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十六フィナンシャルグループ

FY2025 Financial Results

[FY ended March 31, 2026]

May 26, 2026

TSE Prime and NSE Premier (7380)



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- ※ The Juroku Financial Group ("Juroku FG") was established on Oct. 1, 2021. Consolidated figures for H1 FY2021 and earlier are associated with the Juroku Bank Group, the parent company of which is Juroku Bank ("the Bank").
- ※ Descriptions of business projections and other future developments provided in this document are based on information currently available to Juroku FG and some assumptions considered as rational. The actual business performance and other factors could differ significantly due to a variety of factors.

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Record-high consolidated net income

Core net operating profit, ordinary profit, and net income all reached record highs for both Juroku FG (consolidated) and Juroku Bank (non-consolidated).

- Juroku FG consolidated net income for FY2025 reached a record high of 27.3 billion yen.
- Juroku Bank non-consolidated net income for FY2025 also reached a record of 25.9 billion yen.
- Consolidated ROE came to 6.16%, achieving the Medium-Term Plan target of over 6% ahead of schedule.

Introducing CxO system

Accelerated decision-making and strengthened governance through new Chief Officer System

- Introduced Chief Officer System in June 2026, aiming for sustainable corporate value creation
- Execution authority is delegated to each Chief Officer to clarify lines of responsibilities and accelerate decision-making.

Accelerating human capital investment

Extended the mandatory retirement age to 65 and introduced the regional banking industry's first Flexible Retirement Age System up to Age 65

- Introduced the regional banking industry's first Flexible Retirement Age System up to Age 65 (retirement age selectable from 60 to 65 on a one-year basis)
- Juroku Bank appointed its first female Representative Director who began her career at the Bank—the first such case among regional banks in the Tokai area.

Section I: Financial Results for FY2025

Section II: Initiatives for Enhancing Corporate Value

- Implement Management Conscious of Cost of Capital and Share Price
- Progress in 2nd Medium-Term Management Plan

Section III: Initiatives for Sustainability



Consolidated Financial Summary

Juroku FG
consolidated

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- ◆ Consolidated core gross operating profit rose by 10.3 billion yen YoY to 87.1 billion yen mainly due to higher net interest income at the Bank.
- ◆ Consolidated core net operating profit, ordinary profit, and net income attributable to owners of the parent all reached record highs.

Juroku FG consolidated (Unit: 0.1 billion yen)	25/3	26/3			2026/3 Business projection	Progress rate
			YoY	Change rate		
Consolidated core gross operating profit	768	① 871	103	13.3%	845	103.0%
Net interest income	544	621	77	14.2%	598	103.9%
Fees and Commissions	175	203	28	16.3%	195	104.3%
Other operating profit (Excluding profit/loss on JGBs and other debt securities)	49	45	- 4	- 7.4%	51	88.1%
Expenses	447	② 471	24	5.4%	478	98.6%
Personnel expenses	232	238	6	2.4%	-	-
Non-personnel expenses	183	200	17	9.1%	-	-
Consolidated core net operating profit Record high	321	③ 399	78	24.2%	367	108.8%
Profit/loss on JGBs and other debt securities	- 155	- 267	- 112	-	-	-
Consolidated net business profit	165	131	- 34	- 20.3%	-	-
Credit costs	21	25	4	16.6%	-	-
Profit/loss on equities	158	315	157	99.1%	-	-
Ordinary profit Record high	312	④ 427	115	36.9%	348	122.8%
Net income attributable to owners of the parent company Record high	208	⑤ 273	65	31.3%	235	116.5%
Capital adequacy ratio (%)	11.23	11.53	0.30			
Consolidated ROE (%)	4.81	⑥ 6.16	1.35			

- Consolidated Core Gross Operating Profit** **87.1 billion yen** **Progress rate: 103.0%**
 - Up 10.3 billion yen YoY to 87.1 billion yen due to rises in net interest income and fees and commissions
- Expenses** **47.1 billion yen** **Progress rate: 98.6%**
 - Personnel expenses increased by 600 million yen YoY due to higher retirement benefits and salary hikes.
 - Non-personnel expenses increased by 1.7 billion yen YoY due to higher App-related PR expenses and strategic DX investments.
 - Overall expenses rose by 2.4 billion yen YoY to 47.1 billion yen. **Growth rate: 24.2%**
- Consolidated Core Net Operating Profit** **Record high** **39.9 billion yen** **Progress rate: 108.8%**
 - Up 7.8 billion yen YoY to 39.9 billion yen due to higher core gross operating profit **Growth rate: 36.9%**
- Ordinary Profit** **Record high** **42.7 billion yen** **Progress rate: 122.8%**
 - Up 11.5 billion yen YoY to 42.7 billion yen, reaching record high **Growth rate: 31.3%**
- Net Income Attributable to Owners of the Parent Company** **Record high** **27.3 billion yen** **Progress rate: 116.5%**
 - Up 6.5 billion yen YoY to 27.3 billion yen, reaching a record high
 - Recorded an impairment loss of 2.8 billion yen as an extraordinary loss
- Consolidated ROE** **6.16%**
 - Up 1.35 percentage points YoY to 6.16%, achieving the Medium-Term Plan target

Summary of Non-consolidated Results of Juroku Bank

Juroku Bank
non-consolidated



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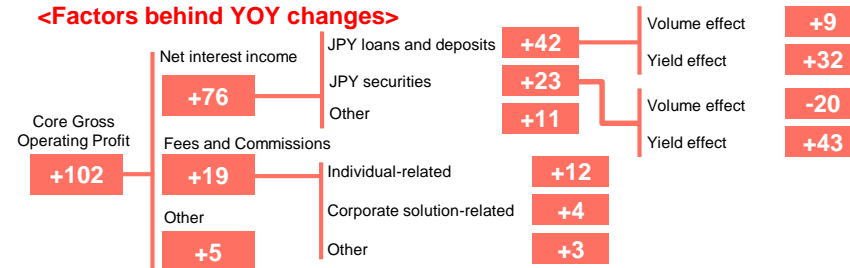
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- ◆ Core net operating profit increased by 7.4 billion yen YOY to 35.8 billion yen, driven by higher net interest income from increased interest on loans and securities, as well as growth in fees and commissions.
- ◆ At Juroku Bank, core net operating profit, ordinary profit, and net income all reached record highs, driven by increases in net interest income and fees and commissions.

Juroku Bank non-consolidated (Unit: 0.1 billion yen)	25/3	26/3			2026/3	
			YoY	Change rate	Business projection	Progress rate
Consolidated core gross operating profit	665	① 767	102	15.3%	-	-
Net interest income	554	630	76	13.7%	-	-
Fees and Commissions	115	134	19	16.9%	-	-
Other operating profit (Excluding profit/loss on JGBs and other debt securities)	- 3	2	5	-	-	-
Expenses	381	409	28	7.4%	-	-
Personnel expenses	178	185	7	3.6%	-	-
Non-personnel expenses	174	194	20	11.1%	-	-
Core net operating profit Record high	284	② 358	74	25.9%	328	109.1%
Profit/loss on JGBs and other debt securities	- 155	- 268	- 113	-	-	-
Net business profit	128	89	- 39	- 29.9%	219	40.9%
Credit costs	10	18	8	74.3%	25	74.0%
Profit/loss on equities	150	315	165	109.5%	-	-
Ordinary profit Record high	279	③ 396	117	41.7%	316	125.5%
Net income Record high	209	④ 259	50	24.1%	220	118.0%
Capital adequacy ratio (%)	10.02	10.09	0.07			
Profit from Customer Services	133	⑤ 178	45			

① Core Gross Operating Profit 76.7 billion yen Growth rate: 15.3%

<Factors behind YOY changes>



② Core Net Operating Profit 35.8 billion yen Growth rate: 25.9%

- Up 7.4 billion yen YoY to 35.8 billion yen, reaching a record high due to higher core gross operating profit

③ Ordinary Profit 39.6 billion yen Growth rate: 41.7%

- Up 11.7 billion yen YoY to 39.6 billion yen as higher profit on equities more than offset widened losses on JGBs and other debt securities

④ Net Income 25.9 billion yen Growth rate: 24.1%

- Up 5 billion yen YoY to 25.9 billion yen, reaching a record high
- Recorded an impairment loss of 2.8 billion yen as an extraordinary loss

⑤ Profit from Customer Services 17.8 billion yen

- Up 4.5 billion yen YoY to 17.8 billion yen

Business Performance of Group Companies

- ◆ Net income of Group companies (excluding Juroku Bank), which contributed to consolidated results, totaled 2.511 billion yen, up 1.054 billion yen YoY.
- ◆ Four companies established since 2021 boosted profits, increasing their contribution to Group company earnings.

[Juroku FG subsidiaries (excluding Juroku Bank)]

(Unit: Million yen)	Juroku Research Institute			Juroku TT Securities			Juroku Card			Juroku Lease		
	25/3	26/3	YoY	25/3	26/3	YoY	25/3	26/3	YoY	25/3	26/3	YoY
Core Gross Operating Profit	335	299	- 36	3,116	2,857	- 259	2,170	2,199	29	2,384	2,406	22
Expenses	282	281	- 1	1,949	1,968	19	1,666	1,718	52	1,570	1,482	- 88
Ordinary Profit	72	31	-41	1,187	893	- 294	513	379	- 134	1,065	976	- 89
Net income that contributed to consolidated results	45	19	- 26	487	366	- 121	30	257	227	- 129	672	801

(Unit: Million yen)	Juroku Densan Digital Services			NOBUNAGA Succession			NOBUNAGA Capital Village			Kanda Machiokoshi		
	25/3	26/3	YoY	25/3	26/3	YoY	25/3	26/3	YoY	25/3	26/3	YoY
Core Gross Operating Profit	621	665	44	383	971	588	54	165	111	73	90	17
Expenses	638	617	-21	233	388	155	58	85	27	84	79	- 5
Ordinary Profit	-8	52	60	142	574	432	- 7	76	83	- 15	7	22
Net income that contributed to consolidated results	-67	28	95	57	227	170	- 6	49	55	- 30	13	43

Companies established since 2021

[Juroku Bank subsidiaries]

(Unit: Million yen)	Juroku Business Service			Juroku Credit Guarantee		
	25/3	26/3	YoY	25/3	26/3	YoY
Core Gross Operating Profit	392	399	7	2,898	2,538	-360
Expenses	378	388	10	812	746	-66
Ordinary Profit	12	8	-4	1,834	1,239	-595
Net income that contributed to consolidated results	8	4	-4	1,063	871	-192

[Total of 10 Group companies (excl. Juroku Bank)]

Total of 10 Group companies (excl. Juroku Bank) (Unit: million yen)	25/3	26/3	YoY	Change rate
Core Gross Operating Profit	12,431	12,593	162	1.3%
Expenses	7,675	7,755	80	1.0%
Ordinary Profit	4,797	4,238	-559	-11.6%
Net income that contributed to consolidated results	1,457	2,511	1,054	72.3%

