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Notice Concerning Revisions to Consolidated Financial Results Forecasts and Dividend Forecasts (Dividend Increase)

Based on recent business performance trends, Juroku Financial Group, Inc. (hereinafter “16FG”) hereby announces that it has revised its consolidated financial results forecasts and dividend forecasts for the fiscal year ending March 31, 2027, which were previously announced on May 14, 2026, as described below.

1. Revision to financial results forecasts

(1) Revision to consolidated financial results forecast for the second quarter (cumulative) of the current fiscal year (April 1, 2026 through September 30, 2026)

(Millions of yen)

	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share (Yen)
Previously announced forecasts (A)	20,000	13,700	77.35
Revised forecasts (B)	21,000	14,500	81.87
Change (B - A)	1,000	800	—
Change (%)	5.0	5.8	—
(Reference) Actual consolidated results for the second quarter (cumulative) of the previous fiscal year (Six months ended September 30, 2025)	16,816	11,411	63.58

(2) Revision to consolidated financial results forecasts for the current fiscal year (April 1, 2026 through March 31, 2027)

(Millions of yen)

	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share (Yen)
Previously announced forecasts (A)	41,000	28,000	158.09
Revised forecasts (B)	44,000	30,000	169.39
Change (B - A)	3,000	2,000	—
Change (%)	7.3	7.1	—
(Reference) Actual consolidated results for the previous fiscal year (Fiscal year ended March 31, 2026)	42,766	27,380	153.22

* Effective April 1, 2026, 16FG executed a 5-for-1 share split. Per share data has been calculated as if the split had occurred at the beginning of the previous fiscal year.

(Reason for revision)

16FG has revised the consolidated financial results forecasts for the second quarter and the full year of the fiscal year ending March 31, 2027, due to net interest income expected to be higher than the previous forecasts, primarily at its subsidiary The Juroku Bank, Ltd.

* The above forecasts have been made based on the information currently available, and actual results may vary due to various factors in the future.

2. Details of dividend forecasts

(Yen)

	Annual dividend per share		
	Second quarter-end	Fiscal year-end	Total
Previously announced forecasts	25.00	25.00	50.00
Revised forecasts	25.00	28.00	53.00
Actual results for the current fiscal year	—	—	—
Actual results for the previous fiscal year (Fiscal year ended March 31, 2026)	100.00	140.00	240.00

* A 5-for-1 split of 16FG's common shares became effective on April 1, 2026. However, the actual dividend per share for the fiscal year ended March 31, 2026 is presented without adjusting for this share split.

On a post-split basis, the actual dividend per share for the fiscal year ended March 31, 2026 would be ¥20.00 for the second quarter-end, ¥28.00 for the fiscal year-end, and ¥48.00 for the total.

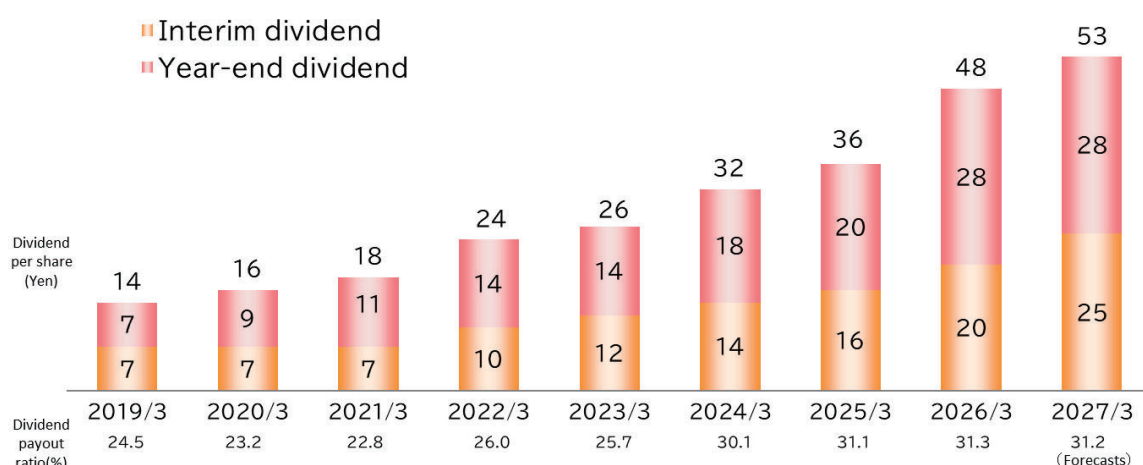
(Reason for revision to dividend forecasts)

Comprehensively considering factors such as the upward revision of the full-year forecast for profit attributable to owners of parent for the fiscal year ending March 31, 2027, from ¥28.0 billion to ¥30.0 billion, 16FG has decided to set the year-end dividend per share at ¥28, an increase of ¥3 from the most recent forecast of an ordinary dividend of ¥25 per share.

As a result, the total annual dividend per share is expected to be ¥53.

(Reference) Trend of shareholder returns

(dividend per share and dividend payout ratio retrospectively adjusted for the share split)



* Paid by The Juroku Bank, Ltd. up until the interim dividend for FY2021

<Contact for inquiries concerning this announcement>

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