropriately encourage financial institutions to take appropriate actions regarding measures necessary in normal times Continue to strive to increase the effectiveness and efficiency of the inspection, for example by deciding the institution to be inspected and the scope of examination, etc. in a prioritized manner ○ With regard to database verification, continue to conduct verification intended to promote the improvement of the name-based aggregation databases of depositors With regard to the verification of the improvement of the system for detailed statement files on deposits and withdrawals, further improve the efficiency of the verification while taking into consideration the characteristics, etc. of financial institutions' accounting systems Regarding training, advice, etc., conduct a follow-up review, mainly with respect to financial institutions for which the results of verification were unfavorable and which made specific requests 	<p>Inspection Department: Inspection Planning Division Evaluation Division</p> <p>Resolution and Financial Revitalization Department: Resolution and Receivership Division</p> <p>Deposit Insurance Department: Advisory Service Division</p> <p>Research Department: Research and Analysis Division</p>

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 - 1. Failure Resolution
 - 2. Asset Holdings
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 - 5. Capital Participation
 - 6. Specified Difficult Recovery Claims
 - 7. Criminal Accounts Damage Recovery
 - 8. Management Operations of Prominent Deposits, etc.
 - 9. Finances
 - 10. PR Activities to Ensure Public Awareness
 - 11. The Medium-Term Goals and Operational Policy
- III. Annex

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III. Annex

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3. Appropriate Management, Collection and Disposal of Assets Acquired from Failed Financial Institutions, etc. and Pursuit of Liability, etc.																					
<p>(i) Provision of guidance and advice to the RCC to ensure appropriate management and collection of claims acquired from failed financial institutions</p> <p>Appropriate management and disposal of shares, etc. acquired from failed financial institutions</p>	<p>[Management and collection of claims by the RCC]</p> <p>○ The DICJ provided the RCC with guidance and advice so that the RCC would always perform jobs in compliance with laws and regulations and would carefully collect claims by following all necessary procedures in accordance with the “Basic Policy for the Management of Customer Protection, etc.” formulated by the RCC</p> <p>The RCC strove to collect claims appropriately, accurately understanding the actual situation of debtors, etc. The amounts collected this fiscal year were as follows.</p> <p>(Management and collection of claims purchased from failed financial institutions, etc. and sound financial institutions, etc.)</p> <ul style="list-style-type: none"> Collected a total of ¥27.4 billion in claims purchased from failed financial institutions, etc. and Article 53 claims (Financial Revitalization Act) purchased from sound financial institutions, etc. (including ¥24.7 billion in claims purchased from failed financial institutions, etc. (of which ¥0.1 billion are in claims purchased from banks under special public management) and ¥2.7 billion in claims purchased from sound financial institutions, etc.) in FY2017, bringing the cumulative total of claims collected by the end of FY2017 to ¥10,098 billion (103.4% of the transfer value (book value)) Profits of ¥18.2 billion from the collection (profit arising from the asset collection minus the losses arising from the collection and collection cost) were paid to the DICJ (paid in June 2018) <p>[Management and collection of claims subject to the warranty for latent defect provision]</p> <p>○ In FY2017, collected, through entrustment to the RCC, ¥2.9 billion out of the claims the DICJ took over from the former Long-Term Credit Bank of Japan, Limited and the former Nippon Credit Bank, Ltd. based on the warranty for latent defect provision prescribed in the stock purchase agreements (takeover completed in FY2004; the cumulative total of claims collected stands at ¥682.7 billion)</p> <p>[Management and disposal of shares purchased from banks under special public management]</p> <p>○ While suspending the sale of listed shares in the market from October 15, 2008, in principle, in line with the government’s policy, disposed of shares worth ¥1.6 billion in application for takeover bids, etc. as off-market transactions</p> <p>Regarding unlisted shares, implemented disposal of shares worth ¥5.8 billion by starting sales anew through competitive bidding in addition to sales to issuing companies and third parties designated by them</p> <p>[Appropriate management of completion of liquidation and litigation cases]</p> <p>○ The number of corporations in liquidation decreased by one as a result of the completion of the liquidation of the Liquidated Company of the Incubator Bank of Japan in May 2017</p> <p>In addition, the number of litigation cases involving a corporation in liquidation, etc. as the defendant decreased by one as a result of the termination of a litigation case</p> <p>Consequently, currently, there is no corporation in liquidation and no litigation case involving a corporation in liquidation, etc. as the defendant under the DICJ’s management</p> <p>Regarding the completion of liquidation and litigation cases, provided appropriate guidance and advice to the corporations in liquidation, etc. in cooperation with corporate lawyers, etc.</p> <p>[Changes in the number of corporations in liquidation and litigation cases]</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th rowspan="2"></th> <th rowspan="2">End of March 2016</th> <th rowspan="2">End of March 2017</th> <th colspan="2">April 2017 - March 2018</th> <th rowspan="2">End of March 2018</th> </tr> <tr> <th>Increase</th> <th>Decrease</th> </tr> </thead> <tbody> <tr> <td>No. of corporations in liquidation</td> <td>1</td> <td>1</td> <td>–</td> <td>1</td> <td>0</td> </tr> <tr> <td>No. of litigation cases</td> <td>2</td> <td>1</td> <td>–</td> <td>1</td> <td>0</td> </tr> </tbody> </table> <p>[Appropriate management and disposal of shares and other capital-raising instruments for which the DICJ subscribed under the Early Strengthening Act, etc.]</p> <p>○ Implemented the following operations regarding preferred shares and other capital-raising instruments for which the DICJ subscribed in order to implement capital injection</p> <p><<Number of entities which received capital injection: Shinsei Bank (1 institution)>></p> <p>(Management operation)</p> <ul style="list-style-type: none"> Appropriately exercised the voting rights and asked questions at regular general meetings of shareholders Conducted periodic hearings about financial results, dividend policy, accumulation of surpluses and future repayment plans Received dividends (¥470 million) 		End of March 2016	End of March 2017	April 2017 - March 2018		End of March 2018	Increase	Decrease	No. of corporations in liquidation	1	1	–	1	0	No. of litigation cases	2	1	–	1	0
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<ul style="list-style-type: none"> ○ Contributed to the appropriate execution of management and collection operation by the RCC by providing guidance and advice to it ○ Steadily implemented the management and collection of claims subject to the warranty for latent defect provision ○ Strove to steadily dispose of shares purchased from banks under special public management by applying for takeover bids and taking other measures in the case of listed shares and by starting sales anew through competitive bidding in the case of unlisted shares ○ Through cooperation with relevant parties, managed corporations in liquidation and litigation cases appropriately ○ Properly grasped the financial results and plans for future repayment of financial institutions, which received capital injection through periodic hearings and other means, in addition to appropriately exercising the voting and other rights at general meetings of shareholders and other meetings 	<ul style="list-style-type: none"> ○ Provide guidance and advice to the RCC so that it would proceed with appropriate and efficient management and collection while striving to enhance the protection of customers and comply with laws and regulations, etc. ○ Steadily implement the management and collection of claims subject to the warranty for latent defect provision ○ Regarding the management and disposal of shares purchased from banks under special public management, continue to take appropriate actions from the perspective of minimizing the burden on the people and the impact on the market ○ If a corporation in liquidation or a litigation case involving a corporation in litigation, which should be managed, occurs, appropriately handle the case in cooperation with the corporation in liquidation and corporate lawyers, etc. ○ Implement appropriate management, including appropriately exercising voting and other rights at general meetings of shareholders and identifying the status of management of financial institutions which received capital injection through periodic hearings, etc. 	<p>Planning & Coordination Department: Subsidiary Administration Division</p> <p>Resolution and Financial Revitalization Department: Planning & Coordination Division Capital Operation and Management Division Resolution and Receivership Division</p> <p>Deposit Insurance Department: Financial Assistance Division</p> <p>Special Investigation Department: Investigation and Planning Division</p> <p>Osaka Operation Department: Administration Policy, Planning, and Coordination Division Financial Assistance Division</p>