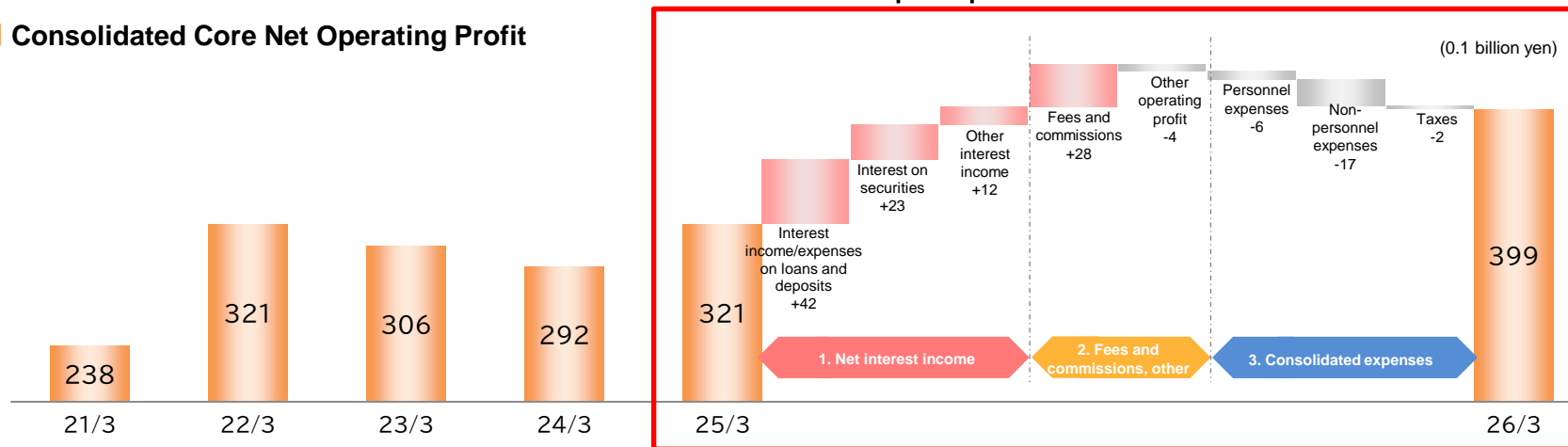
Consolidated Core Net Operating Profit

Juroku FG consolidated

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- ◆ Consolidated core net operating profit increased by 7.8 billion yen YoY to 39.9 billion yen due to higher net interest income at Juroku Bank and increased fees and commissions at Juroku Bank and other Group companies.

Consolidated Core Net Operating Profit



Consolidated Core Gross Operating Profit and Expenses

(0.1 billion yen)	21/3	22/3	23/3	24/3	25/3	26/3	YoY	Change Rate
Consolidated Core Gross Operating Profit	712	782	745	733	768	871	103	103.0%
Net interest income	505	543	511	528	544	621	77	
Fees and Commissions	155	171	187	185	175	203	28	
Other operating profit (*)	51	67	47	18	49	45	-4	
Expenses	474	460	439	441	447	471	24	98.6%
Consolidated Core Net Operating Profit	238	321	306	292	321	399	78	108.8%

(*) Excluding profit/loss on JGBs and other debt securities

1. Net interest income Up 7.7 billion yen YoY

Juroku Bank: Up 7.6 billion yen

Slide 9

2. Fees and commissions, other Up 2.4 billion yen YoY

Juroku Bank: Up 1.9 billion yen; Other Group companies:
Up 1.1 billion yen

Slide 10

3. Consolidated expenses Up 2.4 billion yen YoY

Personnel expenses: Up 0.6 billion yen (retirement benefits, salary hikes)
Non-personnel expenses: Up 1.7 billion yen (App-related PR, DX investments, etc.)

Slide 11

Net Interest Income / Yield on Loans / Yield on Deposits

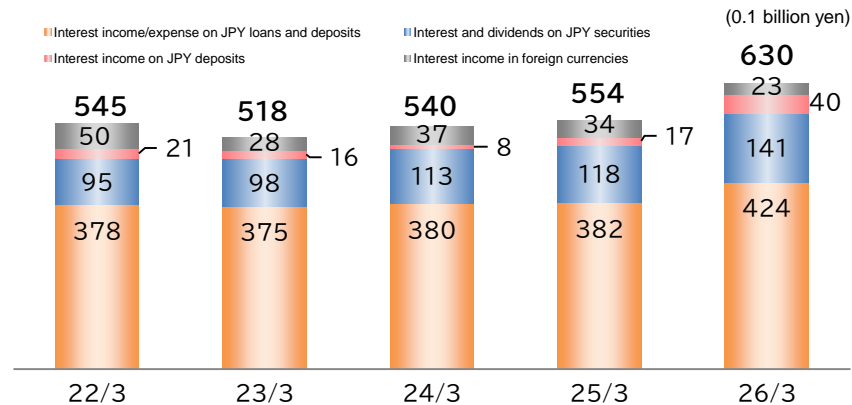
Juroku Bank
non-consolidated

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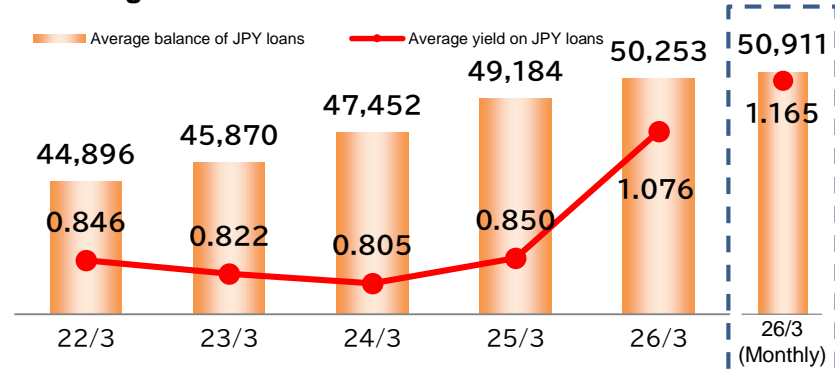
- ◆ Net interest income climbed by 7.6 billion yen YoY to 63.0 billion yen, mainly due to increases in JPY loan interest, interest/dividends on JPY securities, and interest income on deposits with Bank of Japan.
- ◆ Average balance of JPY loans remained steady at 5,025.3 billion yen. Average yield on JPY loans rose by 0.226 percentage points YoY to 1.076%.

Net Interest Income

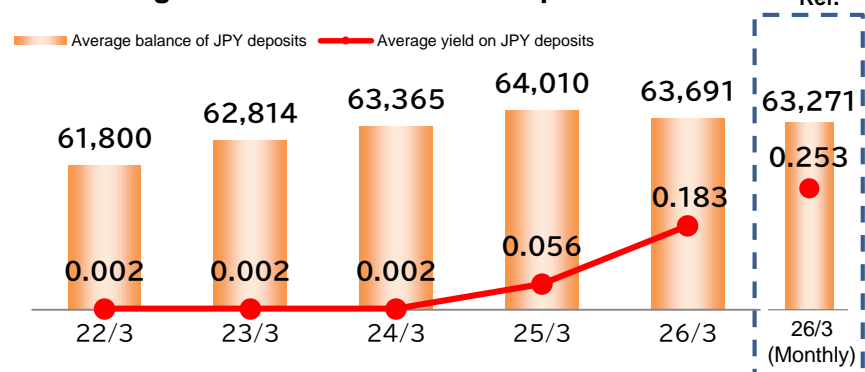
(0.1 billion yen)	22/3	23/3	24/3	25/3 (A)	26/3 (B)	Change (B-A)
Net interest income	545	518	540	554	630	76
Interest income in JPY	494	490	502	519	606	87
Interest income/expense on JPY loans and deposits	378	375	380	382	424	42
Interest income on JPY loans	380	377	382	418	541	123
Interest expense on JPY deposits	1	1	1	36	116	80
Interest and dividends on JPY securities	95	98	113	118	141	23
Interest income on JPY deposits	21	16	8	17	40	23
Interest income in foreign currencies	50	28	37	34	23	-11



Average Balance/Yield on JPY Loans (0.1 billion yen, %)



Average Balance/Yield on JPY Deposits (0.1 billion yen, %)



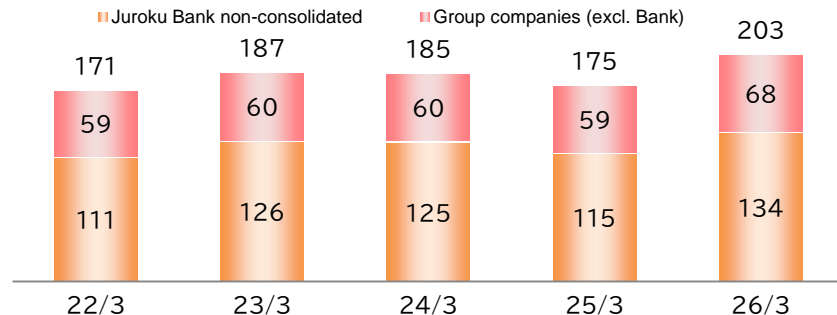
Fees and Commissions

Juroku FG consolidated

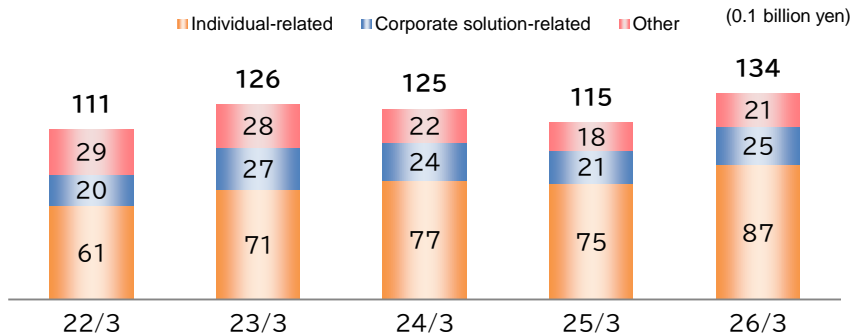
Juroku Bank non-consolidated

◆ Juroku FG consolidated fees and commissions increased by 2.8 billion yen YoY to 20.3 billion yen, driven by strong sales of investment trusts at the Bank and improved profitability at other Group companies.

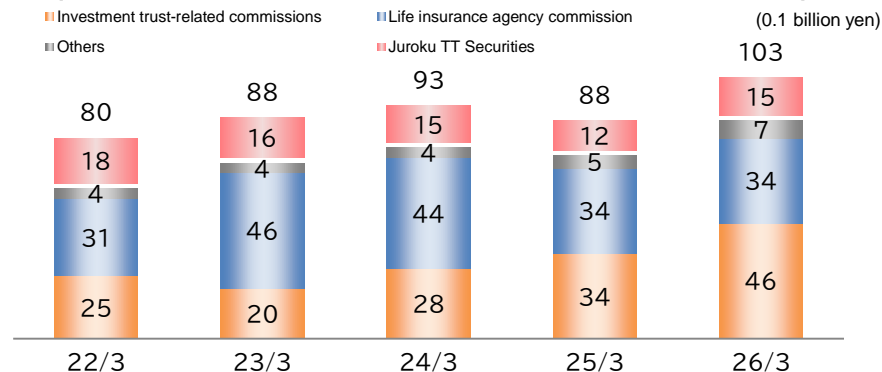
■ Fees and Commissions (Juroku FG consolidated)



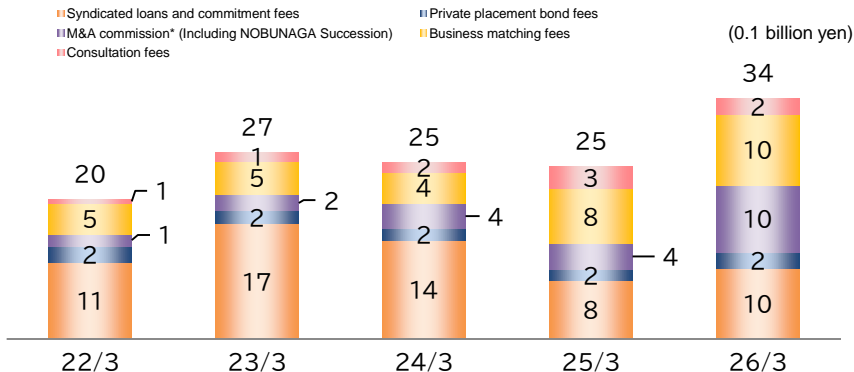
■ Fees and Commissions (Juroku Bank non-consolidated)



■ Individual-related Revenue (Juroku Bank non-consolidated, Juroku TT Securities)



■ Corporate Solution-related Revenue (Juroku Bank non-consolidated, NOBUNAGA Succession)



Expenses and Adjusted OHR

Juroku FG consolidated

Juroku Bank non-consolidated



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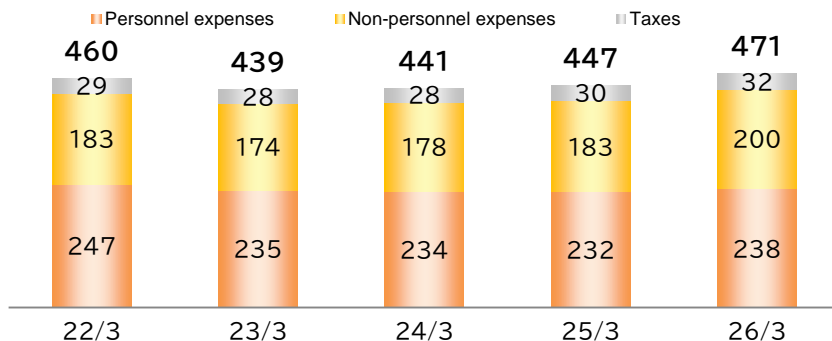
◆ Personnel expenses increased by 0.6 billion yen YoY due to higher retirement benefits and salary hikes. Non-personnel expenses increased by 1.7 billion yen YoY due to higher App PR expenses.

