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August 4, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: Juroku Financial Group, Inc.
Listing: Tokyo Stock Exchange (Prime), Nagoya Stock Exchange (Premier)
Securities code: 7380
URL: https://www.16fg.co.jp
Representative: Naoki Ikeda, President and Representative Director, Group CEO
Inquiries: Naoshi Okimoto, Director and Executive Officer, Group CFO, General Manager of Group Corporate Planning Division
Telephone: +81-58-207-0016
Scheduled date to commence dividend payments: -
Trading accounts: None
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, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	39,287	9.3	11,235	26.4	7,560	24.4
June 30, 2025	35,936	17.0	8,886	0.2	6,077	(3.5)

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 53,646 million [249.0%]
For the three months ended June 30, 2025: ¥ 15,368 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	42.69	-
June 30, 2025	33.86	-

Note :
Effective April 1, 2026, Juroku Financial Group, Inc. (hereinafter "16FG") executed a 5-for-1 share split. Basic earnings per share has been calculated as if the split had occurred at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	7,745,201	521,882	6.6
March 31, 2026	7,526,018	473,276	6.2

Reference: Equity
As of June 30, 2026: ¥ 517,089 million
As of March 31, 2026: ¥ 468,463 million

Note :
Equity-to-asset ratio = (Total net assets - Non-controlling interests) / Total assets
The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	100.00	-	140.00	240.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		25.00	-	28.00	53.00

Notes:

(1) Revisions to the forecast of cash dividends most recently announced: None

(2) 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 on a pre-split basis.

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.

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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, 2026	21,000	24.8	14,500	27.0	81.87
Full year	44,000	2.8	30,000	9.5	169.39

Note: Revisions to the financial result forecast most recently announced: 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

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

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of June 30, 2026	189,620,670 shares
As of March 31, 2026	189,620,670 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2026	12,516,282 shares
As of March 31, 2026	12,515,540 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	177,104,658 shares
Three months ended June 30, 2025	179,435,277 shares

Note :

Effective April 1, 2026, 16FG executed a 5-for-1 share split.

The total number of issued shares at the end of the period (including treasury shares), the number of treasury shares at the end of the period, and the average number of shares outstanding during the period have been calculated as if the split had occurred at the beginning of the previous fiscal year.

* 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

“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 ¥3,351 million year on year to ¥39,287 million. Ordinary expenses increased by ¥1,002 million year on year to ¥28,051 million. As a result, ordinary profit increased by ¥2,349 million year on year to ¥11,235 million and profit attributable to owners of parent increased by ¥1,483 million year on year to ¥7,560 million.

(2) Overview of Consolidated Financial Position

Our consolidated financial position at the end of the first quarter of this fiscal year under review, total assets increased by ¥219,183 million compared to the end of the previous fiscal year to ¥7,745,201 million and total liabilities increased by ¥170,577 million compared to the end of the previous fiscal year to ¥7,223,318 million. In addition, total net assets increased by ¥48,606 million compared to the end of the previous fiscal year to ¥521,882 million.

Major account balances, deposits, etc. (including negotiable certificates of deposit) increased by ¥180,876 million compared to the end of the previous fiscal year to ¥6,562,346 million. Loans increased by ¥7,259 million compared to the end of the previous fiscal year to ¥5,083,465 million. Securities increased by ¥117,803 million compared to the end of the previous fiscal year to ¥1,230,354 million.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	1,099,800	1,188,532
Trading securities	1,207	48
Money held in trust	13,030	13,516
Securities	1,112,551	1,230,354
Loans and bills discounted	5,076,206	5,083,465
Foreign exchanges	6,677	6,003
Lease receivables and investments in leases	57,936	56,799
Other assets	64,590	73,334
Tangible fixed assets	68,891	68,900
Intangible fixed assets	7,665	7,587
Retirement benefit asset	26,962	27,200
Deferred tax assets	554	545
Customers' liabilities for acceptances and guarantees	12,122	13,219
Allowance for loan losses	(22,180)	(24,307)
Total assets	7,526,018	7,745,201
Liabilities		
Deposits	6,378,470	6,562,346
Negotiable certificates of deposit	3,000	-
Securities sold under repurchase agreements	75,741	79,147
Cash collateral received for securities lent	46,539	83,223
Borrowed money	431,468	358,549
Foreign exchanges	677	636
Borrowed money from trust account	217	214
Other liabilities	67,300	68,960
Provision for bonuses	1,330	35
Retirement benefit liability	4,493	4,341
Provision for reimbursement of deposits	121	85
Provision for contingent loss	730	773
Reserves under special laws	29	29
Deferred tax liabilities	24,286	45,543
Deferred tax liabilities for land revaluation	6,211	6,211
Acceptances and guarantees	12,122	13,219
Total liabilities	7,052,741	7,223,318