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- III. Annex

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	(Disposal operation) [Disposal amount (on a book value basis)] (Unit: ¥ billion, rounded) <table border="1" style="margin-left: 20px;"> <thead> <tr> <th rowspan="2">FY</th> <th colspan="3">Disposal amount (book value)</th> </tr> <tr> <th>Preferred shares, etc.</th> <th>Subordinated bonds, etc.</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>FY2015</td> <td>275.8</td> <td>-</td> <td>275.8</td> </tr> <tr> <td>FY2016</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>FY2017*</td> <td>0</td> <td>-</td> <td>0</td> </tr> <tr> <td>Cumulative total* (FY1997-2017)</td> <td>9,312.3</td> <td>2,818.6</td> <td>12,130.9</td> </tr> </tbody> </table> <p>Note: The value of the disposal amount (book value) of preferred shares include special preferred dividends paid out of other capital surplus (the amount of dividends received is reduced from the book value of the corresponding preferred shares)</p> <p>*The disposal amount (book value) in FY2017 is equivalent to ¥3,864 (disposal of odd-lot share of Shinsei Bank (0.8 shares))</p>	FY	Disposal amount (book value)			Preferred shares, etc.	Subordinated bonds, etc.	Total	FY2015	275.8	-	275.8	FY2016	-	-	-	FY2017*	0	-	0	Cumulative total* (FY1997-2017)	9,312.3	2,818.6	12,130.9									
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(ii) Accurate selection of cases to be investigated, in-depth asset investigations, and guidance and advice concerning collection	[Selection of cases to be investigated] ○ Focusing mainly on cases involving unconscientious debtors who refused to make repayment and disclose asset information and cases involving antisocial forces, etc., strove to select cases for which there was a high necessity for asset investigation by holding consultations and deliberations while sharing with the RCC information concerning the malicious nature of such cases, including the status of asset concealment																																
Cooperation with the RCC intended to deal with obstructed recovery cases	[Consultations and deliberations with the RCC] <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Category</th> <th>FY2015</th> <th>FY2016</th> <th>FY2017</th> </tr> </thead> <tbody> <tr> <td>Number of consultations</td> <td>50</td> <td>31</td> <td>25</td> </tr> <tr> <td>Number of deliberations</td> <td>378 (100)</td> <td>186 (84)</td> <td>290 (202)</td> </tr> </tbody> </table> <p>Note: Figures in parentheses are for cases involving antisocial forces, etc.</p> <p>[In-depth asset investigation] ○ Strove to conduct in-depth investigations in order to clarify the actual situation of debtors' income and expenditure situations and identify concealed assets by closely analyzing the transfer of funds between debtors and relevant parties through inquiries to financial institutions and on-site investigation of debtors, etc. ○ By using personnel in a prioritized manner, carried out thorough investigations into cases of highly malicious debtors and strove to identify assets, including deposits and real estate property, that were concealed through devious methods, such as using the name of a third-party person</p> <p>[Results of asset investigations] <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Category</th> <th>FY2015</th> <th>FY2016</th> <th>FY2017</th> </tr> </thead> <tbody> <tr> <td>No. of investigations</td> <td>88 (41)</td> <td>125 (85)</td> <td>148 (99)</td> </tr> <tr> <td>No. of investigations launched</td> <td>61 (29)</td> <td>80 (63)</td> <td>105 (70)</td> </tr> <tr> <td>No. of on-site investigations</td> <td>2 (1)</td> <td>6 (2)</td> <td>4 (2)</td> </tr> <tr> <td>Amount of confirmed assets</td> <td>¥0.9 billion (¥0.2 billion)</td> <td>¥4.4 billion (¥0.2 billion)</td> <td>¥16.2 billion (¥0.3 billion)</td> </tr> </tbody> </table> <p>Notes: • The number of investigated cases—the number of investigated cases carried over from the previous year + the number of cases for which investigation started in the current year • Figures in parentheses are for cases involving antisocial forces, etc.</p> <p>[Guidance and advice on collection] ○ Provided the RCC with the results of asset investigations conducted by the DICJ in a timely manner Also provided guidance and advice on how to deal with debtors in accordance with their actual conditions and on legal measures, etc.</p> <p>[Support for strictly dealing with obstructed recovery cases] ○ Provided guidance and advice to the RCC in preparation for the filing of a complaint on fraud charges in a case where the debtor of claims transferred from a failed financial institution and other persons underdeclared the planned sales price of collateral property at the time of a discretionary sale by around ¥4.7 million compared with the actual sales price and obtained illegal asset profits by having the registration of mortgage pledge cancelled without using the amount of money for repayment Also provided guidance and advice in preparation for the filing of a complaint on fraud charges in a case where members of a crime syndicate defrauded financial institutions of a total of ¥3 million on the pretext of borrowing loans while concealing their crime syndicate membership In FY2017, the RCC filed accusations (complaints) against a total of 15 persons in eight cases</p> </p>	Category	FY2015	FY2016	FY2017	Number of consultations	50	31	25	Number of deliberations	378 (100)	186 (84)	290 (202)	Category	FY2015	FY2016	FY2017	No. of investigations	88 (41)	125 (85)	148 (99)	No. of investigations launched	61 (29)	80 (63)	105 (70)	No. of on-site investigations	2 (1)	6 (2)	4 (2)	Amount of confirmed assets	¥0.9 billion (¥0.2 billion)	¥4.4 billion (¥0.2 billion)	¥16.2 billion (¥0.3 billion)
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Amount of confirmed assets	¥0.9 billion (¥0.2 billion)	¥4.4 billion (¥0.2 billion)	¥16.2 billion (¥0.3 billion)																														

Evaluation	Future policy	Responsible unit
	<ul style="list-style-type: none"> ○ As for disposal operation, make smooth disposal in line with the Immediate Guideline for the Disposal of Preferred Shares and other Capital-Raising Instruments Acquired through Capital Injection (hereinafter referred to as "the Immediate Guideline") 	
<ul style="list-style-type: none"> ○ Were able to accurately select cases for which asset investigation was highly necessary as a result of close consultations and deliberations with the RCC ○ Identified assets concealed through devious methods by appropriately conducting in-depth asset investigations ○ By providing the RCC with the results of asset investigations as well as appropriate and timely guidance and advice, contributed to the appropriate execution of collection activity by the RCC ○ Helped to strictly deal with obstructed recovery cases, etc. — accusations (complaints) were filed against 15 persons in eight cases — by closely and continuously cooperating with the RCC through guidance and advice 	<ul style="list-style-type: none"> ○ With a focus on malicious cases, such as those involving unconscientious debtors who refused to make repayment or disclose asset information or those involving antisocial forces, etc., support the maximization of collection of claims by the RCC by appropriately conducting accurate selection of cases to be investigated, in-depth asset investigations, and guidance and advice concerning collection ○ Provide guidance, advice, and necessary support to the RCC in order to ensure strict response to malicious obstructed recovery cases, including cases involving antisocial forces, with a view to possible filing of accusations (complaints) 	<p>Special Investigation Department: Investigation and Recovery Division Special Investigation Division I Special Investigation Division II</p> <p>Osaka Operation Department: Investigation and Recovery Division Special Investigation Division</p>

- 1. DICJ's Operations
- II. Overview of the DICJ's Activities
 - 1. Failure Resolution
 - 2. Asset Holdings
 - 3. Pursuit of Liability
 - 4. International Cooperation
 - 5. Capital Participation
 - 6. Specified Difficult Recovery Claims
 - 7. Criminal Accounts Damage Recovery
 - 8. Management Operations of Dormant Deposits, etc.
 - 9. Finances
 - 10. PR Activities to Ensure Public Awareness
 - 11. The Medium-Term Goals and Operational Policy
- III. Annex

