



Consolidated Financial Results for the Three Months Ended June 30, 2025 (Under Japanese GAAP)

July 29, 2025

Company name: Juroku Financial Group, Inc.
 Listing: Tokyo Stock Exchange (Prime), Nagoya Stock Exchange (Premier)
 Securities code: 7380
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 Trading accounts: None
 Scheduled date to commence dividend payments: -
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	35,936	17.0	8,886	0.2	6,077	(3.5)
June 30, 2024	30,691	(1.5)	8,867	18.1	6,299	17.6

Note : Comprehensive income: Three months ended June 30, 2025: ¥ 15,368 million [-%]
 Three months ended June 30, 2024: ¥ (5,677) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	169.34	-
June 30, 2024	172.60	-

(2) Consolidated Financial Position

	Total assets	Net assets	Own capital ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	7,722,559	435,327	5.5
March 31, 2025	7,595,477	423,550	5.5

Reference : Equity

As of June 30, 2025: ¥ 430,787 million
 As of March 31, 2025: ¥ 419,128 million

Note :

Own capital ratio = (Total net assets - Non-controlling interests) / Total assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	80.00	-	100.00	180.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		90.00	-	90.00	180.00

Note : Revision to the forecast for dividends announced most recently: None

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	16,000	0.4	10,700	2.9	298.15
Full year	31,500	0.8	21,500	3.1	599.09

Note : Revision to the financial results forecast announced most recently: None

* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

As of June 30, 2025: 37,924,134 shares

As of March 31, 2025: 37,924,134 shares

2) Number of treasury shares at the end of the period:

As of June 30, 2025: 2,037,384 shares

As of March 31, 2025: 2,036,929 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 35,887,055 shares

Three months ended June 30, 2024: 36,494,797 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

Descriptions of business projections and other forward-looking statements provided in this document are based on information currently available to the Company and some assumptions considered to be rational. Actual business performance and other factors could differ significantly due to a variety of factors.

Table of Contents - Attachments

1. Overview of Operating Results, etc. for the Consolidated Current Quarter	2
(1) Overview of Consolidated Operating Results	2
(2) Overview of Financial Position	2
2. Quarterly Consolidated Financial Statements and Primary Notes	3
(1) Quarterly Consolidated Balance Sheet	3
(2) Quarterly Consolidated Statements of Income and Consolidated Statements of Comprehensive Income	5
(3) Notes to Quarterly Consolidated Financial Statements	7
(Segment Information Notes)	7
(Notes in the Event of Significant Changes in the Amount of Shareholders' Equity)	7
(Notes on Going Concern Assumption)	7
(Notes to the Cash Flow Statement)	7
3. First Quarter Financial Results Materials for the Fiscal Year Ending March 31, 2026	8
(1) Status of Profit and Loss <16FG> <16BK>	8
(2) Status of Non-performing Loans Under the Banking Act and Financial Revitalization Law <16BK>	10
(3) Valuation Gains and Losses of Securities <16BK>	10
(4) Balance of Loans and Deposits <16BK>	11
(5) Capital Adequacy Ratio (Domestic Standard) <16FG> <16BK Consolidated> <16BK>	12

“16FG” : Consolidated figures of Juroku Financial Group, Inc. and consolidated subsidiaries

“16BK” : Non-consolidated figures of The Juroku Bank, Ltd.

“16TT” : Juroku Tokai Tokyo Securities Co., Ltd.

1. Overview of Operating Results, etc. for the Consolidated Current Quarter

(1) Overview of Consolidated Operating Results

The consolidated operating results for the first quarter of this fiscal year under review, ordinary income increased by ¥5,245 million year on year to ¥35,936 million. Ordinary expenses increased by ¥5,226 million year on year to ¥27,049 million. As a result, ordinary profit increased by ¥19 million year on year to ¥8,886 million and profit attributable to owners of parent decreased by ¥222 million year on year to ¥6,077 million.

