

The Importance of Proactive Disaster Risk Reduction and the Role of Finance

November 13, 2025



Yasumasa Tahara



Table of Contents

- Section 1 Introduction to Development Bank of Japan
- Section 2 Importance of Disaster Risk Reduction
- Section 3 DBJ BCM Rating Loan
- Section 4 Current and Future Initiatives

Section 1

Introduction to Development Bank of Japan

DBJ Group's Corporate Philosophy and Financial Services

"Designing the future with financial Expertise"

Mission

Continue to expand financial frontiers;
Provide the best solutions for customers and society;
Pursue sustainable development for Japan and the world.

Vision 2030

Leveraging the DBJ Group's unique strengths to pursue its mission and realize its vision

As industry and infrastructure professionals skilled in handling all type of risk ,we will play a unique role in the economy and society of 2030 – **leading new business and market creation** while responding to crises and other social needs.

Business strategy

Sustainability Management

Capital strategy

Core corporate values

A long-term perspective, impartiality, Public-mindedness, and reliability

Execute "strategy" based on values.

Values put into practice define our strengths

Action Guideline

Values

► Initiative

► Integrity

Financing

Investment

DBJ Financial services

Consulting/
Advisory

Asset Management

Section 2

Importance of Disaster Risk Reduction

Disrupted Supply Chains

Great East Japan Earthquake (2011)



Especially in **the automobile industry**, even production bases outside the disaster area were forced to **suspend or reduce operations due to supply chain disruptions**.

Western Japan Heavy Rain (2018)



In **the logistics industry**, major roads were cut off due to flooding, making **truck transportation difficult**.

DBJ's Solutions for Disaster Risk Reduction

DBJ Solution		Overview
Disaster Risk Reduction (Pre-Disaster)	BCM Rating Loan	DBJ's original program to evaluate and select companies with good disaster preparedness and business continuity efforts . (since 2006)
	Disaster Response Business Cooperation Agreement	A prearranged framework for rapid support to local businesses during major disasters, through cooperation with regional financial institutions in business evaluation and consulting.
Recovery, Rehabilitation & Reconstruction (Post-Disaster)	Regional Emergency Response Program	DBJ's program for rapid, flexible funding to businesses hit by major disasters.
	Crisis Response Loan	Provides emergency funding as a government-designated financial institution.
	Reconstruction and Growth Support Fund	Supporting industry recovery and growth in disaster areas through investment and loans with regional financial institutions.

Section 3

DBJ BCM Rating Loan

DBJ BCM Rating Loan Evaluation Methods and Benefits

Screening Sheet Evaluation Items (FY2025 Edition)

Field	Evaluation Item
Disaster Risk Reduction	A Corporate DRR system
	B Employee safety protections
	C Participation in district or regional DRR framework
	D DRR drills and training (emergency response, first response)
	E Good practice of DRR initiatives
	F Compliance
Business Continuity Management	G Crisis management system
	H Business Impact Analysis (BIA)
	I Strategy on business continuity
	J Good practice of BCP initiatives
	K Risk management for supply chain or value chain
	L Business continuity drills and exercises
	M Encouragement of communication on risk; publicity on crisis management
	N Improvement of business continuity management
	O Good practice of BCM initiatives

