

Performance Evaluation Report for FY2021

Task	Main business performance														
1. Improvement and Enhancement of Preparedness to Respond to Every Situation related to the Protection of Depositors, Failure Resolution, etc.															
(i) Maintenance and strengthening of the DICJ's response capability related to failure resolution, and strengthening of the response capability related to orderly resolution	<ul style="list-style-type: none"> ○ Strove to maintain and strengthen the response capability related to the failure resolution scheme and financial administrator operations as follows: <ul style="list-style-type: none"> • Strove to enhance financial administrator operations through the review of the DICJ's institution-wide response preparedness regarding failure resolution, the improvement and revision of relevant reference materials necessary for initial response, the close verification of failure resolution practices intended to enhance the effectiveness and the reform of the financial administrator system • Identified and studied various issues related to the operation of the deposit insurance system and continuously improved the operation • Based on scenarios assumed under failure resolution, conducted training related to estimated proceeds payments in October to November 2021 In addition, conducted training in November 2021 to January 2022 in order to check the effectiveness of preparedness for name-based aggregation of deposit accounts related to defined contribution pension funds ○ Regarding measures for orderly resolution of assets and liabilities of financial institutions, 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 														
(ii) Quality improvement of financial administrator operations	<ul style="list-style-type: none"> ○ 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: <table border="1"> <tbody> <tr> <td>May, October 2021, March 2022</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>September 2021</td> <td>• Conducted training for staff members engaging in other operations in normal times to acquire basic common knowledge regarding financial administrator operations</td> </tr> <tr> <td>From September to October 2021</td> <td>• Conducted training for new DICJ employees to obtain basic knowledge concerning the failure resolution of financial institutions</td> </tr> <tr> <td>From September to October 2021</td> <td>• Used audio learning materials that enable lessons to be taken at any time in non-face-to-face settings for the first time in the above three training programs</td> </tr> <tr> <td>Almost every month since September 2021</td> <td>• Implemented themed seminars on preassigned emergency duties for employees assigned to other duties in normal times</td> </tr> <tr> <td>Almost every month since November 2021</td> <td>• Improved and revised relevant reference materials necessary for initial response regarding failure resolution and conducted a close verification of failure resolution practices in order to enhance the effectiveness</td> </tr> <tr> <td>February 2022</td> <td>• Conducted training on preassigned duties for staff members due to be dispatched from financial industry-related organizations in an emergency</td> </tr> </tbody> </table> 	May, October 2021, March 2022	• 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	September 2021	• Conducted training for staff members engaging in other operations in normal times to acquire basic common knowledge regarding financial administrator operations	From September to October 2021	• Conducted training for new DICJ employees to obtain basic knowledge concerning the failure resolution of financial institutions	From September to October 2021	• Used audio learning materials that enable lessons to be taken at any time in non-face-to-face settings for the first time in the above three training programs	Almost every month since September 2021	• Implemented themed seminars on preassigned emergency duties for employees assigned to other duties in normal times	Almost every month since November 2021	• Improved and revised relevant reference materials necessary for initial response regarding failure resolution and conducted a close verification of failure resolution practices in order to enhance the effectiveness	February 2022	• Conducted training on preassigned duties for staff members due to be dispatched from financial industry-related organizations in an emergency
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Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ 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 • 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 • 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 ○ Strove to enhance response capability regarding measures for orderly resolution through the review of related schemes, and examination of financial institutions' resolvability while maintaining cooperation with relevant authorities and exchanging opinions with foreign authorities ○ Improved the quality of financial administrator operations by further enhancing and strengthening practical training and seminars in a hands-on form 	<ul style="list-style-type: none"> ○ 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 ○ Continue to strengthen response capability regarding measures for orderly resolution of assets and liabilities of financial institutions, etc. in cooperation with relevant authorities, etc. ○ 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>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>Resolution and Financial Revitalization Department: Resolution and Receivership Division</p>

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2. Follow-up on and Encouragement for the Enhancement of Individual Financial Institutions' Preparedness for Failure Resolution																									
Follow-up on and encouragement for financial institutions to develop preparedness for failure resolution	<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"> Conducted on-site inspection with emphasis on matters which may have a greater impact on failure resolution with respect to the status of the preparedness related to measures which financial institutions are obligated to implement in order to smoothly reimburse deposits in the event of insurable contingencies <p>When conducting on-site inspection, used a remote method as well in light of the impacts of the COVID-19 pandemic, among other factors</p> <p>Minimized the number of days of on-site inspection by making off-site preparations to the maximum possible extent, among other measures</p> <p>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"> 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 <p>In addition, in response to requests from financial institutions, 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"> With regard to training and advice, etc., enhanced and further promoted 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 <p>In addition, handled name-based aggregation databases of depositor-related inquiries, etc. regarding insurable contingencies from financial institutions and encouraged the failure resolution preparedness of financial institutions</p> <table border="1"> <thead> <tr> <th></th> <th>FY2019 (Conducted number)</th> <th>FY2020 (Conducted number)</th> <th>FY2021 (Conducted number)</th> </tr> </thead> <tbody> <tr> <td>On-site inspection^(Note 1)</td> <td>32 institutions</td> <td>6 institutions</td> <td>47 institutions</td> </tr> <tr> <td>Follow-up interview for improvement^(Note 2)</td> <td>11 institutions</td> <td>2 institutions</td> <td>8 institutions</td> </tr> <tr> <td>Database verification</td> <td>62 institutions</td> <td>68 institutions</td> <td>68 institutions</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th></th> <th>FY2019 (institutions)</th> <th>FY2020 (institutions)</th> <th>FY2021 (institutions)</th> </tr> </thead> <tbody> <tr> <td>E-learning system Number of institutions involved (cumulative total)</td> <td>130 institutions</td> <td>144 institutions</td> <td>180 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</p>		FY2019 (Conducted number)	FY2020 (Conducted number)	FY2021 (Conducted number)	On-site inspection ^(Note 1)	32 institutions	6 institutions	47 institutions	Follow-up interview for improvement ^(Note 2)	11 institutions	2 institutions	8 institutions	Database verification	62 institutions	68 institutions	68 institutions		FY2019 (institutions)	FY2020 (institutions)	FY2021 (institutions)	E-learning system Number of institutions involved (cumulative total)	130 institutions	144 institutions	180 institutions
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<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 improve the effectiveness and efficiency of inspection through pre-inspection preparations and on-site visits while selecting the institutions to be inspected and the scope of examination, etc. in a prioritized manner and used a remote method in light of the impact of the COVID-19 pandemic with the result that the maximum possible number of financial institutions were inspected</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</p> <p>○ 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</p> <p>In addition, improve the effectiveness and efficiency of inspection by using a remote method as necessary and also by enhancing off-site preparations and monitoring in light 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</p> <p>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</p> <p>Regarding training, advice, etc., conduct a follow-up review, mainly with respect to financial institutions for which the results of verification were unfavorable and which made specific requests</p> <p>Strengthen reaching out to financial institutions to enhance and further 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 Inspection Division I Inspection Division II</p> <p>Resolution and Financial Revitalization Department: Resolution and Receivership Division</p> <p>Deposit Insurance Department: Advisory Service Division</p>

Task	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	<p>[Management and collection of claims by the RCC]</p> <ul style="list-style-type: none"> ○ 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, while also giving consideration to 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: <ul style="list-style-type: none"> • Collected a total of ¥12.5 billion in claims purchased from failed financial institutions and Article 53 (Financial Revitalization Act) claims purchased from sound financial institutions (including ¥11.9 billion in claims purchased from failed financial institutions (of which ¥46 million are in claims purchased from banks under special public management) and ¥0.6 billion in claims purchased from sound financial institutions) in FY2021, bringing the cumulative total of claims collected by the end of FY2021 to ¥10,170.3 billion (104.1 % of the transfer value (book value)) • Profits of ¥0.1 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 and compensate for a portion of the losses of ¥1.5 billion that arose at RCC (the payment and compensation were made in June 2022) <p>[Management and collection of claims subject to the warranty for latent defect provision]</p> <ul style="list-style-type: none"> ○ With regard to the claims the DICJ took over from the former Long-Term Credit Bank of Japan, and the former Nippon Credit Bank based on the warranty for latent defect provision prescribed in the stock purchase agreements, in FY2021, collections (entrusted to the RCC) amounted to ¥0.3 billion (with the cumulative total of claims collected standing at ¥689.5 billion) <p>[Management and disposal of shares purchased from banks under special public management]</p> <ul style="list-style-type: none"> ○ 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 ¥538.5 billion through applications for takeover bids from issuer companies and acquisition of own shares Regarding unlisted shares, implemented disposal of shares worth ¥2.4 billion through such measures as sales to issuing companies and third parties designated by them <p>[Appropriate management and disposal of shares and other capital-raising instruments for which the DICJ subscribed under the Early Strengthening Act, etc.]</p> <ul style="list-style-type: none"> ○ 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) <ul style="list-style-type: none"> • Exercised the voting rights and the rights to ask the corporate board at the ordinary meetings of shareholders • Exercised the voting rights and the rights to ask the corporate board at the extraordinary meetings of shareholders and then disclosed the details of execution of the voting rights on the website of the DICJ • Conducted periodic hearings about financial results, dividend policy, accumulation of surpluses and future repayment plans • Response to anti-takeover defensive measures related to takeover bids for the entity that received capital injection • Received dividends (¥0.56 billion) <p>(Disposal operation)</p> <ul style="list-style-type: none"> • 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 2021 The cumulative total of preferred shares and other capital-raising instruments disposed of by the end of March 2022 was ¥12,130.9 billion and the amount outstanding as of the end of March 2022 was ¥250 billion