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	36,000	36,000
Capital surplus	61,013	61,013
Retained earnings	302,532	305,134
Treasury shares	(9,250)	(9,251)
Total shareholders' equity	390,295	392,895
Valuation difference on available-for-sale securities	55,521	101,806
Deferred gains or losses on hedges	990	1,046
Revaluation reserve for land	11,468	11,468
Remeasurements of defined benefit plans	10,187	9,872
Total accumulated other comprehensive income	78,167	124,193
Non-controlling interests	4,813	4,793
Total net assets	473,276	521,882
Total liabilities and net assets	7,526,018	7,745,201

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

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	35,936	39,287
Interest income	18,455	23,517
Interest on loans and discounts	12,268	15,452
Interest and dividends on securities	4,824	6,095
Trust fees	0	0
Fees and commissions	6,342	6,609
Other ordinary income	7,361	7,816
Other income	3,776	1,343
Ordinary expenses	27,049	28,051
Interest expenses	3,762	5,490
Interest on deposits	2,498	4,362
Fees and commissions payments	1,491	1,440
Other ordinary expenses	9,252	7,475
General and administrative expenses	11,839	11,270
Other expenses	703	2,374
Ordinary profit	8,886	11,235
Extraordinary losses	11	6
Loss on disposal of non-current assets	10	6
Provision of reserve for financial instruments transaction liabilities	1	-
Profit before income taxes	8,875	11,229
Income taxes - current	1,950	2,869
Income taxes - deferred	729	739
Total income taxes	2,679	3,608
Profit	6,195	7,620
Profit attributable to non-controlling interests	118	59
Profit attributable to owners of parent	6,077	7,560

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	6,195	7,620
Other comprehensive income	9,172	46,026
Valuation difference on available-for-sale securities	8,945	46,285
Deferred gains or losses on hedges	292	55
Remeasurements of defined benefit plans, net of tax	(65)	(314)
Comprehensive income	15,368	53,646
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	15,249	53,586
Comprehensive income attributable to non-controlling interests	118	59

(3) Notes to Quarterly Consolidated Financial Statements

(Segment Information Notes)

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.

For the three months ended June 30, 2026

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	30,667	6,813	37,481	1,805	39,287	—	39,287
Inter-segment ordinary income	408	64	472	5,595	6,067	(6,067)	—
Total	31,076	6,877	37,953	7,401	45,355	(6,067)	39,287
Segment profit	10,797	133	10,931	5,078	16,010	(4,774)	11,235

(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 consolidated cumulative period are as follows.

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation	906	1,008
Amortization of goodwill	113	51

3. First Quarter Financial Results Materials for the Fiscal Year Ending March 31, 2027

We would like to announce the outline of our results for the first quarter of the fiscal year ending March 31, 2027 as follows.