Task	Main business performance		
<p>(iii) Appropriate implementation of operations to pursue civil and criminal liability in cases related to former executives of failed financial institutions, etc. and preparedness to respond immediately at the time of failure resolution</p>	<p>[Appropriate implementation of operations to pursue civil and criminal liabilities in cases related to former executives of failed financial institutions, etc.]</p> <ul style="list-style-type: none"> ○ Regarding the pursuit of liability of former executives of failed financial institutions, conducted continuous investigations and studies on legal affairs in close cooperation with the RCC in order to pursue civil and criminal liability As a result of appropriate implementation of litigation activities, court rulings approving a total of ¥4.2 billion in damages in two lawsuits seeking damages from the former manager of the failed financial institution became final and binding <p>[Development of preparedness to respond immediately at the time of failure resolution]</p> <ul style="list-style-type: none"> ○ In order to strengthen cooperation between relevant divisions and departments at the time of failure resolution of financial institutions, etc. and enhance individual employees' operational skills, held workshops, etc. concerning specific investigation methods based on past case examples and approaches to share information with relevant divisions 		
<p>4. Enhancement of Collaboration with Foreign Deposit Insurance Organizations, etc., and Survey and Research Activities</p>			
<p>(i) Improvement of international recognition, and promotion of collaboration and cooperation with foreign deposit insurance organizations</p> <p>Enhancement of mutual cooperation with foreign deposit insurance organizations, and technical assistance to other countries</p>	<ul style="list-style-type: none"> ○ Proactively took part in the activities, etc. of the International Association of Deposit Insurers (IADI), and grasped international trends concerning deposit insurance systems to use them as a reference in enhancing and strengthening Japan's deposit insurance system In addition, promoted collaboration and cooperation between organizations in the Asia-Pacific region by exercising leadership in activities based on the Strategic Priorities and Action Plans for the Asia-Pacific Region through the Asia-Pacific Regional Committee (APRC) under the IADI, of which the DICJ was the chair until October In addition, at the 16th Annual General Meeting of the IADI (October 2017) held in Quebec City, Canada, DICJ Governor Mikuniya was elected as the IADI's president In addition to representing the IADI externally, he conducted activities to further promote international cooperation in the field of deposit insurance by concurrently serving as the chair of the Executive Council, which is in effect the IADI's decision-making body <table border="1" data-bbox="432 996 1468 1635"> <tr> <td data-bbox="432 996 710 1635"> <p>Participation in the International Association of Deposit Insurers (IADI)</p> </td> <td data-bbox="710 996 1468 1635"> <p>Posts of DICJ representatives at the IADI (until October 2017)</p> <p>Chairperson of the Asia-Pacific Regional Committee and members of the Executive Council, the Core Principles and Research Council, and the Training and Technical Assistance Council</p> <p>(Since October 2017)</p> <p>Chair of the IADI, chair of the Executive Council, and member of the Core Principles and Research Council Committee</p> <p>Sent DICJ staff to the IADI Secretariat in Basel</p> <p>Participated in the following IADI-related meetings, etc.:</p> <ul style="list-style-type: none"> • Annual General Meeting, etc. (Québec City (Canada) in October 2017) • Executive Council Meetings, etc. (Basel in May 2017, Québec City in October, and Basel in January 2018) • Asia-Pacific Regional Committee Annual Meeting (Yogyakarta (Indonesia) in July 2017) • Europe Regional Committee Annual Meeting and International Conference (Bari (Italy) in April 2017) • Americas' Deposit Insurance Forum (São Paulo (Brazil) in April 2017) • Eurasia Regional Committee Annual Meeting and International Technical Seminar-Conference (Almaty (Kazakhstan) in September 2017) • Africa Regional Committee Annual Conference and Annual General Meeting (Victoria Falls (Zimbabwe) in November 2017) • European Regional Committee Annual Meeting and International Conference (Naples (Italy) in March 2018) </td> </tr> </table>	<p>Participation in the International Association of Deposit Insurers (IADI)</p>	<p>Posts of DICJ representatives at the IADI (until October 2017)</p> <p>Chairperson of the Asia-Pacific Regional Committee and members of the Executive Council, the Core Principles and Research Council, and the Training and Technical Assistance Council</p> <p>(Since October 2017)</p> <p>Chair of the IADI, chair of the Executive Council, and member of the Core Principles and Research Council Committee</p> <p>Sent DICJ staff to the IADI Secretariat in Basel</p> <p>Participated in the following IADI-related meetings, etc.:</p> <ul style="list-style-type: none"> • Annual General Meeting, etc. (Québec City (Canada) in October 2017) • Executive Council Meetings, etc. (Basel in May 2017, Québec City in October, and Basel in January 2018) • Asia-Pacific Regional Committee Annual Meeting (Yogyakarta (Indonesia) in July 2017) • Europe Regional Committee Annual Meeting and International Conference (Bari (Italy) in April 2017) • Americas' Deposit Insurance Forum (São Paulo (Brazil) in April 2017) • Eurasia Regional Committee Annual Meeting and International Technical Seminar-Conference (Almaty (Kazakhstan) in September 2017) • Africa Regional Committee Annual Conference and Annual General Meeting (Victoria Falls (Zimbabwe) in November 2017) • European Regional Committee Annual Meeting and International Conference (Naples (Italy) in March 2018)
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Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Achieved results by continuing operations for the pursuit of civil liabilities in cooperation with the RCC ○ Developed preparedness to respond immediately at the time of failure resolution by strengthening cooperation between relevant divisions and departments, for example 	<ul style="list-style-type: none"> ○ By conducting thorough investigations against former executives of failed financial institutions, strive to clarify the backgrounds to the failure and appropriately implement operations for the pursuit of civil and criminal liabilities ○ Enhance the investigation methods and improve the preparedness to respond immediately at the time of failure resolution 	<p>Special Investigation Department: Investigation and Recovery Division</p> <p>Osaka Operation Department: Investigation and Recovery Division</p>
<ul style="list-style-type: none"> ○ Strove to grasp international trends concerning deposit insurance systems through the IADI's activities and utilized the results as a reference for the DICJ's operations Also, strove to increase the recognition of Japan's deposit insurance system by actively participating in activities hosted by the IADI In addition, contributed to further promotion of international cooperation in the field of deposit insurance as the chair organization of the IADI. Also, activities at the Asia-Pacific Regional Committee made considerable contributions to collaboration and cooperation between organizations in the Asia-Pacific region 	<ul style="list-style-type: none"> ○ As the chair organization of the IADI, step up the DICJ's activities in order to further enhance international collaboration and cooperation through further contribution to the IADI and the proactive dissemination of Japan's experiences In addition, deepen mutual understanding with organizations in the Asia-Pacific region and promote intra-regional collaboration and cooperation 	<p>International Department</p> <p>Research Department: Planning and Research Division</p>

- 1. DICJ's Operations
- II. Overview of the DICJ's Activities
 - 1. Failure Resolution
 - 2. Asset Holdings
 - 3. Pursuit of Liability
 - 4. International Cooperation
 - 5. Capital Participation
 - 6. Specified Difficult Recovery Claims
 - 7. Criminal Accounts Damage Recovery
 - 8. Management Operations of Prominent Deposits, etc.
 - 9. Finances
 - 10. PR Activities to Ensure Public Awareness
 - 11. The Medium-Term Goals and Operational Policy

- 1. DICJ's Operations
- II. Overview of the DICJ's Activities
 - 1. Failure Resolution
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 - 3. Pursuit of Liability
 - 4. International Cooperation
 - 5. Capital Participation
 - 6. Specified Difficult Recovery Claims
 - 7. Criminal Accounts Damage Recovery
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 - 9. Finances
 - 10. PR Activities to Ensure Public Awareness
 - 11. The Medium-Term Goals and Operational Policy
- III. Annex

Task	Main business performance						
	<p>○ Every year, the DICJ holds an international conference in which representatives from foreign deposit insurance organizations and other entities who have expertise and abundant experiences concerning various issues related to deposit insurance hold discussions and exchange views, and in FY2017, it held the 10th DICJ Round Table in March 2018</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">International conferences, etc. sponsored by the DICJ</td> <td> <ul style="list-style-type: none"> • 10th DICJ Round Table Around 70 persons, including those concerned in deposit insurance from 18 organizations from 17 countries/jurisdictions, representatives from one relevant regional organization and the IADI Secretariat, as well as domestic experts (Leaders and other officials of the IADI Regional Committees (Asia Pacific, Eurasia, and North America), the IADI Secretariat, U.S. Federal Deposit Insurance Corporation, European Forum of Deposit Insurers, and Deposit Insurance Corporations of Korea, Indonesia, Philippines, Russia, Kazakhstan, Malaysia, Vietnam, Mongolia, Thailand, and Laos participated.) </td> </tr> </table> <p>○ Had the DICJ Governor hold meetings with the leaders and other officials of foreign deposit insurance organizations through every possible opportunity in order to strengthen cooperative relationships In addition, exchanged letters concerning cooperation with the Deposit Protection Agency of the Kyrgyz Republic</p> <p>○ In cooperation with relevant organizations in Japan, devoted efforts to technical cooperation (sending staff members (lecturers and acceptance of visitors, etc.) with regions, particularly Asia</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">Technical cooperation</td> <td> <ul style="list-style-type: none"> • Held a seminar concerning the outline of the deposit insurance system at the time of a visit by staff members from the People's Bank of China • Held a seminar concerning systems at the time of a visit by staff members from the Indonesia Deposit Insurance Corporation • DICJ staff members participated in training conducted by JICA for staff members from foreign financial regulatory and supervisory organizations as instructors • Explained the outline of the failure resolution system at the time of a visit by staff members from the Korea Deposit Insurance Corporation • Accepted trainees concerning systems from the U.S. Federal Deposit Insurance Corporation </td> </tr> </table> <table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">Seminar, etc.</td> <td> Participated in the following seminars and other events <ul style="list-style-type: none"> • A conference of the European Forum of Deposit Insurers • A seminar hosted by the Central Deposit Insurance Corporation (Chinese Taipei) • A joint conference of the Financial Stability Institute (FSI) and the IADI • A seminar hosted by Indonesia Deposit Insurance Corporation </td> </tr> </table>	International conferences, etc. sponsored by the DICJ	<ul style="list-style-type: none"> • 10th DICJ Round Table Around 70 persons, including those concerned in deposit insurance from 18 organizations from 17 countries/jurisdictions, representatives from one relevant regional organization and the IADI Secretariat, as well as domestic experts (Leaders and other officials of the IADI Regional Committees (Asia Pacific, Eurasia, and North America), the IADI Secretariat, U.S. Federal Deposit Insurance Corporation, European Forum of Deposit Insurers, and Deposit Insurance Corporations of Korea, Indonesia, Philippines, Russia, Kazakhstan, Malaysia, Vietnam, Mongolia, Thailand, and Laos participated.) 	Technical cooperation	<ul style="list-style-type: none"> • Held a seminar concerning the outline of the deposit insurance system at the time of a visit by staff members from the People's Bank of China • Held a seminar concerning systems at the time of a visit by staff members from the Indonesia Deposit Insurance Corporation • DICJ staff members participated in training conducted by JICA for staff members from foreign financial regulatory and supervisory organizations as instructors • Explained the outline of the failure resolution system at the time of a visit by staff members from the Korea Deposit Insurance Corporation • Accepted trainees concerning systems from the U.S. Federal Deposit Insurance Corporation 	Seminar, etc.	Participated in the following seminars and other events <ul style="list-style-type: none"> • A conference of the European Forum of Deposit Insurers • A seminar hosted by the Central Deposit Insurance Corporation (Chinese Taipei) • A joint conference of the Financial Stability Institute (FSI) and the IADI • A seminar hosted by Indonesia Deposit Insurance Corporation
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(ii) Research and studies concerning matters related to the operations of the DICJ, and the provision of results to relevant organizations, etc. in various sectors	<p>○ Conducted research on developments related to deposit insurance systems, resolution regimes and crisis management in Europe and the status of international discussions on technological innovation in the financial sector</p> <p>○ Published part of the accomplishments of the DICJ's research and studies through the research journal "Deposit Insurance Review," the DICJ's research and study journal (issue No.21 in FY2017), and on the DICJ's website</p> <p>(Reference) Published articles titled "U.S. FDIC: Overview of Deposit Insurance Fund" and "Number of Failures of U.S. Financial Institutions" on the DICJ website (Available only in Japanese)</p>						