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Contributed to the appropriate execution of management and collection operation by the RCC by providing guidance and advice to it ○ Steadily implemented the management and collection of claims subject to the warranty for latent defect provision ○ Strove to steadily dispose of shares purchased from banks under special public management through measures such as applications for takeover bids from issuer companies and acquisition of own shares regarding listed shares and sale to issuing companies or third parties designated by them regarding unlisted shares ○ 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 the ordinary meetings of shareholders and other meetings ○ Strove to take appropriate actions, such as asking public questions, with respect to anti-takeover defensive measures related to takeover bids for the entity that received capital injection 	<ul style="list-style-type: none"> ○ Provide guidance and advice to the RCC so that it would proceed with appropriate and efficient management and collection while striving to enhance the protection of customers and comply with laws and regulations, etc. ○ Steadily implement the management and collection of claims subject to the warranty for latent defect provision ○ Regarding the management and disposal of shares purchased from banks under special public management, continue to take appropriate actions to minimize the burden on the people and the impact on the market ○ Implement appropriate management, including appropriately exercising voting and other rights at the ordinary meetings of shareholders and identifying the status of management of financial institutions which received capital injection through periodic hearings, etc. ○ 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") 	<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>

I. DICJ's Operations

II. Overview of the DICJ's Activities

1. Failure Resolution

2. Asset Holdings

3. Pursuit of Liability

4. International Cooperation

5. Capital Participation

6. Fund-Grant System

7. Specified Difficult Recovery Claims

8. Criminal Accounts Damage Recovery

9. Management Operations of Default Deposits, etc.

10. Finances

11. PR Activities to Ensure Public Awareness

12. The Medium-Term Goals and Operational Policy

III. Annex

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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	<p>[Appropriate selection of cases to be investigated]</p> <ul style="list-style-type: none"> ○ 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 <p>[Consultations and deliberations with the RCC]</p> <table border="1"> <thead> <tr> <th>Category</th> <th>FY2019</th> <th>FY2020</th> <th>FY2021</th> </tr> </thead> <tbody> <tr> <td>Number of consultations</td> <td>45</td> <td>30</td> <td>21</td> </tr> <tr> <td>Number of deliberations</td> <td>263 (155)</td> <td>200 (79)</td> <td>195 (63)</td> </tr> </tbody> </table> <p>Note: Figures in parentheses are for cases involving antisocial forces, etc.</p> <p>[In-depth asset investigation]</p> <ul style="list-style-type: none"> ○ 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 <p>[Results of asset investigations]</p> <table border="1"> <thead> <tr> <th>Category</th> <th>FY2019</th> <th>FY2020</th> <th>FY2021</th> </tr> </thead> <tbody> <tr> <td>No. of investigations</td> <td>103 (52)</td> <td>91 (37)</td> <td>85 (24)</td> </tr> <tr> <td>No. of investigations launched</td> <td>49 (27)</td> <td>43 (15)</td> <td>38 (12)</td> </tr> <tr> <td>Amount of confirmed assets</td> <td>¥0.5 billion (¥0.1 billion)</td> <td>¥0.9 billion (¥0.0 billion)</td> <td>¥1.0 billion (¥0.0 billion)</td> </tr> </tbody> </table> <p>Notes:</p> <ul style="list-style-type: none"> • The number of investigated cases = the number of investigated cases carried over from the previous year + the number of cases for which investigation started in the current year • Figures in parentheses are for cases involving antisocial forces, etc. • The figures of the amounts are rounded off <p>[Guidance and advice on collection]</p> <ul style="list-style-type: none"> ○ 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 <p>[Support for strictly dealing with obstructed recovery cases, etc.]</p> <ul style="list-style-type: none"> ○ Regarding cases of accusation related to claims against failed financial institutions, etc. (cases in which joint guarantors concealed assets subject to compulsory execution by receiving deposit and savings refunds from accounts held in their own names multiple times 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 FY2021 the RCC made accusations (complaints) against four people in three cases 	Category	FY2019	FY2020	FY2021	Number of consultations	45	30	21	Number of deliberations	263 (155)	200 (79)	195 (63)	Category	FY2019	FY2020	FY2021	No. of investigations	103 (52)	91 (37)	85 (24)	No. of investigations launched	49 (27)	43 (15)	38 (12)	Amount of confirmed assets	¥0.5 billion (¥0.1 billion)	¥0.9 billion (¥0.0 billion)	¥1.0 billion (¥0.0 billion)
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(iii) Appropriate implementation of operations to pursue civil and criminal liabilities in cases related to former managers, etc. of failed financial institutions and development of preparedness to respond immediately at the time of failure resolution	<p>[Appropriate implementation of operations to pursue civil and criminal liabilities in cases related to the former managers, etc. of failed financial institutions]</p> <ul style="list-style-type: none"> ○ Regarding the pursuit of liability of former managers, etc. 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 <p>[Development of preparedness to respond immediately at the time of failure resolution]</p> <ul style="list-style-type: none"> ○ For the purpose of strengthening cooperation at the time of failure resolution, a specialized and practical joint seminar (video lecture format) was implemented at the Special Investigation Divisions, the Osaka Operation Department and the Legal Affairs Department with respect to operations to pursue civil liability In addition, provided classroom lectures at the joint seminar, including explanations concerning the outlines of financial administrator operations and how to look at financial statements and legal lessons concerning operations related to the pursuit of civil and criminal liabilities and conducted a case study assuming the administration of a failed financial institution 																												

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Were able to accurately select cases for which asset investigation was highly necessary as a result of close consultations and deliberations with the RCC ○ Identified assets concealed through devious methods by appropriately conducting in-depth asset investigations ○ 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 ○ Helped to strictly deal with obstructed recovery cases, etc. by closely and continuously cooperating with the RCC through guidance and advice 	<ul style="list-style-type: none"> ○ 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 ○ Cooperate closely with the RCC, relevant units and relevant organizations to strictly deal with obstructed recovery cases, etc. 	<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"> ○ Achieved results by continuing operations for the pursuit of civil liabilities in cooperation with the RCC ○ Developed preparedness to respond immediately at the time of failure resolution by, for example, strengthening cooperation among relevant divisions and departments 	<ul style="list-style-type: none"> ○ When proceeding with collection of claims for damaged in accordance with final court rulings in lawsuits against former managers, etc. of failed financial institutions, strive to carry out the pursuit of civil liability appropriately by providing guidance and advice to the RCC ○ 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. 	<p>Special Investigation Department: Investigation and Recovery Division</p> <p>Osaka Operation Department: Investigation and Recovery Division</p>

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12. The Medium-Term Goals and Operational Policy

