



C O R P O R A T E P R O F I L E

Corporate Philosophy

For our customers, shareholders and ourselves, we make continuous effort to respond quickly to changing environment and challenge ourselves diligently to create better future for the world.

Behavioral Principles

To put "Corporate Philosophy" into practice, we separately set out "Behavioral Principles."



Message from the President & CEO

"Unconstrained by existing paradigms," we will pursue further growth.

I would like to thank you for your kind support.

J Trust had 81 employees on a consolidated basis, 12.1 billion yen in total assets and 3.2 billion yen in operating revenue when I became the largest shareholder in fiscal 2008. Since then, with aggressive growth strategies, we have developed into a group with 2,751 employees on a consolidated basis, 608.6 billion yen in total assets and 85.0 billion yen in operating revenue for fiscal 2017.

In Japan, we have already exited unsecured loan business, which other financial institutions are focusing on. Now, we put emphasis on real estate related credit guarantee business and receivable collection business to capitalize on the Group's strengths.

In South Korea, which continues to see lower statutory interest rate caps and the shrinking number of financial business operators, we have established an operating base as a comprehensive financial service provider by utilizing our experience and expertise gained in Japan.

In Indonesia, we are striving for revitalizing the once-failed commercial bank following the successful revival of savings banks in South Korea.

Unconstrained by existing paradigms, J Trust Group aims to grow further.

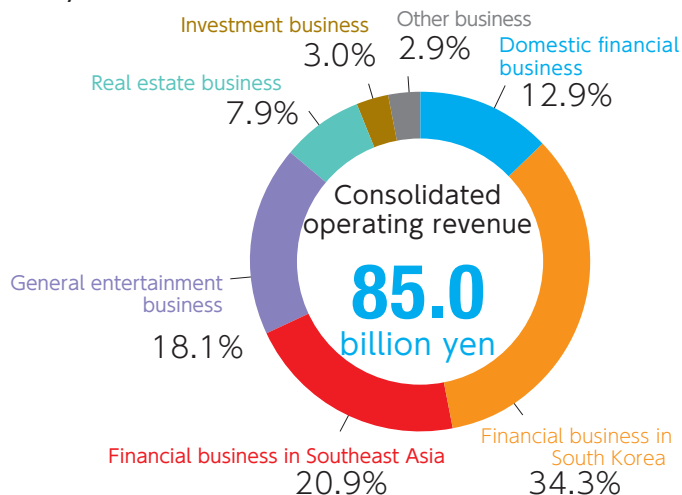
Your continued support will be highly appreciated.



Nobuyoshi Fujisawa
President & CEO

Corporate Overview

Breakdown of operating revenue
(fiscal year ended March 2017)



Domestic financial business



Business sector	Major subsidiaries
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Credit guarantee	Nihon Hoshou
Receivable collection	Partir Servicer
Credit and consumer credit	Nihon Hoshou
	J TRUST Card

Financial business in South Korea



Business sector	Major subsidiaries
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Savings bank	JT Chinae Savings Bank JT Savings Bank
Receivable collection	TA Asset Management
Capital (leasing and installment)	JT Capital

Financial business in Southeast Asia



Business sector	Major subsidiaries
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Banking	PT Bank JTrust Indonesia Tbk.
Receivable collection	PT JTRUST INVESTMENTS INDONESIA

General entertainment business



Business sector	Major subsidiaries
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Operation of amusement arcades and other facilities	ADORES
Development, production and sales of amusement machines, etc.	Highlights Entertainment

Investment business



Business sector	Major subsidiary
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Investments at home and abroad	JTRUST ASIA PTE.LTD.
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Real estate business



Business sector	Major subsidiaries
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Sales/brokerage of detached housing	Keynote
Renovation of existing housing	
Purchase and sales of income properties	ADORES