(2) Overview of Financial Position

Our consolidated financial position at the end of the first quarter of this fiscal year under review, total assets increased by ¥127,082 million compared to the end of the previous fiscal year to ¥7,722,559 million and total liabilities increased by ¥115,305 million compared to the end of the previous fiscal year to ¥7,287,232 million. In addition, total net assets increased by ¥11,777 million compared to the end of the previous fiscal year to ¥435,327 million.

Major account balances, deposits, etc. (including negotiable certificates of deposit) increased by ¥79,300 million compared to the end of the previous fiscal year to ¥6,447,170 million. Loans decreased by ¥30,853 million compared to the end of the previous fiscal year to ¥4,973,094 million. Securities decreased by ¥15,650 million compared to the end of the previous fiscal year to ¥1,291,396 million.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	1,076,465	1,232,794
Trading securities	9	36
Money held in trust	12,027	11,914
Securities	1,307,046	1,291,396
Loans and bills discounted	5,003,947	4,973,094
Foreign exchanges	7,368	5,110
Lease receivables and investments in leases	57,183	56,658
Other assets	56,323	60,798
Tangible fixed assets	55,256	70,279
Intangible fixed assets	8,452	8,794
Retirement benefit asset	20,387	20,571
Deferred tax assets	522	483
Customers' liabilities for acceptances and guarantees	13,332	13,824
Allowance for loan losses	(22,848)	(23,196)
Total assets	7,595,477	7,722,559
Liabilities		
Deposits	6,354,870	6,446,670
Negotiable certificates of deposit	13,000	500
Securities sold under repurchase agreements	80,012	74,605
Cash collateral received for securities lent	118,400	120,666
Borrowed money	508,008	546,438
Foreign exchanges	437	487
Borrowed money from trust account	223	221
Other liabilities	59,825	56,616
Provision for bonuses	1,350	20
Retirement benefit liability	5,334	5,235
Provision for reimbursement of deposits	207	187
Provision for contingent loss	635	688
Reserves under special laws	24	26
Deferred tax liabilities	9,704	14,483
Deferred tax liabilities for land revaluation	6,558	6,558
Acceptances and guarantees	13,332	13,824
Total liabilities	7,171,927	7,287,232

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	36,000	36,000
Capital surplus	60,989	60,989
Retained earnings	281,528	284,017
Treasury shares	(6,281)	(6,283)
Total shareholders' equity	372,236	374,723
Valuation difference on available-for-sale securities	28,245	37,190
Deferred gains or losses on hedges	379	671
Revaluation reserve for land	12,270	12,270
Remeasurements of defined benefit plans	5,996	5,931
Total accumulated other comprehensive income	46,891	56,063
Non-controlling interests	4,421	4,540
Total net assets	423,550	435,327
Total liabilities and net assets	7,595,477	7,722,559

(2) Quarterly Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

	(Millions of yen)	
	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	30,691	35,936
Interest income	15,722	18,455
Interest on loans and discounts	9,832	12,268
Interest and dividends on securities	5,462	4,824
Trust fees	1	0
Fees and commissions	5,692	6,342
Other ordinary income	7,737	7,361
Other income	1,537	3,776
Ordinary expenses	21,823	27,049
Interest expenses	1,660	3,762
Interest on deposits	239	2,498
Fees and commissions payments	1,703	1,491
Other ordinary expenses	6,725	9,252
General and administrative expenses	10,941	11,839
Other expenses	793	703
Ordinary profit	8,867	8,886
Extraordinary income	0	-
Gain on disposal of non-current assets	0	-
Extraordinary losses	31	11
Loss on disposal of non-current assets	29	10
Provision of reserve for financial instruments transaction liabilities	1	1
Profit before income taxes	8,835	8,875
Income taxes - current	1,858	1,950
Income taxes - deferred	591	729
Total income taxes	2,449	2,679
Profit	6,385	6,195
Profit attributable to non-controlling interests	86	118
Profit attributable to owners of parent	6,299	6,077