◆ Adjusted OHR was 54.13% for Juroku FG consolidated and 53.35% for Juroku Bank non-consolidated, both in the 50% range.

Expenses

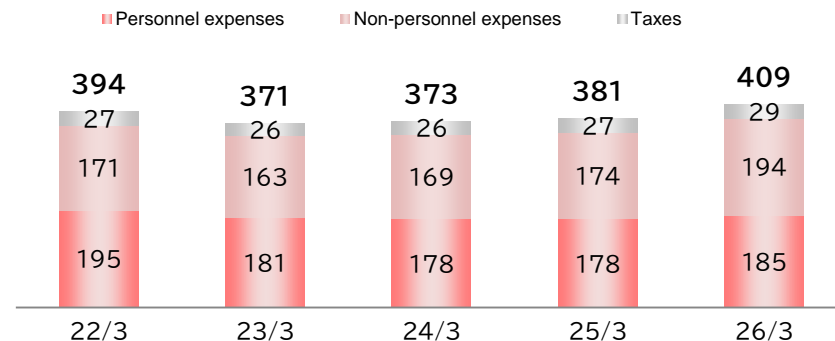
Juroku FG consolidated

(0.1 billion yen)

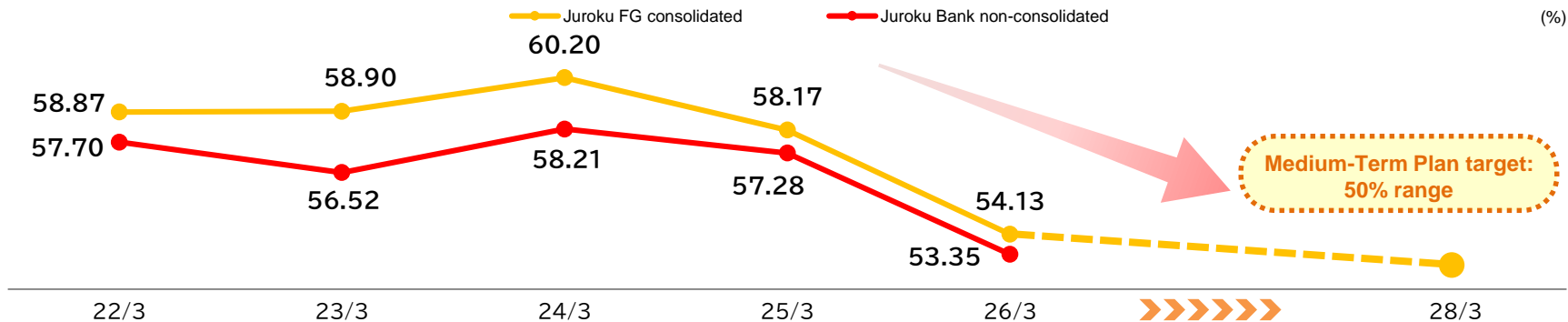


Juroku Bank non-consolidated

(0.1 billion yen)



Adjusted OHR



Capital Adequacy Ratio and ROE

Juroku FG consolidated

Juroku Bank non-consolidated

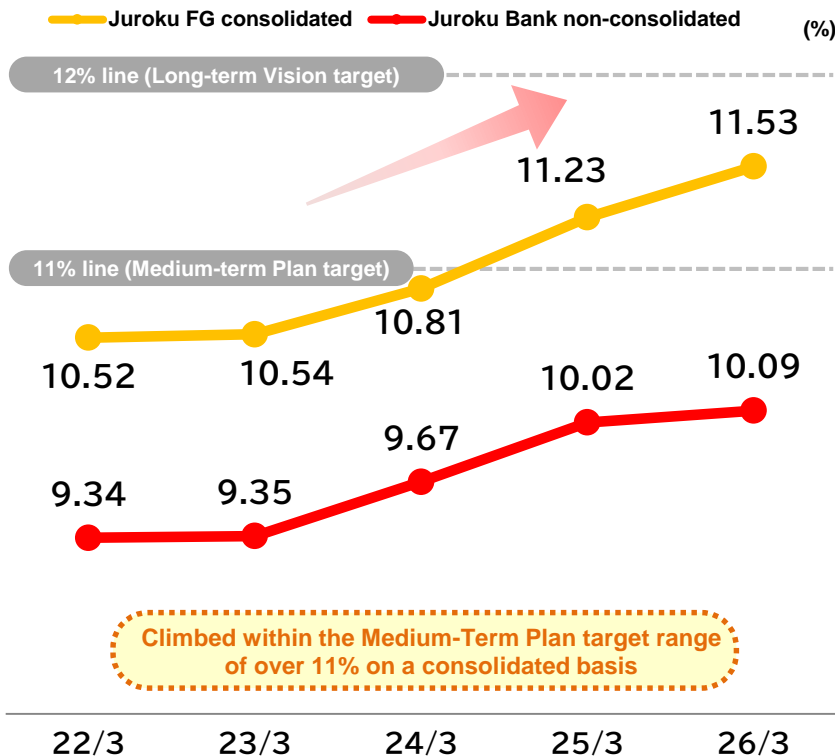


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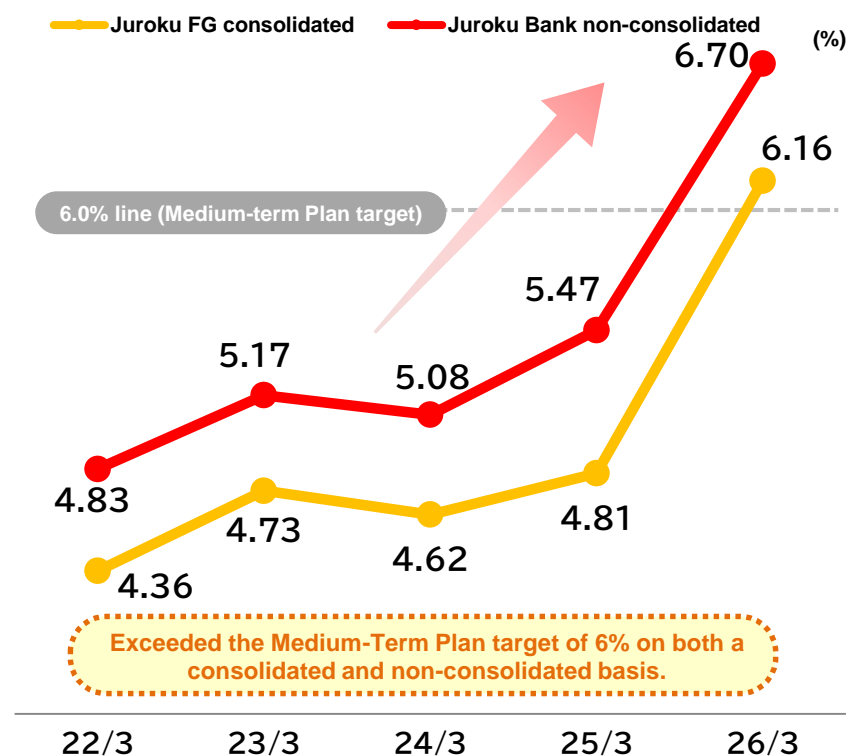
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- ◆ Capital adequacy ratio remained at a healthy level of 11.53% for Juroku FG consolidated and 10.09% for Juroku Bank non-consolidated.
- ◆ ROE stood at 6.16% for Juroku FG consolidated and 6.70% for Juroku Bank non-consolidated, reflecting improved profitability and reduction in cross-shareholdings.

Capital Adequacy Ratio



ROE



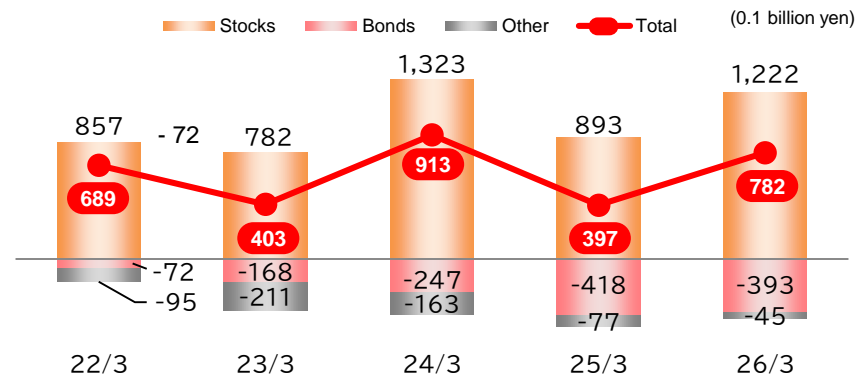
Securities Investment

◆ Valuation gains and losses on securities rose by 38.5 billion yen YoY to 78.2 billion yen as valuation gains on stocks increased amid strong market conditions, while valuation losses on bonds decreased due to JPY bond replacement.

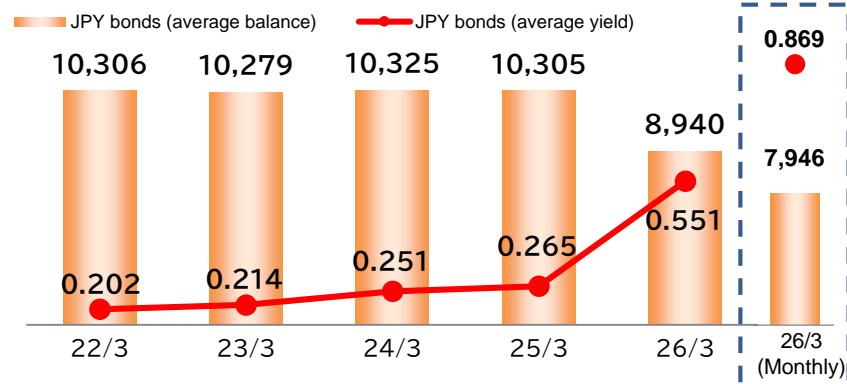
◆ Average yield on JPY bonds rose by 0.286 percentage points YoY to 0.551% due to proactive JPY bond replacement.