III. Annex

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- 6. Fund-Grant System
- 7. Specified Difficult Recovery Claims
- 8. Critical Accounts Damage Recovery
- 9. Management Operations of Dominant Deposits, etc.
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- 11. PR Activities to Ensure Public Awareness
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Task	Main business performance
4. Enhancement of Collaboration with Foreign Deposit Insurance Organizations, etc., and Survey and Research Activities	
(i) Promotion of collaboration and cooperation with foreign deposit insurance organizations Enhancement of information exchange, technical cooperation, etc. 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>Strove to enhance the international recognition of Japan's deposit insurance system by providing relevant information through the DICJ's activities at the IADI</p> <p>DICJ Governor Mitsui has served as a Member of the Executive Council and other Committees under the IADI, and in February 2022 assumed the Chairperson of the Asia-Pacific Regional Committee (APRC) and has actively participated in the IADI's activities</p> <p>The DICJ strove to further promote international cooperation related to deposit insurance systems through participation in the abovementioned various meetings and active expressing of views by the Governor</p>
	<p>Participation in the International Association of Deposit Insurers (IADI)</p> <p>(1) Posts of DICJ Governor Mitsui at the IADI Chairperson of the Asia-Pacific Regional Committee (APRC), member of the Executive Council, member of the Core Principles and Research Council Committee, member of the Member Relations Council Committee</p> <p>(2) Sent DICJ staff to the IADI Secretariat in Basel, Switzerland</p> <p>(3) Participated in the 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"> • Annual General Meeting (from October to November 2021) (held via email) • Extraordinary General Meeting (December 2021) • Executive Council Meetings, etc. (May, June, September, November to December 2021 and February to March 2022) • Information-sharing meeting for IADI Members (April, May, June, August, and October 2021) • Regional Committee Chairpersons' meeting (February to March 2022) • APRC General Meeting, CEO Dialogue and International Conference (August 2021) (participated as an instructor) • APRC Technical Assistance Workshop (December 2021) (participated as an instructor) • APRC Ad-Hoc Meeting (November 2021 and March 2022) • A seminar co-hosted by the South East Asian Central Banks (SEACEN), the Bank of Japan, the Financial Stability Institute (FSI) and the IADI (participated as an instructor) • 14th DICJ Round Table (co-hosted with the IADI) (February 2022) (Participated as a moderator at a dialogue session among Regional Committee Chairpersons)
	<p>○ Had the DICJ Governor hold bilateral meetings (online format) with the leaders and other officials of foreign deposit insurance organizations in order to strengthen cooperative relationships with other countries</p> <p>○ Holds annually an international conference (Round Table) for discussion and exchange of views with the participation of foreign deposit insurance organizations and other entities that are adept and well-experienced in various issues related to deposit insurance</p> <p>For FY2021, the 14th DICJ Round Table (online format) was held jointly with the IADI in February 2022</p>
	<p>International conference</p> <ul style="list-style-type: none"> • The 14th DICJ Round Table (co-hosted with the IADI) - Officials from international standard setting bodies and deposit insurance organizations delivered speeches - A maximum of around 250 participants from foreign deposit insurance organizations, central banks, as well as supervisory and resolution authorities
<p>○ In cooperation with relevant organizations in Japan, devoted efforts to technical cooperation with regions, particularly Asia</p>	<p>Technical cooperation</p> <ul style="list-style-type: none"> • DICJ staff members participated as instructors in training conducted by the Japan International Cooperation Agency (JICA) for staff members from foreign financial authorities, central banks and other entities and explained the outline of the deposit insurance system and failure resolution procedures in Japan (January 2022) • DICJ Governor Mitsui participated in a seminar on human capital management hosted by the Indonesia Deposit Insurance Corporation as an instructor and explained the outline of the DICJ's organization and human capital management (October 2021)

Evaluation	Future policy	Responsible unit
<p>○ Grasped international trends in a timely manner through active participation in the IADI's activities and utilized the results as a reference for the DICJ's operations</p> <p>Also contributed to the international recognition of Japan's deposit insurance system through activities at the IADI</p> <p>As an IADI member, continued to actively participate in the IADI's activities, and as the Chairperson of the APRC, held lively discussions with the Chairpersons of other Regional Committees on the challenges to further promotion of international cooperation regarding deposit insurance systems, etc.</p> <p>○ Developed strong cooperative relationships with foreign deposit insurance organizations through online meetings, etc.</p> <p>○ Deepened mutual understanding with relevant domestic and foreign organizations through information sharing and exchange of views</p> <p>○ Made certain contributions to strengthen the capabilities of foreign deposit insurance organizations, particularly those in Asia, through technical assistance, and such contributions are highly regarded by foreign organizations</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</p> <p>In addition, deepen mutual understanding with deposit insurance organizations in the Asia-Pacific region and promote, as appropriate, collaboration and cooperation with deposit insurance organizations in other regions while taking advantage of the DICJ's position as APRC Chairperson</p> <p>○ Continue efforts to further strengthen collaboration with foreign deposit insurance organizations, etc. through IADI/APRC meetings and bilateral meetings</p> <p>○ Consider holding beneficial international conferences while giving careful consideration to the selection of themes and speakers, etc.</p> <p>○ Further promote technical cooperation while establishing a framework of collaboration in Asia, etc.</p>	<p>Research and International Affairs Department: Planning and Administration Division International Organizations Division Research Division</p> <p>Planning and Coordination Department: Planning and Coordination Division</p> <p>Legal Affairs Department</p> <p>Resolution and Financial Revitalization Department</p> <p>Deposit Insurance Department</p>

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Task	Main business performance																											
	<p>○ Participated in discussions on the framework of international cooperation regarding bank failure legislation at the International Institute for the Unification of Private Law (UNIDROIT)</p> <table border="1"> <tr> <td>Participation in discussions at the International Institute for the Unification of Private Law (UNIDROIT)</td> <td>Participated in a workshop and a working group on bank insolvency, and subgroups established under the working group to hold theme-by-theme discussions (All events participated in online) <ul style="list-style-type: none"> •Workshop (June 2021) •Working group (December 2021) •Subgroup 2 (March 2022) •Subgroup 3 (February and March 2022) </td> </tr> </table>	Participation in discussions at the International Institute for the Unification of Private Law (UNIDROIT)	Participated in a workshop and a working group on bank insolvency, and subgroups established under the working group to hold theme-by-theme discussions (All events participated in online) <ul style="list-style-type: none"> •Workshop (June 2021) •Working group (December 2021) •Subgroup 2 (March 2022) •Subgroup 3 (February and March 2022) 																									
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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>(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>																											
5. Operations Based on the Financial Functions Strengthening Act																												
(i) 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	<p>○ In FY2021, 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</p> <table border="1"> <tr> <th colspan="2">Cooperative structured central financial institutions (Art. 34-4 of the Financial Functions Strengthening Act)</th> </tr> <tr> <td>FY2019</td> <td>The Shinkumi Federation Bank (March 2020, ¥9.2 billion, preferred investment securities)</td> </tr> <tr> <td>FY2020</td> <td>—</td> </tr> <tr> <td>FY2021</td> <td>—</td> </tr> </table> <p>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</p> <p>○ Made the following amount of capital participation, etc. under the Financial Functions Strengthening Act: (Units: cases, ¥100 million, rounded off)</p> <table border="1"> <thead> <tr> <th rowspan="2">Applicable Act</th> <th colspan="2">Amount of capital participation</th> <th colspan="2">Current balance</th> </tr> <tr> <th>Number of financial institutions</th> <th></th> <th>Number of financial institutions</th> <th></th> </tr> </thead> <tbody> <tr> <td>Financial Functions Strengthening Act</td> <td>30</td> <td>6,840</td> <td>26</td> <td>4,725</td> </tr> <tr> <td>For earthquake-affected special financial institutions</td> <td>12</td> <td>2,165</td> <td>11</td> <td>1,965</td> </tr> </tbody> </table> <p>Note: The amount of capital participation is the cumulative amount as of the end of March 2022 and the current balance is the balance as of the end of March 2022</p> <p>○ 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: 26>> (Management operation)</p> <ul style="list-style-type: none"> • Exercised the rights (exercised voting rights and asked questions) at the ordinary 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 (¥2.59 billion) 	Cooperative structured central financial institutions (Art. 34-4 of the Financial Functions Strengthening Act)		FY2019	The Shinkumi Federation Bank (March 2020, ¥9.2 billion, preferred investment securities)	FY2020	—	FY2021	—	Applicable Act	Amount of capital participation		Current balance		Number of financial institutions		Number of financial institutions		Financial Functions Strengthening Act	30	6,840	26	4,725	For earthquake-affected special financial institutions	12	2,165	11	1,965
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Evaluation	Future policy	Responsible unit
<p>○ Deepened understanding on various countries' bank failure legislation through information sharing and exchange of views with relevant officials who participated in discussions at UNIDROIT</p> <p>Expressed opinions useful for the discussions based on the DICJ's experience of failure resolution</p>	<p>○ Continue to grasp international cooperation trends in discussions at UNIDROIT and actively participate in the discussions, expressing opinions based on the DICJ's experience of failure resolution</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>
5. Operations Based on the Financial Functions Strengthening Act		
<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 the ordinary meetings of shareholders and other meetings</p> <p>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 the ordinary meetings of shareholders and other meetings and identifying the business status of financial institutions which received capital participation through periodic hearings, etc.</p>	<p>Resolution and Financial Revitalization Department: Capital Operation and Management Division</p>

