

Performance Evaluation Report for FY2020

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Task	Main business performance												
<b>1. Improvement and Enhancement of Preparedness to Respond to Every Situation related to the Protection of Depositors, Failure Resolution, etc.</b>													
(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>○ 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"> <li>• Strove to improve practices for resuming operations of failed financial institutions and to enhance financial administrator operations through the review of the administrative workflow concerning the offsetting of depositors' deposits, etc. and borrowings and specific procedures for the initial response preparedness regarding failure resolution of financial institutions</li> <li>• Identified and studied various issues related to the operation of the deposit insurance system and continuously improved the operation</li> <li>• Based on scenarios assumed under failure resolution, conducted training related to estimated proceeds payments in November 2020 In addition, conducted training in October to December 2020 in order to check the effectiveness of preparedness for name-based aggregation of deposit accounts related to defined contribution pension funds</li> </ul> <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 In addition, collected and analyzed information related to the financial institutions' capability to implement measures regarding orderly resolution</p>												
(ii) Quality improvement of financial administrator operations	<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"> <tbody> <tr> <td>June, November 2020</td> <td>• Conducted training to respond to telephone inquiries related to failure resolution of financial institutions for staff members to be engaged in the DICJ's call center operation in an emergency</td> </tr> <tr> <td>Almost every day from July to October 2020</td> <td>• Conducted training related to basic practice of failure resolution of financial institutions for staff members newly assigned to the Resolution and Receivership Division and other employees</td> </tr> <tr> <td>September 2020</td> <td>• Conducted training for new DICJ employees to obtain basic knowledge concerning the failure resolution of financial institutions</td> </tr> <tr> <td>Almost every month since September 2020</td> <td>• Conducted training to acquire knowledge necessary for assigned operations for staff members to be engaged in guiding the operations of failed financial institutions • Implemented themed seminars on preassigned emergency duties for employees assigned to other duties in normal times</td> </tr> <tr> <td>Every month since December 2020</td> <td>• Improved procedures for initial response regarding failure resolution and preparatory reference materials and implemented practical training, etc. for enhancing the effectiveness of initial response</td> </tr> <tr> <td>January 2021</td> <td>• Provided staff members due to be dispatched from financial industry-related organizations in an emergency with training reference materials related to their operations for the purpose of self-learning</td> </tr> </tbody> </table>	June, November 2020	• Conducted training to respond to telephone inquiries related to failure resolution of financial institutions for staff members to be engaged in the DICJ's call center operation in an emergency	Almost every day from July to October 2020	• Conducted training related to basic practice of failure resolution of financial institutions for staff members newly assigned to the Resolution and Receivership Division and other employees	September 2020	• Conducted training for new DICJ employees to obtain basic knowledge concerning the failure resolution of financial institutions	Almost every month since September 2020	• Conducted training to acquire knowledge necessary for assigned operations for staff members to be engaged in guiding the operations of failed financial institutions • Implemented themed seminars on preassigned emergency duties for employees assigned to other duties in normal times	Every month since December 2020	• Improved procedures for initial response regarding failure resolution and preparatory reference materials and implemented practical training, etc. for enhancing the effectiveness of initial response	January 2021	• Provided staff members due to be dispatched from financial industry-related organizations in an emergency with training reference materials related to their operations for the purpose of self-learning
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Evaluation	Future policy	Responsible unit
<p>○ Maintained and strengthened the response capability related to the failure resolution scheme and financial administrator operations by reviewing practices in consideration of the study on various issues related to the failure resolution of financial institutions</p> <ul style="list-style-type: none"> <li>• Made steady progress in improving preparedness for secure and quick failure resolution through the identification and study of various issues related to the operation of the deposit insurance system and continuous improvement of the operation</li> <li>• Appropriately conducted training for administrative work related to payment and training for name-based aggregation of deposit accounts related to defined contribution pension funds based on a training plan</li> </ul> <p>○ Conducted a necessary study on practical affairs related to orderly resolution while cooperating with relevant authorities, etc. and exchanged opinions with foreign authorities In addition, appropriately collected and analyzed information related to the financial institutions, etc. regarding orderly resolution</p>	<p>○ Concerning the failure resolution scheme and the financial administrator operations, identify and study various issues related to the operation of the deposit insurance system to adapt to the diversification and sophistication of financial products, financial activities, and the operations of financial institutions, etc. with the objective of the protection of depositors, while at the same time, maintain and strengthen its capability to respond to the failure resolution of financial institutions through such measures as continuously improving the operation of the deposit insurance system</p> <p>○ Strengthen response capability in cooperation with relevant authorities, etc.</p>	<p>Resolution and Financial Revitalization Department: Resolution and Receivership Division Planning and Coordination Division</p> <p>Deposit Insurance Department: Planning Division Management Planning Division</p> <p>Special Investigation Department: Investigation and Recovery Division</p> <p>Research and International Affairs Department: Specific Operation Division</p>
<p>○ Improved the quality of financial administrator operations by further enhancing and strengthening practical training and seminars in a hands-on form</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>

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<b>2. Follow-up on and Encouragement for the Enhancement of Individual Financial Institutions' Preparedness for Failure Resolution</b>																									
<p>Follow-up on and encouragement for financial institutions to develop preparedness for failure resolution</p>	<p>○ In order to implement failure resolution in a secure and smooth manner, conducted a follow-up review of response through the following measures, 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"> <li>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</li> </ul> <p>Temporarily suspended on-site inspection from February 2020 due to the COVID-19 pandemic but gradually resumed it in June while taking account of the effects of the pandemic</p> <p>When conducting on-site inspection, made full use of check items recognized through implementation of various measures, such as "follow-up interview for improvement," "database verification," and "training and advice, etc."</p> <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>(Database verification)</p> <ul style="list-style-type: none"> <li>With regard to database verification, in addition to conducting the verification intended to promote the improvement of the name-based aggregation databases of depositors, implemented the verification of the status of development of the system for detailed statement files on deposits and withdrawals, which financial institutions are requested to submit at the time of their failure</li> </ul> <p>In addition, at the time of system modification at a financial institution, conducted a test to check whether name-based aggregation databases of depositors and detailed statement files on deposits and withdrawals prepared by the modified system can be read by the DICJ's system</p> <p>(Training and advice, etc.)</p> <ul style="list-style-type: none"> <li>With regard to training and advice, etc., strove to promote the e-learning system (provided since April 2018) as a tool for financial institutions to conduct practical training in implementing procedures for failure resolution and operating DICJ terminals</li> </ul> <p>In addition, handled system-related inquiries, etc. regarding insurable contingencies from financial institutions and encouraged the failure resolution preparedness of financial institutions</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">FY2018 (Conducted number)</th> <th style="text-align: center;">FY2019 (Conducted number)</th> <th style="text-align: center;">FY2020 (Conducted number)</th> </tr> </thead> <tbody> <tr> <td>On-site inspection<sup>(Note 1)</sup></td> <td style="text-align: center;">41 institutions</td> <td style="text-align: center;">32 institutions</td> <td style="text-align: center;">6 institutions<sup>(Note 3)</sup></td> </tr> <tr> <td>Follow-up interview for improvement<sup>(Note 2)</sup></td> <td style="text-align: center;">11 institutions</td> <td style="text-align: center;">11 institutions</td> <td style="text-align: center;">2 institutions</td> </tr> <tr> <td>Database verification</td> <td style="text-align: center;">59 institutions</td> <td style="text-align: center;">62 institutions</td> <td style="text-align: center;">68 institutions</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">FY2018 (institutions)</th> <th style="text-align: center;">FY2019 (institutions)</th> <th style="text-align: center;">FY2020 (institutions)</th> </tr> </thead> <tbody> <tr> <td>E-learning system Number of institutions involved (cumulative total)</td> <td style="text-align: center;">102 institutions</td> <td style="text-align: center;">130 institutions</td> <td style="text-align: center;">144 institutions</td> </tr> </tbody> </table> <p>Notes: 1. The number of institutions on the basis of the starting date of on-site inspection            2. The number of institutions with which a follow-up interview for improvement was conducted with the attendance of the DICJ            3. As the implementation of on-site inspection was limited due to the COVID-19 pandemic, intensively conducted off-site verification related to the Criminal Accounts Damage Recovery Act (Sec. 6.(iii))</p>		FY2018 (Conducted number)	FY2019 (Conducted number)	FY2020 (Conducted number)	On-site inspection <sup>(Note 1)</sup>	41 institutions	32 institutions	6 institutions <sup>(Note 3)</sup>	Follow-up interview for improvement <sup>(Note 2)</sup>	11 institutions	11 institutions	2 institutions	Database verification	59 institutions	62 institutions	68 institutions		FY2018 (institutions)	FY2019 (institutions)	FY2020 (institutions)	E-learning system Number of institutions involved (cumulative total)	102 institutions	130 institutions	144 institutions
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Evaluation	Future policy	Responsible unit
<p>○ Through various measures, encouraged financial institutions to take appropriate actions for developing preparedness for failure resolution and conducted a follow-up review of the actions taken by financial institutions</p> <p>○ 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</p>	<p>○ In order to implement failure resolution in a secure and smooth manner, continue to appropriately encourage financial institutions to strive to strengthen the preparedness for failure resolution which they need to develop Select the institutions to be inspected and the scope of examination, etc. in a prioritized manner and use check items checked through various measures implemented by the DICJ In addition, improve the effectiveness and efficiency of inspection by enhancing off-site monitoring while taking account of the impact of COVID-19</p> <p>○ 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 Strengthen reaching out to financial institutions to promote the e-learning system as a tool for practical training in the failure resolution operation</p>	<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>