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Further deepened mutual understanding through exchanges of information and opinions with relevant parties in and outside Japan ○ Strengthened cooperative relationships with foreign deposit insurance organizations by holding meetings and exchanging letters ○ Achieved certain results in strengthening the capabilities of deposit insurance organizations, particularly those in Asia, through technical cooperation, such as the provision of seminars, and such contributions were highly rated by foreign organizations In addition, obtained up-to-date information by having DICJ staff members participate in seminars and other events held by international organizations and foreign deposit insurance organizations and strove to use and share the information 	<ul style="list-style-type: none"> ○ Continue to hold international conferences while exercising greater ingenuity in the selection of themes, speakers, etc. ○ Continue efforts to further strengthen collaboration with foreign deposit insurance organizations, etc. through active use of meetings and exchanging letters, among other activities ○ Further increase technical cooperation, while exercising greater ingenuity in the selection of cooperation recipients and themes, etc., thereby establishing a framework of collaboration in Asia, etc. Make active use of seminars and other events held by international organizations and foreign deposit insurance organizations and reflect up-to-date information obtained thereby in the DICJ's activities 	
<ul style="list-style-type: none"> ○ Appropriately conducted international research 	<ul style="list-style-type: none"> ○ Continue research and study activities while taking account of developments at home and abroad 	<p>International Department Research Department: Research and Analysis Division</p>

- 1. DICJ's Operations
- II. Overview of the DICJ's Activities
 - 1. Failure Resolution
 - 2. Asset Holdings
 - 3. Pursuit of Liability
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 - 5. Capital Participation
 - 6. Specified Difficult Recovery Claims
 - 7. Criminal Accounts Damage Recovery
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- III. Annex

Task	Main business performance																																																		
5. Operations Related to Capital Participation																																																			
Appropriate execution of capital participation under the Financial Functions Strengthening Act, and appropriate management and disposals of shares, etc. for which the DICJ subscribed based on the Act	<p>○ In FY2017, implemented capital participation totaling ¥10 billion into one institution under the Financial Functions Strengthening Act</p> <table border="1" style="width: 100%;"> <thead> <tr> <th colspan="2">Central cooperative financial institutions (Article 34-4 of the Financial Functions Strengthening Act)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">December 2015</td> <td>The Shinkumi Federation Bank (¥10.6 billion, preferred investments)</td> </tr> <tr> <td style="text-align: center;">December 2016</td> <td>The Shinkumi Federation Bank (¥6.24 billion, preferred investments)</td> </tr> <tr> <td style="text-align: center;">December 2017</td> <td>The Shinkumi Federation Bank (¥10 billion, preferred investments)</td> </tr> </tbody> </table> <p>Note: Entrusted such operations as subscription for shares, etc. under the Financial Functions Strengthening Act to the RCC based on the contract with it</p> <p>○ Made the following amount of capital participation, etc. under the Financial Functions Strengthening Act: (Unit: ¥100 million, rounded)</p> <table border="1" style="width: 100%;"> <thead> <tr> <th rowspan="2">Applicable Act</th> <th colspan="2">Amount of capital participation</th> <th colspan="2">Current balance</th> </tr> <tr> <th>Number of financial institutions</th> <th></th> <th>Number of financial institutions</th> <th></th> </tr> </thead> <tbody> <tr> <td>Financial Functions Strengthening Act</td> <td style="text-align: center;">30</td> <td style="text-align: center;">6,748</td> <td style="text-align: center;">27</td> <td style="text-align: center;">4,943</td> </tr> <tr> <td style="padding-left: 20px;">Earthquake-related special measures</td> <td style="text-align: center;">12</td> <td style="text-align: center;">2,165</td> <td style="text-align: center;">11</td> <td style="text-align: center;">1,965</td> </tr> </tbody> </table> <p>Note: The amount of capital participation is the cumulative amount as of the end of March 2018 and the current balance is the balance as of the end of March 2018</p> <p>○ Implemented the following operations regarding preferred shares and other capital-raising instruments for which the DICJ subscribed in order to implement capital participation (Management operation)</p> <p style="padding-left: 20px;"><<Number of entities which received capital participation (27 entities)>></p> <ul style="list-style-type: none"> • Appropriately exercised the rights (exercised voting rights and asked questions) at general meetings of holders of class shares and preferred investment investors • Attended the follow-up hearings conducted by supervisory authorities in order to identify the status of management and other matters • Exchanged opinions about the management status of earthquake-affected special financial institutions which received capital participation and other matters from the financial institutions and central cooperative financial institutions at the time of hearings about financial results • Conducted periodic hearings about financial results, dividend policy, accumulation of surpluses and future repayment plans • Received dividends (¥3,290 million) <p>(Disposal operation)</p> <ul style="list-style-type: none"> • In FY2016, no disposal was implemented as there was no offer related to the disposal of preferred shares, etc. from financial institutions, etc. <p>[Disposal amount (on a book value basis)] (Unit: ¥ billion, rounded)</p> <table border="1" style="width: 100%;"> <thead> <tr> <th rowspan="2">FY</th> <th colspan="3">Disposal amount (book value)</th> </tr> <tr> <th>Preferred shares, etc.</th> <th>Subordinated bonds, etc.</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">FY2015</td> <td style="text-align: center;">—</td> <td 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Act)		December 2015	The Shinkumi Federation Bank (¥10.6 billion, preferred investments)	December 2016	The Shinkumi Federation Bank (¥6.24 billion, preferred investments)	December 2017	The Shinkumi Federation Bank (¥10 billion, preferred investments)	Applicable Act	Amount of capital participation		Current balance		Number of financial institutions		Number of financial institutions		Financial Functions Strengthening Act	30	6,748	27	4,943	Earthquake-related special measures	12	2,165	11	1,965	FY	Disposal amount (book value)			Preferred shares, etc.	Subordinated bonds, etc.	Total	FY2015	—	20.0	20.0	FY2016	—	—	—	FY2017	—	—	—	Cumulative total* (FY2004-2017)	160.5	26.0	186.5
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Evaluation	Future policy	Responsible unit
<p>○ Took appropriate actions with regard to one central cooperative financial institution for which a decision on capital participation was made under the Financial Functions Strengthening Act</p> <p>○ Properly grasped the financial results and plans for future repayment of financial institutions, which received capital participation through periodic hearings and other means, in addition to appropriately exercising the voting and other rights at general meetings of shareholders and other meetings Also strove to grasp the actual status of earthquake-affected special financial institutions which received capital participation in an in-depth manner through exchanges of opinions about their business status and other matters with them and central cooperative financial institutions</p>	<p>○ Regarding capital participation under the Financial Functions Strengthening Act (the deadline for application: March 31, 2022), continue to strive to take appropriate action in close cooperation with relevant authorities</p> <p>○ Implement appropriate management, including appropriately exercising voting and other rights at general meetings of shareholders and other meetings and identifying the business status of financial institutions which received capital participation through periodic hearings, etc.</p> <p>○ As for disposal operation, strive to make smooth disposal in line with the Immediate Guideline for the Disposal of Preferred Shares and other Capital-Raising Instruments Acquired through Capital Injection</p>	<p>Resolution and Financial Revitalization Department: Capital Operation and Management Division</p>

- 1. DICJ's Operations
- II. Overview of the DICJ's Activities
- 1. Failure Resolution
- 2. Asset Holdings
- 3. Pursuit of Liability
- 4. International Cooperation
- 5. Capital Participation
- 6. Specified Difficult Recovery Claims
- 7. Criminal Accounts Damage Recovery
- 8. Management Operations of Promort Deposits, etc.
- 9. Finances
- 10. PR Activities to Ensure Public Awareness
- 11. The Medium-Term Goals and Operational Policy
- III. Annex