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	<p>(Disposal operation)</p> <ul style="list-style-type: none"> Upon requests for repaying from financial institutions, implemented disposal of preferred shares of FIDEA Holdings Co. Ltd. with a participation amount of ¥5.0 billion and preferred shares of the Fukuho Bank, Ltd. with a participation amount of ¥6.0 billion based on the "Immediate Guideline" (repayment of ¥5.647 billion by FIDEA Holdings Co. Ltd., repayment of ¥6.038 billion by the Fukuho Bank, Ltd.) At the time of implementation of disposals, convened meetings of the Divestment Examination Board for Preferred Shares and other Capital-Raising Instruments (twice) <p>[Disposal amount (on a book value basis)] (Unit: ¥ billion, rounded off)</p> <table border="1"> <thead> <tr> <th rowspan="2">FY</th> <th colspan="3">Disposal amount (book value)</th> </tr> <tr> <th>Preferred shares, etc.</th> <th>Subordinated bonds, etc.</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>FY2019</td> <td>—</td> <td>—</td> <td>—</td> </tr> <tr> <td>FY2020</td> <td>—</td> <td>—</td> <td>—</td> </tr> <tr> <td>FY2021</td> <td>11.0</td> <td>—</td> <td>11.0</td> </tr> <tr> <td>Cumulative total* (FY2004-2021)</td> <td>191.5</td> <td>26.0</td> <td>217.5</td> </tr> </tbody> </table> <p>*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)</p>	FY	Disposal amount (book value)			Preferred shares, etc.	Subordinated bonds, etc.	Total	FY2019	—	—	—	FY2020	—	—	—	FY2021	11.0	—	11.0	Cumulative total* (FY2004-2021)	191.5	26.0	217.5										
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Cumulative total* (FY2004-2021)	191.5	26.0	217.5																															
(ii) Appropriate implementation of fund-grant operations based on the Financial Functions Strengthening Act	<p>○ Implemented the following fund-grant operations based on the Financial Functions Strengthening Act</p> <p>(Contract conclusion)</p> <ul style="list-style-type: none"> Concluded fund-grant contracts with financial institutions, etc. that had received governmental authorization for plans to implement measures for strengthening the managerial base as follows (Unit: yen) <table border="1"> <thead> <tr> <th>Date of contract</th> <th>Contracted financial institutions, etc.</th> <th>Amount of funds planned to be granted based on fund-grant contracts</th> </tr> </thead> <tbody> <tr> <td>October 6, 2021</td> <td>The Fukuho Bank, Ltd.</td> <td>1,426,535,999</td> </tr> <tr> <td>March 30, 2022</td> <td>The Aomori Bank, Ltd./The Michinoku Bank, Ltd.</td> <td>3,000,000,000</td> </tr> <tr> <td colspan="2" style="text-align: center;">Total</td> <td>4,426,535,999</td> </tr> </tbody> </table> <p>(Grant of funds)</p> <ul style="list-style-type: none"> In FY2021, the DICJ granted no fund <p>[Amount of funds granted (actual)] (Unit: yen)</p> <table border="1"> <thead> <tr> <th></th> <th>Contracted financial institutions, etc.</th> <th>Amount of funds granted in the first half</th> <th>Amount of funds granted in the second half</th> <th>Annual amount (Total)</th> <th>Amount of funds granted until the previous fiscal year</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>FY2021</td> <td>—</td> <td>—</td> <td>—</td> <td>—</td> <td>—</td> <td>—</td> </tr> <tr> <td></td> <td>(Total)</td> <td>—</td> <td>—</td> <td>—</td> <td>—</td> <td>—</td> </tr> </tbody> </table>	Date of contract	Contracted financial institutions, etc.	Amount of funds planned to be granted based on fund-grant contracts	October 6, 2021	The Fukuho Bank, Ltd.	1,426,535,999	March 30, 2022	The Aomori Bank, Ltd./The Michinoku Bank, Ltd.	3,000,000,000	Total		4,426,535,999		Contracted financial institutions, etc.	Amount of funds granted in the first half	Amount of funds granted in the second half	Annual amount (Total)	Amount of funds granted until the previous fiscal year	Total	FY2021	—	—	—	—	—	—		(Total)	—	—	—	—	—
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Evaluation	Future policy	Responsible unit
○ Regarding disposal operations, strove to implement appropriate disposal based on the "Immediate Guideline"	○ Regarding disposal operation, strive to make smooth disposal in line with the "Immediate Guideline"	
○ Regarding contract conclusion, strove to ensure appropriate contract conclusion in close cooperation with relevant authorities	○ Regarding contract conclusion, strives to ensure appropriate contract conclusion in close cooperation with relevant authorities ○ Strive to ensure appropriate grant of funds in close cooperation with relevant authorities	Resolution and Financial Revitalization Department: Capital Operation and Management Division

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Task	Main business performance																																											
6. Operations Related to Support for Financial Operations																																												
(i) Steady implementation of purchase, etc. of specified difficult recovery claims	<p>[Steady implementation of purchase of specified difficult recovery claims]</p> <p>○ In FY2021, decisions on purchase were made in a total of 11 cases, from the twenty-fourth purchase to the twenty-sixth purchase</p> <p>[Records of decisions on purchase of specified difficult recovery claims]</p> <table border="1"> <thead> <tr> <th>Fiscal Year of decision</th> <th>Decisions on purchases</th> <th>Number of claims</th> <th>Total amount of claims</th> <th>Total value</th> </tr> </thead> <tbody> <tr> <td>FY2019</td> <td>Eighteenth, nineteenth and twentieth</td> <td>9</td> <td>¥77,035 thousand</td> <td>¥14,639 thousand</td> </tr> <tr> <td>FY2020</td> <td>Twenty-first, twenty-second and twenty-third</td> <td>8</td> <td>¥335,371 thousand</td> <td>¥31,078 thousand</td> </tr> <tr> <td>FY2021</td> <td>Twenty-fourth, twenty-fifth and twenty-sixth</td> <td>11</td> <td>¥148,397 thousand</td> <td>¥65 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 16 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 industry-by-industry explanatory meetings for regional banks, regional banks II (member banks of the Second Association of Regional Banks) and shinkin banks (nine meetings, including web meetings) In addition, responded to 45 questions and requests for consultation from 36 financial institutions, etc.</p> <table border="1"> <thead> <tr> <th rowspan="2">FY</th> <th rowspan="2">The number of occasions explained about the program at bank-police liaison councils</th> <th colspan="3">Number of inquiries and requests for consultation from financial institutions, etc.</th> </tr> <tr> <th>Inquiries concerning the program</th> <th>Inquiries concerning specific cases</th> <th>Total (number of financial institutions, etc.)</th> </tr> </thead> <tbody> <tr> <td>FY2019</td> <td>56</td> <td>11</td> <td>34</td> <td>45 (28)</td> </tr> <tr> <td>FY2020</td> <td>9</td> <td>3</td> <td>32</td> <td>35 (19)</td> </tr> <tr> <td>FY2021</td> <td>16</td> <td>5</td> <td>40</td> <td>45 (36)</td> </tr> </tbody> </table>	Fiscal Year of decision	Decisions on purchases	Number of claims	Total amount of claims	Total value	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	FY2021	Twenty-fourth, twenty-fifth and twenty-sixth	11	¥148,397 thousand	¥65 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.)	FY2019	56	11	34	45 (28)	FY2020	9	3	32	35 (19)	FY2021	16	5	40	45 (36)
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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> <p>○ Proceeded with the development of the next-generation system in preparation for the expiry of the maintenance period for the current system in June 2023</p>																																											

Evaluation	Future policy	Responsible unit
<p>○ Steadily implemented purchases of specified difficult recovery claims based on the decisions made on the 11 cases in FY2021</p> <p>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>○ Appropriately proceeded with the development of the next-generation system</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>○ Continue to strive to ensure smooth development of the next-generation system</p>	<p>Financial Operations Assistance Department: Financial Information Management Division</p> <p>Information System Department</p>

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8. Criminal Accounts Damage Recovery