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**Main business performance**

**3. Appropriate Management, Collection and Disposal of Assets Acquired from Failed Financial Institutions and Pursuit of Liability, etc.**

(i) Provision of guidance and advice to the RCC to ensure appropriate management and collection of claims acquired from failed financial institutions

Appropriate management and disposal of shares, etc. acquired from failed financial institutions

[Management and collection of claims by the RCC]

○ The DICJ provided the RCC with guidance and advice in a timely and appropriate manner so that the RCC would appropriately manage and collect claims in accordance with the nature of the claims and the actual situation of debtors, among other factors, with the objective of the protection of customers with respect to claims acquired by the RCC from failed and sound financial institutions  
As a result, the RCC strove to collect claims appropriately, accurately understanding the actual situation of debtors, etc.  
The amounts collected this fiscal year were as follows:

- Collected a total of ¥14.1 billion in claims purchased from failed financial institutions and Article 53 (Financial Revitalization Act) claims purchased from sound financial institutions (including ¥13.6 billion in claims purchased from failed financial institutions (of which ¥22 million are in claims purchased from banks under special public management) and ¥0.4 billion in claims purchased from sound financial institutions) in FY2020, bringing the cumulative total of claims collected by the end of FY2020 to ¥10,157.8 billion (104.0 % of the transfer value (book value))
- Profits of ¥1.5 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 2021)

[Management and collection of claims subject to the warranty for latent defect provision]

○ With regard to 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, in FY2020, collections (entrusted to the RCC) amounted to ¥1.2 billion (with the cumulative total of claims collected standing at ¥689.2 billion)

[Management and disposal of shares purchased from banks under special public management]

○ 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 ¥34.0 billion in application for takeover bids as off-market transactions

Regarding unlisted shares, implemented disposal of shares worth ¥1.8 billion through such measures as sales to issuing companies and third parties designated by them

[Appropriate management and disposal of shares and other capital-raising instruments for which the DICJ subscribed under the Early Strengthening Act, etc.]

○ Implemented the following operations regarding preferred shares and other capital-raising instruments for which the DICJ subscribed in order to implement capital injection

<<Number of institutions which have been receiving capital injection: One institution (Shinsei Bank, Limited)>>

(Management operation)

- Exercised the voting rights and asked questions at ordinary general shareholders' meetings

- Conducted periodic hearings about financial results, dividend policy, accumulation of surpluses and future repayment plans

- Received dividends (¥0.47 billion)

(Disposal operation)

- As there was no application related to the disposal of preferred shares and other capital-raising instruments from financial institutions, there was no disposal in FY 2020

The cumulative total of preferred shares and other capital-raising instruments disposed of by the end of March 2021 was ¥12,130.9 billion and the amount outstanding as of the end of March 2021 was ¥250 billion

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Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> <li>○ Contributed to the appropriate execution of management and collection operation by the RCC by providing guidance and advice to it</li>   <li>○ Steadily implemented the management and collection of claims subject to the warranty for latent defect provision</li>   <li>○ Strove to steadily dispose of shares purchased from banks under special public management through measures such as application for takeover bids regarding listed shares and sale to issuing companies or third parties designated by them regarding unlisted shares</li>   <li>○ 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 striving to appropriately exercise the voting and other rights at general meetings of shareholders and other meetings</li> </ul>	<ul style="list-style-type: none"> <li>○ 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.</li>   <li>○ Steadily implement the management and collection of claims subject to the warranty for latent defect provision</li>   <li>○ Regarding the management and disposal of shares purchased from banks under special public management, continue to take appropriate actions to minimize the burden on the people and the impact on the market</li>   <li>○ 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.</li>   <li>○ 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")</li> </ul>	<p>Planning and Coordination Department: Subsidiary Administration Division</p> <p>Resolution and Financial Revitalization Department: Planning and Coordination Division Capital Operation and Management Division</p> <p>Deposit Insurance Department: Financial Assistance Division</p> <p>Special Investigation Department: Investigation and Planning Division</p> <p>Osaka Operation Department: Financial Reorganization Office Financial Assistance Division</p>

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(ii) Appropriate selection of cases to be investigated, in-depth asset investigations, and guidance and advice concerning collection Cooperation with the RCC intended to deal with obstructed recovery cases	[Appropriate 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 repeatedly holding consultations and deliberations with the RCC concerning potentially concealed assets																
	[Consultations and deliberations with the RCC] <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="width: 30%;">Category</th> <th style="width: 20%;">FY2018</th> <th style="width: 20%;">FY2019</th> <th style="width: 30%;">FY2020</th> </tr> </thead> <tbody> <tr> <td>Number of consultations</td> <td>20</td> <td>45</td> <td>30</td> </tr> <tr> <td>Number of deliberations</td> <td>238 (167)</td> <td>263 (155)</td> <td>200 (79)</td> </tr> </tbody> </table> Note: Figures in parentheses are for cases involving antisocial forces, etc.  [In-depth asset investigation] ○ Strove not only to identify the assets held in debtors' names, but also strove to make in-depth investigations, such as conducting a detailed survey of fund balance changes among concerned parties, etc. so as to collect on claims by identifying debtors' assets which had been held and concealed in a third party's names, and assets transferred to others from debtors	Category	FY2018	FY2019	FY2020	Number of consultations	20	45	30	Number of deliberations	238 (167)	263 (155)	200 (79)				
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(iii) Appropriate implementation of operations to pursue civil and criminal liability in cases related to former executives of failed financial institutions and development of preparedness to respond immediately at the time of failure resolution	[Results of asset investigations] <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="width: 30%;">Category</th> <th style="width: 20%;">FY2018</th> <th style="width: 20%;">FY2019</th> <th style="width: 30%;">FY2020</th> </tr> </thead> <tbody> <tr> <td>No. of investigations</td> <td>104 (62)</td> <td>103 (52)</td> <td>91 (37)</td> </tr> <tr> <td>No. of investigations launched</td> <td>46 (25)</td> <td>49 (27)</td> <td>43 (15)</td> </tr> <tr> <td>Amount of confirmed assets</td> <td>¥0.5 billion (¥0.1 billion)</td> <td>¥0.5 billion (¥0.1 billion)</td> <td>¥0.9 billion (¥0.0 billion)</td> </tr> </tbody> </table> Notes: <ul style="list-style-type: none"> <li>• 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</li> <li>• Figures in parentheses are for cases involving antisocial forces, etc.</li> <li>• The figures of the amounts are rounded off</li> </ul>	Category	FY2018	FY2019	FY2020	No. of investigations	104 (62)	103 (52)	91 (37)	No. of investigations launched	46 (25)	49 (27)	43 (15)	Amount of confirmed assets	¥0.5 billion (¥0.1 billion)	¥0.5 billion (¥0.1 billion)	¥0.9 billion (¥0.0 billion)
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	[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 concerning collection, including on how to deal with debtors in accordance with their actual conditions and on legal measures, etc., and supported the maximization of collection of claims by the RCC																
	[Support for strictly dealing with obstructed recovery cases] ○ Regarding cases of accusation related to Specified Difficult Recovery Claims (cases in which debtors concealed assets subject to compulsory execution by changing the accounts into which their continuous income had been paid by employers to accounts held in other persons' names as soon as they became aware of imminent implementation of compulsory execution), provided the RCC with support, including guidance and advice, when it filed an accusation for obstruction of compulsory execution Through this guidance and advice, etc. in FY2020 the RCC made accusations (complaints) against three people in three cases																
	[Appropriate implementation of operations to pursue civil and criminal liabilities in cases related to the former management of failed financial institutions] ○ Regarding the pursuit of liability of former managements 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 Provided the RCC with the necessary guidance and advice to proceed with collection of the claims which had been approved by the final court for damages from the former manager of a failed financial institution																
	[Development of preparedness to respond immediately at the time of failure resolution] ○ For the purpose of strengthening cooperation at the time of failure resolution, a specialized and practical joint seminar, etc. was implemented in an online format at the Special Investigation Divisions, the Osaka Operation Department and the Legal Affairs Department with respect to operations to pursue civil liability In addition, on the assumption of managing at a failed financial institution, conducted more practical training at the joint seminar, such as conducting a simulated interview of employees of a managed financial institution and raising problematic points for discussion																