Other business

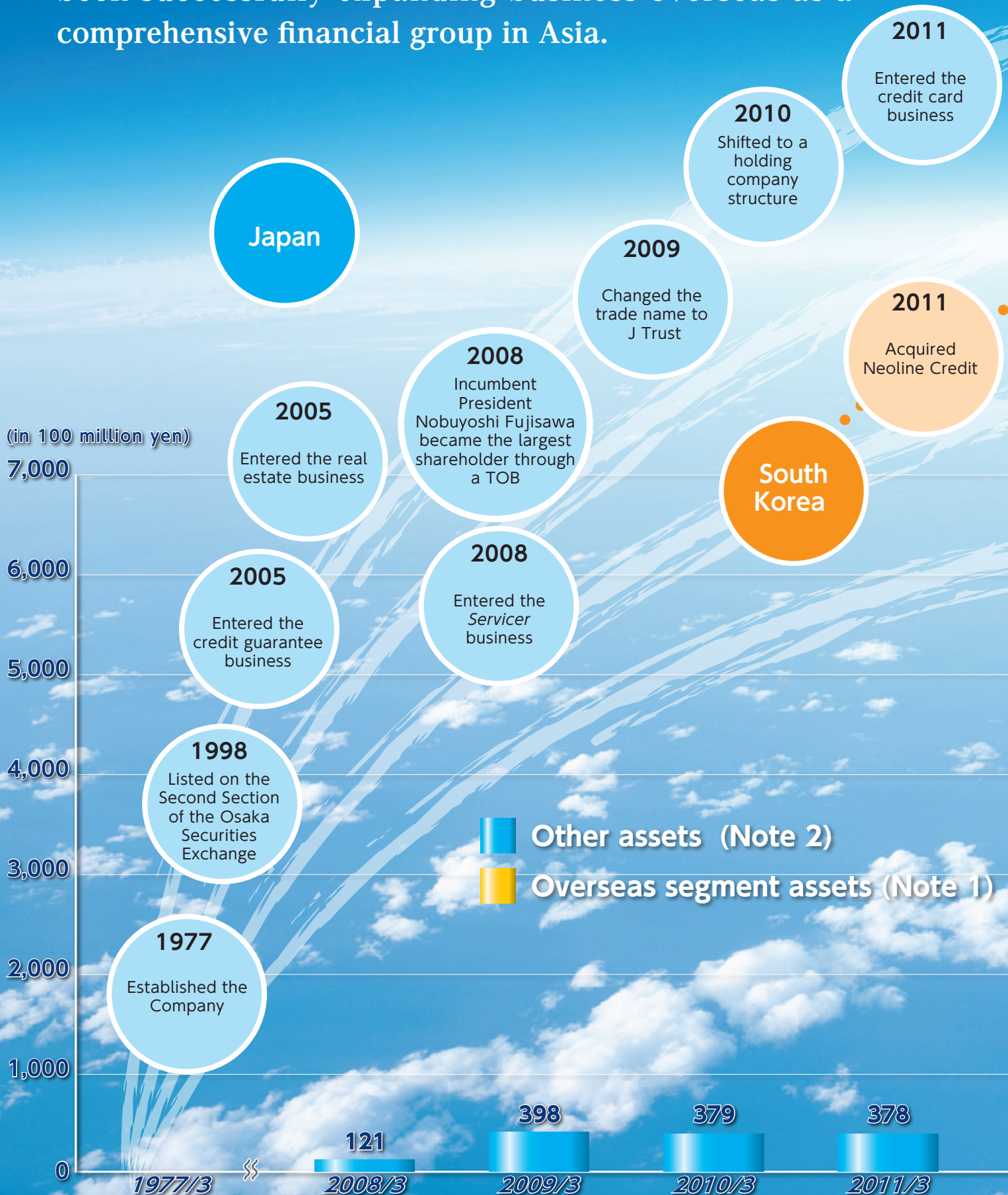


Business sector	Major subsidiaries
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Commercial facility construction	Keynote
IT System	J Trust System
Money exchange service	ADORES