(1) Status of Profit and Loss

＜16FG＞

(Millions of yen)

No.			Three months ended June 30, 2025 (A)	Three months ended June 30, 2026 (B)	Compared to three months ended June 30, 2025 (B－A)	Reference: Performance forecast for the six months ending September 30, 2026
1	Core gross operating profit	[2＋3＋4]	20,515	24,733	4,218	
2	Net interest income		14,695	18,031	3,336	
3	Profits from fees and commissions		4,850	5,169	319	
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)		968	1,532	564	
5	Expenses		11,925	11,716	(209)	
6	Core net operating profit	[1－5]	8,589	13,017	4,428	
7	Profit/loss on JGBs and other debt securities		(2,858)	(1,191)	1,667	
8	Net business profit	[6＋7]	5,730	11,826	6,096	
9	Credit-related costs		504	2,357	1,853	
10	Profit/loss on equities		3,462	1,199	(2,263)	
11	Other		198	567	369	
12	Ordinary profit	[8－9＋10＋11]	8,886	11,235	2,349	21,000
13	Extraordinary profit/loss		(11)	(6)	5	
14	Profit before income taxes	[12＋13]	8,875	11,229	2,354	
15	Total income taxes		2,679	3,608	929	
16	Profit	[14－15]	6,195	7,620	1,425	
17	Profit attributable to non-controlling interests		118	59	(59)	
18	Profit attributable to owners of parent	[16－17]	6,077	7,560	1,483	14,500
19	Adjusted OHR(%)		58.13	47.37	(10.76)	

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

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(Millions of yen)

No.		Three months ended June 30, 2025 (A)	Three months ended June 30, 2026 (B)	Compared to three months ended June 30, 2025 (B－A)	Reference: Performance forecast for the six months ending September 30, 2026
1	Core gross operating profit [2＋3＋4]	17,832	22,549	4,717	
2	Net interest income	14,927	18,565	3,638	
3	Profits from fees and commissions	2,986	3,547	561	
4	Other operating profit（excluding profit/loss on JGBs and other debt securities）	(81)	437	518	
5	Expenses	10,321	10,162	(159)	
6	Personnel expenses	4,692	4,596	(96)	
7	Non-personnel expenses	4,931	4,847	(84)	
8	Taxes	697	718	21	
9	Core net operating profit [1－5]	7,511	12,386	4,875	
10	Core net operating profit (excluding profit/loss on the redemption of investment trusts)	7,511	12,386	4,875	
11	Profit/loss on JGBs and other debt securities	(2,858)	(1,191)	1,667	
12	Net business profit [9＋11]	4,652	11,195	6,543	
13	Credit-related costs	425	2,051	1,626	
14	Profit/loss on equities	3,462	1,199	(2,263)	
15	Other	231	604	373	
16	Ordinary profit	7,918	10,942	3,024	19,500
17	Extraordinary profit/loss	(10)	(6)	4	
18	Profit before income taxes [16＋17]	7,908	10,936	3,028	
19	Total income taxes	2,288	3,350	1,062	
20	Profit [18－19]	5,619	7,585	1,966	13,800
21	Adjusted OHR(%)	57.87	45.06	(12.81)	
22	Profit from customer services	3,088	5,931	2,843	

※ 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 2025	End of March 2026	End of June 2026	Compared to end of June 2025	Compared to end of March 2026
Bankrupt and substantially bankrupt claims	12,671	12,910	15,692	3,021	2,782
Doubtful claims	44,142	47,569	46,808	2,666	(761)
Substandard claims	1,692	1,781	1,417	(275)	(364)
Loans past due 3 months or more	27	551	220	193	(331)
Restructured loans	1,665	1,230	1,196	(469)	(34)
Total	58,506	62,262	63,918	5,412	1,656
Ratio against total claims outstanding	1.14%	1.20%	1.22%	0.08%	0.02%

(3) Valuation Gains and Losses of Securities

＜16BK＞

(Millions of yen)

	End of March 2026			End of June 2026			
	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Compared to end of March 2026	Valuation gains	Valuation losses
Held-to-maturity	(748)	37	785	(770)	(22)	26	796
Available-for-sale securities	79,008	125,607	46,598	146,012	67,004	198,103	52,091
Stocks	122,223	122,273	49	192,361	70,138	192,377	15
Bonds	(38,639)	－	38,639	(44,539)	(5,900)	23	44,562
Other	(4,576)	3,333	7,910	(1,809)	2,767	5,702	7,512
Derivative transactions (deferred hedging) ※	1,431			1,511	80		