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<ul style="list-style-type: none"> <li>○ Were able to accurately select cases for which asset investigation was highly necessary as a result of close consultations and deliberations with the RCC</li>   <li>○ Identified assets concealed through devious methods by appropriately conducting in-depth asset investigations</li>   <li>○ Contributed to the appropriate execution of collection activity at the RCC by appropriate and timely guidance and advice concerning collection, including on how to implement legal measures such as providing the RCC with the results of asset investigations</li> <li>○ Helped to strictly deal with obstructed recovery cases, etc. by closely and continuously cooperating with the RCC through guidance and advice</li> </ul>	<ul style="list-style-type: none"> <li>○ Regarding such cases involving unconscientious debtors who refused to make repayment or disclose asset information and those involving antisocial forces, etc., support the maximization of collection of claims by the RCC by continuing appropriate selection of cases to be investigated, followed by in-depth asset investigations and provision of guidance and advice concerning collection</li>   <li>○ Cooperate closely with the RCC, relevant units and relevant organizations to strictly deal with obstructed recovery cases, etc.</li> </ul>	<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>
<ul style="list-style-type: none"> <li>○ Achieved results by continuing operations for the pursuit of civil liabilities in cooperation with the RCC</li>   <li>○ Developed preparedness to respond immediately at the time of failure resolution by, for example, strengthening cooperation among relevant divisions and departments</li> </ul>	<ul style="list-style-type: none"> <li>○ When proceeding with collection of claims for damaged in accordance with final court rulings in lawsuits against former executives of failed financial institutions, strive to carry out the pursuit of civil liability appropriately by providing guidance and advice to the RCC</li>   <li>○ While strengthening cooperation among relevant divisions and departments to develop preparedness to respond immediately at the time of failure resolution, strive to improve investigation methods through seminars, etc.</li> </ul>	<p>Special Investigation Department: Investigation and Recovery Division</p> <p>Osaka Operation Department: Investigation and Recovery Division</p>

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<b>4. Enhancement of Collaboration with Foreign Deposit Insurance Organizations, etc., and Survey and Research Activities</b>							
(i) Improvement of international recognition, and promotion of collaboration and cooperation with foreign deposit insurance organizations Enhancement of mutual cooperation with foreign deposit insurance organizations, and technical assistance to other countries	<p>○ 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</p> <p>Former DICJ Governor Mikuniya served as the IADI's president from October 2017 to December 2020. 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, and attending various conferences held in various regions for deposit insurance organizations</p> <p>Since then, a DICJ official has continued to serve as a member of the Executive Council</p> <p>The DICJ continued to strenuously conduct activities as one of the main members of the Asia-Pacific Regional Committee (APRC) under the IADI and promoted collaboration and cooperation among deposit insurance organizations</p> <table border="1"> <tr> <td>Participation in the International Association of Deposit Insurers (IADI)</td> <td> <p>Posts of DICJ representatives at the IADI</p> <p>President of the IADI, Chair of the Executive Council (member of the Executive Council since December 2020), member of the Core Principles and Research Council Committee, member of the Asia-Pacific Regional Committee (APRC)</p> <p>Sent DICJ staff to the IADI Secretariat in Basel, Switzerland</p> <p>Participated in the following IADI-related meetings, etc. (all meetings except for the Annual General Meeting were held in an online format)</p> <ul style="list-style-type: none"> <li>• Annual General Meeting (from October to November 2020) (held via email)</li> <li>• Extraordinary general meeting (December 2020)</li> <li>• Executive Council Meetings, etc. (May, June, September, November to December 2020 and February, March 2021)</li> <li>• Financial Stability Institute (FSI) &amp; IADI Joint Seminar (online format) (September 2020)</li> <li>• APRC General Meeting (August 2020)</li> <li>• APRC Seminar (online format)(June, November 2020)</li> </ul> </td> </tr> </table> <p>○ Had the DICJ Governor hold meetings, including online ones, with the leaders and other officials of foreign deposit insurance organizations through every possible opportunity in order to strengthen cooperative relationships</p> <p>○ In cooperation with relevant organizations in Japan, devoted efforts to technical cooperation with regions, particularly Asia</p> <table border="1"> <tr> <td>Technical cooperation</td> <td> <ul style="list-style-type: none"> <li>• DICJ staff members participated as instructors in training conducted by Global Financial Partnership Center (GLOPAC) for staff members from foreign financial regulatory and supervisory organizations and explained the deposit insurance system and the role of the DICJ (January 2021)</li> </ul> </td> </tr> </table> <table border="1"> <tr> <td>Seminar, etc.</td> <td> <p>Participated in the following seminars and other events (all events participated in online)</p> <ul style="list-style-type: none"> <li>• Deposit Insurance of Vietnam Seminar (participated as instructors) (July 2020 and February 2021)</li> <li>• Canada Deposit Insurance Corporation Seminar (September 2020)</li> <li>• Indonesia Deposit Insurance Corporation Seminar (September 2020)</li> <li>• A seminar co-hosted by the South East Asian Central Banks (SEACEN) and the FSI (participated as instructors) (October 2020)</li> </ul> </td> </tr> </table>	Participation in the International Association of Deposit Insurers (IADI)	<p>Posts of DICJ representatives at the IADI</p> <p>President of the IADI, Chair of the Executive Council (member of the Executive Council since December 2020), member of the Core Principles and Research Council Committee, member of the Asia-Pacific Regional Committee (APRC)</p> <p>Sent DICJ staff to the IADI Secretariat in Basel, Switzerland</p> <p>Participated in the following IADI-related meetings, etc. (all meetings except for the Annual General Meeting were held in an online format)</p> <ul style="list-style-type: none"> <li>• Annual General Meeting (from October to November 2020) (held via email)</li> <li>• Extraordinary general meeting (December 2020)</li> <li>• Executive Council Meetings, etc. (May, June, September, November to December 2020 and February, March 2021)</li> <li>• Financial Stability Institute (FSI) &amp; 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(ii) Research and studies concerning matters related to the operations of the DICJ, and 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 framework in the U.S. and Europe and the status of international discussions on technological innovation in the financial sector</p> <p>○ Published some of the results of the DICJ's internal research works through "Deposit Insurance Review" (23rd issue in FY2020) and 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
<p>○ 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, regarding activities at the APRC, made considerable contributions to collaboration and cooperation among deposit insurance organizations in the region</p> <p>○ Strengthened cooperative relationships with foreign deposit insurance organizations through online meetings and other means</p> <p>○ Achieved certain results in strengthening the capabilities of foreign deposit insurance organizations, particularly those in Asia, through technical cooperation, and such contributions are highly regarded by foreign organizations In addition, obtained up-to-date information by having DICJ staff members participate in seminars (online format) and other events held by international organizations and foreign deposit insurance organizations and strove to use and share the information Provided information regarding Japan's deposit insurance system and other matters when requested to send instructors</p>	<p>○ Step up the DICJ's activities in order to further enhance international collaboration and cooperation through further contribution to the IADI's activities in the future and the proactive dissemination of Japan's experiences, among other measures In addition, deepen mutual understanding with deposit insurance organizations in the Asia-Pacific region and promote intra-regional collaboration and cooperation</p> <p>○ Continue efforts to further strengthen collaboration with foreign deposit insurance organizations, etc. through active use of meetings and signing memoranda, among other activities</p> <p>○ Further increase technical cooperation, 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</p>	<p>Research and International Affairs Department Planning and Administration Division International Organizations Division Research Division</p>
<p>○ Appropriately conducted international research, etc. while taking account of developments at home and abroad</p>	<p>○ Continue research and study activities while taking account of developments at home and abroad</p>	<p>Research and International Affairs Department: Research Division</p> <p>Planning and Coordination Department: Research and Analysis Division</p>

