

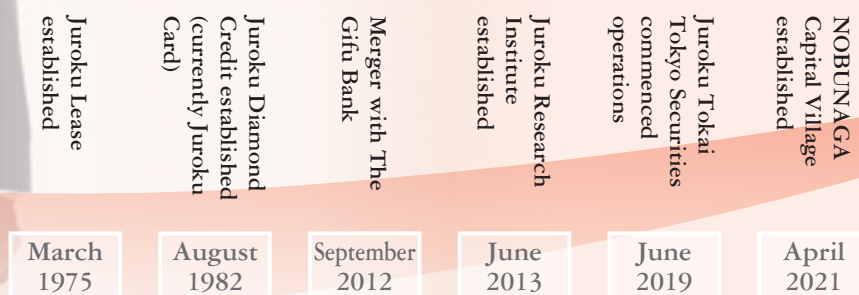


## Transition to a Holding Company Structure

“Creating the future of the region together,” we will contribute to achieving growth and prosperity for our customers and the local community by demonstrating the Group’s comprehensive capabilities as a provider of comprehensive financial services to the region.

Naoki Ikeda  
Deputy President

### The Group’s history



## Group Management Philosophy



Our group management philosophy is inherited from the basic philosophy of The Juroku Bank, and represents the fundamental spirit of the Juroku Financial Group and the foundation for all of our officers’ and employees’ activities. It consists of three parts: Mission, Vision, and Values. When putting our philosophy into practice, the specific conduct of our staff is governed by the Code of Conduct.

Juroku Financial Group: Creating the future of the region together

## Objectives of the transition to a holding company structure

1. Expand the business domain
2. Optimize allocation of Group management resources
3. Enhance auditing and supervisory functions and accelerate business execution

- Change in market scale
- Transformation of the business model
- Change in society

## Respond flexibly to change in the environment

October  
2021

Transition to a holding  
company structure



**Juroku Financial Group:**

Creating the future of the region together

Creation of shared value

Resolving challenges  
for customers and local  
communities

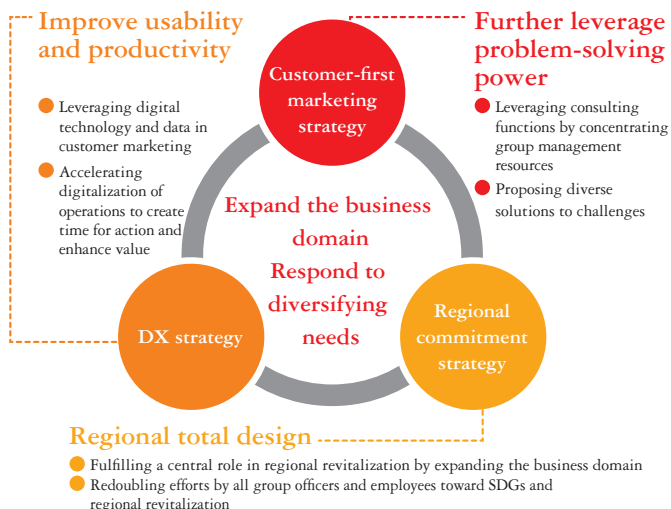
Enhancing corporate  
value

Sustainable regional growth

## 1st Management Plan (Outline)

The Juroku Financial Group intends to formulate its 1st Management Plan covering the period from October 2021 to March 2023. The Juroku Financial Group seeks to maximize synergies through its three group strategies, with “expand the business domain” and “respond to diversifying needs” as its growth drivers, to become a “comprehensive financial group that builds a future with local communities and achieves sustainable growth with local economies.”

### Group Strategy Outline



### Customer-first marketing strategy - Further leverage problem-solving power -

Based on the principle of customer-first marketing, we will create shared value with our customers and the local community by leveraging consulting functions through the concentration of group management resources and proposing diverse solutions to challenges.

### DX strategy - Improve usability and productivity -

We will leverage digital technology and data through alliances within and outside the group for customer marketing, accelerating digitalization of operations to create time for action, and engage our officers and employees in high value-added activities.

### Regional commitment strategy - Regional total design -

We will redouble efforts by all group officers and employees toward SDGs and regional revitalization to realize a sustainable society, and fulfill a central role in regional revitalization in our management bases in Gifu and Aichi prefectures by expanding our business domain.