Valuation Gains and Losses on Securities

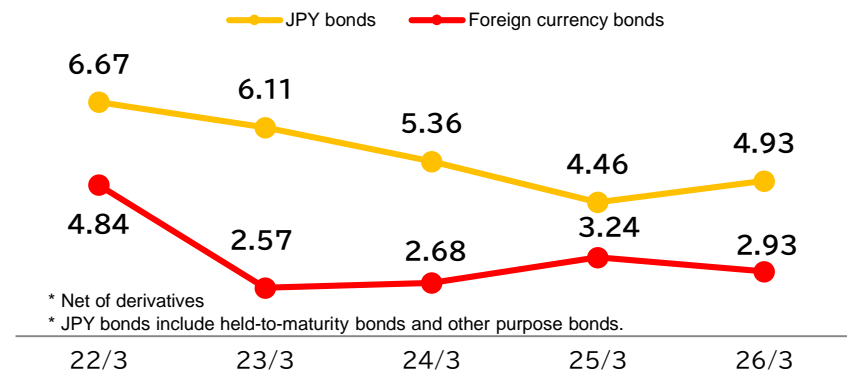
(0.1 billion yen)	22/3	23/3	24/3	25/3 (A)	26/3 (B)	Change (B-A)
Stocks	857	782	1,323	893	1,222	329
Bonds	-72	-168	-247	-418	-393	25
Other	-95	-211	-163	-77	-45	32
Foreign bonds	-64	-103	-57	-27	-36	-9
Investment trusts	-31	-107	-105	-49	-9	40
Total	689	403	913	397	782	385



JPY Bonds (Average Balance/Yield) (0.1 billion yen, %)



Bond Duration (Year)



* Net of derivatives

* JPY bonds include held-to-maturity bonds and other purpose bonds.

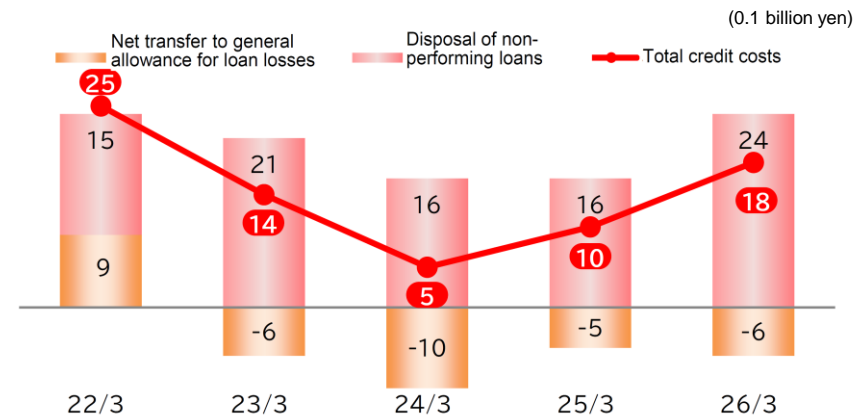
Credit Costs and Outstanding Non-performing Loans



- ◆ Credit costs increased by 0.8 billion yen YoY to 1.8 billion yen, but are still at a low level.
- ◆ Ratio of non-performing loans rose by 0.06 percentage points YoY to 1.20%, remaining at a low level.

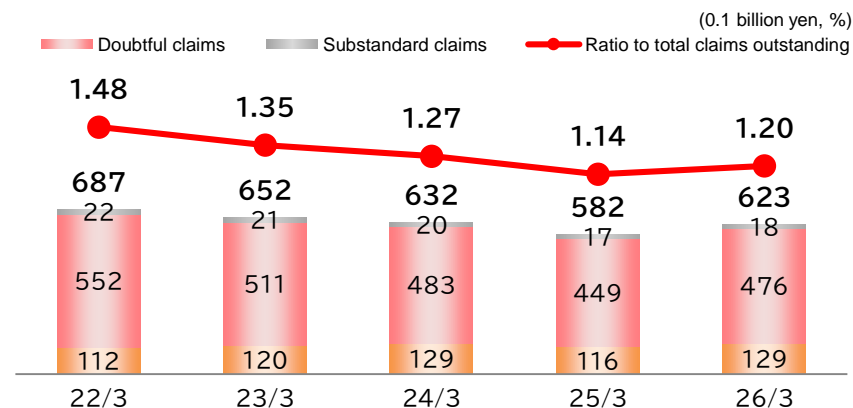
Credit Costs

(0.1 billion yen)	22/3	23/3	24/3	25/3 (A)	26/3 (B)	Change (B-A)
① Net transfer to general allowance for loan losses	9	-6	-10	-5	-6	-1
② Disposal of non-performing loans	15	21	16	16	24	8
Transfer to individual allowance for loan losses	14	19	14	12	20	8
③ Reversal of allowance for loan losses	-	-	-	-	-	-
④ Recoveries of written-off claims	-	-	-	-	-	-
Credit costs ①+②-③-④	25	14	5	10	18	8



Outstanding Non-Performing Loans

(0.1 billion yen)	22/3	23/3	24/3	25/3 (A)	26/3 (B)	Change (B-A)
Bankrupt and substantially bankrupt claims	112	120	129	116	129	13
Doubtful claims	552	511	483	449	476	27
Substandard claims	22	21	20	17	18	1
Total	687	652	632	582	623	41
Ratio to total claims outstanding (%)	1.48	1.35	1.27	1.14	1.20	0.06



Deposits and Loans



- ◆ Year-end loan balance increased by 83.1 billion yen YoY to 5,115.8 billion yen, driven by increases in corporate/housing loans and public sector loans.
- ◆ Loan-deposit spread as of Mar. 2026 (quarterly basis) improved by 0.110 percentage points YoY to 0.931%.

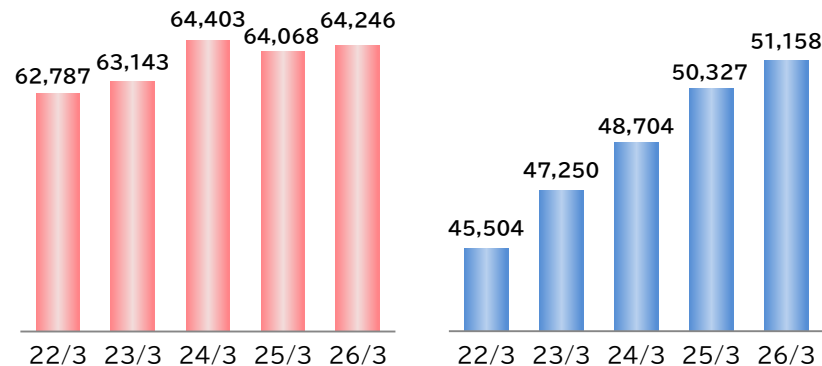
Deposits (Year-end balance)

(0.1 billion yen)	22/3	23/3	24/3	25/3 (A)	26/3 (B)	Change (B-A)
Deposits (Year-end balance)	62,787	63,143	64,403	64,068	64,246	178
Personal	42,853	43,611	44,052	44,071	43,883	-188
Corporate	17,345	17,249	17,885	17,722	17,675	-47
Public sector, other	2,588	2,281	2,464	2,273	2,687	414

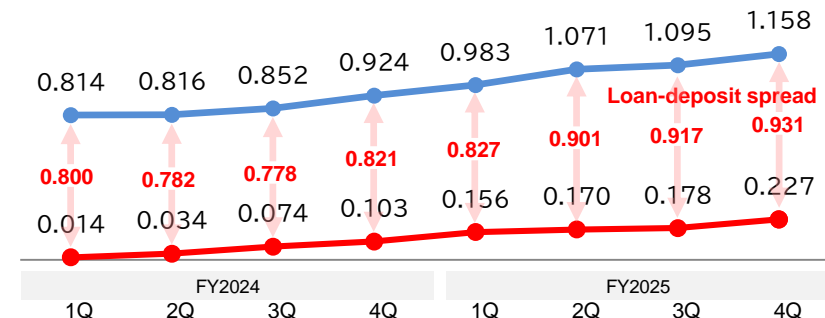
Loans (Year-end balance)

(0.1 billion yen)	22/3	23/3	24/3	25/3 (A)	26/3 (B)	Change (B-A)
Loans (Year-end balance)	45,504	47,250	48,704	50,327	51,158	831
Business loans	21,787	22,653	23,388	23,627	23,704	77
Consumer loans	19,026	19,728	20,427	21,593	22,242	649
Public sector, other	4,691	4,867	4,888	5,105	5,212	107

■ Deposits (Year-end balance) (0.1 billion yen) ■ Loans (Year-end balance) (0.1 billion yen)



● Yield on loans (quarterly basis) ● Yield on deposits (quarterly basis) (%)



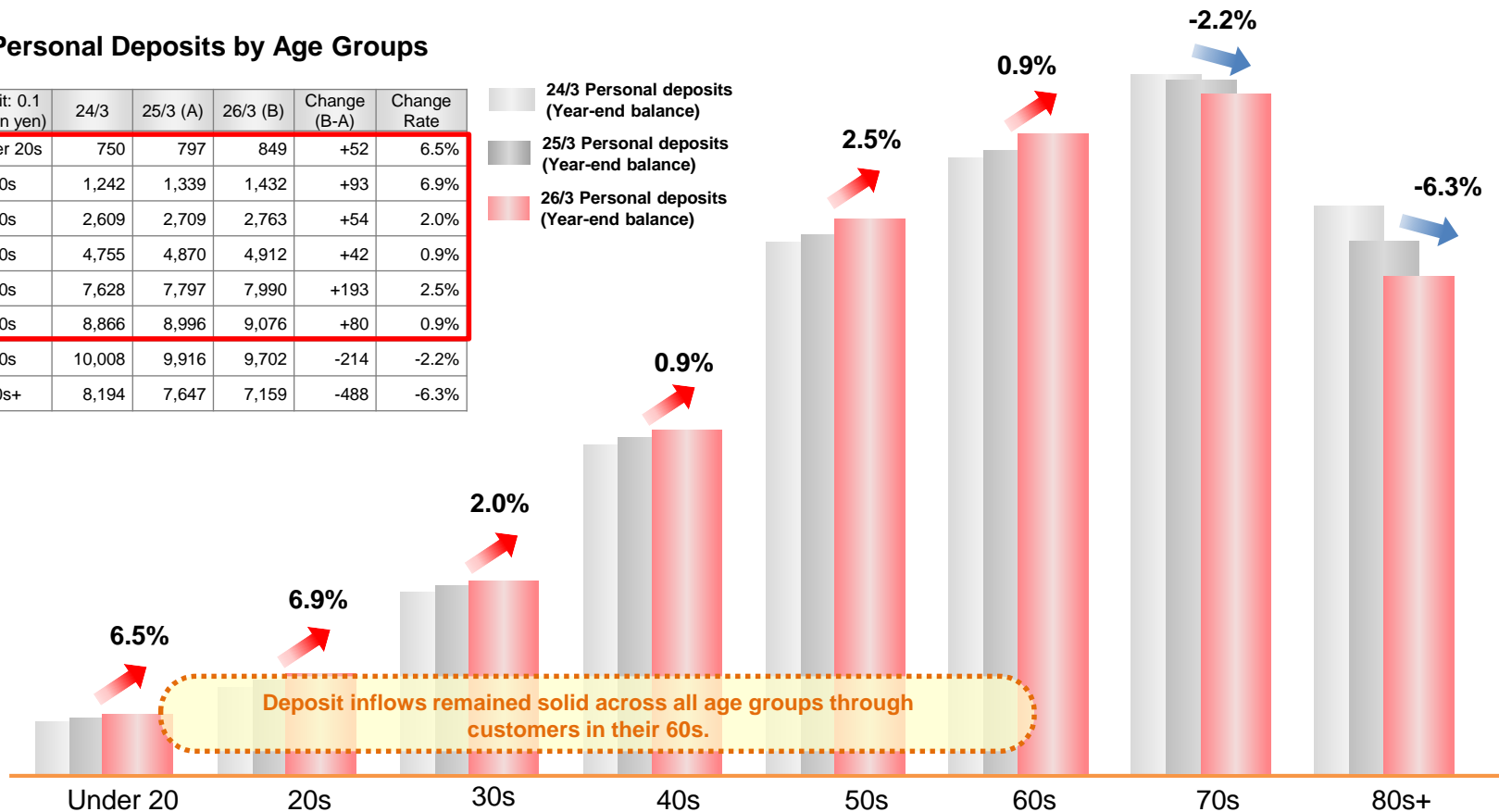
Personal Deposits by Age Groups

◆ Personal deposit inflows progressed steadily across all age groups through customers in their 60s.