Benefits for companies

External PR using the logo mark

Three levels based on scores, visualizing the level of efforts

A Rank

B Rank

C Rank

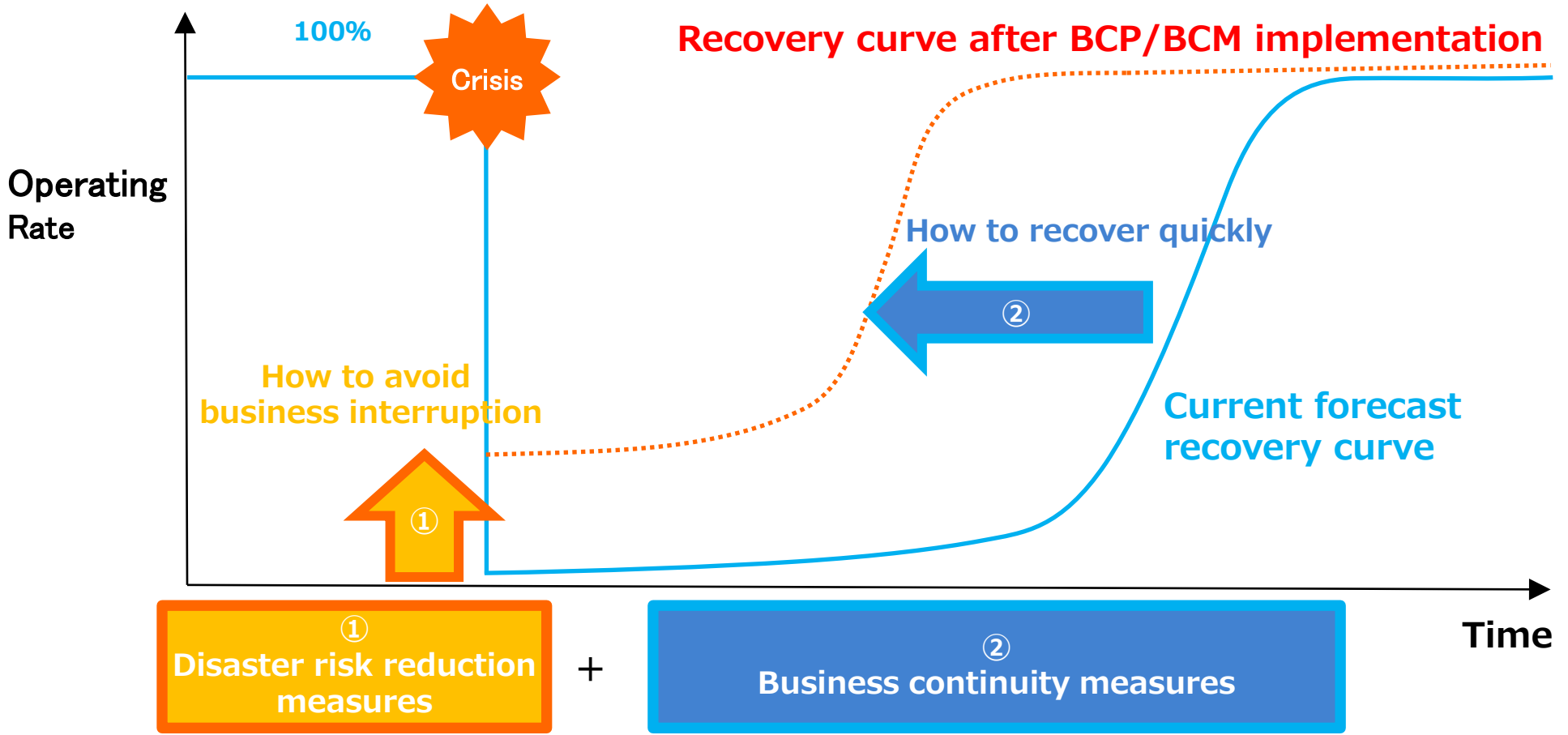


Advancement of initiatives based on DBJ feedback

We share examples from other companies and the latest trends to suggest ways for further improvement and support companies' efforts.