Quarterly Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	6,385	6,195
Other comprehensive income	(12,063)	9,172
Valuation difference on available-for-sale securities	(12,199)	8,945
Deferred gains or losses on hedges	296	292
Remeasurements of defined benefit plans, net of tax	(160)	(65)
Comprehensive income	(5,677)	15,368
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(5,764)	15,249
Comprehensive income attributable to non-controlling interests	86	118

(3) Notes to Quarterly Consolidated Financial Statements

(Segment Information Notes)

For the three months ended June 30, 2024

Information on ordinary income, and profit or loss by reportable segment

(Millions of yen)

	Reportable segment			Others	Total	Adjustments	Amount recorded in quarterly consolidated financial statements
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from outside customers	21,639	7,017	28,656	2,035	30,691	—	30,691
Inter-segment ordinary income	235	70	306	3,720	4,027	(4,027)	—
Total	21,875	7,087	28,962	5,755	34,718	(4,027)	30,691
Segment profit	8,255	190	8,446	3,512	11,959	(3,092)	8,867

(Notes) 1. Rather than general companies' net sales, ordinary income is shown.

2. The "Others" category includes business segments not included in the reportable segments, such as the financial instruments service, and credit card flotation service.

3. Adjustments mainly consist of the elimination of inter-segment transactions.

4. Segment profit has been adjusted to reflect ordinary profit on the quarterly consolidated statement of income.

For the three months ended June 30, 2025

Information on ordinary income, and profit or loss by reportable segment

(Millions of yen)

	Reportable segment			Others	Total	Adjustments	Amount recorded in quarterly consolidated financial statements
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from outside customers	26,856	6,722	33,579	2,357	35,936	—	35,936
Inter-segment ordinary income	279	64	344	4,474	4,819	(4,819)	—
Total	27,136	6,787	33,923	6,831	40,755	(4,819)	35,936
Segment profit	8,123	186	8,310	4,570	12,880	(3,994)	8,886

(Notes) 1. Rather than general companies' net sales, ordinary income is shown.

2. The "Others" category includes business segments not included in the reportable segments, such as the financial instruments service, and credit card flotation service.

3. Adjustments mainly consist of the elimination of inter-segment transactions.

4. Segment profit has been adjusted to reflect ordinary profit on the quarterly consolidated statement of income.

(Notes in the Event of Significant Changes in the Amount of Shareholders' Equity)

Not applicable.

(Notes on Going Concern Assumption)

Not applicable.

(Notes to the Cash Flow Statement)

We have not prepared a quarterly consolidated cash flow statement for the first quarter of the current consolidated cumulative period. However, depreciation expenses (including amortization expenses for intangible fixed assets other than goodwill) and amortization of goodwill for the first quarter of the current consolidated cumulative period are as follows.

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Depreciation	847	906
Amortization of goodwill	113	113

3. First Quarter Financial Results Materials for the Fiscal Year Ended March 31, 2026

We would like to announce the outline of our results for the first quarter of the fiscal year ending March 31, 2026 as follows.

(1) Status of Profit and Loss

<16FG>

(Millions of yen)

No.		Three months ended June 30, 2024 (A)	Three months ended June 30, 2025 (B)	Compared to three months ended June 30, 2024 (B - A)	Reference
					Performance forecast for the six months ending September 30, 2025
1	Core gross operating profit [2 + 3 + 4]	19,179	20,515	1,336	
2	Net interest income	14,062	14,695	633	
3	Profits from fees and commissions	3,990	4,850	860	
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)	1,126	968	(158)	
5	Expenses	11,160	11,925	765	
6	Core net operating profit [1 - 5]	8,019	8,589	570	
7	Profit/loss on JGBs and other debt securities	(114)	(2,858)	(2,744)	
8	Net business profit [6 + 7]	7,905	5,730	(2,175)	
9	Credit-related costs	342	504	162	
10	Profit/loss on equities	941	3,462	2,521	
11	Other	362	198	(164)	
12	Ordinary profit [8 - 9 + 10 + 11]	8,867	8,886	19	16,000
13	Extraordinary profit/loss	(31)	(11)	20	
14	Profit before income taxes [12 + 13]	8,835	8,875	40	
15	Total income taxes	2,449	2,679	230	
16	Profit [14 - 15]	6,385	6,195	(190)	
17	Profit attributable to non-controlling interests	86	118	32	
18	Profit attributable to owners of parent [16 - 17]	6,299	6,077	(222)	10,700
19	Adjusted OHR(%)	58.18	58.13	△ 0.05	