Personal Deposits by Age Groups

(Unit: 0.1 billion yen)	24/3	25/3 (A)	26/3 (B)	Change (B-A)	Change Rate
Under 20s	750	797	849	+52	6.5%
20s	1,242	1,339	1,432	+93	6.9%
30s	2,609	2,709	2,763	+54	2.0%
40s	4,755	4,870	4,912	+42	0.9%
50s	7,628	7,797	7,990	+193	2.5%
60s	8,866	8,996	9,076	+80	0.9%
70s	10,008	9,916	9,702	-214	-2.2%
80s+	8,194	7,647	7,159	-488	-6.3%

24/3 Personal deposits (Year-end balance)
 25/3 Personal deposits (Year-end balance)
 26/3 Personal deposits (Year-end balance)



Business Projection and Dividend Forecast

Juroku FG
consolidated

Juroku Bank
non-consolidated



人と、地域と、未来をむすぶ

十六フィナンシャルグループ

- ◆ Juroku FG consolidated business projections for FY2026 call for ordinary profit of 41.0 billion yen and net income attributable to owners of the parent of 28.0 billion yen.
- ◆ FY2026 annual dividend is expected to be 50 yen, up 2 yen YoY, aiming for 8th consecutive term of dividend growth.

Business Projections

(0.1 billion yen)

Juroku FG consolidated	26/3 Results	27/3 Forecast
Consolidated Core Gross Operating Profit	871	920
Consolidated Core Net Operating Profit	399	440
Ordinary Profit	427	410
Net income attributable to owners of the parent company	273	280

Juroku Bank non-consolidated	26/3 Results	27/3 Forecast
Core Net Operating Profit	358	400
Net business profit	89	310
Ordinary Profit	396	385
Net Income	259	265

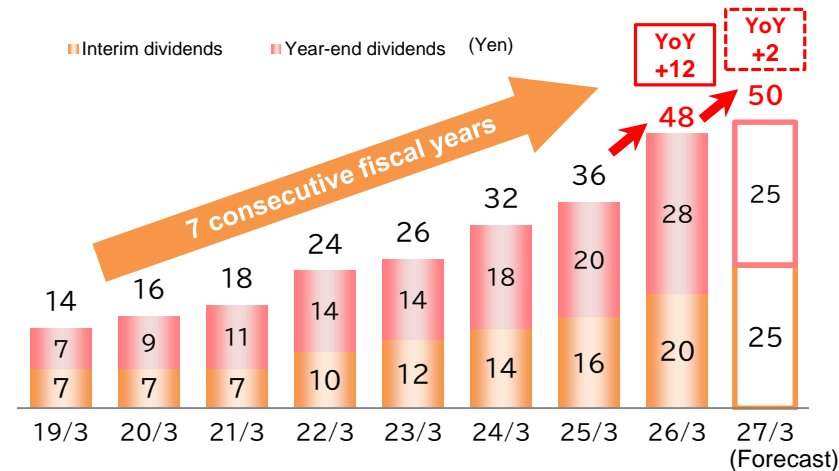
(*) Paid by Juroku Bank up until the interim dividends for FY2021

Dividend Forecast

*Annual dividend reflecting Apr. 1, 2026 share split ←

	19/3	20/3	21/3	22/3	23/3	24/3	25/3	26/3	27/3 (Forecast)
Annual dividend	14 yen	16 yen	18 yen	24 yen	26 yen	32 yen	36 yen	48 yen	50 yen
Interim dividends	7 yen	7 yen	7 yen	10 yen	12 yen	14 yen	16 yen	20 yen	25 yen
Year-end dividends	7 yen	9 yen	11 yen	14 yen	14 yen	18 yen	20 yen	28 yen	25 yen

■ Interim dividends ■ Year-end dividends (Yen)



Section I: Financial Results for FY2025

Section II: Initiatives for Enhancing Corporate Value

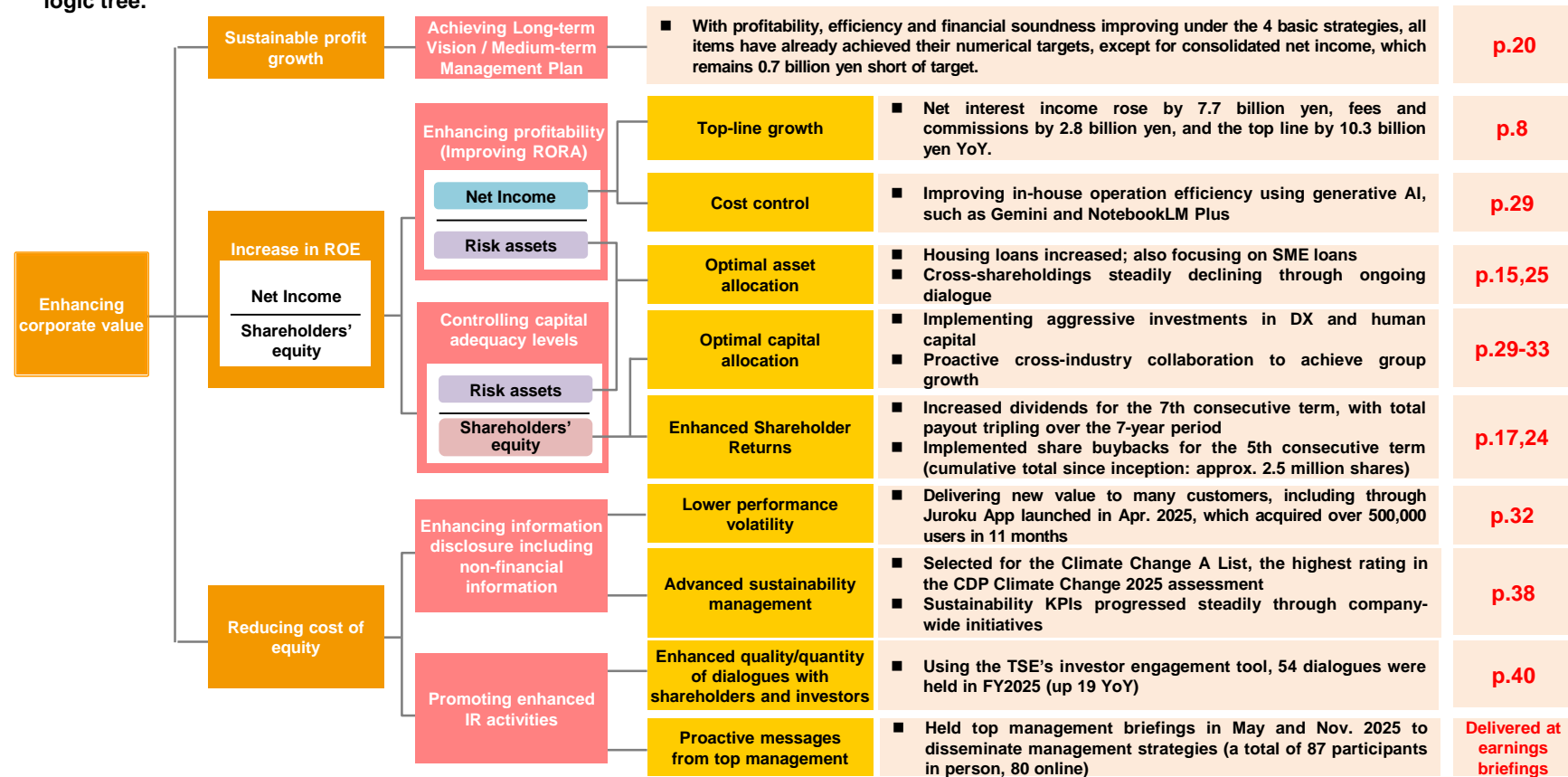
- Implement Management Conscious of Cost of Capital and Share Price
- Progress in 2nd Medium-Term Management Plan

Section III: Initiatives for Sustainability



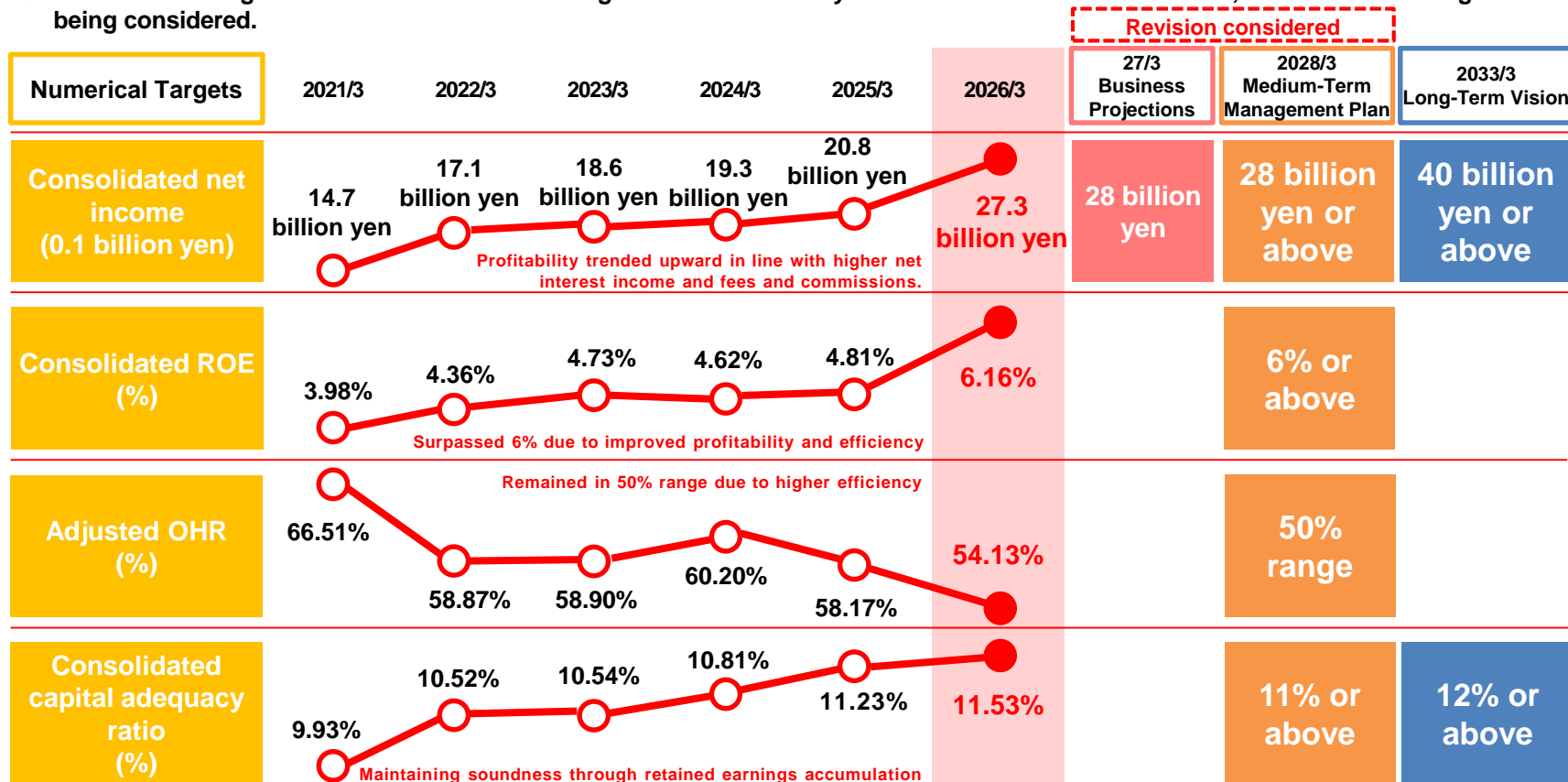
Actions to Implement Management Conscious of Cost of Capital and Share Price

◆ To enhance corporate value, initiatives are underway to drive sustainable profit growth, increase ROE and reduce the cost of equity, based on the logic tree.