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## 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 and other capital-raising instruments for which the DICJ subscribed based on the Act

○ In FY2020, there was no capital participation, as there was not any application for subscription of preferred shares and other capital-raising instruments from financial institutions, etc. based on the Financial Functions Strengthening Act

Cooperative structured central financial institutions (Art. 34-4 of the Financial Functions Strengthening Act)	
FY2018	—
FY2019	The Shinkumi Federation Bank (March 2020, ¥9.2 billion, preferred investment securities)
FY2020	—

Note: Subscription for shares and other capital-raising instruments in accordance with the Financial Functions Strengthening Act is entrusted to the RCC under a contract

○ Made the following amount of capital participation, etc. under the Financial Functions Strengthening Act:  
(Units: cases, ¥100 million, rounded off)

Applicable Act	Amount of capital participation		Current balance	
	Number of financial institutions		Number of financial institutions	
Financial Functions Strengthening Act	30	6,840	27	4,835
For earthquake-affected special financial institutions	12	2,165	11	1,965

Note: The amount of capital participation is the cumulative amount as of the end of March 2021 and the current balance is the balance as of the end of March 2021

○ Implemented the following operations regarding the preferred shares and other capital-raising instruments for which the DICJ subscribed in order to implement capital participation  
<<Number of entities which have been receiving capital participation: 27>>  
(Management operation)

- Exercised the rights (exercised voting rights and asked questions) at general meetings of holders of class shares and preferred investment securities 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 with the financial institutions and cooperative structured central 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 (¥2.50 billion)

(Disposal operation)

- In FY2020, no disposal was implemented as there was no offer related to the disposal of preferred shares and other capital-raising instruments from financial institutions

[Disposal amount (on a book value basis)] (Unit: ¥ billion, rounded off)

FY	Disposal amount (book value)		
	Preferred shares, etc.	Subordinated bonds, etc.	Total
FY2018	20.0	—	20.0
FY2019	—	—	—
FY2020	—	—	—
Cumulative total* (FY2004-2020)	180.5	26.0	206.5

\*The cumulative total includes the disposal amount (book value) of capital participation (subordinated bonds, etc.) based on the Organizational Restructuring Act (the full amount of capital participation, which is ¥6.0 billion)

Evaluation	Future policy	Responsible unit
<p>○ 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 exercising the voting and other rights at general shareholders' meetings 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 cooperative structured central financial institutions</p>	<p>○ Regarding capital participation under the Financial Functions Strengthening Act (the deadline for application: March 31, 2026), continue to strive to take appropriate action, which includes special provisions attributable to the revision of the same law in relation to COVID-19 in close cooperation with relevant authorities</p> <p>○ Implement appropriate management, including appropriately exercising voting and other rights at general shareholders' meetings 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"</p>	<p>Resolution and Financial Revitalization Department: Capital Operation and Management Division</p>

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Task	Main business performance																																											
<b>6. Operations Related to Support for Financial Operations</b>																																												
(i) Steady implementation of purchase, etc. of specified difficult recovery claims	<p>[Steady implementation of purchase of specified difficult recovery claims]</p> <p>○ In FY2020, decisions on purchase were made in a total of 8 cases, from the twenty-first purchase to the twenty-third purchase</p> <p>[Records of decisions on purchase of specified difficult recovery claims]</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Fiscal Year of decision</th> <th style="text-align: center;">Decisions on purchases</th> <th style="text-align: center;">Number of claims</th> <th style="text-align: center;">Total amount of claims</th> <th style="text-align: center;">Total value</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">FY2018</td> <td style="text-align: center;">Fifteenth, sixteenth and seventeenth</td> <td style="text-align: center;">17</td> <td style="text-align: center;">¥144,289 thousand</td> <td style="text-align: center;">¥13,343 thousand</td> </tr> <tr> <td style="text-align: center;">FY2019</td> <td style="text-align: center;">Eighteenth, nineteenth and twentieth</td> <td style="text-align: center;">9</td> <td style="text-align: center;">¥77,035 thousand</td> <td style="text-align: center;">¥14,639 thousand</td> </tr> <tr> <td style="text-align: center;">FY2020</td> <td style="text-align: center;">Twenty-first, twenty-second and twenty-third</td> <td style="text-align: center;">8</td> <td style="text-align: center;">¥335,371 thousand</td> <td style="text-align: center;">¥31,078 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 the appropriateness of purchasing the claims concerned as specified difficult recovery claims and on the 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 9 occasions) to explain the outline and the operational status of the purchase program in order to raise awareness of the program among financial institutions, etc. and an explanatory meeting for the credit cooperative industry in December, which was one of such meetings planned for the various financial industry sectors In addition, responded to 35 questions and requests for consultation from 19 financial institutions, etc.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="text-align: center;">FY</th> <th rowspan="2" style="text-align: center;">The number of occasions explained about the program at bank-police liaison councils</th> <th colspan="3" style="text-align: center;">Number of inquiries and requests for consultation from financial institutions, etc.</th> </tr> <tr> <th style="text-align: center;">Inquiries concerning the program</th> <th style="text-align: center;">Inquiries concerning specific cases</th> <th style="text-align: center;">Total (number of financial institutions, etc.)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">FY2018</td> <td style="text-align: center;">68</td> <td style="text-align: center;">63</td> <td style="text-align: center;">64</td> <td style="text-align: center;">127 (86)</td> </tr> <tr> <td style="text-align: center;">FY2019</td> <td style="text-align: center;">56</td> <td style="text-align: center;">11</td> <td style="text-align: center;">34</td> <td style="text-align: center;">45 (28)</td> </tr> <tr> <td style="text-align: center;">FY2020</td> <td style="text-align: center;">9</td> <td style="text-align: center;">3</td> <td style="text-align: center;">32</td> <td style="text-align: center;">35 (19)</td> </tr> </tbody> </table>	Fiscal Year of decision	Decisions on purchases	Number of claims	Total amount of claims	Total value	FY2018	Fifteenth, sixteenth and seventeenth	17	¥144,289 thousand	¥13,343 thousand	FY2019	Eighteenth, nineteenth and twentieth	9	¥77,035 thousand	¥14,639 thousand	FY2020	Twenty-first, twenty-second and twenty-third	8	¥335,371 thousand	¥31,078 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.)	FY2018	68	63	64	127 (86)	FY2019	56	11	34	45 (28)	FY2020	9	3	32	35 (19)
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(ii) Appropriate management of the operation to provide information on antisocial forces	<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, strove to ensure smooth operation by cooperating with the DICJ's system division and business operators involved in the operation and maintenance of the system</p> <p>○ Strove to ensure appropriate implementation of inquiries from financial institutions based on the terms of usage, etc. by carefully responding to questions, etc. from financial institutions using this system and also by identifying the actual situation through on-site checks concerning the implementation of inquiries</p>																																											

