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September 30, 2021

Japan Best Rescue System Co., Ltd.

Announcement on business alliance with Joyo Bank Regarding JBR initiatives for business expansion with regional financial institutions

We provide reassurance security service for solving the problems of the customer in need

We hereby announce that Japan Best Rescue System Co., Ltd. engaged in providing service for solving comprehensive daily life troubles (Head office: Naka-ku, Nagoya City, Representative Director: Mr. Nobuhiro Sakakibara, Listed on 1st Section of Tokyo Stock Exchange, Security code: 2453, hereinafter called “JBR”) shall form alliance partnership for the providing our services to The Joyo Bank Ltd. (Head Office: Mito City, Ibaraki, President: Mr. Ritsuo Sasajima, hereinafter called “Joyo Bank”).

Background

We have been engaged in business to solve daily life troubles of customers for more than 20 years since its establishment under the corporate philosophy of “helping people in need”. As of June 30, 2021, we have business alliance partnership with more than 3,000 shops across Japan as partner shop which can handle the troubles of customers.

We have explored opportunities for business alliance partnership with regional financial institutions in order to expand partner shop network and improve new services, since they are indispensable for our business partner shops for solving issues relating to their business operation and financial matter. Moreover, the number of regional financial institutions improving their consulting functions as their business strategy has been increasing, and the discussion for such business partnership has been accelerated due to such background.

Taking the trend of advancing aging society into consideration, Joyo Bank has been utilizing its gerontological* knowledge and strengthening partnership with external companies in order to solve the issues and diversified needs of customers. In last April, Joyo Bank introduced "Smile Navigation," a tool to guide senior customers with potential issues and solutions cases and has made an advanced effort to improve the proposal-making capabilities including the non-financial areas.

*gerontology: academic for studying the impact on economic behavior caused by change in cognition function in line with longevity.

Details on business alliance

<Smile Navigation>

Providing every customer with “smile” & “reassurance”



<Data entry>

The customer shall answer quick survey



<Theme selection>

Navigation shall guide you to identify your concern and problem



<Data collection>

Navigation shall provide you with case which matches your needs

Joyo Bank will commence offering our service for daily life trouble-shooting through "Smile Navigation" platform. The "Smile Navigation" platform will indicate the potential issue and needs of customers upon the inputs such as their ages and health conditions. The contents shall cover proposals of non-financial service such as our service as well as financial instruments such as asset management. The number of contents has amounted to approximately 60 or more as of August 31, 2021.

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Details on services

The customers of Joyo Bank shall be able to use our service through dedicated toll-free telephone number. Our professional staffs with high level of skills which have been repeatedly introduced on TV mass media rush over to the site for solving troubles of keys and plumbing. They shall deal with such troubles in a courteous and polite manner at full power with a free quote.

*The quote which requires works such as disassembly and desorption may cause some expense.



Effect on Joyo Bank's customer

The media for collecting customers such as Web advertisement and yellow page are used by an infinite number of companies including us. Among them, some of business operators provide unclear quotation. As such it is difficult for general customers to identify superior business operators such as our alliance "Partner shop", who have concluded contract with JBR after our rigorous screening.

<General Customers>

Customers themselves shall select service providers among an infinite number of companies placing advertisement on website.

<Joyo Bank's Customer>



<Partner shop>



<Our company>



<Joyo Bank>

Sudden trouble relating to plumbing... door keys...