9. Management Operations of Dormant Deposits, etc.

10. Finances

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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	<ul style="list-style-type: none"> ○ 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 <p>[Status of posting of major public notices]</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">Public notices on the start of procedures for expiry of claims on deposits, etc.</td> <td style="width: 33%; text-align: center;">Public notices on the start of procedures for the payment of damage recovery benefits</td> <td style="width: 33%; text-align: center;">Public notices on the completion of procedures for the payment of damage recovery benefits</td> </tr> <tr> <td>No. of public notices 24</td> <td>No. of public notices 24</td> <td>No. of public notices 24</td> </tr> <tr> <td>No. of financial institutions 559</td> <td>No. of financial institutions 430</td> <td>No. of financial institutions 427</td> </tr> <tr> <td>No. of deposit accounts 25,979</td> <td>No. of deposit accounts 10,905</td> <td>Amount of deposits, etc. ¥1,691 million</td> </tr> <tr> <td>Amount of deposits, etc. ¥2,488 million</td> <td>Amount of deposits, etc. ¥2,004 million</td> <td>Payments of benefits to victims ¥1,471 million</td> </tr> </table> <ul style="list-style-type: none"> ○ 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 2022, provided ¥220 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 <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th></th> <th>FY2019</th> <th>FY2020</th> <th>FY2021</th> </tr> </thead> <tbody> <tr> <td>Financial institutions on which on-site inspections were conducted ^(Note)</td> <td style="text-align: center;">17 institutions</td> <td style="text-align: center;">6 institutions</td> <td style="text-align: center;">40 institutions</td> </tr> </tbody> </table> <p>Note: The number of institutions on the basis of the starting date of on-site inspection</p> <ul style="list-style-type: none"> ○ Following FY2020, conducted off-site verification related to the Criminal Accounts Damage Recovery Act. The number of institutions subjected to off-site verification (cumulative total since FY2020): 167 institutions 	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 559	No. of financial institutions 430	No. of financial institutions 427	No. of deposit accounts 25,979	No. of deposit accounts 10,905	Amount of deposits, etc. ¥1,691 million	Amount of deposits, etc. ¥2,488 million	Amount of deposits, etc. ¥2,004 million	Payments of benefits to victims ¥1,471 million		FY2019	FY2020	FY2021	Financial institutions on which on-site inspections were conducted ^(Note)	17 institutions	6 institutions	40 institutions
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Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Implemented the public notice operations as scheduled and appropriately disclosed the status of implementation of public notices ○ Appropriately managed money transferred from financial institutions to the DICJ and provided funds for the “subsidies to groups supporting crime victims” project which is prescribed by the orders of the competent ministry ○ Appropriately conducted on-site inspections of institutions which were deemed to be required to be subjected to on-site inspection based on Article 36, paragraph (6) of the Criminal Accounts Damage Recovery Act at the same time as an on-site inspection based on Article 137, paragraph (6) of the Deposit Insurance Act ○ In off-site verification, 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 	<ul style="list-style-type: none"> ○ Appropriately and smoothly implement the public notice operations in order to contribute to the prompt recovery of property damage suffered by victims of bank transfer fraud ○ Regarding money transferred to the DICJ, strive to ensure appropriate expenditure ○ Appropriately conduct on-site inspections based on Article 36, paragraph (6) of the Criminal Accounts Damage Recovery Act ○ Strive to enhance the effectiveness of inspection in light of the results of off-site verification intensively conducted since the previous fiscal year in order to ensure that financial institutions appropriately implement procedures and operations so that the purpose of the Act, which is to contribute to prompt recovery of property damage suffered by victims, can be achieved 	<p>Financial Operations Assistance Department: Bank Transfer Fraud Recovery Division</p> <p>Inspection Department: Inspection Planning Division Inspection Division I Inspection Division II</p>

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Task	Main business performance																																																			
(iv) Appropriate implementation of management operations of dormant deposits, etc.	<p>○ 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</p> <p>○ 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</p> <p>[Status of money for transfer from dormant deposits, etc.]</p> <table border="1"> <thead> <tr> <th></th> <th>FY2019</th> <th>FY2020</th> <th>FY2021</th> </tr> </thead> <tbody> <tr> <td>Amount of money for transfer from dormant deposits, etc. collected from financial institutions</td> <td>¥145.7 billion 7,241,557</td> <td>¥140.9 billion 7,182,822</td> <td>¥137.4 billion 6,871,570</td> </tr> <tr> <td>Number of dormant deposits, etc. concerning money for transfer from dormant deposits, etc.</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Amount of substitute money for dormant deposits, etc. paid</td> <td>¥4.6 billion</td> <td>¥18.9 billion</td> <td>¥25.2 billion</td> </tr> <tr> <td>Number of dormant deposits, etc. concerning the substitute money for dormant deposits, etc.</td> <td>40,485</td> <td>191,753</td> <td>279,266</td> </tr> <tr> <td>Amount of reserves under Article 14 of the Dormant Deposits Utilization Act set aside^(Note)</td> <td>¥70.6 billion</td> <td>¥125.0 billion</td> <td>¥170.7 billion</td> </tr> </tbody> </table> <p>Note: Reserves set aside for the payment of expenses required for paying substitute money for dormant deposits, etc. to former depositors, etc.</p> <p>[Status of grants funded by dormant deposits, etc.]</p> <table border="1"> <thead> <tr> <th></th> <th>Date of grants funded by dormant deposits, etc.</th> <th>Amount of grants funded by dormant deposits, etc.</th> </tr> </thead> <tbody> <tr> <td>FY2019</td> <td>September 27, 2019</td> <td>¥2.1 billion</td> </tr> <tr> <td>FY2020 (first)</td> <td>July 15, 2020</td> <td>¥4.3 billion</td> </tr> <tr> <td>FY2020 (second)</td> <td>December 25, 2020</td> <td>¥1.5 billion</td> </tr> <tr> <td>FY2020 (third)</td> <td>March 25, 2021</td> <td>¥1.8 billion</td> </tr> <tr> <td>FY2021 (first)</td> <td>July 29, 2021</td> <td>¥4.7 billion</td> </tr> <tr> <td>FY2021 (second)</td> <td>March 25, 2022</td> <td>¥4.0 billion</td> </tr> </tbody> </table> <p>○ Started on-site inspections based on Article 44, paragraph (6) of the Dormant Deposits Utilization Act in September 2020</p> <table border="1"> <thead> <tr> <th></th> <th>FY2020</th> <th>FY2021</th> </tr> </thead> <tbody> <tr> <td>Financial institutions on which on-site inspections were conducted^(Note)</td> <td>1 institution</td> <td>8 institutions</td> </tr> </tbody> </table> <p>Note: The number of institutions on the basis of the starting date of on-site inspection</p>		FY2019	FY2020	FY2021	Amount of money for transfer from dormant deposits, etc. collected from financial institutions	¥145.7 billion 7,241,557	¥140.9 billion 7,182,822	¥137.4 billion 6,871,570	Number of dormant deposits, etc. concerning money for transfer from dormant deposits, etc.				Amount of substitute money for dormant deposits, etc. paid	¥4.6 billion	¥18.9 billion	¥25.2 billion	Number of dormant deposits, etc. concerning the substitute money for dormant deposits, etc.	40,485	191,753	279,266	Amount of reserves under Article 14 of the Dormant Deposits Utilization Act set aside ^(Note)	¥70.6 billion	¥125.0 billion	¥170.7 billion		Date of grants funded by dormant deposits, etc.	Amount of grants funded by dormant deposits, etc.	FY2019	September 27, 2019	¥2.1 billion	FY2020 (first)	July 15, 2020	¥4.3 billion	FY2020 (second)	December 25, 2020	¥1.5 billion	FY2020 (third)	March 25, 2021	¥1.8 billion	FY2021 (first)	July 29, 2021	¥4.7 billion	FY2021 (second)	March 25, 2022	¥4.0 billion		FY2020	FY2021	Financial institutions on which on-site inspections were conducted ^(Note)	1 institution	8 institutions
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7. Operations under the Account Registration Act and the Account Management Act																																																				
Operations under the Account Registration Act and the Account Management Act	<p>○ Established the Number-Account Linkage Planning Division at the Deposit Insurance Department and the Bank Accounts Information Linkage System Group at the Information System Department in September 2021 and started preparations for implementation of the DICJ's operations under the Account Registration Act and the Account Management Act</p> <ul style="list-style-type: none"> Under the Account Registration Act and the Account Management Act, started sorting out basic matters for developing a system to enable account information liaison between the DICJ, financial institutions, relevant authorities, etc. (hereinafter referred to as the "bank accounts information linkage system") and engaged in coordination with relevant authorities, etc. Regarding the bank accounts information linkage system, conducted general competitive bidding processes to select a business operator to be entrusted with project management support operations related to system development and a business operator to be entrusted with requirement definition and system introduction, operation and maintenance 																																																			