Evaluation	Future policy	Responsible unit
<p>○ Steadily implemented purchases of specified difficult recovery claims based on the decisions made on the 8 cases in FY2020 When purchasing specified difficult recovery claims, followed the appropriate procedures, such as listening to the opinion of the Committee for Screening Purchase of Specified Difficult Recovery Claims</p> <p>○ Strove to ensure that the purchase program takes root by implementing awareness-raising activities and encouraged financial institutions to actively use the program</p>	<p>○ Steadily conduct operations in cooperation with financial institutions and other relevant parties</p> <p>○ 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</p> <p>○ 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</p>	<p>Financial Operations Assistance Department: Operations Planning Division</p>
<p>○ Smoothly operated the antisocial force information inquiry system in collaboration with relevant parties</p> <p>○ Strove to ensure implementation of inquiries according to the terms of usage, etc. by carefully responding to questions, etc. from financial institutions using the system and steadily conducting on-site checks</p>	<p>○ Regarding the antisocial force information inquiry system, continue to promote collaboration among relevant parties and strive to ensure smooth operation</p> <p>○ Continue to steadily conduct on-site checks in order to make sure of implementation of inquiries by financial institutions using the system according to the terms of usage, etc.</p>	<p>Financial Operations Assistance Department: Financial Information Management Division</p> <p>Information System Department</p>

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Task	Main business performance																													
(iii) Appropriate implementation of public notice operations under the Criminal Accounts Damage Recovery Act, and appropriate expenditure of money transferred to the DICJ	○ Handled a variety of inquiries from victims of bank transfer fraud, as well as those from financial institutions, gave public notices as scheduled, and disclosed the status of implementation of public notices as required by law  [Status of posting of major public notices]																													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Public notices on the start of procedures for expiry of claims on deposits, etc.</td> <td style="width: 33%; text-align: center;">⇒</td> <td style="width: 33%;">Public notices on the start of procedures for the payment of damage recovery benefits</td> <td style="width: 33%; text-align: center;">⇒</td> <td style="width: 33%;">Public notices on the completion of procedures for the payment of damage recovery benefits</td> </tr> <tr> <td>No. of public notices</td> <td style="text-align: center;">24</td> <td>No. of public notices</td> <td style="text-align: center;">24</td> <td>No. of public notices</td> <td style="text-align: center;">24</td> </tr> <tr> <td>No. of financial institutions</td> <td style="text-align: center;">535</td> <td>No. of financial institutions</td> <td style="text-align: center;">404</td> <td>No. of financial institutions</td> <td style="text-align: center;">405</td> </tr> <tr> <td>No. of deposit accounts</td> <td style="text-align: center;">21,042</td> <td>No. of deposit accounts</td> <td style="text-align: center;">8,322</td> <td>Amount of deposits, etc.</td> <td style="text-align: center;">¥1,241 million</td> </tr> <tr> <td>Amount of deposits, etc.</td> <td style="text-align: center;">¥1,708 million</td> <td>Amount of deposits, etc.</td> <td style="text-align: center;">¥1,407 million</td> <td>Payments of benefits to victims</td> <td style="text-align: center;">¥1,097 million</td> </tr> </table>	Public notices on the start of procedures for expiry 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 procedures for 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	535	No. of financial institutions	404	No. of financial institutions	405	No. of deposit accounts	21,042	No. of deposit accounts	8,322	Amount of deposits, etc.	¥1,241 million	Amount of deposits, etc.	¥1,708 million	Amount of deposits, etc.	¥1,407 million	Payments of benefits to victims	¥1,097 million
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	○ Regarding the public notice, etc. system (system to process public notice data based on laws and regulations), maintained stable operation																													
	○ As the “scholarship benefits to children of crime victims” and “subsidies to groups supporting crime victims” projects launched by the operator in FY2013 have continued, in March 2021, provided ¥140 million from the money transferred to the DICJ under the Criminal Accounts Damage Recovery Act																													
	○ Conducted on-site inspections based on Article 36, paragraph (6) of the Criminal Accounts Damage Recovery Act																													
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○ As the implementation of on-site inspection was limited due to COVID-19, intensively conducted off-site verification related to the Criminal Accounts Damage Recovery Act Number of institutions subjected to off-site verification: FY2020: 163 institutions (on the basis of the starting date of verification)																														



Evaluation	Future policy	Responsible unit
<p>○ Implemented the public notice operations as scheduled and appropriately disclosed the status of implementation of public notices</p> <p>○ Appropriately managed money transferred from financial institutions to the DICJ and provided funds for the “subsidies to groups supporting crime victims” project which is prescribed by the orders of the competent ministry</p> <p>○ Appropriately conducted on-site inspections based on Article 36, paragraph (6) of the Criminal Accounts Damage Recovery Act</p> <p>○ Identified financial institutions' procedures for public notices, etc., management preparedness, and handling of victims, among other matters, and encouraged appropriate actions in order to ensure prompt recovery of property damage suffered by victims</p>	<p>○ 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</p> <p>○ Regarding money transferred to the DICJ, strive to ensure appropriate expenditure</p> <p>○ Strive to appropriately conduct on-site inspections based on Article 36, paragraph (6) of the Criminal Accounts Damage Recovery Act</p> <p>○ Continue to strive to conduct effective and efficient off-site verification while taking account of the status of implementation of on-site inspection</p>	<p>Financial Operations Assistance Department: Bank Transfer Fraud Recovery Division</p> <p>Inspection Department: Inspection Planning Division Evaluation Division</p>

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Task	Main business performance																		
(iv) Appropriate implementation of management operations of dormant deposits, etc.	<ul style="list-style-type: none"> <li>○ Revised the “Guidelines for Transferring and Managing Dormant Deposits” and distributed and promoted them among financial institutions in light of the status of implementation of management operations of dormant deposits, etc. since the start of the operation</li> <li>○ Appropriately implemented management operations of dormant deposits, etc., such as collection of money for transfer from dormant deposits, etc. and payment of reimbursements concerning substitute money for dormant deposits, etc. paid by financial institutions</li> <li>○ Provided grants funded by dormant deposits, etc. to the designated utilization organization the Japan Network for Public Interest Activities (JANPIA) and publicly announced the amount of the grants The amount of grants increased from the previous fiscal year due to the implementation of the subsidy program to assist emergency support related to the response to COVID-19 by JANPIA</li> </ul>																		
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<ul style="list-style-type: none"> <li>○ Made preparations to ensure appropriate inspection and started on-site inspection based on Article 44, paragraph (6) of the Dormant Deposits Utilization Act in September 2020 while taking account of the status of implementation of operations by financial institutions based on the Act</li> </ul>																			
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<b>7. Study on the future of deposit insurance premium rates</b>																			
Study on the future of deposit insurance premium rates	<ul style="list-style-type: none"> <li>○ Conducted a survey regarding deposit insurance systems in other countries</li> </ul>																		

Evaluation	Future policy	Responsible unit
<p>○ Appropriately implemented the management operations of dormant deposits, etc., such as the collection of money for transfer from dormant deposits, etc. and provision of grants funded by dormant deposits, etc.</p> <p>○ Appropriately conducted on-site inspections based on Article 44, paragraph (6) of the Dormant Deposits Utilization Act</p>	<p>○ Appropriately implement the management operations of dormant deposits, etc., such as collecting money transfer from dormant deposits, etc., providing grants funded by dormant deposits, etc., and setting aside reserves transfer from dormant deposits, etc.</p> <p>○ Strive to implement appropriate on-site inspection while taking account of the status of inspection</p>	<p>Financial Operations Assistance Department: Dormant Deposits Management Division</p> <p>Information System Department</p> <p>Inspection Department: Inspection Planning Division</p>
<p>○ Strove to understand deposit insurance systems in other countries</p>	<p>○ Continue the study together with relevant parties</p>	<p>Deposit Insurance Department Planning Division</p>