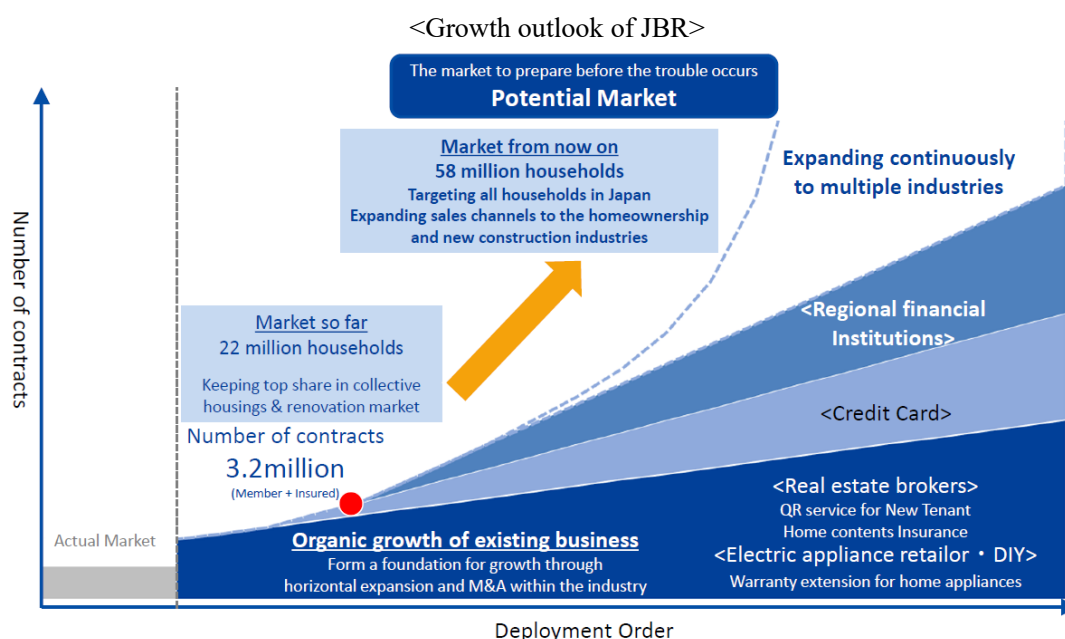
By partnering with Joyo Bank, who has built relationships based on trust with local customers over the years, their customers shall be able to use only the best services with confidence.

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Expected impact on our business

We have been advancing talks on business alliance partnership with regional financial institutions who may add our service on their financial instruments such as mortgage loans. With the realization of this partnership with Jyoy Bank, we believe that such talks shall be accelerated and that it shall potentially become a big turning point for our membership business which has grown on continuous basis with the focus partnership with real estate industry.

Our membership business is one of our core business segments occupying approximately 50% of our total sales and its operating profit margin has continued to maintain high level of more than 20 % for 3 consecutive years since the fiscal year ending September 2019. In this business segments with 2.65 million members (as of June 30, 2021), we have been making an effort to further expand business targeting 58 million households across the country.



Future Outlook

We have been in discussion on potential business alliance partnership with regional financial institutions as an only one listed company in Japan who provides services closely linked to living life such as handling daily life troubles, repair, and warranty extension for housing facilities as one-stop solution provider. With such background, having very brisk inquiry such as we even have some counter proposal for arranging service from the side of financial institutions and we assume that the number of such negotiation partners will increase in the future.

Example of service (combination)	Detail
Education Loan + Solving daily life troubles	The university entrance ratio has been increasing year by year, while the birth ratio has been declining*. Service for students of university and professional school: Adding “Quick Response service for university students”
Mortgage Loan + Repair	The number of people who move to new house as well as vacation house has increased in line with the penetration of teleworking. Adding “repair service” with which the damaged part of purchased property shall be repaired.
Mortgage Loan + Warranty Extension for Home Appliances	Adding comprehensive warranty to new house including custom-built house and renovated house. Maintaining the condition of housing facilities, which shall contribute to keeping the asset value of total property.

*”Fact-Finding Result for Burden from Education Cost” by Japan Finance Corporation (announced on October 30, 2020)

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Contributions to SDGs



Our service shall be provided to customers through our business alliance partner shop across Japan. We believe that connecting customers across Japan and partner shops shall contribute to “11. Sustainable Cities and Communities”.

We also believe that we shall not only further expand our service area by having introduction as our new partner shop and but also be able to contribute to the development of regional economy and proactively move forward with our plan.

Corporate Profile

■JBR

Company Name:	Japan Best Rescue System Co., Ltd.
Representative Director:	Mr. Nobuhiro Sakakibara
Location:	Urbanet Fushimi Building 5F, 1-10-20 Nishiki, Naka-ku, Nagoya City
Establishment:	February 1997
URL:	https://www.jbr.co.jp/en

■Joyo Bank

Company Name:	The Joyo Bank Ltd.
President:	Mr. Ritsuo Sasajima
Location:	5-5, Minami-machi 2-chome, Mito City, Ibaraki
Establishment:	July 1935
URL:	https://www.joyobank.co.jp/eng/

【Inquiry on this news release】

Japan Best Rescue System Co., Ltd.
Person in charge: Corporate Planning Office: Reo Shinya
TEL: +81-52-212-9908 E-Mail: ir@jbr.co.jp