Task	Main business performance																																											
6. Operations related to support for financial operations																																												
<p>(i) Steady implementation of purchase, etc. of specified difficult recovery claims</p>	<p>[Steady implementation of purchase of specified difficult recovery claims]</p> <p>○ The decision on purchase had been made three times in FY2017, purchasing claims in a total of 55 cases, including 9 cases in the twelfth purchase, 28 cases in the thirteenth purchase, and 18 cases in the fourteenth purchase.</p> <p>[Records of decisions on purchase of specified difficult recovery claims]</p> <table border="1"> <thead> <tr> <th>Fiscal Year of decision</th> <th>Decisions on purchases</th> <th>Number of claims</th> <th>Total amount of claims</th> <th>Total value</th> </tr> </thead> <tbody> <tr> <td>FY2015</td> <td>Seventh and eighth (Decided in July 2015 and March 2016)</td> <td>75</td> <td>¥2,689,740 thousand</td> <td>¥188,727 thousand</td> </tr> <tr> <td>FY2016</td> <td>Ninth, tenth and eleventh (Decided in September 2016, December 2016 and March 2017)</td> <td>41</td> <td>¥316,413 thousand</td> <td>¥60,773 thousand</td> </tr> <tr> <td>FY2017</td> <td>Twelfth, thirteenth and fourteenth (Decided in July, November 2017 and March 2018)</td> <td>55</td> <td>¥1,088,644 thousand</td> <td>¥372,635 thousand</td> </tr> </tbody> </table> <p>○ At the time of the decision on the purchase for each time, the Committee for Screening Purchase of Specified Difficult Recovery Claims (a third-party committee including lawyers, real estate appraisers and other experts) deliberated on whether or not to purchase the claims concerned as specified difficult recovery claims and on purchase prices at meetings, and the Policy Board made its decision on the purchases in light of the Committee's opinions</p> <p>[Efforts to raise awareness about the program]</p> <p>○ Held seminars concerning the program for purchase of specified difficult recovery claims at offices of bank-police liaison councils throughout Japan (on 42 occasions) to explain the outline and the operational status of the purchase program and responded to questions from 33 financial institutions, so as to raise awareness of the program among financial institutions</p> <table border="1"> <thead> <tr> <th rowspan="2">FY</th> <th rowspan="2">The number of occasions explained about the program at bank-police liaison councils</th> <th colspan="3">Number of inquiries and requests for consultation from financial institutions, etc.</th> </tr> <tr> <th>Inquiries concerning the program</th> <th>Inquiries concerning specific cases</th> <th>Total (number of financial institutions, etc.)</th> </tr> </thead> <tbody> <tr> <td>FY2015</td> <td>102</td> <td>58</td> <td>95</td> <td>153 (57)</td> </tr> <tr> <td>FY2016</td> <td>87</td> <td>42</td> <td>54</td> <td>96 (49)</td> </tr> <tr> <td>FY2017</td> <td>42</td> <td>22</td> <td>49</td> <td>71 (33)</td> </tr> </tbody> </table>	Fiscal Year of decision	Decisions on purchases	Number of claims	Total amount of claims	Total value	FY2015	Seventh and eighth (Decided in July 2015 and March 2016)	75	¥2,689,740 thousand	¥188,727 thousand	FY2016	Ninth, tenth and eleventh (Decided in September 2016, December 2016 and March 2017)	41	¥316,413 thousand	¥60,773 thousand	FY2017	Twelfth, thirteenth and fourteenth (Decided in July, November 2017 and March 2018)	55	¥1,088,644 thousand	¥372,635 thousand	FY	The number of occasions explained about the program at bank-police liaison councils	Number of inquiries and requests for consultation from financial institutions, etc.			Inquiries concerning the program	Inquiries concerning specific cases	Total (number of financial institutions, etc.)	FY2015	102	58	95	153 (57)	FY2016	87	42	54	96 (49)	FY2017	42	22	49	71 (33)
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<p>(ii) Development of the system for providing information on antisocial forces</p>	<p>○ Regarding the system for providing information on antisocial forces (hereinafter referred to as the "antisocial force information inquiry system"), under which information is provided in response to inquiries from financial institutions, has proceeded with design and development work since FY2015 and started operation with banks in January 2018 by connecting the servers of the DICJ and the National Police Agency</p>																																											

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Steadily implemented purchases of specified difficult recovery claims based on three decisions on the purchases made in FY2017. When purchasing specified difficult recovery claims, followed appropriate procedures, such as listening to the opinion of the Committee for Screening Purchase of Specified Difficult Recovery Claims ○ Strove to ensure that the purchase program takes root by implementing awareness-raising activities and encouraged financial institutions to actively use the program, resulting in steady implementation of purchase of specified difficult recovery claims 	<ul style="list-style-type: none"> ○ Steadily conduct operations in cooperation with financial institutions and other relevant parties ○ When purchasing specified difficult recovery claims, proceed with the appropriate purchase procedures, such as taking into consideration the opinions of the Committee for Screening Purchase of Specified Difficult Recovery Claims ○ Improve the operation of the program to purchase specified difficult recovery claims in collaboration with relevant authorities including the FSA, and industry groups, and promote more active use of the program by financial institutions 	Financial Operations Assistance Department: Operations Planning Division
<ul style="list-style-type: none"> ○ Appropriately proceeded with the development of the antisocial force information inquiry system, and started operation of the system 	<ul style="list-style-type: none"> ○ Regarding the antisocial force information inquiry system, strive to ensure smooth operation 	Financial Operations Assistance Department: Financial Information Management Division Planning & Coordination Department: System Division II

- 1. DICJ's Operations
- II. Overview of the DICJ's Activities
 - 1. Failure Resolution
 - 2. Asset Holdings
 - 3. Pursuit of Liability
 - 4. International Cooperation
 - 5. Capital Participation
 - 6. Specified Difficult Recovery Claims
 - 7. Criminal Accounts Damage Recovery
 - 8. Management Operations of Deposit, etc.
 - 9. Finances
 - 10. PR Activities to Ensure Public Awareness
 - 11. The Medium-Term Goals and Operational Policy

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<p>(iii) Appropriate implementation of public notice operations under the Criminal Accounts Damage Recovery Act, and appropriate expenditure of money transferred from financial institutions to the DICJ</p>	<p>○ Handled a variety of inquiries from victims of bank transfer fraud, as well as those from financial institutions, posted public notices as scheduled, and disclosed the status of implementation of public notices as required under law</p> <p>[Status of posting of major public notices]</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">Public notices on the start of procedures for extinction of claims on deposits, etc.</td> <td style="width: 33%; text-align: center;">Public notices on the start of procedures for the payment of damage-recovery benefits</td> <td style="width: 33%; text-align: center;">Public notices on the completion of the payment of damage-recovery benefits</td> </tr> <tr> <td style="text-align: center;">No. of public notices 24</td> <td style="text-align: center;">No. of public notices 24</td> <td style="text-align: center;">No. of public notices 24</td> </tr> <tr> <td style="text-align: center;">No. of financial institutions 591</td> <td style="text-align: center;">No. of financial institutions 473</td> <td style="text-align: center;">No. of financial institutions 475</td> </tr> <tr> <td style="text-align: center;">No. of deposit accounts 24,864</td> <td style="text-align: center;">No. of deposit accounts 10,520</td> <td style="text-align: center;">Amount of deposits, etc. ¥1,455 million</td> </tr> <tr> <td style="text-align: center;">Amount of deposits, etc. ¥1,255 million</td> <td style="text-align: center;">Amount of deposits, etc. ¥1,262 million</td> <td style="text-align: center;">Payments of benefits to victims ¥1,282 million</td> </tr> </table> <p>○ Regarding the public notice, etc. system (system to process public notice data based on laws and regulations), replaced equipment in September 2017 and maintained stable operation</p> <p>○ As the “scholarship benefits to children of crime victims” and “subsidies to groups supporting victims of crime” projects launched by the operator in FY2013 continued to be implemented, and in March 2018, provided ¥190 million from the money transferred from financial institutions to the DICJ under the Criminal Accounts Damage Recovery Act</p> <p>○ Conducted on-site inspections based on Article 36, paragraph (6) of the Criminal Accounts Damage Recovery Act</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th></th> <th style="text-align: center;">FY2015</th> <th style="text-align: center;">FY2016</th> <th style="text-align: center;">FY2017</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Number of financial institutions on which on-site inspections were conducted</td> <td style="text-align: center;">18 institutions</td> <td style="text-align: center;">17 institutions</td> <td style="text-align: center;">13 institutions</td> </tr> </tbody> </table> <p>Note: Number of entities on the basis of the starting date of on-site inspection</p>	Public notices on the start of procedures for extinction of claims on deposits, etc.	Public notices on the start of procedures for the payment of damage-recovery benefits	Public notices on the completion of the payment of damage-recovery benefits	No. of public notices 24	No. of public notices 24	No. of public notices 24	No. of financial institutions 591	No. of financial institutions 473	No. of financial institutions 475	No. of deposit accounts 24,864	No. of deposit accounts 10,520	Amount of deposits, etc. ¥1,455 million	Amount of deposits, etc. ¥1,255 million	Amount of deposits, etc. ¥1,262 million	Payments of benefits to victims ¥1,282 million		FY2015	FY2016	FY2017	Number of financial institutions on which on-site inspections were conducted	18 institutions	17 institutions	13 institutions
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<p>(iv) Improvements toward Implementation of Dormant Deposits Management Operation</p>	<p>○ Conducted a study on various issues in order to appropriately conduct such operations as receipt and payment of dormant deposits to be transferred from financial institutions Based on the study, improved the relevant administrative procedures in preparation for the transfer</p> <p>○ Identified contract matters for the entrustment of such operations as the payment of substitute money for dormant deposits, etc. (receipt of claims for payment from former depositors, etc. and payment, etc.) and compiled a draft contract to be presented to financial institutions</p> <p>○ Implemented the work to determine the operational requirements for the dormant deposits management system according to plan and smoothly proceeded with the system development project in preparation for the start of operation in August 2019</p>																							

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Implemented the public notice operations as scheduled and appropriately disclosed the status of implementation of public notices ○ Appropriately managed money transferred from financial institutions to the DICJ and provided funds for the “subsidies to groups supporting victims of crime” project which is prescribed by the ordinances of the competent ministries ○ Appropriately conducted on-site inspections based on Article 36, paragraph (6) of the Criminal Accounts Damage Recovery Act 	<ul style="list-style-type: none"> ○ Appropriately and smoothly implement the public notice operations in order to contribute to the prompt recovery of property damage suffered by victims of bank transfer fraud ○ Regarding money transferred from financial institutions to the DICJ, strive to ensure appropriate expenditure ○ Strive to appropriately conduct on-site inspections based on Article 36, paragraph (6) of the Criminal Accounts Damage Recovery Act 	<p>Financial Operations Assistance Department: Bank Transfer Fraud Recovery Division</p> <p>Inspection Department: Inspection Planning Division Evaluation Division</p>
<ul style="list-style-type: none"> ○ Appropriately proceeded with the improvement of administrative procedures concerning the receipt and payment of money for transfer from dormant deposits, etc., development of the dormant deposits management system, and the compilation of a draft contract related to operations to be entrusted, including payment 	<ul style="list-style-type: none"> ○ Continue to make improvements in order to enable appropriate implementation of administrative procedures related to payment and receipt of money for transfer from dormant deposits, etc. and make arrangements with financial institutions concerning entrustment of payment and other operations ○ Continue to proceed with the development of the dormant deposits management system in preparation for the start of operation in August 2019 	<p>Financial Operations Assistance Department: Dormant Deposits Management Division</p> <p>Planning & Coordination Department: System Division III</p>