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Task	Main business performance										
<b>8. Development and Improvement of Various Systems and Enhancement of Information Security Measures</b>											
(i) Enhancement of IT governance, and development and improvement of various systems	<p>○ Formulated a three-year plan for system development in FY2021-2023 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 information systems</p> <p>○ Developed and improved various systems as follows in accordance with the three-year plan for system development</p> <p>[Status of development and improvement of major systems]</p> <table border="1" data-bbox="440 517 1445 808"> <thead> <tr> <th data-bbox="440 517 847 546">System name</th> <th data-bbox="847 517 1445 546">Status of development and improvement</th> </tr> </thead> <tbody> <tr> <td data-bbox="440 546 847 618">Failure resolution operation system</td> <td data-bbox="847 546 1445 618">Maintaining stable operation and implementing system improvement work according to the plan Developing the next-generation system</td> </tr> <tr> <td data-bbox="440 618 847 689">Antisocial force information inquiry system</td> <td data-bbox="847 618 1445 689">Maintaining stable operation and implementing system improvement work according to the plan Preparing for the renewal of the next-generation system</td> </tr> <tr> <td data-bbox="440 689 847 736">Dormant deposits management system</td> <td data-bbox="847 689 1445 736">Maintaining stable operation and implementing system improvement work according to the plan</td> </tr> <tr> <td data-bbox="440 736 847 808">LAN/WAN (common system)</td> <td data-bbox="847 736 1445 808">Maintaining stable operation and implementing system improvement work according to the plan Implementing the renewal of the server</td> </tr> </tbody> </table>	System name	Status of development and improvement	Failure resolution operation system	Maintaining stable operation and implementing system improvement work according to the plan Developing the next-generation system	Antisocial force information inquiry system	Maintaining stable operation and implementing system improvement work according to the plan Preparing for the renewal of the next-generation system	Dormant deposits management system	Maintaining stable operation and implementing system improvement work according to the plan	LAN/WAN (common system)	Maintaining stable operation and implementing system improvement work according to the plan Implementing the renewal of the server
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(ii) Improving the level of information security	<p>○ In order to improve the level of information security at the DICJ, implemented the following measures:</p> <ul style="list-style-type: none"> <li>• In light of the results of the assessment conducted in the previous fiscal year on the effectiveness of DICJ Incident Response Procedures and the effectiveness of a technological countermeasures and operations framework of LAN/WAN (common system) for incident response, worked for revising those procedures and took necessary measures to strengthen the security monitoring system, etc. in line with the next renewal of LAN/WAN (common system)</li> <li>• Conducted security risk assessment regarding information and information systems held by the DICJ; as a result, no problem requiring new risk response measure was found</li> <li>• Checked the status of implementation of measures based on the results of information security audits conducted in the previous fiscal year and conducted a vulnerability diagnosis of information systems connected to the Internet</li> <li>• Held e-learning-workshops concerning information security and conducted educational activities in order to increase awareness of information security among executives and employees</li> </ul> <p>○ Regarding highly confidential important information, stored under a safer environment with a higher level of security, thereby ensuring the security of the information In addition, conducted appropriate operation based on the procedures for handling important information that had been formulated by divisions and departments using the environment mentioned above,</p>										

Evaluation	Future policy	Responsible unit
<p>○ Enhanced IT governance</p> <p>○ Strove to develop and improve various systems owned by the DICJ</p>	<p>○ Continue to enhance IT governance</p> <p>○ Strive to develop and improve various systems owned by the DICJ</p>	<p>Information System Department</p>
<p>○ Comprehensively grasped and evaluated risks related to information security at the DICJ by conducting risk assessment, etc., and also improved the level of information security by effectively implementing necessary measures In addition, through implementation of various training programs, exercises and other activities, strove to increase awareness of information security among executives and employees</p> <p>○ Strove to ensure appropriate management of highly confidential important information by using a safer environment with a higher level of security</p>	<p>○ Improve the level of information security in response to the threat of cyberattacks, which have become more sophisticated and complex in recent years, by comprehensively grasping and evaluating risks related to information security at the DICJ and by aptly and effectively implementing necessary measures In addition, increase awareness of information security among executives and employees by implementing various training programs, exercises and other activities</p> <p>○ Strive to ensure appropriate management of highly confidential important information by using a safer environment with a higher level of security</p>	<p>Planning and Coordination Department: Information Security Office</p> <p>Information System Department</p>

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<b>9. Strengthening of Finances, and Enhancement of Efficient Organizational Management</b>																																																			
<p>(i) Formulation and execution management of budgets that can be appropriately adapted to resolution of financial institution failures, etc.</p>	<p>○ When compiling the FY2021 budget related to general administrative expenses, conducted a thorough review and revision, including close examination taking account of the rationalization and efficiency improvement of operations and the results of past budget executions, as has been the case until now. As a result, non-personnel expenses increased compared with the previous fiscal year due to such factors as the start of full-fledged development of a next-generation failure resolution operation system, but personnel expenses decreased due to the reduction of the authorized number of staff members, among other measures. In addition, continued to secure expenses necessary for failure resolution of financial institutions, etc.</p> <p>○ Following the partial amendment, etc. of the Financial Functions Strengthening Act, revised the FY2020 authorized budget in the Financial Functions Strengthening Account and took appropriate budgetary measures</p> <p>○ Following the implementation of the subsidy program to assist emergency support related to the response to COVID-19 by JANPIA, an organization designated for the use of grants funded by dormant deposits, etc., revised the FY2020 authorized budget in the Dormant Deposits, etc. Management Account and took appropriate budgetary measures</p> <p>○ Strove to execute the budget efficiently by closely examining whether funds are really necessary for achieving the business purposes</p> <p>○ Strove to ensure the transparency and competitiveness of the contract method by implementing procurement under a competitive contract method except when discretionary contracts are really inevitable</p> <p>○ For the financial results in FY2020, retained earnings increased for the whole of the DICJ; for example, 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) increased in the General Account because there was no failure of a financial institution</p> <p>[Increase/decrease in retained earnings (liability reserves for the General Account; reserves under Article 8 of the Act for the Dormant Deposits, etc. Management Account)/deficits in respective accounts] (Unit: ¥ billion; ( ) denotes deficit)</p> <table border="1"> <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>Revitalizing Earthquake-Affected Business</th> <th>Dormant Deposits, etc. Management</th> </tr> </thead> <tbody> <tr> <td>End of FY2018</td> <td>3,987.6</td> <td>368.5</td> <td>(20.8)</td> <td>1,592.6</td> <td>50.2</td> <td>(60.9) (¥million)</td> <td>(12.9) (¥million)</td> <td>(3.5) (¥million)</td> <td>(1.3)</td> </tr> <tr> <td>End of FY2019</td> <td>4,357.2</td> <td>368.1</td> <td>12.4</td> <td>792.8</td> <td>56.0</td> <td>(64.5) (¥million)</td> <td>(18.3) (¥million)</td> <td>(4.1) (¥million)</td> <td>(1.3)</td> </tr> <tr> <td>End of FY2020</td> <td>4,725.8</td> <td>367.7</td> <td>34.8</td> <td>793.0</td> <td>35.5</td> <td>(39.9) (¥million)</td> <td>(23.8) (¥million)</td> <td>(4.6) (¥million)</td> <td>58.3</td> </tr> <tr> <td>Increase/Decrease (20-19)</td> <td>368.6</td> <td>(0.4)</td> <td>22.3</td> <td>0.1</td> <td>(20.4)</td> <td>24.6 (¥million)</td> <td>(5.4) (¥million)</td> <td>(0.5) (¥million)</td> <td>59.6</td> </tr> </tbody> </table>		General	Crisis Management	Financial Revitalization	Early Strengthening	Financial Functions Strengthening	Damage Recovery Distribution	Regional Economy Vitalization Corporation	Revitalizing Earthquake-Affected Business	Dormant Deposits, etc. Management	End of FY2018	3,987.6	368.5	(20.8)	1,592.6	50.2	(60.9) (¥million)	(12.9) (¥million)	(3.5) (¥million)	(1.3)	End of FY2019	4,357.2	368.1	12.4	792.8	56.0	(64.5) (¥million)	(18.3) (¥million)	(4.1) (¥million)	(1.3)	End of FY2020	4,725.8	367.7	34.8	793.0	35.5	(39.9) (¥million)	(23.8) (¥million)	(4.6) (¥million)	58.3	Increase/Decrease (20-19)	368.6	(0.4)	22.3	0.1	(20.4)	24.6 (¥million)	(5.4) (¥million)	(0.5) (¥million)	59.6
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<p>○ Under the FY2021 budget, held down an increase in the budget amount by reviewing non-personnel and personnel expenses and compiled a budget that can appropriately deal with failure resolution of financial institutions, etc.</p> <p>○ Through expense reduction efforts and efforts to ensure the transparency and competitiveness of the contract method, appropriately managed the budget execution</p> <p>○ Liability reserves, which are set aside for insurance payout, etc., steadily increased</p>	<p>○ Strengthen the 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.</p>	<p>Treasury Department:                      Budget and Accounting Division I                      Budget and Accounting Division II                      Budget and Accounting Division III</p>