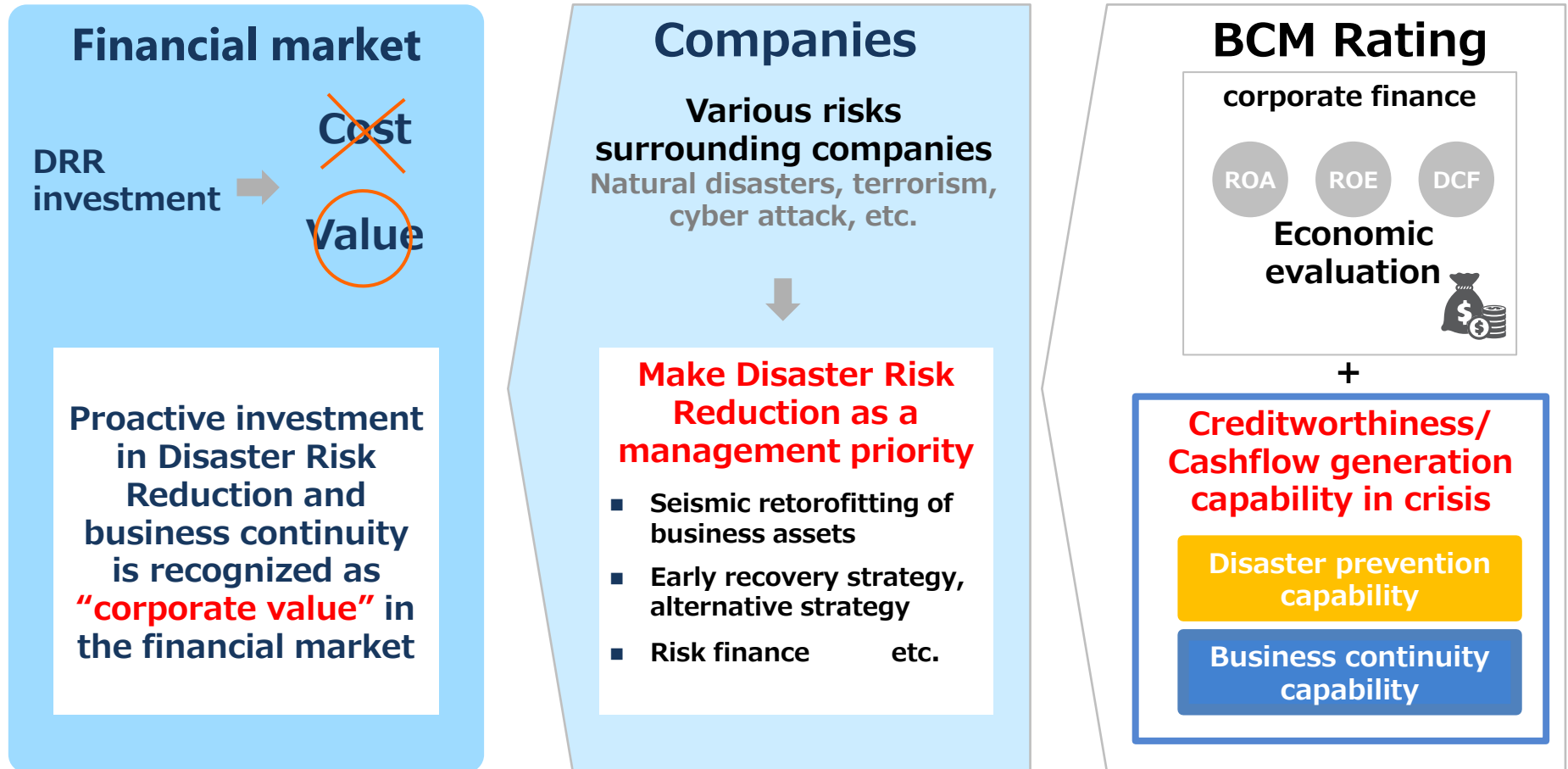
DBJ BCM Rating Loan Perspectives

Two perspectives: "Disaster Risk Reduction" and "Business Continuity"



DBJ BCM Rating Loan Philosophy and Purpose

Goals of DBJ BCM Rating Loan



DBJ BCM Rating Loan Case Studies

MIKUNI CORPORATION



- ✓ Building Resilience with Suppliers — “Kaze-no-Wa” Initiative
- ✓ Collaborating with Suppliers to Enable Alternative Production
- ✓ Establishing a System to Visualize Suppliers’ Risk and Preparedness

Shiraken Kamaboko Ten Co., Ltd.



- ✓ Strong top management commitment
- ✓ Sharing risk information with partners in normal times
- ✓ Requesting alternative production sites and inventory adjustment based on partners’ measures