Progress Against Numerical Targets of 2nd Medium-Term Management Plan

- ◆ With the Group's profitability improving, all four numerical targets in 2nd Medium-Term Management Plan are on track.
- ◆ As numerical targets in 2nd Medium-Term Management Plan are likely to be achieved ahead of schedule, revisions to the targets are being considered.



Balance Sheet for FY2025 Results (JPY)

◆ FY2025 consolidated balance sheet is as shown below.

Consolidated Balance Sheet [FY2025 JPY Average Balance]

Total assets 7.5 trillion yen (FY2025)

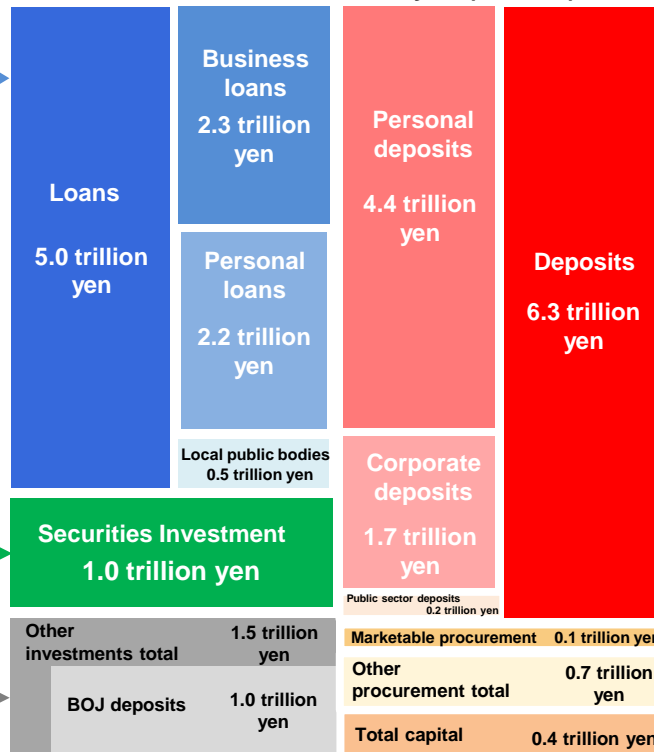
<Management Side>

① Loan 54.1 billion yen
(Yield on JPY loans: 1.076%)

I Other income 26.4 billion yen
Of which,
Profit from Group Companies 10.4 billion yen
Fees and Commissions 13.4 billion yen
Foreign currency income, etc. 2.6 billion yen

③ Interest and dividends on JPY securities 14.1 billion yen
(Yield on JPY securities: 1.387%)

④ Interest on BOJ deposits 4 billion yen



<Procurement Side>

*Yield on a full-term basis
② Deposit interest expense: 11.6 billion yen
(Yield on JPY deposits: 0.183%)

① - ②
= Interest income/expense on loans and deposits 42.5 billion yen
(JPY loan-deposit spread: 0.893%)

II Consolidated expenses: 47.1 billion yen

Management Side Procurement Side
① + I + ③ + ④ - ② - II

= Consolidated core net operating profit 39.9 billion yen

Balance Sheet Based on FY2026 Business Projections (JPY)

◆ Consolidated balance sheet based on FY2026 business projections is as shown below.

Assumption: Policy interest rate of 0.75% (no change)

Consolidated Balance Sheet [FY2026 JPY Average Balance]

Total assets 7.3 trillion yen (FY2026)

<Management Side>

1 Loan 64.5 billion yen
(Yield on JPY loans: 1.265%)

I Other income 26.8 billion yen
Of which,
Profit from Group Companies 10.7 billion yen
Fees and Commissions 13.5 billion yen
Foreign currency income, etc. 2.6 billion yen

3 Interest and dividends on JPY securities 16.0 billion yen
(Yield on JPY securities: 1.544%)

4 Interest on BOJ deposits 4.2 billion yen

Loans 5.1 trillion yen YoY (Approx. +70.0 billion yen)	Business loans 2.3 trillion yen YoY (Approx. +20.0 billion yen)	Personal deposits 4.4 trillion yen YoY (Approx. +60.0 billion yen)	Deposits 6.4 trillion yen YoY (Approx. +70.0 billion yen)
	Personal loans 2.2 trillion yen YoY (Approx. +60.0 billion yen)		
	Local public bodies 0.5 trillion yen	Corporate deposits 1.7 trillion yen YoY (Approx. +10.0 billion yen)	
Securities Investment 1.0 trillion yen YoY (Approx. +20.0 billion yen)	Public sector deposits 0.2 trillion yen		
Other investments total 1.2 trillion yen	Marketable procurement 0.1 trillion yen	Other procurement total 0.4 trillion yen	
BOJ deposits 0.8 trillion yen	Total capital 0.4 trillion yen		

<Procurement Side>

2 Deposit interest expense: 19.5 billion yen
(Yield on JPY deposits: 0.302%)

1 - 2
= Interest income/expense on loans and 45.0 billion yen
(JPY loan-deposit spread: 0.963%)

II Consolidated expenses: 48.0 billion yen

Management Side Procurement Side
1 + I + 3 + 4 - 2 - II
= Consolidated core net operating profit 44 billion yen
Core business profit expected to rise by 4.1 billion yen YoY

Share Split

- ◆ Implemented a 5-for-1 share split on Apr. 1, 2026 to improve share liquidity and broaden the investor base
- ◆ Revised shareholding requirements and expanded eligibility for shareholder benefits program

Share Split

Split details

<Pre-split shares>

<Post-split shares>

1

vs.

5

«Record date»

Mar. 31, 2026

«Effective date»

Apr. 1, 2026

Minimum investment amount

<Before split>

<After split>

Approx. 1 million yen ⇒ Approx. 200,000 yen

Share trading unit: 100 shares

*Based on closing share price as of Apr. 30, 2026

Enhanced Shareholder Benefits Program

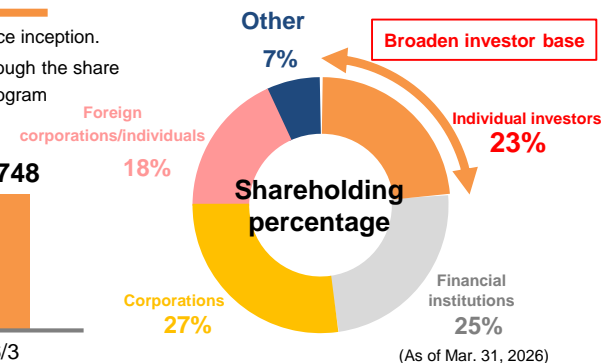
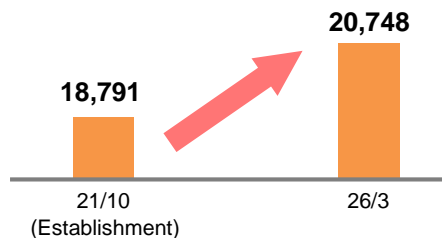
- ◆ Revised shareholding requirements, effectively expanding eligibility for shareholder benefits

	Summer shareholder benefits	Winter shareholder benefits
Record date	Mar. 31	Sep. 30
Eligibility [expanded]	100 or more shares ⇒ 40 or more shares	500 or more shares ⇒ 200 or more shares
Benefit details	Natural mineral water KOUKASUI (500ml x 24 bottles)	Select one item from a catalog of local specialties (Equivalent to 3,000 yen)

Shareholder Composition

- ◆ Individual investor base has broadened since inception.
- ◆ Further expand individual investor base through the share split and enhanced shareholder benefits program

<No. of individual investors>



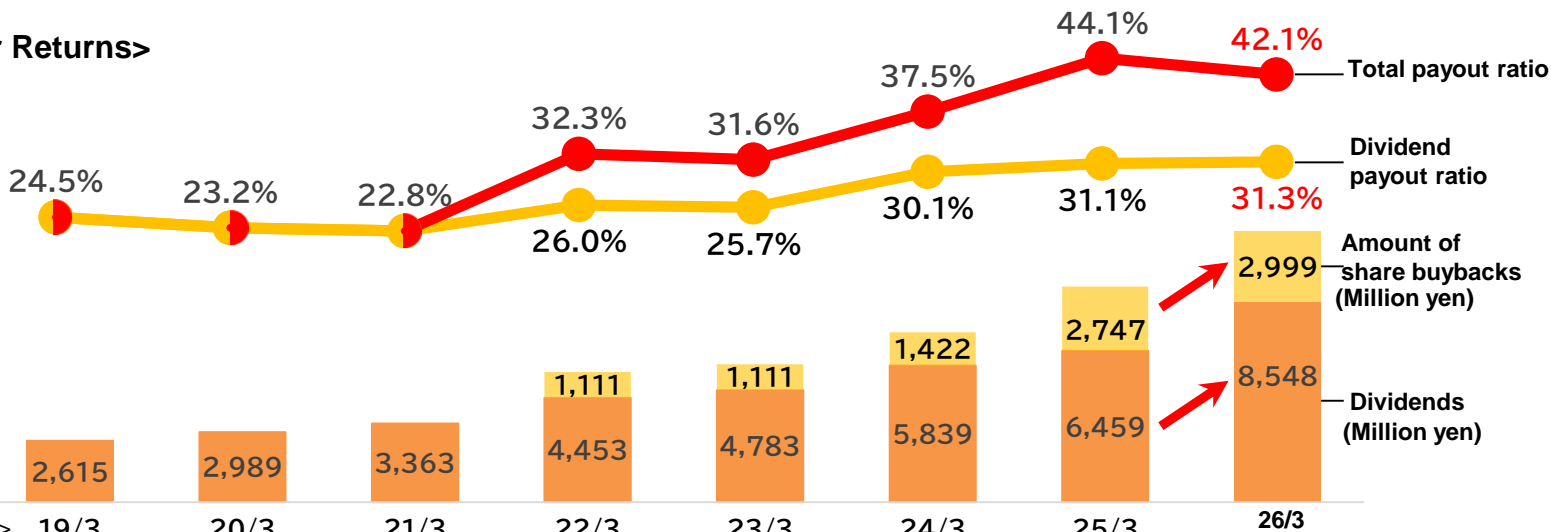
Enhanced Shareholder Returns

- ◆ For FY2025, annual dividends totaled 48 yen on a post-share-split basis, marking the 7th consecutive dividend increase, with a payout ratio of 31.3%.
- ◆ Implemented share buybacks for the 5th consecutive term since establishment, resulting in a total shareholder return ratio of 42.1%.