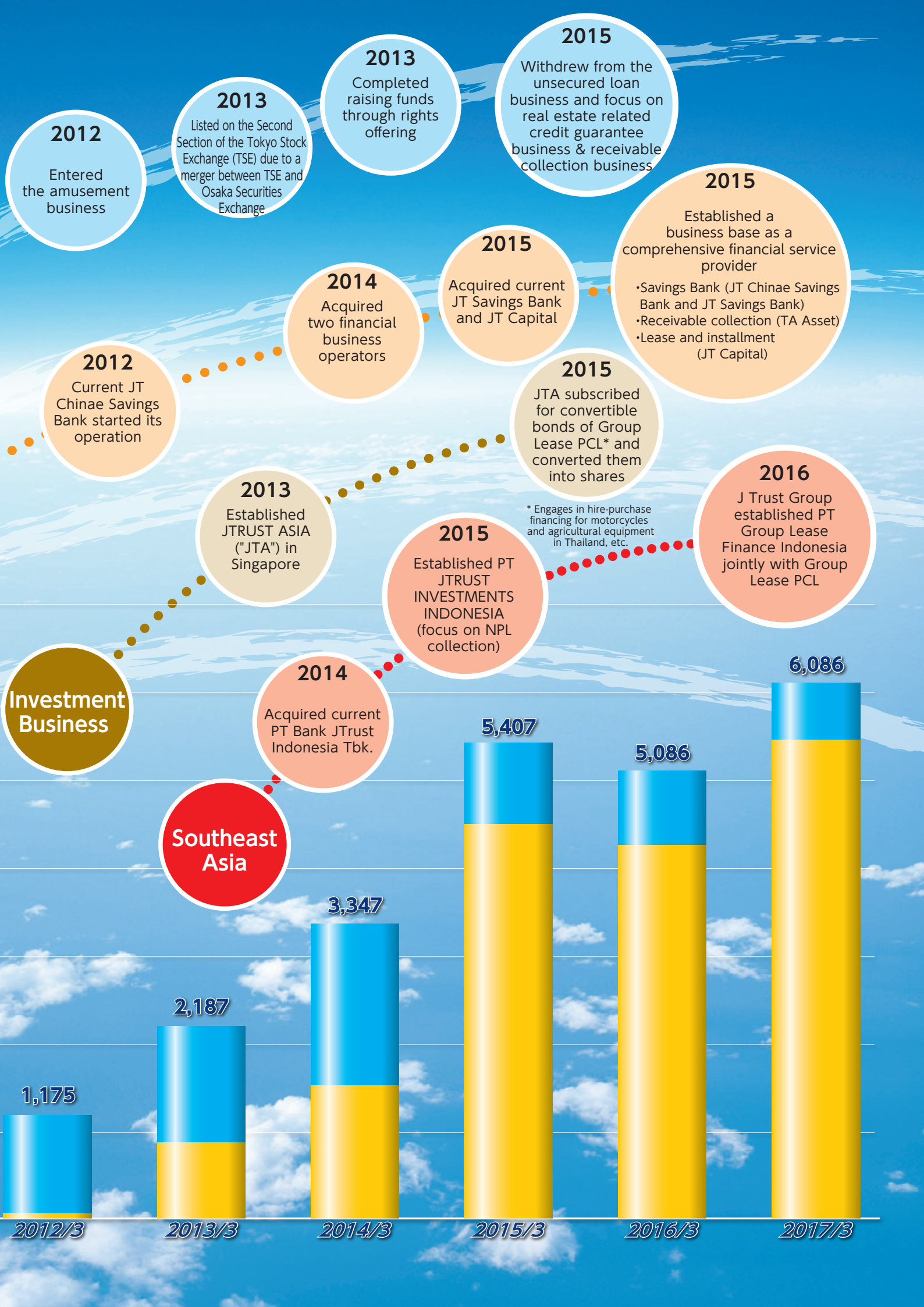
J Trust Group: Total assets and Brief History

Utilizing the expertise developed in Japan, we have been successfully expanding business overseas as a comprehensive financial group in Asia.