- 1. DICJ's Operations
- II. Overview of the DICJ's Activities
 - 1. Failure Resolution
 - 2. Asset Holdings
 - 3. Pursuit of Liability
 - 4. International Cooperation
 - 5. Capital Participation
 - 6. Specified Difficult Recovery Claims
 - 7. Criminal Accounts Damage Recovery
 - 8. Management Operations of Dormant Deposits, etc.
 - 9. Finances
 - 10. PR Activities to Ensure Public Awareness
 - 11. The Medium-Term Goals and Operational Policy
- III. Annex

Task	Main business performance										
7. Development and Improvement of Various Systems and Enhancement of Information Security Measures											
(i) Enhancement of IT governance, and development and improvement of various systems	<ul style="list-style-type: none"> ○ Formulated a three-year plan for system development in FY2018-2020 in accordance with the Procedure for Planning of System Development Measures, which prescribes the procedure for the formulation of system development plans, and improved the DICJ's management procedure related to the development and operation of systems ○ Developed and improved various systems as follows in accordance with the three-year plan for system development <p>[Status of development and improvement of major systems]</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">System name</th> <th>Status of development and improvement</th> </tr> </thead> <tbody> <tr> <td>Failure resolution operation system</td> <td>September 2017 Completed replacement and started operation January 2018 Completed adjustments associated with the enforcement of the My Number Act, etc. and started operation</td> </tr> <tr> <td>Antisocial force information inquiry system</td> <td>January 2018 Completed development and started operation</td> </tr> <tr> <td>Dormant deposit management system</td> <td>Under development (scheduled to start operation in August 2019)</td> </tr> <tr> <td>LAN/WAN (common system)</td> <td>Implementing measures to further enhance security</td> </tr> </tbody> </table>	System name	Status of development and improvement	Failure resolution operation system	September 2017 Completed replacement and started operation January 2018 Completed adjustments associated with the enforcement of the My Number Act, etc. and started operation	Antisocial force information inquiry system	January 2018 Completed development and started operation	Dormant deposit management system	Under development (scheduled to start operation in August 2019)	LAN/WAN (common system)	Implementing measures to further enhance security
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(ii) Improving the level of information security	<ul style="list-style-type: none"> ○ In order to improve the level of information security at the DICJ, implemented the following measures: <ul style="list-style-type: none"> (1) Information security audit <ul style="list-style-type: none"> Entrusted an external auditor to conduct information security audit as follows in order to evaluate and grasp risks related to information security at the DICJ • Audit of the status of implementation of information security measures <ul style="list-style-type: none"> Conducted audits of the status of implementation of information security measures concerning individual divisions and departments and information systems • Diagnosis of vulnerabilities of systems <ul style="list-style-type: none"> Conducted diagnosis of vulnerabilities of the systems linked with external networks based on a plan (2) Development of standards and procedures related to information security <ul style="list-style-type: none"> Formulated necessary standards and procedures and made necessary revisions in relation to the introduction of new systems (3) Education and training for DICJ executives and employees, etc. <ul style="list-style-type: none"> Held e-learning-workshops concerning information security and provided training to strengthen response capability for targeted email attacks in order to increase awareness of information security among executives and employees ○ Developed and introduced a safer environment (separated LAN/WAN environment) with a higher level of security in order to store highly confidential important information <ul style="list-style-type: none"> In addition, formulated the procedures for handling important information on separated LAN/WAN at divisions and departments using separated LAN/WAN and conducted operation based on the procedures 										

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Enhanced IT governance ○ Strove to develop and improve various systems owned by the DICJ 	<ul style="list-style-type: none"> ○ Continue to enhance IT governance ○ Strive to develop and improve various systems owned by the DICJ 	Planning & Coordination Department: System Planning Division
<ul style="list-style-type: none"> ○ Comprehensively evaluated and grasped risks related to information security at the DICJ by conducting information security audit and improved the level of information security by implementing necessary measures In addition, through various training programs, exercises and other activities, strove to increase awareness of information security among executives and employees ○ Strove to enhance information security measures through the introduction of separated LAN/WAN 	<ul style="list-style-type: none"> ○ Improve the level of information security by comprehensively evaluating and grasping risks related to information security at the DICJ in response to the threat of cyberattacks, which have become more sophisticated and complex in recent years and by effectively implementing necessary measures In addition, increase awareness of information security among executives and employees by implementing various workshops and training programs, etc. ○ Strive to appropriately manage highly confidential important information through the use of separated LAN/WAN 	Planning & Coordination Department: Administration Division Office for Information Security System Planning Division

- 1. DICJ's Operations
- II. Overview of the DICJ's Activities
 - 1. Failure Resolution
 - 2. Asset Holdings
 - 3. Pursuit of Liability
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- III. Annex

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8. Strengthening of Finances, Efficient Organizational Management and Enhancement of the Preparedness to Secure Compliance																																																			
(i) Formulation and execution management of budgets that can be appropriately adapted to resolution of financial institution failures, etc.	<ul style="list-style-type: none"> ○ When compiling the FY2018 budget, reduced non-personnel expenses through a thorough review and revision, including close examination taking account of rationalization and efficiency improvement of operations and the results of past budget executions, and reduced personnel expenses as well compared with the previous fiscal year by decreasing the authorized number of staff members, among other measures. In addition, continued to secure expenses necessary for failure resolution of financial institutions, etc. ○ Strove to execute the budget efficiently by closely examining whether funds are really necessary for achieving the business purposes ○ Strove to ensure the transparency and competitiveness of the contract method by reviewing discretionary contracts and shifting to competitive contracts except when discretionary contracts are really inevitable ○ As for the financial results in FY2017, retained earnings in the DICJ's overall accounts increased due to such factors as an increase in liability reserves (reserves set aside as a fund source for insurance payout from the General Account and financial assistance at the time of a financial institution failure) in the General Account because there was no new failure of a financial institution <p>[Increase/decrease in retained earnings (liability reserves for the General Account)/deficits in respective accounts]</p> <p style="text-align: right;">(Unit: ¥ billion; () denotes deficit)</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th></th> <th>General</th> <th>Crisis Management</th> <th>Financial Revitalization</th> <th>Early Strengthening</th> <th>Financial Functions Strengthening</th> <th>Damage Recovery Distribution</th> <th>Regional Economy Vitalization Corporation</th> <th>Corporation for Revitalizing Earthquake-Affected Business</th> <th>Dormant Deposit</th> </tr> </thead> <tbody> <tr> <td>End of FY2015</td> <td>2,792.5</td> <td>370.0</td> <td>(115.5)</td> <td>1,599.1</td> <td>40.3</td> <td>(14.7) (¥million)</td> <td>(29.0) (¥million)</td> <td>(1.9) (¥million)</td> <td>—</td> </tr> <tr> <td>End of FY2016</td> <td>3,225.2</td> <td>369.5</td> <td>(88.0)</td> <td>1,592.2</td> <td>43.4</td> <td>(45.3) (¥million)</td> <td>(34.0) (¥million)</td> <td>(2.4) (¥million)</td> <td>(4.9) (¥million)</td> </tr> <tr> <td>End of FY2017</td> <td>3,614.5</td> <td>369.0</td> <td>(57.5)</td> <td>1,592.5</td> <td>46.9</td> <td>(107.1) (¥million)</td> <td>(39.6) (¥million)</td> <td>(3.0) (¥million)</td> <td>(532.2) (¥million)</td> </tr> <tr> <td>Increase/Decrease (17-16)</td> <td>389.2</td> <td>(0.5)</td> <td>30.5</td> <td>0.2</td> <td>3.5</td> <td>(61.8) (¥million)</td> <td>(5.5) (¥million)</td> <td>(0.5) (¥million)</td> <td>(527.3) (¥million)</td> </tr> </tbody> </table>		General	Crisis Management	Financial Revitalization	Early Strengthening	Financial Functions Strengthening	Damage Recovery Distribution	Regional Economy Vitalization Corporation	Corporation for Revitalizing Earthquake-Affected Business	Dormant Deposit	End of FY2015	2,792.5	370.0	(115.5)	1,599.1	40.3	(14.7) (¥million)	(29.0) (¥million)	(1.9) (¥million)	—	End of FY2016	3,225.2	369.5	(88.0)	1,592.2	43.4	(45.3) (¥million)	(34.0) (¥million)	(2.4) (¥million)	(4.9) (¥million)	End of FY2017	3,614.5	369.0	(57.5)	1,592.5	46.9	(107.1) (¥million)	(39.6) (¥million)	(3.0) (¥million)	(532.2) (¥million)	Increase/Decrease (17-16)	389.2	(0.5)	30.5	0.2	3.5	(61.8) (¥million)	(5.5) (¥million)	(0.5) (¥million)	(527.3) (¥million)
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(ii) Appropriate determination of deposit insurance premium rates	<ul style="list-style-type: none"> ○ Regarding the deposit insurance premium rate for FY2018, decided to lower the effective rate from 0.037% in FY2017 to 0.034% as a result of deliberations based on a common understanding on the future of the liability reserves and deposit insurance premium rates from the medium- to long-term perspective, which was obtained when determining the deposit insurance premium rate for FY2015. On the premise of the decision, the deposit insurance premium rates for deposits for payment and settlement purposes and for general deposits, etc. were set as follows (authorization obtained from the FSA Commissioner and the Minister of Finance): <p style="margin-left: 20px;">For deposits for payment and settlement purposes: 0.046%</p> <p style="margin-left: 20px;">For general deposits: 0.033%</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p style="text-align: center;">Common understanding on the future of the liability reserves and deposit insurance premium rates from medium- to long-term perspective</p> <p>(1) Basic Approach</p> <ul style="list-style-type: none"> ○ For the time being, we will aim to set aside the liability reserves so as to raise the level of the liability reserves to approximately ¥5 trillion by the end of FY 2021. ○ From the perspective of maintaining the strong deposit insurance system as the core framework for financial system stability, we will steadily achieve this goal. ○ Regarding the applicable deposit insurance premium rates, we will determine them at the levels which will certainly enable the goal to be achieved. <p>(2) Framework to review</p> <ul style="list-style-type: none"> ○ Regarding the status of the liability reserves level compared with the goal described in (1) above, the Policy Board will monitor it when the Policy Board deliberates the deposit insurance premium rates of the following fiscal year. ○ During the reserve period (the timeframe to achieve the target level of the liability reserves), we will conduct a review which will take account of changes in the environment surrounding the deposit insurance system. Specifically, we will conduct a review as necessary with regard to the applicable rate, the target level of the liability reserves and the method of setting the target level, and the timing of the target achievement, in light of such factors as actual growth in eligible deposits, international trends related to deposit insurance systems, the status of failure occurrence and the financial and economic situations, etc. </div>																																																		