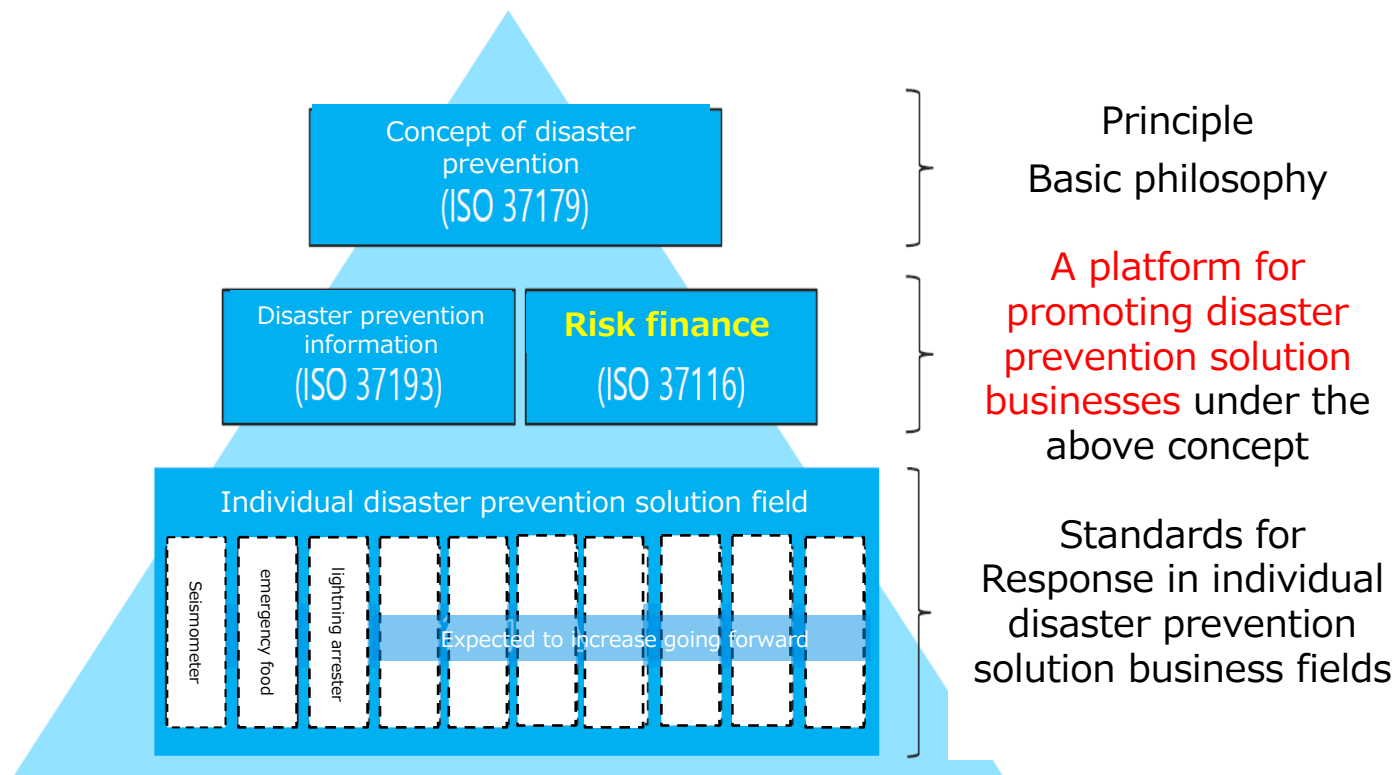
Section 4

Current and Future Initiatives

International Standard for Risk Finance (ISO)

- **DBJ Group is leading a project to issue the international standard “ISO 37116 Risk Finance”** in cooperation with the Japanese government, related organizations, and experts, aiming to establish international rules for risk finance (scheduled to be issued in 2026).

Diagram of disaster prevention international standard system (as of March 2025)



DBJ's Perspectives on Disaster Risk Reduction

DBJ promotes **Disaster Risk Reduction as corporations' management strategy to enhance its corporate value**. DBJ also provide financial solutions to and supports **DRR-related businesses and their global expansion**, which will foster the resilience of companies and society.

As a management strategy

- Disaster preparedness is **key to sustainable growth**.
- Investing in prevention **reduces damage and strengthens supply chains**.
- Collaboration with governments and communities boosts resilience, resulting in **greater corporate value**.

Business Opportunities

- Startups using **AI, IoT and other technologies enhance the resilience of companies as well as society as a whole**.
- New international standards and public-private partnerships will drive **new disaster solution business and enhance resilience worldwide**.

Disclaimer

Copyright © Development Bank of Japan Inc. 2025
This material was prepared by Development Bank of Japan Inc. (DBJ).

This material was prepared for informational purposes only and is not intended as a solicitation for business. While it is based on information that we deem to be reliable, we make no guarantee as to its completeness or accuracy. Please use this material at your own discretion.

This material is a copyrighted work and is protected under copyright law. Reprinting or reproduction of this material, in whole or in part, requires the permission of the copyright holder. Please contact DBJ for permission.

When quoting, reprinting, or reproducing the contents in accordance with the provisions of the Copyright Act, please clearly state "Source: Development Bank of Japan".