Note 1 : Assets in South Korea for fiscal 2012-2013, those in South Korea and JTRUST ASIA for fiscal 2014, and those in South Korea, Southeast Asia and investment business (mainly JTRUST ASIA) for 2015-2017

Note 2 : Consolidated total assets minus overseas segment assets (including company-wide assets)



2012

Entered the amusement business

2013

Listed on the Second Section of the Tokyo Stock Exchange (TSE) due to a merger between TSE and Osaka Securities Exchange

2013

Completed raising funds through rights offering

2015

Withdrew from the unsecured loan business and focus on real estate related credit guarantee business & receivable collection business

2015

Established a business base as a comprehensive financial service provider

- Savings Bank (JT Chinae Savings Bank and JT Savings Bank)
- Receivable collection (TA Asset)
- Lease and installment (JT Capital)

2015

Acquired current JT Savings Bank and JT Capital

2014

Acquired two financial business operators

2012

Current JT Chinae Savings Bank started its operation

2015

JTA subscribed for convertible bonds of Group Lease PCL* and converted them into shares

2013

Established JTRUST ASIA ("JTA") in Singapore

2015

Established PT JTRUST INVESTMENTS INDONESIA (focus on NPL collection)

* Engages in hire-purchase financing for motorcycles and agricultural equipment in Thailand, etc.

2016

J Trust Group established PT Group Lease Finance Indonesia jointly with Group Lease PCL

2014

Acquired current PT Bank JTrust Indonesia Tbk.

Southeast Asia

1,175

2,187

3,347

5,407

5,086

6,086

2012/3

2013/3

2014/3

2015/3

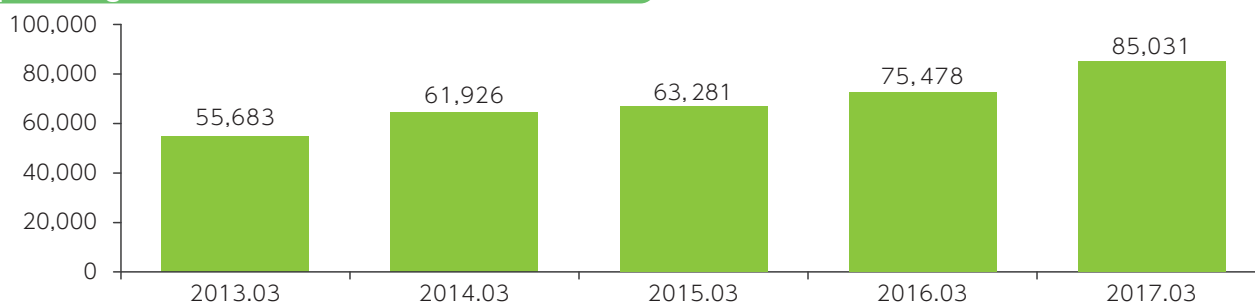
2016/3

2017/3

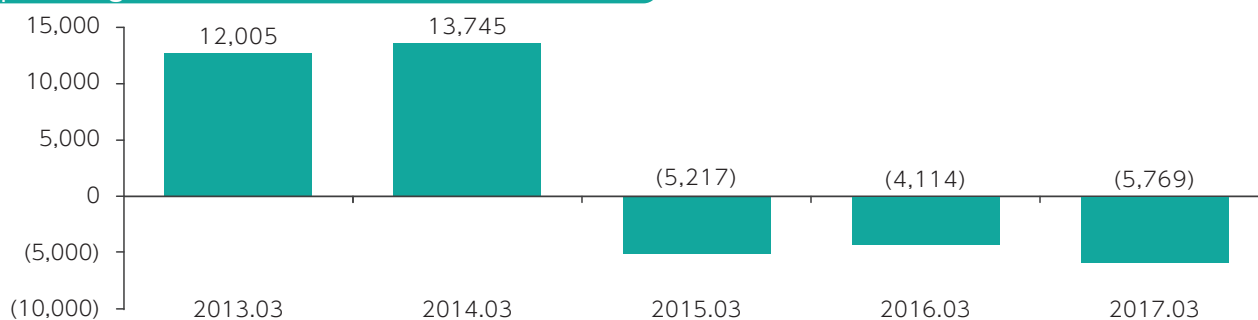
Consolidated Business Results

(in million yen)