Shareholder Return Policy

In terms of profit distribution, Juroku FG's basic policy is to continuously pay stable dividends while striving to further improve its financial robustness amidst diversifying risks surrounding financial transactions. In view of business management conditions and income level, the Group determines details of shareholder returns with the aim of achieving a dividend payout ratio of at least 30%.

<Shareholder Returns>



<Post-share-split basis>

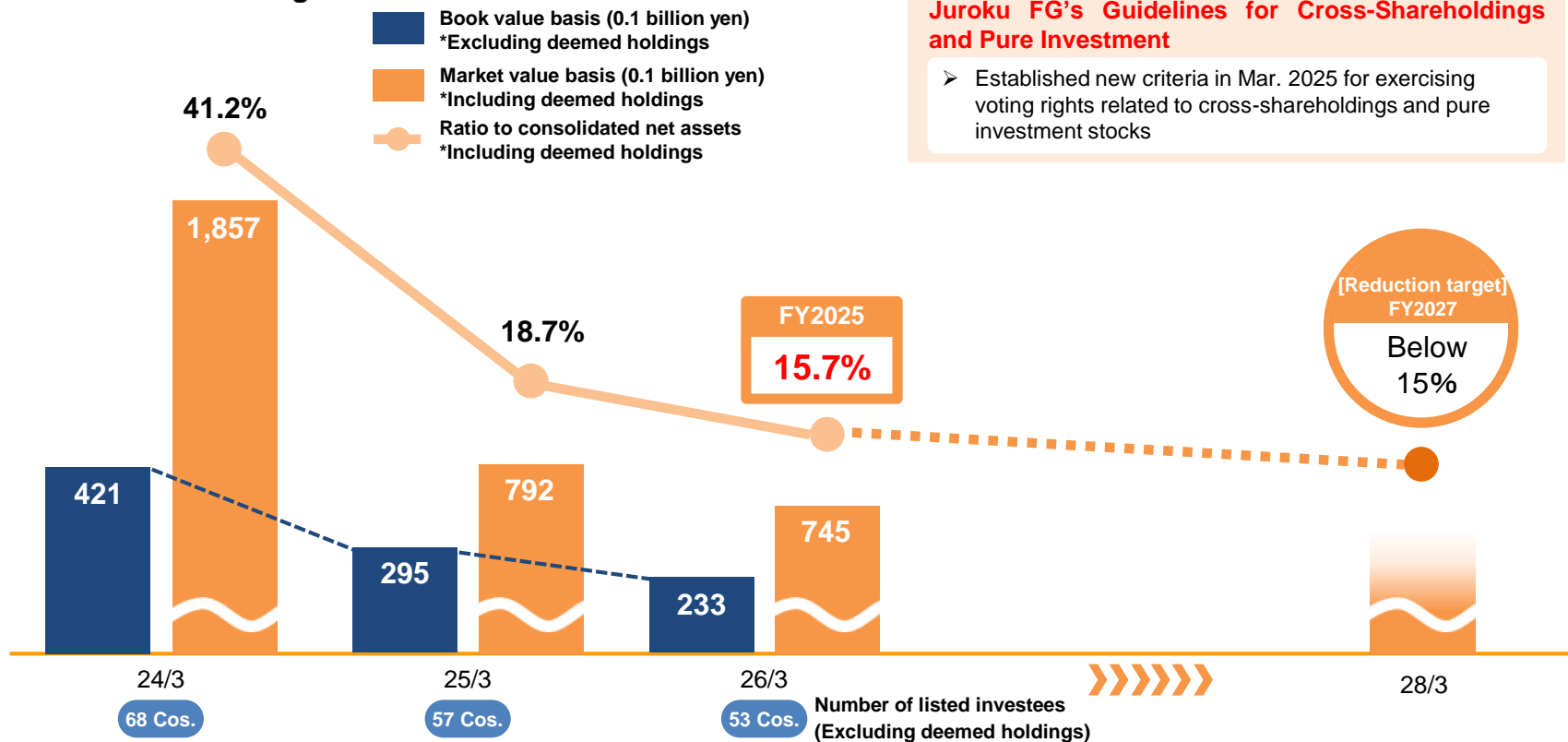
	19/3	20/3	21/3	22/3	23/3	24/3	25/3	26/3
Dividends per share	14 yen	16 yen	18 yen	24 yen	26 yen	32 yen	36 yen	48 yen ↑
Net income attributable to owners of the parent company	10.6 billion yen	12.8 billion yen	14.7 billion yen	17.1 billion yen	18.6 billion yen	19.3 billion yen	20.8 billion yen	27.3 billion yen

7th consecutive term of dividend growth

Reduction in Cross-shareholdings

- ◆ Ratio of cross-shareholdings to consolidated net assets came to 15.7% at the end of Mar. 2026.
- ◆ Planned reduction of cross-shareholdings continues toward the target of reducing the ratio to below 15% by the end of Mar. 2028.

<Cross-Shareholdings>



Apr.
2023

FY2025 (148th anniversary)

FY2026 (149th anniversary)

FY2027 (150th anniversary)

Long-Term Vision “Staying Ahead of the Curve to Always Serve the Region” (FY2023 - FY2032)

2nd Medium-Term Management Plan (FY2023 - FY2027)

3rd year ended/ 2 years remaining

«Four Basic Strategies»

1. Transformation Strategy

From reform to creation

2. Human Innovation Strategy

Maximizing the value of human resources

3. Customer-First Marketing Approach

Deliver services that exceed customer expectations!

4. Region-Producing Strategy

Becoming a new force inspiring regional involvement

Revised numerical targets of Long-Term Vision and 2nd Medium-Term Management Plan (Nov. 2025)

Long-Term Vision

Consolidated net income	30 billion yen or more ⇒ 40 billion yen or more
-------------------------	--

2nd Medium-Term Management Plan

Consolidated net income	20 billion yen or more ⇒ 28 billion yen or more
-------------------------	--

Consolidated ROE	5% or more ⇒ 6% or more
------------------	-------------------------

Hop



Step



150th anniversary

Jump



Second step toward significant growth

Juroku FG Growth Strategy



External environment: Uncertain outlook
Geopolitical risks / AI innovation / GX promotion / Inflation / Interest rate normalization

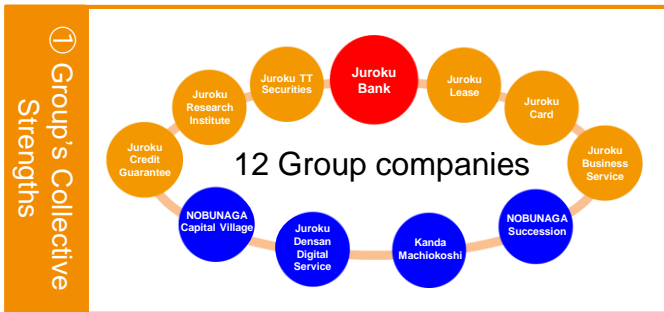


Regional economy: Concerns over market contraction
Population decline / Labor shortage / Business succession / Industrial structural changes

[Juroku FG's Foundation (①×②)]

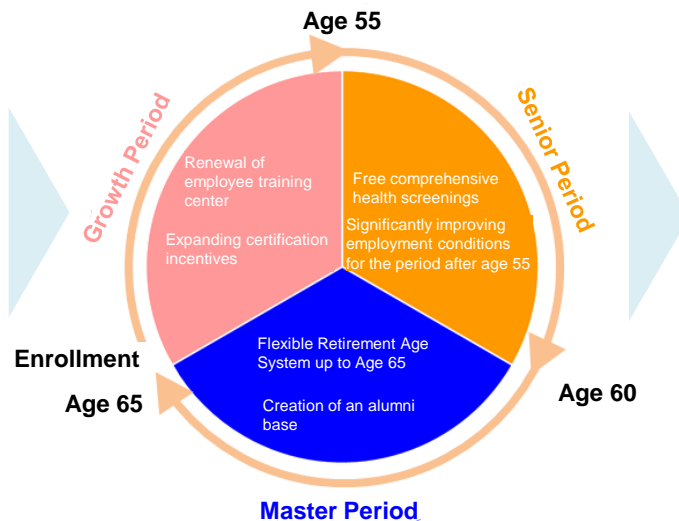
[Growth Driver]

[Values Provided]



FY2026 [See pp. 31, 32]

Acceleration of human capital investment



- Virtuous cycle of funds
- Capital investment support
- Cashless support
- Productivity improvement
- M&A
- Regional development
- DX support
- Corporate investment
- Decarbonized management
- Asset formation
- HR placement / Management support
- Asset management
- Digitalization



Introduction of Chief Officer System

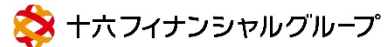
[Background and purpose of introduction]

- **Separate management oversight and execution**
 - **Centralize authority for specific management functions across Group companies under each CxO**
 - **Clarify lines of responsibilities and further strengthen governance**
- **Accelerate decision-making and enhancing expertise**
 - **Delegate executive authority to each Chief Officer**
 - **Enhance agility in responding to market changes and strengthen competitive advantage**
- **Sustainable corporate value creation**
 - **Maximize Group synergies across the areas of finance, strategy, digital and sustainability ahead of the Bank's 150th anniversary and new headquarters opening in FY2027**

Group Chief Officers (Effective June 19, 2026)

Abbrev. (CxO)	Job Title	Main Roles
CEO	Chief Executive Officer	Oversees overall management of the Group
COO	Chief Operating Officer	Oversees overall business execution based on Group management policies
CFO	Chief Financial Officer	Oversees Group strategy regarding finance, fundraising, budget management, investment decisions, and IR
CSO	Chief Strategy Officer	Oversees Group strategy regarding improvement of profitability, growth potential, and soundness
CDO	Chief Digital Officer	Oversees development and operation of management infrastructure utilizing advanced technologies
CSuO	Chief Sustainability Officer	Oversees Group strategy regarding promotion of ESG/SDGs management and non-financial information disclosure
CAO	Chief Administrative Officer	Oversees Group strategy regarding human resources, recruitment, personnel development, and general affairs
CRO	Chief Risk Officer	Oversees identification, assessment and countermeasures for strategic, operational, financial, and legal risks of the Group
CAE	Chief Audit Executive	Oversees internal audits and operational audits of the Group

May 2022 Collaboration on DX promotion started



Integrated Data Platform [Data Dashboard]

- Launched operation of Data Dashboard that instantly visualizes customer deposit and loan data
- Significantly reduced manual workloads associated with conventional branch data tracking methods
- Reallocated time generated through labor savings to more profitable activities

<Dashboard image>



- Centralize multiple sets of data and information
- Present data clearly using graphs and charts

Utilizing Generative AI [Engagement tool]

- Launched generative AI-powered customer engagement tool, which analyzes customers' financial information and industry trends, at all Juroku Bank branches in Apr. 2026
- Serves as an AI assistant for sales reps by providing key customer discussion points, generating specific interview questions, and creating talk scripts.
- Provided iPads to all branches to create an environment that enables closer engagement with business owners

Use an iPad to review financial analysis reports, etc. during meetings



<In-use image>

Bouncing ideas off Gemini on work PC

Group-Wide Generative AI Adoption Initiatives

- Held a Group-wide Generative AI Utilization Contest to encourage all employees to use generative AI as a matter of course
- Collected ideas for using Gemini and NotebookLM, available on all employees' PCs via GWS, to improve operational efficiency and support specialized work
- Created opportunities for employees to explore how generative AI can improve their work efficiency



Exploring Further Use of Generative AI

- Initiated trials of generative AI for documenting customer meetings
- Create an environment that allows employees to focus on discussions, improving both customer engagement quality and internal data sharing
- Establish a new sales model leveraging AI agents
- Explore the use of AI to prevent explanation omissions and detect compliance risks

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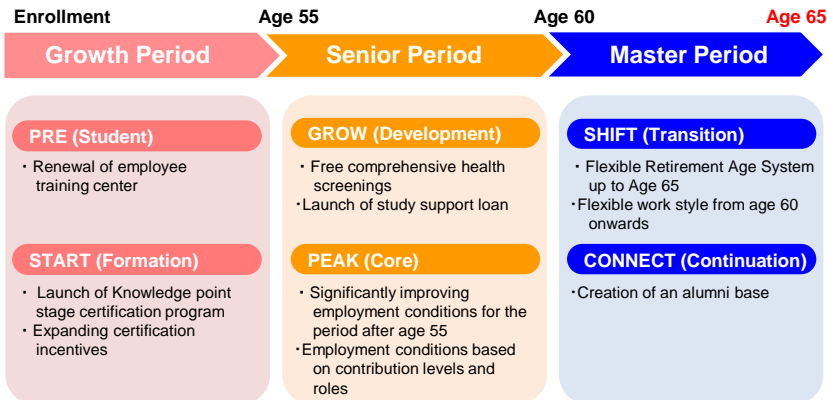
Concept of Human Capital Management

[Concept] “Stay Healthy, Live Fully, Thrive Here Longer.”