※ Adjusted OHR = Expenses ÷ Core gross operating profit × 100

<16BK>

(Millions of yen)

No.		Three months ended June 30, 2024	Three months ended June 30, 2025	Compared to three months ended June 30, 2024	Reference
		(A)	(B)	(B - A)	Performance forecast for the six months ending September 30, 2025
1	Core gross operating profit [2 + 3 + 4]	16,677	17,832	1,155	
2	Net interest income	14,346	14,927	581	
3	Profits from fees and commissions	2,499	2,986	487	
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)	(169)	(81)	88	
5	Expenses	9,543	10,321	778	
6	Personnel expenses	4,499	4,692	193	
7	Non-personnel expenses	4,366	4,931	565	
8	Taxes	677	697	20	
9	Core net operating profit [1 - 5]	7,134	7,511	377	
10	Core net operating profit (excluding profit/loss on the redemption of investment trusts)	7,030	7,511	481	
11	Profit/loss on JGBs and other debt securities	(114)	(2,858)	(2,744)	
12	Net business profit [9 + 11]	7,020	4,652	(2,368)	
13	Credit-related costs	82	425	343	
14	Profit/loss on equities	941	3,462	2,521	
15	Other	388	231	(157)	
16	Ordinary profit	8,267	7,918	(349)	14,700
17	Extraordinary profit/loss	(29)	(10)	19	
18	Profit before income taxes [16 + 17]	8,237	7,908	(329)	
19	Total income taxes	2,147	2,288	141	
20	Profit [18 - 19]	6,090	5,619	(471)	10,200
21	Adjusted OHR(%)	57.22	57.87	0.65	
22	Profit from customer services	2,836	3,088	252	

※ Adjusted OHR = Expenses ÷ Core gross operating profit × 100

※ Profit from customer services = (Average loan balance × Loan to deposit spread × Number of days in the term ÷ 365 days)
+ Profits from fees and commissions - General and administrative expenses

(2) Status of Non-performing Loans Under the Banking Act and Financial Revitalization Law

< 16BK >

(Millions of yen)

	End of June 2024	End of March 2025	End of June 2025	Compared to end of June 2024	Compared to end of March 2025
Bankrupt and substantially bankrupt claims	13,651	11,598	12,671	(980)	1,073
Doubtful claims	46,990	44,914	44,142	(2,848)	(772)
Substandard claims	2,192	1,667	1,692	(500)	25
Loans past due 3 months or more	84	11	27	(57)	16
Restructured loans	2,108	1,656	1,665	(443)	9
Total	62,834	58,180	58,506	(4,328)	326
Ratio against total claims outstanding	1.26%	1.14%	1.14%	(0.12%)	0.00%

(3) Valuation Gains and Losses of Securities

< 16BK >

(Millions of yen)

	End of March 2025			End of June 2025			
	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Compared to end of March 2025	Valuation gains	Valuation losses
Held-to-maturity	(393)	78	471	(125)	268	180	305
Available-for-sale securities	40,165	91,851	51,686	53,106	12,941	97,063	43,957
Stocks	89,388	90,864	1,475	94,600	5,212	95,621	1,020
Bonds	(41,501)	128	41,629	(33,201)	8,300	565	33,767
Other	(7,722)	858	8,580	(8,292)	(570)	876	9,169
Derivative transactions (deferred hedging) ※	547			971	424		

(Note) Market value is based on the market price, etc. on the final day of the period.

※ Within “Other,” deferred hedging of foreign bonds is carried out through derivative transactions to reduce the risk of market price fluctuations.