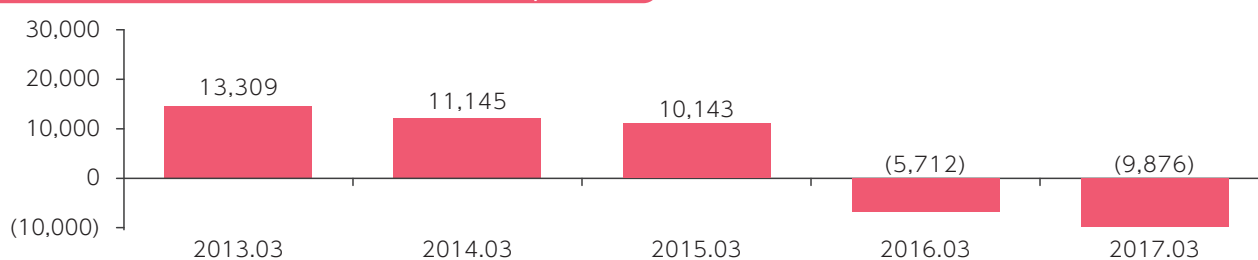
Operating revenue



Operating Profit/loss



Profit/loss attributable to owners of parent



Company Overview

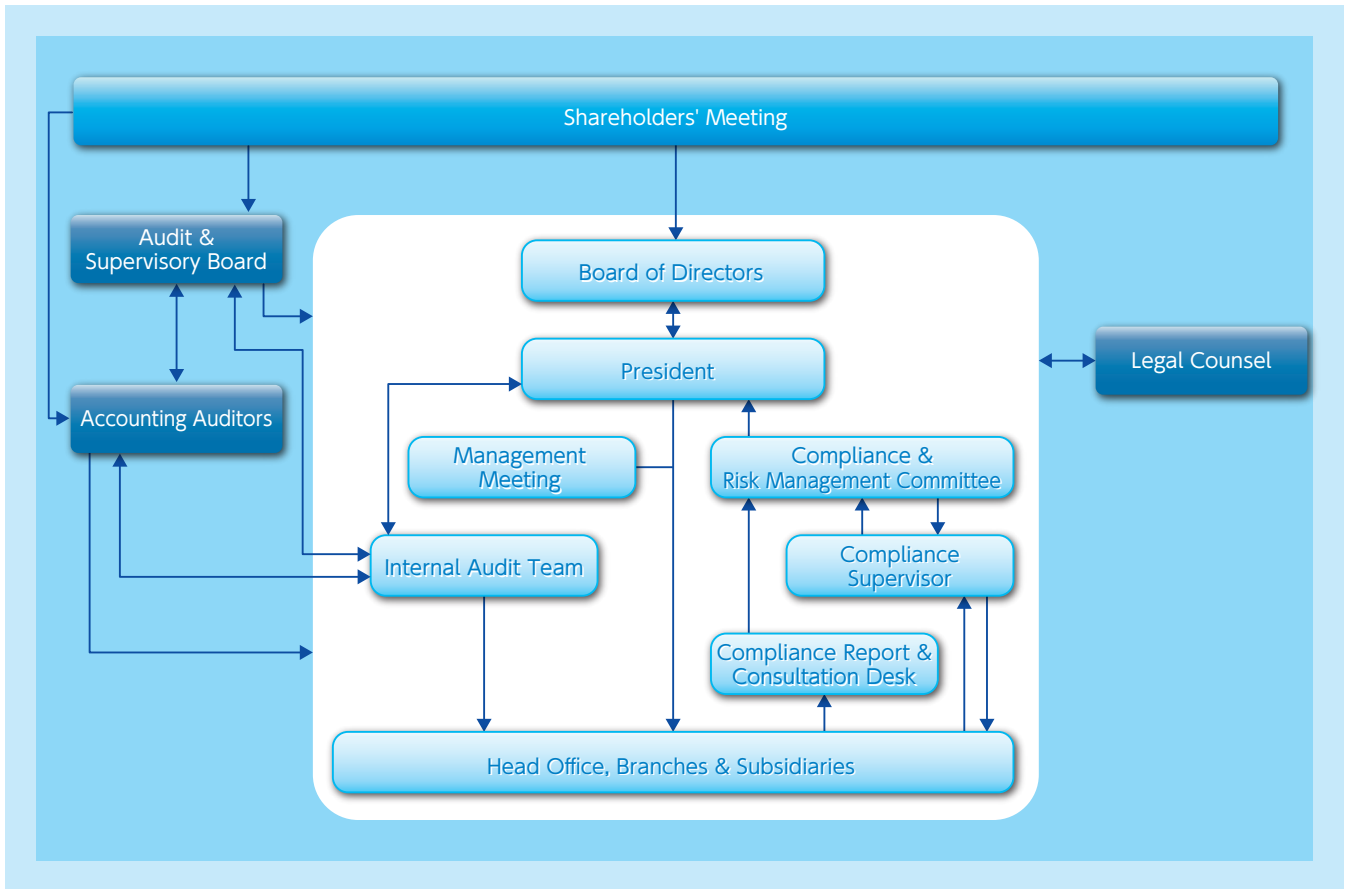
Trade Name	J Trust Co., Ltd.	Directors, Audit & Supervisory Board Members	
Headquarters	Toranomon First Garden 1-7-12 Toranomon, Minato-ku, Tokyo 105-0001 Tel:+81-3-4330-9100 (main)	Representative Director, President & Chief Executive Officer	Nobuyoshi Fujisawa
Date Established	March 1977	Representative Director Senior Managing Executive Officer	Nobuiku Chiba
Capital	53.6 billion yen	Senior Managing Director, Executive Officer	Nobiru Adachi
Number of Group Companies	23 on a consolidated basis (including J Trust Co., Ltd.)	Managing Director, Executive Officer	Shigeyoshi Asano
Number of Employees	Consolidated basis : 2,751 Non-consolidated basis : 54	Managing Director, Executive Officer	Toru Myochin
Fiscal Year End	March	Director, Executive Officer	Taiji Hitachi
Type of Business Entity	Holding Company	Director, Executive Officer	Makoto Kurokawa
Stock Listing / Code	Tokyo Stock Exchange, 2nd section (code: 8508)	Director, Executive Officer	Yukihiro Nishikawa
		Director, Executive Officer	Yoshihide Iimori
		Director, Executive Officer	Ryuichi Atsuta
		Outside Director	Norio Igarashi
		Outside Director	Ryuji Mizuta
		Outside Director	Masanori Kaneko
		Full-Time Outside Audit & Supervisory Board Member	Hideki Yamane
		Full-Time Audit & Supervisory Board Member	Fumio Iguchi
		Audit & Supervisory Board Member	Masato Inoue
		Outside Audit & Supervisory Board Member	Takaaki Kojima
		Executive Officer	
		Executive Officer	Teruhiko Miwa