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(ii) Appropriate determination of deposit insurance premium rates	<p>○ Regarding the deposit insurance premium rate for FY2021, lowered the effective rate from 0.033% in FY2020 to 0.031% 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 at the Policy Board meeting held in March 2015</p> <p>The deposit insurance premium rates for deposits for payment and settlement purposes and for general deposits, etc. were set assuming the effective rates</p> <p style="margin-left: 40px;">The effective rate 0.031% (-0.002% from the current rate)                      The deposits for payment and settlement purposes 0.042% (-0.003% from the current rate)                      The general deposits, etc. 0.029% (-0.002% from the current rate)</p>															
	<p style="text-align: center;"><b>Common understanding on the future of the liability reserves and deposit insurance premium rates from medium-to long-term perspective</b></p> <p>(1) Basic approach</p> <p>○ 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 FY2021.</p> <p>○ From the perspective of maintaining the strong deposit insurance system as the core framework for financial system stability, we will certainly achieve this goal.</p> <p>○ Regarding the applicable deposit insurance premium rates, we will determine them at the levels which will certainly enable the goal to be achieved.</p> <p>(2) Framework to review</p> <p>○ 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.</p> <p>○ 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.</p> <p>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.</p> <p>[Trends in deposit insurance premium rates]</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Effective rate</th> <th style="text-align: center;">Deposits for payment and settlement purposes <sup>(Note)</sup></th> <th style="text-align: center;">General deposits, etc. <sup>(Note)</sup></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">FY2019</td> <td style="text-align: center;">0.033%</td> <td style="text-align: center;">0.045%</td> <td style="text-align: center;">0.032%</td> </tr> <tr> <td style="text-align: center;">FY2020</td> <td style="text-align: center;">0.033%</td> <td style="text-align: center;">0.045%</td> <td style="text-align: center;">0.031%</td> </tr> <tr> <td style="text-align: center;">FY2021</td> <td style="text-align: center;">0.031%</td> <td style="text-align: center;">0.042%</td> <td style="text-align: center;">0.029%</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>		Effective rate	Deposits for payment and settlement purposes <sup>(Note)</sup>	General deposits, etc. <sup>(Note)</sup>	FY2019	0.033%	0.045%	0.032%	FY2020	0.033%	0.045%	0.031%	FY2021	0.031%	0.042%
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Evaluation	Future policy	Responsible unit
<p>○ Appropriately determined the deposit insurance premium rates based on the common understanding described on the left</p>	<p>○ Conduct a study on the medium- and long-term future of deposit insurance premium rates together with relevant parties and appropriately determine the deposit insurance premium rates</p>	<p>Deposit Insurance Department: Planning Division</p>

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Task	Main business performance												
(iii) Fund management with focus on safety and liquidity, and efficient fundraising taking account of the funding requirements	<ul style="list-style-type: none"> <li>○ 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</li> <li>○ In fund-raising activities, issued DICJ bonds totaling ¥370.0 billion in the Financial Revitalization Account and ¥210.0 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 and the Damage Recovery Distribution Account In addition, in usual years, it was customary to strive to enhance dialogue through such measures as holding explanatory meetings regarding fund-raising for bidders of borrowings and making visits to bidders of both borrowings and DICJ bonds with the aim of further facilitating fund-raising In FY2020, in light of the effects of the COVID-19 pandemic, avoided face-to-face meetings and responded to questions after sending explanatory documents to all bidders of borrowings. In addition, strove to enhance dialogue through measures such as collecting information from and exchanging opinions with major fund providers via telephone or other means</li> </ul> <p style="text-align: center;">[Trends in the outstanding balance of funds raised] <span style="float: right;">(Unit: ¥billion)</span></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">FY2018</th> <th style="text-align: center;">FY2019</th> <th style="text-align: center;">FY2020</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Balance of funding</td> <td style="text-align: center;">1,994.4</td> <td style="text-align: center;">1,963.4</td> <td style="text-align: center;">1,923.2</td> </tr> <tr> <td style="text-align: center;">Balance of bonds (annual issuance)</td> <td style="text-align: center;">1,700.0 (600.0)</td> <td style="text-align: center;">1,870.0 (570.0)</td> <td style="text-align: center;">1,850.0 (580.0)</td> </tr> </tbody> </table>		FY2018	FY2019	FY2020	Balance of funding	1,994.4	1,963.4	1,923.2	Balance of bonds (annual issuance)	1,700.0 (600.0)	1,870.0 (570.0)	1,850.0 (580.0)
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(iv) Appropriate and efficient management of organization and personnel corresponding to the operational policy and changes in the surrounding environment	<p>[Organization and personnel]</p> <ul style="list-style-type: none"> <li>○ Based on a rationalization plan in accordance with the government's rationalization policy on authorized strength of personnel, reduced the authorized number of personnel by nine</li> <li>○ In addition, secured the necessary authorized number of personnel and took measures such as flexible staff allocation in order to maintain and strengthen capabilities related to the DICJ's operations, including failure resolution of financial institutions</li> </ul>												
<b>10. Collaboration with Affiliated Companies</b>													
(i) Guidance and advice to the RCC, and collaboration with the RCC concerning operations of collecting claims against antisocial forces	<ul style="list-style-type: none"> <li>○ 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, etc. In addition, collaborated with the RCC by having the DICJ's officials participate in the Compliance Committee of the RCC as committee members</li> <li>○ 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 at the RCC in order to secure the appropriateness of judgment concerning 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</li> <li>○ Provided advice, etc. concerning measures to secure staff, cash management, etc. through close exchanges of information with the RCC</li> </ul>												
(ii) Cooperation with the Regional Economy Vitalization Corporation of Japan and the Corporation for Revitalizing Earthquake-Affected Business	<ul style="list-style-type: none"> <li>○ Received explanations of operations from both corporations and confirmed their contents</li> </ul>												