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>○ Started conducting on-site inspections in full scale based on Article 44, paragraph (6) of the Dormant Deposits Utilization Act in FY2021</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>○ Continue to implement appropriate on-site inspections while giving consideration to the effectiveness of on-site inspection</p>	<p>Financial Operations Assistance Department: Dormant Deposits Management Division</p> <p>Information System Department</p> <p>Inspection Department: Inspection Planning Division Evaluation Division Inspection Division I Inspection Division II</p>
<p>○ Started preparations for appropriate implementation of operations under the Account Registration Act and the Account Management Act following the establishment of a new division</p> <ul style="list-style-type: none"> Made steady progress in the development of preparedness for implementation of operations by creating opportunities for regular consultations with relevant authorities, etc. and by implementing verification, checks and information-sharing on basic matters as necessary Properly conducted a general competitive bidding process regarding the operations described on the left 	<p>○ Proceed with the development of the bank accounts information linkage system in preparation for the start of the DICJ's operations under the Account Registration Act and the Account Management Act</p> <p>○ Conduct a study on specific matters related to administrative procedures and the operation of the bank accounts information linkage system and engaged in coordination with financial institutions, relevant authorities, etc. in order to accurately and efficiently implement the DICJ's operations under the Account Registration Act and the Account Management Act</p>	<p>Deposit Insurance Department Number-Account Linkage Planning Division</p> <p>Information System Department</p>

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Task	Main business performance												
8. Study on the future of deposit insurance premium rates													
Study on the future of deposit insurance premium rates	<ul style="list-style-type: none"> ○ The Study Group on Deposit Insurance Premium Rates, which was set by the DICJ in July 2021, discussed the desirable framework for the Reserves and deposit insurance premium rates for FY2022 onward, from a medium- to long-term perspective The report by the Group titled “Desirable Framework for Reserves and Insurance Premium Rates in Japan’s Deposit Insurance System” was published in February 2022 												
9. Development and Improvement of Various Systems and Enhancement of Information Security Measures													
(i) Enhancement of IT governance, and development and improvement of various systems	<ul style="list-style-type: none"> ○ Formulated a three-year plan for system development in FY2022-2024 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 ○ Developed and improved various systems as follows in accordance with the three-year plan for system development <p>[Status of development and improvement of major systems]</p> <table border="1"> <thead> <tr> <th>System name</th> <th>Status of development and improvement</th> </tr> </thead> <tbody> <tr> <td>Failure resolution operation system</td> <td>Maintaining stable operation and implementing system improvement work according to the plan Regarding the next-generation system, reviewing the test phase schedule and proceeding with development work following the extension of the usage period of the current system</td> </tr> <tr> <td>Antisocial force information inquiry system</td> <td>Maintaining stable operation and implementing system improvement work according to the plan Implementing the development of the next generation system</td> </tr> <tr> <td>Dormant deposits management system</td> <td>Maintaining stable operation and implementing system improvement work according to the plan Started preparations for the renewal of the current system</td> </tr> <tr> <td>Bank accounts information linkage system</td> <td>Started preparations for the development of a new system</td> </tr> <tr> <td>LAN/WAN (common system)</td> <td>Maintaining stable operation. Completed the renewal of the server according to the plan</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 Regarding the next-generation system, reviewing the test phase schedule and proceeding with development work following the extension of the usage period of the current system	Antisocial force information inquiry system	Maintaining stable operation and implementing system improvement work according to the plan Implementing the development of the next generation system	Dormant deposits management system	Maintaining stable operation and implementing system improvement work according to the plan Started preparations for the renewal of the current system	Bank accounts information linkage system	Started preparations for the development of a new system	LAN/WAN (common system)	Maintaining stable operation. Completed the renewal of the server according to the plan
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LAN/WAN (common system)	Maintaining stable operation. Completed the renewal of the server according to the plan												
(ii) Improving the level of information security	<ul style="list-style-type: none"> ○ In order to improve the level of information security at the DICJ, implemented the following measures: <ul style="list-style-type: none"> • Conducted security risk assessment regarding information and information systems held by the DICJ; as a result, response plans were developed and improvements were made with respect to problems requiring risk response measures • Commissioned an outside information security service provider to conduct a vulnerability diagnosis of information systems connected to the Internet • Held e-learning-workshops concerning information security and an email training program to counter email-based targeted attacks in order to increase awareness of information security among executives and employees ○ 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 												

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<ul style="list-style-type: none"> ○ The Study Group on Deposit Insurance Premium Rates discussed from a medium- to long-term perspective and summarized and published the report contributing to deliberations by the Policy Board meeting on deposit insurance premium rates 	<ul style="list-style-type: none"> ○ Appropriately implement the assessment of situations including deposit trends and funding of Reserves at the Policy Board meeting held every fiscal year 	Deposit Insurance Department Planning Division
<ul style="list-style-type: none"> ○ Enhanced IT governance ○ Strove to develop and improve various systems owned by the DICJ 	<ul style="list-style-type: none"> ○ Continue to enhance IT governance ○ Strive to develop and improve various systems owned by the DICJ 	Information System Department
<ul style="list-style-type: none"> ○ Comprehensively grasped and evaluated risks related to information security at the DICJ by conducting risk assessment, vulnerability diagnosis, 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 ○ Strove to ensure appropriate management of highly confidential important information by using a safer environment with a higher level of security 	<ul style="list-style-type: none"> ○ In light of response to the threat of cyberattacks, which have become sophisticated and complex, and the status of the study on promotion of telework and digital transformation (DX) at the DICJ, improve the level of information security 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 ○ Strive to ensure appropriate management of highly confidential important information by using a safer environment with a higher level of security 	Planning and Coordination Department: Information Security Office Information System Department

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10. Strengthening of Finances, and Enhancement of Efficient Organizational Management																																																								
(i) Formulation and execution management of budgets that can be appropriately adapted to resolution of financial institution failures, etc.	<ul style="list-style-type: none"> ○ When compiling the FY2022 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 while recording temporary expenses necessary for management of operations in FY2022, resulting in an increase in non-personnel expenses compared with the previous fiscal year and a decline in personnel expenses due to the effects of recommendations from the National Personnel Authority, among other factors In addition, continued to secure expenses necessary for failure resolution of financial institutions, etc. ○ Following the establishment of the Fund-Grant System as a result of the partial amendment, etc. of the Financial Functions Strengthening Act, revised the FY2021 authorized budget in the Financial Functions Strengthening Account and took appropriate budgetary measures ○ Following the enactment of the Account Registration Act and the Account Management Act, revised the FY2021 authorized budget, established the Information on Individual Deposit Accounts Liaison, etc. Account, and implemented appropriate budgetary measures Following the enactment of the Supplementary Budget for FY2021 (November 26, 2021), also revised the FY2021 authorized budget of the Information on Individual Deposit Accounts Liaison, etc. Account, and implemented appropriate budgetary measures ○ Strove to execute the budget efficiently by closely examining whether funds are really necessary for achieving the business purposes ○ Strove to ensure the transparency and competitiveness of the contract method by implementing procurement under a competitive contract method except when discretionary contracts are really inevitable ○ For the financial results in FY2021, 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>[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> <th>Information on Individual Deposit Accounts Liaison etc.</th> </tr> </thead> <tbody> <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> <td>-</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> <td>-</td> </tr> <tr> <td>End of FY2021</td> <td>5,090.0</td> <td>367.4</td> <td>155.9</td> <td>793.2</td> <td>38.0</td> <td>(23.2) ¥million</td> <td>(29.3) ¥million</td> <td>(5.2) ¥million</td> <td>115.5</td> <td>(5.1) ¥million</td> </tr> <tr> <td>Increase/Decrease (21-20)</td> <td>364.1</td> <td>(0.2)</td> <td>121.1</td> <td>0.1</td> <td>2.4</td> <td>16.6 ¥million</td> <td>(5.4) ¥million</td> <td>(0.5) ¥million</td> <td>57.1</td> <td>(5.1) ¥million</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ○ From among the cases included in audit reports published by the Board of Audit of Japan, selected cases of other corporations for which problems have been recognized from the viewpoint of economic efficiency and which are useful for efficient budget implementation, about which the DICJ exchanged opinions with the Auditor, and had the Auditor explain and raise awareness about those cases among executives and employees 		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	Information on Individual Deposit Accounts Liaison etc.	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	-	End of FY2021	5,090.0	367.4	155.9	793.2	38.0	(23.2) ¥million	(29.3) ¥million	(5.2) ¥million	115.5	(5.1) ¥million	Increase/Decrease (21-20)	364.1	(0.2)	121.1	0.1	2.4	16.6 ¥million	(5.4) ¥million	(0.5) ¥million	57.1	(5.1) ¥million
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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	-																																														
End of FY2021	5,090.0	367.4	155.9	793.2	38.0	(23.2) ¥million	(29.3) ¥million	(5.2) ¥million	115.5	(5.1) ¥million																																														
Increase/Decrease (21-20)	364.1	(0.2)	121.1	0.1	2.4	16.6 ¥million	(5.4) ¥million	(0.5) ¥million	57.1	(5.1) ¥million																																														