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<ul style="list-style-type: none"> ○ Under the FY2018 budget, reviewed non-personnel and personnel expenses and allocated expenses to prepare for failure resolution of financial institutions, etc. ○ Through expense reduction efforts and review of discretionary contracts, etc. appropriately managed the budget execution ○ Liability reserves, which are set aside for insurance payout, etc., steadily increased 	<ul style="list-style-type: none"> ○ Strengthen the DICJ's financial management, streamline operations related to its finances and ensure budget preparation and execution management that can be appropriately adapted to failure resolution of financial institutions, etc. 	Treasury Department: Budget and Accounting Division I Budget and Accounting Division II Budget and Accounting Division III
<ul style="list-style-type: none"> ○ Appropriately determined the deposit insurance premium rates based on the common understanding described on the left 	<ul style="list-style-type: none"> ○ Appropriately determine the deposit insurance premium rates based on the common understanding described on the left 	Deposit Insurance Department: Planning Division

- I. DICJ's Operations
- II. Overview of the DICJ's Activities
 - 1. Failure Resolution
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 - 11. The Medium-Term Goals and Operational Policy
- III. Annex

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	<p>[Trends of deposit insurance premium rates]</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Deposit insurance premium rate</th> <th rowspan="2">Effective rate</th> </tr> <tr> <th>Deposits for payment and settlement purposes ^(Note)</th> <th>General deposits, etc. ^(Note)</th> </tr> </thead> <tbody> <tr> <td>FY2016</td> <td>0.054%</td> <td>0.041%</td> <td>0.042%</td> </tr> <tr> <td>FY2017</td> <td>0.049%</td> <td>0.036%</td> <td>0.037%</td> </tr> <tr> <td>FY2018</td> <td>0.046%</td> <td>0.033%</td> <td>0.034%</td> </tr> </tbody> </table> <p>Note: "Deposits for payment and settlement purposes" comprise deposits meeting three requirements—bearing no interest, payable on demand, and capable of providing payment and settlement services—and specified settlement obligations. "General deposits, etc." comprise deposits, etc. other than deposits for payment and settlement purposes, such as time deposits.</p>		Deposit insurance premium rate		Effective rate	Deposits for payment and settlement purposes ^(Note)	General deposits, etc. ^(Note)	FY2016	0.054%	0.041%	0.042%	FY2017	0.049%	0.036%	0.037%	FY2018	0.046%	0.033%	0.034%
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(iii) Fund management with focus on stability and liquidity, and, efficient fund-raising taking account of the funding requirements	<p>○ Strove to conduct fund management with a focus on safety and liquidity while appropriately grasping the market trends amid the ongoing implementation of the Bank of Japan's monetary easing policy As a result, did not conduct new fund management operations, such as bond purchase</p> <p>○ In fund-raising activities, issued DICJ bonds totaling ¥400 billion in the Financial Revitalization Account and ¥100 billion in the Financial Functions Strengthening Account in consideration of fund demand and the market environment, among other factors Moreover, borrowed funds from financial institutions in the Financial Revitalization Account, the Financial Functions Strengthening Account, the Damage Recovery Distribution Account, and the Dormant Deposits Management Account In addition, strove to enhance dialogue through such measures as holding explanatory meetings for and making visits to bidders for borrowings with the aim of further facilitating fund-raising</p> <p>[Trends of the outstanding balance of funds raised] (Unit: ¥billion)</p> <table border="1"> <thead> <tr> <th></th> <th>FY2015</th> <th>FY2016</th> <th>FY2017</th> </tr> </thead> <tbody> <tr> <td>Balance of funding</td> <td>2,119.7</td> <td>2,089.9</td> <td>2,061.7</td> </tr> <tr> <td>Balance of bonds (annual issuance)</td> <td>1,830.0 (200.0)</td> <td>1,630.0 (680.0)</td> <td>1,780.0 (500.0)</td> </tr> </tbody> </table>		FY2015	FY2016	FY2017	Balance of funding	2,119.7	2,089.9	2,061.7	Balance of bonds (annual issuance)	1,830.0 (200.0)	1,630.0 (680.0)	1,780.0 (500.0)						
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(iv) Appropriate and efficient management of organization and personnel	<p>○ Based on a rationalization plan that is in accordance with the government's rationalization policy on authorized strength of personnel, reduced the authorized number of personnel by eight</p> <p>○ Secured the necessary staff size in order to enhance the preparedness to implement operations to support the job of the president of the International Association of Deposit Insurers (IADI) following the assumption of the post of the IADI president by the DICJ governor</p> <p>○ Took measures such as flexible staff allocation in order to maintain and strengthen the capability to implement failure resolution of financial institutions</p>																		
(v) Enhancement of awareness of compliance among executives and employees	<p>○ Implemented the following measures in order to better ensure that executives and employees understand compliance and take appropriate actions</p> <ul style="list-style-type: none"> • Distribution of compliance-related message issued by the Governor to all executives and employees (in July 2017) • Compliance training for new DICJ employees (in April and July 2017) • Compliance/legal training by outside experts (in November 2017 and January 2018) • Seminars on legal knowledge/training on compliance, etc. • Liaison meetings for persons responsible for compliance (twice: in September 2017 and February 2018) • Compliance Committee (in March 2018) 																		

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Appropriately conducted fund management with a focus on safety and liquidity ○ In fund-raising activities, raised funds in an appropriate and efficient manner by taking into account the funding requirements 	<ul style="list-style-type: none"> ○ In view of the severe fund management environment, appropriately manage funds while continuing to focus on safety and liquidity ○ Raise funds in an efficient manner in light of the funding requirements 	Treasury Department: Finance Division I
<ul style="list-style-type: none"> ○ Appropriately improved the organization for various operations based on the operational policy under limited manpower 	<ul style="list-style-type: none"> ○ Strive to conduct appropriate and efficient management of organization and personnel in accordance with the operational policy and in response to changes in the surrounding environment 	Planning & Coordination Department: Personnel Division Planning & Coordination Division
<ul style="list-style-type: none"> ○ Strove to enhance awareness of compliance among executives and employees 	<ul style="list-style-type: none"> ○ In order to raise awareness about compliance among executives and employees and ensure more appropriate actions, will strive to implement training and other activities 	Legal Affairs Department

- 1. DICJ's Operations
- II. Overview of the DICJ's Activities
 - 1. Failure Resolution
 - 2. Asset Holdings
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 - 9. Finances
 - 10. PR Activities to Ensure Public Awareness
 - 11. The Medium-Term Goals and Operational Policy
- III. Annex