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> <li>○ Appropriately conducted fund management with a focus on safety and liquidity</li> <li>○ In fund-raising activities, raised funds in an appropriate and efficient manner by taking into account the funding requirements</li> </ul>	<ul style="list-style-type: none"> <li>○ Considering the severe fund management environment, appropriately manage funds while continuing to focus on safety and liquidity</li> <li>○ Raise funds in an efficient manner in light of the funding requirements</li> </ul>	Treasury Department: Finance Division I
<ul style="list-style-type: none"> <li>○ Arranged the appropriate organization within the authorized strength in order to manage various operations based on the operational policy</li> </ul>	<ul style="list-style-type: none"> <li>○ Strive to conduct accurate and efficient management of the organization and personnel in accordance with the operational policy and in response to changes in the surrounding environment</li> </ul>	Planning and Coordination Department: Personnel Division Administration Division
<ul style="list-style-type: none"> <li>○ Promoted collaboration with the RCC in addition to providing necessary guidance and advice so as to ensure appropriate management of operations by the RCC</li> </ul>	<ul style="list-style-type: none"> <li>○ 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 management of operations</li> <li>○ Regarding the use of the RCC's servicer function, strive to collaborate so as to ensure appropriate management of operations</li> </ul>	Planning and Coordination Department: Subsidiary Administration Division  Treasury Department: Finance Division I  Resolution and Financial Revitalization Department: Planning and Coordination Division  Special Investigation Department: Investigation and Planning Division  Financial Operations Assistance Department: Operations Planning Division  Osaka Operation Department: Administration, Policy Planning and Coordination Division
<ul style="list-style-type: none"> <li>○ Cooperated on the appropriate and efficient management of operations of both corporations</li> </ul>	<ul style="list-style-type: none"> <li>○ Cooperated on the appropriate and efficient implementation of the operations of both corporations</li> </ul>	Planning and Coordination Department: Subsidiary Administration Division

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Task	Main business performance
(iii) Appropriate exercise of voting rights as a shareholder	○ Regarding the exercise of voting rights at ordinary general shareholders' meetings of affiliated companies, exercised voting rights as a shareholder based on explanations received from each of the companies concerning their budgets, settlement of accounts, etc.
<b>11. Establishment of a Framework for Business Continuity during Disasters</b>	
(i) Development of a framework for business continuity intended to smoothly implement failure resolution operations, etc.	<ul style="list-style-type: none"> <li>○ Strove to develop the framework for business continuity related to the necessary response operations and operations related to failure resolution following the COVID-19 pandemic, such as fundamental review and revision of the Business Continuity Plan to Prepare for New Influenza (formulated in February 2010) and the DICJ Business Continuity Plan [Preparation for a Major Earthquake in Tokyo] (formulated in December 2014), integration of the two plans into the DICJ Emergency Action Plan (formulated in December 2020), and dissemination of the plan among executives and staff members</li> <li>○ Strove to maintain the back-up preparedness of facilities so that failure resolution can be smoothly implemented during disasters and to develop the framework for business continuity in order to smoothly implement failure resolution operations by checking the disaster-time system switching procedures, etc.</li> </ul>
(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"> <li>○ In order to enable smooth transfer of the settlement of funds and other operations, which shall be continued as priority operations during disasters from the Treasury Department to the Osaka Operation Department, they consulted with each other and checked the framework</li> <li>○ Conducted training to check the operation of the Bank of Japan Financial Network System (BOJ-NET) in preparation for a large-scale disaster, and seminars related to continuity of operations such as settlement of funds</li> </ul>

Evaluation	Future policy	Responsible unit
○ Appropriately exercised voting rights as a shareholder	○ 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	Planning and Coordination Department: Subsidiary Administration Division
○ Strove to develop the framework for business continuity during disasters, etc.	○ Continue to strive to develop the framework for business continuity during disasters, etc.	Planning and Coordination Department: Planning and Coordination Division  Resolution and Financial Revitalization Department: Resolution and Receivership Division  Deposit Insurance Department: Planning Division  Information System Department
○ Checked the framework and conducted training and seminars for enabling smooth transfer of the settlement of funds and other operations from the Treasury Department to the Osaka Operation Department during disasters and strove to strengthen disaster time response capabilities	○ 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 during disasters	Planning and Coordination Department: Planning and Coordination Division  Treasury Department: Financial Planning and Coordination Division Finance Division I Finance Division II  Osaka Operation Department: Administration, Policy Planning and Coordination Division

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<b>12. Enhancement of Provision of Information to Depositors and Relevant Parties in and outside Japan</b>																
(i) Implementation of easy-to-understand PR activities and development of an environment that facilitates two-way exchanges of information with financial institutions, etc.	[Implementation of easy-to-understand PR activities for depositors, etc.] ○ Made efforts to actively provide information, including posting of new information in a timely manner while preparing the DICJ website for better web accessibility															
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(ii) Dissemination of information to relevant parties overseas with respect to Japan's deposit insurance system and the DICJ's activities	<p>○ Prepared and distributed to relevant organizations in and outside Japan “ANNUAL REPORT 2019/2020,” the English version of the FY2019 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</p> <p>○ Published articles in English on the DICJ website, thereby continuing efforts to enhance the dissemination of information in English</p>															
<b>13. Invigoration of Organization, Personnel Training and Enhancement of Compliance Preparedness</b>																
(i) Further invigoration of the organization and personnel training intended to enable timely and appropriate response to the changing environment	<p>○ Enabled efficient implementation of operations through reorganization measures such as consolidating operations and introducing integrated operational management and strove to invigorate the organization by encouraging young staff members to actively participate in external meetings and seminars and by planning and implementing cross-departmental, cross-divisional training programs</p> <p>○ Devoted efforts to personnel training, including a common training program for all staff members to acquire basic knowledge and training programs individually tailored for various positions</p>															
(ii) Raising compliance awareness among executives and staff members	<p>○ Took the following measures in order to raise compliance awareness among executives and staff members and ensure that appropriate actions further take hold</p> <ul style="list-style-type: none"> <li>• Distributed an online message from the Governor to executives and staff members</li> <li>• The Auditor made efforts to raise awareness among executives and staff members about cases in which problems had been pointed out by the Board of Audit of Japan (cases in which problems for other organizations had been pointed out)</li> <li>• Conducted compliance training (a training program tailored to the various positions for all staff members and department-by-department training programs tailored to the characteristics of operations)</li> <li>• Held liaison meetings to raise awareness about and confirm the duties of compliance managers at departments and other relevant matters</li> <li>• Distributed email magazines regarding compliance</li> <li>• Held a Compliance Committee meeting</li> <li>• Revised various internal rules</li> </ul>															



Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> <li>○ 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, developed contents for better web accessibility</li> <li>○ Disclosed information in an easy-to-understand manner with respect to the financial conditions of the entire DICJ, including subsidiaries</li> <li>○ Strove to identify requests, etc. of financial institutions, and engaged in bilateral exchanges of information with them through inspection monitoring</li> <li>○ Strove to provide information to financial institutions through a cloud service</li> </ul>	<ul style="list-style-type: none"> <li>○ Implement PR activities that are easy to understand for 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</li> </ul>	<p>Planning and Coordination Department: Public Relations and Information Management Office Administration and Coordination Division</p> <p>Treasury Department: Budget and Accounting Division I</p> <p>Inspection Department: Inspection Planning Division</p>
<ul style="list-style-type: none"> <li>○ Provided necessary information to relevant parties in and outside Japan</li> </ul>	<ul style="list-style-type: none"> <li>○ 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</li> </ul>	<p>Research and International Affairs Department: Planning and Administration Division</p>
<ul style="list-style-type: none"> <li>○ Made efforts to invigorate the organization, including implementing reorganization measures, such as consolidating operations and introducing integrated operational management, and planning new cross-departmental, cross-divisional training programs</li> <li>○ Devoted efforts to personnel training based on resourceful training programs and methods</li> </ul>	<ul style="list-style-type: none"> <li>○ Further invigorate the organization and devote efforts to personnel training in order to enable timely and appropriate response to the changing environment</li> </ul>	<p>Planning and Coordination Department: Personnel Division</p> <p>All departments</p>
<ul style="list-style-type: none"> <li>○ Strove to raise compliance awareness among executives and staff members by implementing training programs tailored to the various positions of executives and staff members and by conducting meticulous enlightenment activities, including disseminating useful information in accordance with social changes, such as legal amendments</li> </ul>	<ul style="list-style-type: none"> <li>○ Implement training programs, etc. in order to raise compliance awareness among executives and staff members and to ensure that appropriate actions further take hold</li> </ul>	<p>Legal Affairs Department</p>

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