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Under the FY2022 budget, held down an increase in the budget amount, excluding temporary expenses, by reviewing non-personnel and personnel expenses and compiled a budget that can appropriately deal with failure resolution of financial institutions, etc. ○ Through expense reduction efforts and efforts to ensure the transparency and competitiveness of the contract method, appropriately managed the budget execution ○ Liability reserves, which are set aside for insurance payout, etc., steadily increased ○ Strove to increase consciousness about prevention of similar situations and about appropriate budget implementation by raising awareness about cases related to contract methods and procurement 	<ul style="list-style-type: none"> ○ 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. ○ Strive to increase consciousness about appropriate budget implementation by more effectively raising awareness through cooperation and division of roles with the Auditor 	<p>Treasury Department: Budget and Accounting Division I Budget and Accounting Division II Budget and Accounting Division III</p> <p>Audit Department</p>

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Task	Main business performance																
(ii) Appropriate determination of deposit insurance premium rates	<p>○ The Policy Board held in March 2022, in light of the report by the Study Group on Deposit Insurance Premium Rates (See 8.), shared the following framework as the Board's common understanding on the Reserves (liability reserves) and deposit insurance premium rates</p> <p>(i) Introducing a ratio to insured deposits as the fund target and building up the Reserves, with an aim to achieve 0.7% of insured deposits in the next 10 years (from FY2022 to FY2031)</p> <p>(ii) Making a projection of the Reserves by setting the annual deposit growth rate at approximately 2%, while taking into account such situations as the recent trend in the actual deposit growth and the effects of the COVID-19 pandemic. Based on the above projection, in FY2022, lowering the deposit insurance premium rate (effective rate) to approximately half of the FY2021 level</p> <p>(iii) Making the estimated Reserves as a benchmark for achieving the level of 0.7% of insured deposits under the above projection (approximately ¥7 trillion) function as the upper limit of the Reserves in the period until FY2031, from the perspective of consideration to financial institutions' business</p> <p>(iv) In addition to the assessment of situations including deposit trends and funding of the Reserves at the Policy Board meeting held every fiscal year, conducting a detailed interim review at the Policy Board meeting, etc., for instance after five years. Meanwhile, in the case of the occurrence of a major environmental change, including business difficulties or failure of a financial institution that could lead to concerns over stability of the financial system, or extremely large growth in deposits, considering the framework mentioned above in light of such circumstances</p> <p>○ Under the abovementioned common understanding, the deposit insurance premium rate for deposits for payment and settlement purposes and that for general deposits, etc. in FY2022, on the basis of the effective rate set at 0.015% (down 0.016% points compared to FY2021), were determined as below</p> <p style="margin-left: 40px;">0.021% for the deposits for payment and settlement purposes (down 0.021% points compared to FY2021); and</p> <p style="margin-left: 40px;">0.014% for the general deposits, etc. (down 0.015% points compared to FY2021)</p> <p>[Trends in deposit insurance premium rates]</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th></th> <th>Effective rate</th> <th>Deposits for payment and settlement purposes^(Note)</th> <th>General deposits, etc.^(Note)</th> </tr> </thead> <tbody> <tr> <td>FY2020</td> <td>0.033%</td> <td>0.045%</td> <td>0.031%</td> </tr> <tr> <td>FY2021</td> <td>0.031%</td> <td>0.042%</td> <td>0.029%</td> </tr> <tr> <td>FY2022</td> <td>0.015%</td> <td>0.021%</td> <td>0.014%</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 ^(Note)	General deposits, etc. ^(Note)	FY2020	0.033%	0.045%	0.031%	FY2021	0.031%	0.042%	0.029%	FY2022	0.015%	0.021%	0.014%
	Effective rate	Deposits for payment and settlement purposes ^(Note)	General deposits, etc. ^(Note)														
FY2020	0.033%	0.045%	0.031%														
FY2021	0.031%	0.042%	0.029%														
FY2022	0.015%	0.021%	0.014%														

Evaluation	Future policy	Responsible unit
○ Appropriately determined the deposit insurance premium rates in light of the common understanding described on the left	○ In light of the common understanding described on the left, appropriately determine the deposit insurance premium rates	Deposit Insurance Department: Planning Division

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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"> ○ 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 ○ In fund-raising activities, issued DICJ bonds totaling ¥100.0 billion in the Financial Revitalization Account and ¥180.0 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 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 FY2021, 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, as was the case in the previous fiscal year 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 Developed a system to implement uncollateralized call borrowing as an alternative measure in cases where ordinary bidding processes cannot be implemented <p>[Trends in the outstanding balance of funds raised] (Unit: ¥billion)</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th></th> <th>FY2019</th> <th>FY2020</th> <th>FY2021</th> </tr> </thead> <tbody> <tr> <td>Balance of funding</td> <td>1,963.4</td> <td>1,923.2</td> <td>1,505.7</td> </tr> <tr> <td>Balance of bonds (annual issuance)</td> <td>1,870.0 (570.0)</td> <td>1,850.0 (580.0)</td> <td>1,480.0 (280.0)</td> </tr> </tbody> </table>		FY2019	FY2020	FY2021	Balance of funding	1,963.4	1,923.2	1,505.7	Balance of bonds (annual issuance)	1,870.0 (570.0)	1,850.0 (580.0)	1,480.0 (280.0)
	FY2019	FY2020	FY2021										
Balance of funding	1,963.4	1,923.2	1,505.7										
Balance of bonds (annual issuance)	1,870.0 (570.0)	1,850.0 (580.0)	1,480.0 (280.0)										
(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"> ○ 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 eight ○ Secured staff members (an additional 20 members) for operations related to the linkage of personal identification numbers to deposit and savings accounts that are implemented by the DICJ as part of the digital government plan being promoted by the government ○ 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 												
11. Collaboration with Affiliated Companies													
(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"> ○ 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 ○ 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 ○ Provided advice, etc. concerning measures to secure staff, cash management, etc. through close exchanges of information with the RCC 												

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Appropriately conducted fund management with a focus on safety and liquidity ○ In fund-raising activities, raised funds in an appropriate and efficient manner by taking into account the funding requirements 	<ul style="list-style-type: none"> ○ Considering the severe fund management environment, appropriately manage funds while continuing to focus on safety and liquidity ○ Raise funds in an efficient manner in light of the funding requirements 	Treasury Department: Finance Division I
<ul style="list-style-type: none"> ○ Arranged the appropriate organization within the authorized strength in order to manage various operations based on the operational policy 	<ul style="list-style-type: none"> ○ 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 	Planning and Coordination Department: Personnel Division Administration Division
<ul style="list-style-type: none"> ○ Promoted collaboration with the RCC in addition to providing necessary guidance and advice so as to ensure appropriate management of operations by the RCC 	<ul style="list-style-type: none"> ○ 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 ○ Regarding the use of the RCC's servicer function, strive to collaborate so as to ensure appropriate management of operations 	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

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Task	Main business performance
(ii) Cooperation with the Regional Economy Vitalization Corporation of Japan and the Corporation for Revitalizing Earthquake-Affected Business	○ Received explanations of operations from both corporations and confirmed their contents
(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.
12. Establishment of a Framework for Business Continuity during Disasters	
(i) Development of a framework for business continuity intended to smoothly implement failure resolution operations, etc.	<p>○ In light of "the DICJ Emergency Action Plan", developed a system to implement the necessary response operations and operations related to failure resolution and provided mobile PCs for BCP purpose to personnel prepared to be convened in emergencies and installed portable power sources at relevant divisions, offices, etc. In addition, in response to the COVID-19 pandemic, continued efforts to develop the framework for business continuity, such as further promoting telework, in order to ensure business continuity while reducing infection risk for executives and employees due to commuting</p> <p>○ 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.</p>
(ii) Development of a robust framework for business continuity through business continuity training related to the settlement of funds and other measures	<p>○ 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</p> <p>○ Conducted training to check the operation of the Bank of Japan Financial Network System (BOJ-NET) in preparation for a large-scale disaster, and conducted training and seminars related to continuity of operations such as settlement of funds</p>