(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 2025	End of March 2026	End of June 2026	Compared to end of June 2025	Compared to end of March 2026
Loans （Balance at end of period）	5,024,507	5,115,887	5,130,077	105,570	14,190
Balance of loans to small and medium-sized companies, etc.	3,782,805	3,848,242	3,836,076	53,271	(12,166)
Balance of consumer loans	2,179,900	2,224,201	2,234,971	55,071	10,770
Balance of housing loans	2,127,902	2,171,515	2,182,001	54,099	10,486
Deposits （Balance at end of period）	6,494,189	6,424,603	6,615,689	121,500	191,086

（Reference）

Balance of Individual Assets in Custody

＜16BK＞

(Millions of yen)

	End of June 2025	End of March 2026	End of June 2026	Compared to end of June 2025	Compared to end of March 2026
Deposits	4,431,727	4,388,320	4,416,478	(15,249)	28,158
Investment trusts (including fund wrap)	254,179	317,771	380,528	126,349	62,757
Public bonds	24,775	38,097	44,281	19,506	6,184
Personal pension insurance, etc.	994,587	1,048,856	1,062,375	67,788	13,519
Total	5,705,270	5,793,046	5,903,664	198,394	110,618
(Reference)16TT assets in custody	256,288	295,321	330,432	74,144	35,111
(Reference)Total for both companies	5,961,558	6,088,368	6,234,097	272,539	145,729

(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/）

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(Millions of yen)

	End of June 2025	End of March 2026	End of June 2026	Compared to end of June 2025	Compared to end of March 2026
(1) Capital Adequacy Ratio (4)/(5)	11.42%	11.53%	11.78%	0.36%	0.25%
(2) Amounts of basic items related to core capital	388,080	402,470	410,339	22,259	7,869
(3) Amounts of adjustment items related to core capital	21,042	24,194	24,316	3,274	122
(4) Amount of capital (2)－(3)	367,038	378,276	386,023	18,985	7,747
(5) Total amount of risk assets, etc.	3,211,335	3,279,302	3,275,387	64,052	(3,915)
(6) Total required capital (5)×4%	128,453	131,172	131,015	2,562	(157)

＜16BK Consolidated＞

(Millions of yen)

	End of June 2025	End of March 2026	End of June 2026	Compared to end of June 2025	Compared to end of March 2026
(1) Capital Adequacy Ratio (4)/(5)	10.47%	10.38%	10.61%	0.14%	0.23%
(2) Amounts of basic items related to core capital	346,547	352,049	359,714	13,167	7,665
(3) Amounts of adjustment items related to core capital	20,030	23,432	23,601	3,571	169
(4) Amount of capital (2)－(3)	326,517	328,616	336,112	9,595	7,496
(5) Total amount of risk assets, etc.	3,115,875	3,165,525	3,166,878	51,003	1,353
(6) Total required capital (5)×4%	124,635	126,621	126,675	2,040	54

＜16BK＞

(Millions of yen)

	End of June 2025	End of March 2026	End of June 2026	Compared to end of June 2025	Compared to end of March 2026
(1) Capital Adequacy Ratio (4)/(5)	10.21%	10.09%	10.33%	0.12%	0.24%
(2) Amounts of basic items related to core capital	332,843	333,969	342,106	9,263	8,137
(3) Amounts of adjustment items related to core capital	14,262	13,783	14,245	(17)	462
(4) Amount of capital (2)－(3)	318,581	320,186	327,860	9,279	7,674
(5) Total amount of risk assets, etc.	3,117,408	3,170,617	3,171,925	54,517	1,308
(6) Total required capital (5)×4%	124,696	126,824	126,877	2,181	53

(Note) Credit Risk : Standardized Approach
Operational Risk : Standardized Measurement Approach