(As of the end of March 2017)

(As of June 28, 2017)

Corporate Governance

We have the following corporate governance structure to maintain flexible corporate governance.



Message from Outside Executive

I contribute to the healthy development of the J Trust Group as a “fresh, outside set of eyes.”



Norio Igarashi
Outside Director

Apr. 1966	Joined Tokyo District Public Prosecutors Office as a prosecutor
Jan. 1991	Chief, Special Investigation Department, Tokyo District Public Prosecutors Office
July 1993	Prosecutor, Supreme Public Prosecutors Office
July 1998	Chief Public Prosecutor, Yokohama District Public Prosecutors Office
May 2010	Visiting Attorney, Yamada Ozaki Law Office [incumbent]
June 2014	Outside Director, J Trust Co., Ltd. [incumbent]

J Trust is engaged in proactive, multifaceted investment, overseas as well as in Japan, unconstrained by existing paradigms and constantly looking toward the future. This means that outside directors have an important role to play in terms of objective oversight from a perspective that is outside the company.

With this in mind, in June 2014, J Trust appointed three outside directors, including me, as independent directors with no conflict of interest with general shareholders. This was prior to the Corporate Governance Code taking effect in 2015, and shows management’s priority on incorporating a highly independent, outside perspective.

I joined the Board of Directors as an outside director in June 2014. My role is to determine that the Board of Directors’ decisions do not present conflicts of interest, are not prejudiced, and are acceptable from the standpoint of shareholders.

As an outside director, I am expected to act as a “fresh, outside set of eyes.” Using my background as a legal specialist, I work to ensure that corporate governance is thoroughly implemented so that J Trust Group strictly complies with laws and regulations as a member of society and grows through sound business activities.