Evaluation	Future policy	Responsible unit
○ Cooperated on the appropriate and efficient management of operations of both corporations	○ Cooperated on the appropriate and efficient implementation of the operations of both corporations	Planning and Coordination Department: Subsidiary Administration Division
○ 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
12. Establishment of a Framework for Business Continuity during Disasters		
○ Believe that the DICJ mostly developed the framework for business continuity during disasters, etc. by FY2021	○ Constantly revise the BCP framework in accordance with changes in the external environment and strive to ensure the effectiveness of preparedness for emergencies (e.g., examination and review of administrative workflow)	<p>Planning and Coordination Department: Planning and Coordination Division</p> <p>Resolution and Financial Revitalization Department: Resolution and Receivership Division</p> <p>Deposit Insurance Department: Planning Division</p> <p>Information System Department</p>
○ Strengthened disaster time response capabilities by checking the framework and conducting training and seminars on an ongoing basis so as to enable smooth transfer of the settlement of funds and other operations from the Treasury Department to the Osaka Operation Department during disasters	○ Continue to develop a robust framework for business continuity by conducting business continuity training on an ongoing basis in cooperation with relevant organizations so that operations related to the settlement of funds, etc. can be appropriately implemented during disasters	<p>Planning and Coordination Department: Planning and Coordination Division</p> <p>Treasury Department: Financial Planning and Coordination Division Finance Division I Finance Division II</p> <p>Osaka Operation Department: Administration, Policy Planning and Coordination Division</p>

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Task	Main business performance										
13. Enhancement of Provision of Information to Depositors and Relevant Parties in and outside Japan											
(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.]										
	<ul style="list-style-type: none"> ○ Made efforts to actively provide information, including posting of new information in a timely manner while preparing the DICJ website for better web accessibility <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>FY2019</th> <th>FY2020</th> <th>FY2021</th> </tr> </thead> <tbody> <tr> <td>The number of visitors to the DICJ website</td> <td>577,202 persons</td> <td>743,236 persons</td> <td>662,371 persons</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ○ Distributed a brochure called "Understanding the Deposit Insurance System with Cartoons," etc. for depositors and distributed it to financial institutions and consumer centers nationwide in order to raise public awareness about the deposit insurance system, etc. ○ Strove to disclose information through such measures as compiling and publishing an administrative cost statement, including consolidated financial statements that cover subsidiaries in addition to financial statements and other documents prescribed by the Deposit Insurance Act and other laws and regulations 		FY2019	FY2020	FY2021	The number of visitors to the DICJ website	577,202 persons	743,236 persons	662,371 persons		
	FY2019	FY2020	FY2021								
The number of visitors to the DICJ website	577,202 persons	743,236 persons	662,371 persons								
(ii) Dissemination of information to relevant parties overseas with respect to Japan's deposit insurance system and the DICJ's activities	[Development of an environment that enables bilateral exchanges of information with financial institutions, etc.]										
	<ul style="list-style-type: none"> ○ In order to identify any problems in the implementation of on-site inspections and to identify requests to the DICJ, implemented inspection monitoring by means of a questionnaire survey ○ Strove to collect opinions and requests related to the burden of inspection due to the impacts of the COVID-19 pandemic, etc. and the newly introduced remote method in particular ○ Used a cloud service to provide financial institutions with information related to insurance premiums, failure resolution, training, program to purchase specified difficult recovery claims, management operations of dormant deposits, etc. and Fund-Grant System <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>FY2019</th> <th>FY2020</th> <th>FY2021</th> </tr> </thead> <tbody> <tr> <td>Number of new information items provided through the cloud service</td> <td>24</td> <td>16</td> <td>12</td> </tr> </tbody> </table>		FY2019	FY2020	FY2021	Number of new information items provided through the cloud service	24	16	12		
	FY2019	FY2020	FY2021								
Number of new information items provided through the cloud service	24	16	12								
	<ul style="list-style-type: none"> ○ Prepared and distributed to relevant organizations in and outside Japan "ANNUAL REPORT 2020/2021," the English version of the FY2020 annual report of the DICJ, in order to disseminate information concerning Japan's deposit insurance system and the DICJ's activities internationally and also used it to explain the DICJ's activities at seminars and other events held for foreign deposit insurance organizations ○ Published articles in English on the DICJ website, thereby continuing efforts to enhance the dissemination of information in English 										
14. Invigoration of Organization, Personnel Training and Enhancement of Compliance Preparedness											

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Contributed to deepening depositors' and others' understanding of the deposit insurance system and the DICJ's roles and operations through the dissemination of information via the DICJ website and distribution of brochures ○ Disclosed information in an easy-to-understand manner with respect to the financial conditions of the entire DICJ, including subsidiaries ○ Strove to identify requests, etc. of financial institutions, and engaged in bilateral exchanges of information with them through inspection monitoring ○ Strove to provide information to financial institutions through a cloud service 	<ul style="list-style-type: none"> ○ 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, further improve web accessibility and promote adaptation to the diversification of the utilization environments and methods of utilization 	Planning and Coordination Department: Public Relations and Information Management Office Administration and Coordination Division Treasury Department: Budget and Accounting Division I Inspection Department: Inspection Planning Division
<ul style="list-style-type: none"> ○ Provided necessary information to relevant parties in and outside Japan 	<ul style="list-style-type: none"> ○ Continue efforts to provide information in a timely manner by using the English version of the annual report at international conferences, technical cooperation seminars and other events and by conducting public relations activities using the English version of the website 	Research and International Affairs Department: Planning and Administration Division

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Task	Main business performance
(i) Further invigoration of the organization and personnel training intended to enable timely and appropriate response to the changing environment	<p>[Measures to invigorate the organization]</p> <ul style="list-style-type: none"> ○ Strove to enhance the knowledge of executives and employees so that the DICJ can respond to the progress in digital transformation (DX) at financial institutions, etc., including the arrival of new business models for financial services using digital technology <p>In addition, conducted a study and made improvements on the future of working styles, such as telework, and the workplace environment and on operational efficiency and made improvements in order to invigorate the organization. Specifically, the following measures were implemented</p> <ul style="list-style-type: none"> • Had executives and employees attend seminars concerning the DX initiative at financial institutions and collected example cases of DX initiatives at deposit insurance organizations in other countries • Held three training sessions for all executives and employees and six workshops, including reporting meetings, for employees in order to ensure that individual employees sufficiently understand and become aware of DX and that a study on DX can be conducted based on objectives shared institution-wide • Determined the division and office responsible for responding to opinions and requests collected through workshops, which conducted a study on how to respond and started responding to those opinions and requests that can be addressed • Held an explanatory meeting to deepen employees' understanding and awareness of Robotic Process Automation (RPA) • Identified the DICJ's operations that are well suited to RPA in light of the explanatory meeting
	<p>[Measures to promote personnel training]</p> <ul style="list-style-type: none"> ○ Devoted efforts to personnel training, including a common training program for all staff members and training programs individually tailored for various positions, aimed at providing staff members with basic knowledge, etc.
(ii) Raising compliance awareness among executives and staff members	<ul style="list-style-type: none"> ○ Took the following measures in order to raise compliance awareness among executives and staff members and ensure that appropriate actions further take hold • Distributed an online message from the Governor to executives and staff members • 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) • Held liaison meetings of compliance managers to raise awareness about and confirm the duties of the compliance managers of departments and other relevant matters • Distributed email magazines regarding compliance • Held a Compliance Committee meeting • Revised various internal rules

Evaluation	Future policy	Responsible unit
<ul style="list-style-type: none"> ○ Strove to improve executives' and employees' knowledge concerning DX by holding various training sessions and explanatory meetings ○ Found through workshops that many employees are aware of the challenges related to communications among executives and employees and the telework environment ○ Deepened employees' understanding and awareness of RPA 	<ul style="list-style-type: none"> ○ Continue to strive to ensure that the DICJ can respond to the progress in DX initiatives at financial institutions, etc. by improving executives' and employees' knowledge concerning DX ○ Strive to further invigorate the organization, for example by fostering mutual trust and a sense of unity among executives and employees in view of the challenges recognized with respect to working styles and the workplace environment in the current fiscal year and by developing a comfortable working environment ○ Consider introducing RPA for suitable operations 	<p>Planning and Coordination Department: Planning and Coordination Division</p> <p>All departments</p>
<ul style="list-style-type: none"> ○ Promoted personnel training by giving careful consideration to the contents and methods of training 	<ul style="list-style-type: none"> ○ Promote personnel training in order to ensure timely and appropriate response to changes in the surrounding environment 	<p>Planning and Coordination Department Personnel Division</p> <p>All departments</p>
<ul style="list-style-type: none"> ○ 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 	<ul style="list-style-type: none"> ○ Implement training programs, etc. in order to raise compliance awareness among executives and staff members and to ensure that appropriate actions further take hold 	<p>Legal Affairs Department</p>

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