1. DICJ's Operations

II. Overview of the DICJ's Activities

1. Failure Resolution

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III. Annex

Task	Main business performance
9. Collaboration with Affiliated Companies	
(i) Guidance and advice to the RCC, and collaboration with the RCC concerning operations of recovering claims against antisocial forces	<ul style="list-style-type: none"> ○ Held hearings on the status of customer protection, compliance with laws and regulations, etc., and provided guidance and advice on business operation improvement at liaison council meetings concerning business operation improvement and information related to specific cases In addition, collaborated with the RCC by having the DICJ's officials attend the Compliance Committee of the RCC and express appropriate opinions as committee members ○ Regarding the use of the RCC's servicer function, collaborated with the RCC in order to ensure appropriate management of the program, for example by attending meetings of the Accreditation Advisory Committee, which was established in order to secure the appropriateness of judgment as to equivalence to claims against antisocial forces, and by expressing opinions as a committee member, in order to implement measures to promote initiatives to sever relationships with antisocial forces ○ Provided advice, etc. concerning cash management, etc. through periodic exchanges of information with the RCC
(ii) Cooperation with the Regional Economy Vitalization Corporation of Japan and the Corporation for Revitalizing Earthquake-Affected Business	<ul style="list-style-type: none"> ○ Received explanations from both corporations with regard to their operations, and confirmed the substances
(iii) Appropriate exercise of voting rights as a shareholder	<ul style="list-style-type: none"> ○ At general shareholders' meetings, exercised voting rights as a shareholder based on explanations received from affiliated companies concerning their budgets, settlement of accounts, etc.
10. Establishment of a Framework for Business Continuity at the Time of a Disaster	
(i) Establishment of a framework for business continuity intended to smoothly implement the failure resolution operation	<ul style="list-style-type: none"> ○ Regarding a framework for business continuity at the time of a disaster, continued to conduct activities to smoothly implement operations and strove to improve the preparedness for business continuity through such measures as strengthening the back-up preparedness of facilities in the Kansai region with respect to the failure resolution operation ○ Established backup facilities in the Kansai region and started operation to coincide with the system replacement (September 2017) in order to enable the use of the failure resolution operation system even when the primary office or the primary data center has been incapacitated at the time of a disaster in the Kanto region
(ii) Development of a robust framework for business continuity through business continuity training related to the settlement of funds and other measures	<ul style="list-style-type: none"> ○ Regarding administrative work related to financing, which is a priority operation at the time of a disaster, compiled the Manual for Administrative Work Related to Financing Management (BCP Actions) in October 2017, which assumes the occurrence of a disaster in Tokyo <p>(Training)</p> <ul style="list-style-type: none"> • Participated in BCP training related to the short-term money market held by the Japanese Bankers Association (October 2017) • Conducted BCP training related to such operations as issuance of DICJ bonds and settlement of funds for borrowing from and redemption to financial institutions (November 2017)

Evaluation	Future policy	Responsible unit
<p>○ Promoted collaboration with the RCC in addition to providing necessary guidance and advice, from the perspective of ensuring appropriate management of operations by the RCC</p>	<p>○ Follow up on the status of customer protection and compliance with laws and regulations by the RCC and provide necessary guidance and advice so as to ensure appropriate operations</p> <p>○ Regarding the use of the RCC's servicer function, strive to collaborate so as to ensure appropriate operations</p>	<p>Planning & Coordination Department: Subsidiary Administration Division</p> <p>Treasury Department: Finance Division I</p> <p>Resolution and Financial Revitalization Department: Planning & Coordination Division</p> <p>Special Investigation Department: Investigation and Planning Division</p> <p>Financial Operations Assistance Department: Operations Planning Division</p> <p>Osaka Operation Department: Administration, Policy Planning and Coordination Division</p>
<p>○ Cooperated with the appropriate and efficient management of operations of both corporations</p>	<p>○ Cooperate in the appropriate and efficient implementation of the operations of both corporations</p>	<p>Planning & Coordination Department: Subsidiary Administration Division</p>
<p>○ Appropriately exercised voting rights as a shareholder</p>	<p>○ Appropriately exercise voting rights as a shareholder while paying attention to such points as whether affiliated companies are conducting operations in line with the purposes of laws and regulations</p>	<p>Planning & Coordination Department: Subsidiary Administration Division</p>
<p>○ Strove to develop the preparedness to ensure business continuity at the time of a disaster</p> <p>○ Established the framework for business continuity at the time of a disaster to coincide with the replacement of the failure resolution operation system</p>	<p>○ Continue to strive to establish a framework for business continuity at the time of a disaster Continue to strive to strengthen the backup preparedness of the facilities in the Kansai region in order to smoothly implement failure resolution even when a disaster has arisen</p> <p>○ Continue efforts to improve the preparedness to enable the use of the failure resolution operation system at the time of a disaster</p>	<p>Planning & Coordination Department: Planning & Coordination Division System Planning Division</p> <p>Resolution and Financial Revitalization Department: Resolution and Receivership Division</p> <p>Deposit Insurance Department: Planning Division</p>
<p>○ Compiled a BCP manual for administrative work related to financing management and developed the framework for business continuity</p> <p>○ Enhanced the disaster response capability by conducting training for such operations as the settlement of funds</p>	<p>○ Continue to strive to develop a robust framework for business continuity in cooperation with relevant organizations so that operations related to the settlement of funds, etc. can be appropriately implemented at the time of a disaster</p>	<p>Planning & Coordination Department: Planning & Coordination Division</p> <p>Treasury Department: Financial Planning and Coordination Division Finance Division I Finance Division II</p> <p>Osaka Operation Department: Administration, Policy Planning and Coordination Division</p>

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- III. Annex

Task	Main business performance																
11. Enhancement of Provision of Information to Depositors and Relevant Parties in and outside Japan																	
<p>(i) Implementation of easy-to-understand PR activities and development of an environment that facilitates two-way exchanges of information with financial institutions, etc.</p>	<p>[Implementation of easy-to-understand PR activities for depositors, etc.]</p> <ul style="list-style-type: none"> ○ Made efforts to actively provide information, including posting of new information in a timely manner while preparing the DICJ website in consideration of web accessibility <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">FY2015</th> <th style="text-align: center;">FY2016</th> <th style="text-align: center;">FY2017</th> </tr> </thead> <tbody> <tr> <td>The number of visitors to the DICJ website</td> <td style="text-align: center;">445,107 persons</td> <td style="text-align: center;">440,260 persons</td> <td style="text-align: center;">387,159 persons</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ○ Prepared the a brochure called “Understanding the Deposit Insurance System with Cartoons” for depositors and distributed it to financial institutions and consumer centers nationwide in order to raise public awareness about the deposit insurance system ○ Strove to disclose information through such measures as compiling and publishing an administrative cost statement, including a consolidated financial statement that covers subsidiaries in addition to financial statements and other documents prescribed by the Deposit Insurance Act and other laws and regulations <p>[Development of an environment that enables bilateral exchange of information with financial institutions, etc.]</p> <ul style="list-style-type: none"> ○ In order to identify any problems in the implementation of inspections, implemented, as necessary, inspection monitoring, in which the executive in charge of the Inspection Department and the head of the Inspection Department visited financial institutions In the monitoring, strove to provide information concerning the DICJ’s operations through such measures as distributing the DICJ’s Annual Report and the Deposit Insurance Guidebook ○ Used a cloud service to provide financial institutions with information related to training, inspection, database verification, failure resolution, insurance premiums and specified difficult recovery claims <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">FY2015</th> <th style="text-align: center;">FY2016</th> <th style="text-align: center;">FY2017</th> </tr> </thead> <tbody> <tr> <td>Number of information items provided through the cloud service</td> <td style="text-align: center;">14</td> <td style="text-align: center;">16</td> <td style="text-align: center;">18</td> </tr> </tbody> </table>		FY2015	FY2016	FY2017	The number of visitors to the DICJ website	445,107 persons	440,260 persons	387,159 persons		FY2015	FY2016	FY2017	Number of information items provided through the cloud service	14	16	18
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<p>(ii) Dissemination of information to relevant parties overseas with respect to Japan’s deposit insurance system and the DICJ’s activities</p>	<ul style="list-style-type: none"> ○ Prepared and distributed to relevant organizations in and outside Japan “ANNUAL REPORT 2016/2017,” the English version of the FY2016 annual report of the DICJ, in order to disseminate information concerning Japan’s deposit insurance system and the DICJ’s activities internationally and also used it to explain the DICJ’s activities at seminars and other events held for foreign deposit insurance organizations ○ Published articles in English on the DICJ website, thereby continuing efforts to enhance the dissemination of information in English 																

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Contributed to deepening depositors' and others' understanding of the deposit insurance system and the DICJ's roles and operations through the dissemination of information via the DICJ website and distribution of brochures Regarding the website, renewed the website in order to develop a website giving consideration to elderly people and people with disabilities in addition to enhancing the ease of finding information and other user convenience with priority placed on the viewpoint of ordinary users ○ Disclosed information in an easy-to-understand manner with respect to the financial conditions of the whole of the DICJ, including subsidiaries ○ Engaged in bilateral exchange of information with financial institutions through inspection monitoring ○ Strove to provide information to financial institutions through a cloud service 	<ul style="list-style-type: none"> ○ Implement easy-to-understand PR activities from the standpoint of depositors, etc., promote the development of an environment that facilitates interactive exchanges of information with financial institutions, etc. and enhance and improve the DICJ's efforts while listening to the opinions of relevant parties at every available opportunity Regarding the website, strive to further improve web accessibility 	<p>Planning & Coordination Department: Public Relations & Information Management Office</p> <p>Treasury Department: Budget and Accounting Division I</p> <p>Inspection Department: Inspection Planning Division</p> <p>Research Department: Research and Analysis Division</p>
<ul style="list-style-type: none"> ○ Provided necessary information to relevant parties in and outside Japan 	<ul style="list-style-type: none"> ○ Continue efforts to provide information in a timely manner by using the English version of the annual report at international conferences, technical cooperation seminars and other events and by conducting public relations activities using the English version of the website 	<p>International Department</p>

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 - 11. The Medium-Term Goals and Operational Policy
- III. Annex