(4) Balance of Loans and Deposits

< 16BK >

(Millions of yen)

	End of June 2024	End of March 2025	End of June 2025	Compared to end of June 2024	Compared to end of March 2025
Loans (Balance at end of period)	4,895,835	5,032,760	5,024,507	128,672	(8,253)
Balance of loans to small and medium-sized companies, etc.	3,679,810	3,803,859	3,782,805	102,995	(21,054)
Balance of consumer loans	2,067,962	2,159,386	2,179,900	111,938	20,514
Balance of housing loans	2,017,030	2,107,437	2,127,902	110,872	20,465
Deposits (Balance at end of period)	6,567,483	6,406,809	6,494,189	(73,294)	87,380

(Reference)

Balance of Individual Assets in Custody

< 16BK >

(Millions of yen)

	End of June 2024	End of March 2025	End of June 2025	Compared to end of June 2024	Compared to end of March 2025
Investment trusts (including fund wrap)	212,095	233,033	254,179	42,084	21,146
Public bonds	14,236	20,745	24,775	10,539	4,030
Personal pension insurance, etc.	918,164	977,297	994,587	76,423	17,290
Deposits	4,453,019	4,407,133	4,431,727	(21,292)	24,594
Total	5,597,514	5,638,209	5,705,270	107,756	67,061
(Reference)16TT assets in custody	251,390	241,945	256,288	4,898	14,343
(Reference)16BK + 16TT	5,848,905	5,880,155	5,961,558	112,653	81,403

(5) Capital Adequacy Ratio (Domestic Standard)

“Composition of Capital Disclosure” will be posted on 16FG’s website.

(Web address <https://www.16fg.co.jp/ir/kessan/>)

< 16FG >

(Millions of yen)

	End of June 2024	End of March 2025	End of June 2025	Compared to end of June 2024	Compared to end of March 2025
(1) Capital Adequacy Ratio (4)/(5)	11.01%	11.23%	11.42%	0.41%	0.19%
(2) Amounts of basic items related to core capital	378,458	382,319	388,080	9,622	5,761
(3) Amounts of adjustment items related to core capital	23,173	20,692	21,042	(2,131)	350
(4) Amount of capital (2)－(3)	355,284	361,627	367,038	11,754	5,411
(5) Total amount of risk assets, etc.	3,225,351	3,218,598	3,211,335	(14,016)	(7,263)
(6) Total required capital (5)×4%	129,014	128,743	128,453	(561)	(290)

< 16BK Consolidated >

(Millions of yen)

	End of June 2024	End of March 2025	End of June 2025	Compared to end of June 2024	Compared to end of March 2025
(1) Capital Adequacy Ratio (4)/(5)	10.09%	10.27%	10.47%	0.38%	0.20%
(2) Amounts of basic items related to core capital	339,614	341,129	346,547	6,933	5,418
(3) Amounts of adjustment items related to core capital	21,904	19,554	20,030	(1,874)	476
(4) Amount of capital (2)－(3)	317,710	321,574	326,517	8,807	4,943
(5) Total amount of risk assets, etc.	3,147,521	3,128,202	3,115,875	(31,646)	(12,327)
(6) Total required capital (5)×4%	125,900	125,128	124,635	(1,265)	(493)

< 16BK >

(Millions of yen)

	End of June 2024	End of March 2025	End of June 2025	Compared to end of June 2024	Compared to end of March 2025
(1) Capital Adequacy Ratio (4)/(5)	9.84%	10.02%	10.21%	0.37%	0.19%
(2) Amounts of basic items related to core capital	325,111	327,457	332,843	7,732	5,386
(3) Amounts of adjustment items related to core capital	15,091	13,724	14,262	(829)	538
(4) Amount of capital (2)－(3)	310,019	313,732	318,581	8,562	4,849
(5) Total amount of risk assets, etc.	3,147,591	3,129,652	3,117,408	(30,183)	(12,244)
(6) Total required capital (5)×4%	125,903	125,186	124,696	(1,207)	(490)

(Note) Credit Risk : Standardized Approach

Operational Risk :

The end of June 2024 : Gross Profit Allocation Approach

From the end of March 2025 : Standardized Measurement Approach