- In Feb. 2026, under the concept of “Stay Healthy, Live Fully, Thrive Here Longer,” we accelerated investment in human capital to help each employee build a foundation for a fulfilling life as a member of the local community.

Overview of Human Capital Investment

- Divide time from enrollment to age 65 into three periods: “Growth Period,” “Senior Period,” and “Master Period”
- Accelerate human capital investment by launching new talent development initiatives for the Growth Period to enhance expertise and significantly improving employment conditions from the Senior Period onwards, with the aim of delivering greater value to the community



Purpose of Retirement Age Extension and Improved Employment Conditions from Age 55 onwards

- Extended mandatory retirement age to 65 and introduced the regional banking industry's first Flexible Retirement Age System, allowing employees to choose their retirement age from age 60 to 65 in one-year steps (Source: Company research)

[Company perspective] Maximize employee lifetime value (ELTV)

Introduce mandatory retirement extension

- ✓ Leverage expertise, customer networks, and know-how through to age 65
- ✓ Maximize ELTV ⇒ Directly link employees' value creation to organizational growth

Clarify expected roles

- ✓ Divide ages from 55 onwards into “Senior Period” and “Master Period,” enhance employment conditions, and clarify expected roles
- ✓ Maintain organizational health by balancing the transfer of senior expertise with the empowerment and advancement of young talent

[Employee perspective] Realize a fulfilling life as a member of the community

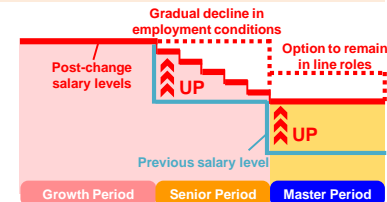
Strengthen economic foundation

- ✓ Strengthen economic foundation through retirement-age extension and improved employment conditions
- ✓ Gradual change in employment conditions between ages 55 and 60 enables smooth transition into the 60s with sustained motivation

Realize a fulfilling life

- ✓ Experience job satisfaction and fulfillment through unique contributions that leverage long-cultivated skills as organizational assets

- Salary levels for the Senior Period (from age 55 onwards) significantly increased
- Employment conditions from age 55 onwards may be maintained depending on individual contribution levels and roles.
- Option to remain in line roles from age 60 onwards



Women's Empowerment and Advanced Governance

- New executive structure following the Annual General Meeting of Shareholders in June was announced in Apr. 2026.
- At Juroku Bank, a female director who began her career with the Bank was appointed Representative Director, the first such case among regional banks in the Tokai area.
- Strengthened governance through a structure that incorporates diversity and expertise, including the appointment of a second female director who started her career with the Group and a Softbank transferee as executive officer



[Female directors] 3 out of 10 [Independent outside directors] 4 out of 10

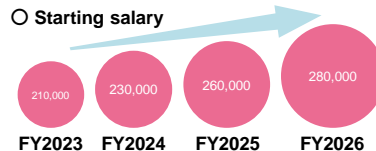


New Graduate Recruitment, Base Pay/Starting Salary Hikes

	FY2023	FY2024	FY2025	FY2026
No. of new graduate hires	108	126	150	157
Hometown return rate	21%	23%	34%	40%
STEM talent	7	6	13	14

《Base Pay/Starting Salary Hikes》

- Base pay/salary increases are planned in July 2026 for the 4th consecutive year
- Base pay raise of 5% or more is planned in July 2026
- Starting salary is set to increase to 280,000 yen in FY2026, marking the 3rd consecutive year of raises.



Training System

- Providing training opportunities for various employees through tier-based/job-specific training programs

Tier-based training

Managers

- ◆ Management workshop
- ◆ Leadership seminar
- ◆ Management training
- ◆ New manager training

Mid-level employees

- ◆ Newly appointed officer training

Young talent

- ◆ Career advance training
- ◆ Career-based training
- ◆ Self leadership training

New employees

- ◆ Essential business skills for new employees
- ◆ 3-month new hire training

Job-specific training

Corporate sales

- ◆ Dialogue skills training

Retail sales

- ◆ Asset Management Sales Training

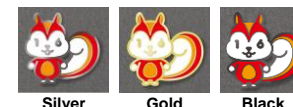
Customer service

- ◆ Loan operations training
- ◆ Customer trust-building training
- ◆ Corporate sales skills training program

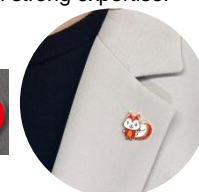
《Knowledge Point Stage Certification Program》

- From Feb. 2026, a stage certification system evaluating daily learning was introduced to develop talent who can support customers with strong expertise.
- Knowledge points are granted to those who take tests, obtain qualifications, complete correspondence courses, and attend holiday seminars.
- Stages are certified based on cumulative knowledge points.

○ Applis pins

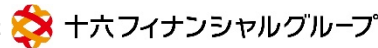


Low Total points High



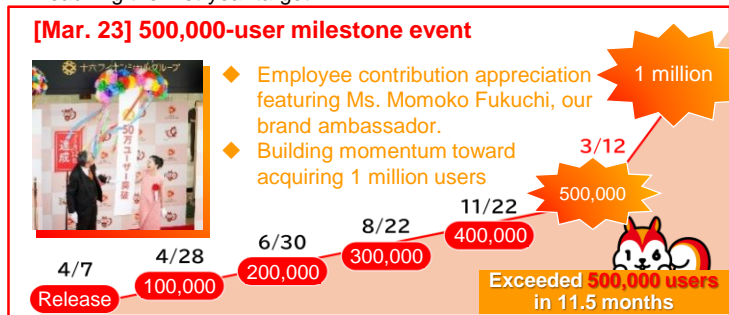
Image

Feb. 2024 Launched strategic business alliance in the retail segment



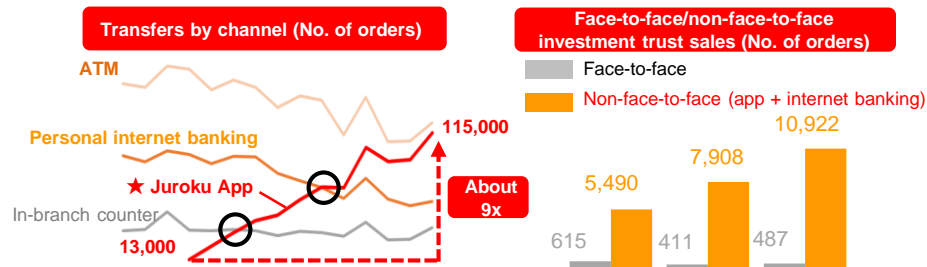
じゅろくアプリ Targeting 1 Million Users

- 500,000 users were gained in 11 and a half months since launch, reaching the first-year target.



Impact of App Adoption

- Juroku App-based transfers increased approx. 9-fold within one year of launch.
- Addition of investment features to the App in Nov. 2025 has boosted non-face-to-face investment trust sales to individual customers.



App Ape Award 2025 - Won Special Prize for Best Regional App

- In Feb. 2026, the Juroku App was selected as a user-favorite app by App Ape, an app market analytics service operated by Fuller, Inc..

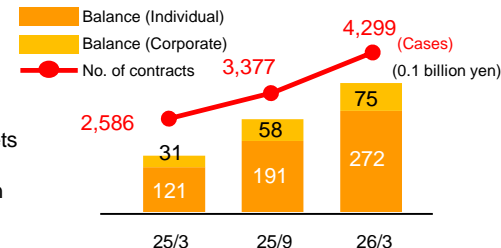
《Reason for selection》

- App was recognized for strong MAU (Monthly Active User) growth, demonstrating sustained use within the local community



Fund Wrap Service Expansion

- Strong sales of Juroku Bank Fund Wrap contributing to asset formation support
- As of Mar. 31, 2026, contract numbers stood at 4,299, and assets under custody for individual and corporate customers at 27.2 billion yen and 7.5 billion yen, respectively, showing steady growth.



[New Headquarters] Scheduled for completion in FY2027

- Construction steadily underway toward completion in FY2027, our 150th anniversary year.

- Aug. 2023**
Signed basic agreement with Gifu City
- June 2025**
Construction began
- FY2027** 150th Anniversary
Completion (planned)



“16 FG Office & Park” (tentative name): Creating the future of #GIFU together

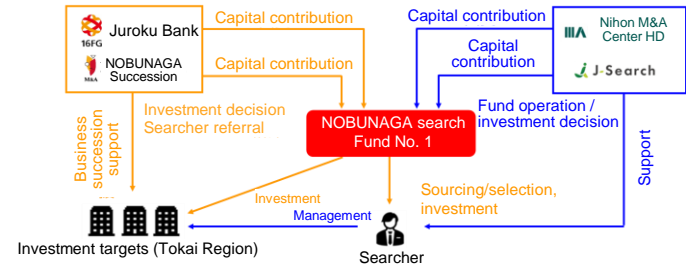
Community Co-Creation Space (1-3F)

- Aimed at increasing the attractiveness and foot traffic of the downtown area through a hub featuring appealing public spaces and a next-generation workplace



[NOBUNAGA Succession] Joint establishment of NOBUNAGA Search Fund No. 1

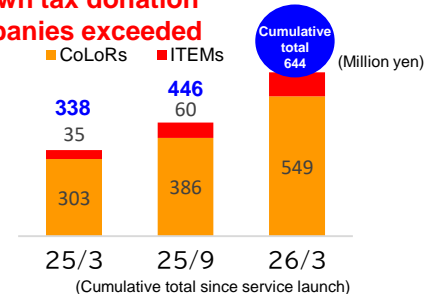
- In Feb. 2026, established NOBUNAGA Search Fund No. 1 Limited Partnership jointly with J-Search Inc.



- Received the 2025 Deal of the Year Award from Japan M&A Center in May 2026, in recognition of transaction size, scheme complexity, and regional contribution

[Kanda Machiokoshi] Donations through hometown tax donation matching services for companies exceeded 600 million yen

- Donations through hometown tax donation matching services for companies — CoLoRs*1 and ITEMs*2 — exceeded 600 million yen in Mar. 2026.



*1 Monetary donation type launched in Feb. 2022

*2 Goods donation type launched in Oct. 2024

Section I: Financial Results for FY2025

Section II: Initiatives for Enhancing Corporate Value

- Implement Management Conscious of Cost of Capital and Share Price
- Progress in 2nd Medium-Term Management Plan

Section III: Initiatives for Sustainability



Progress in Sustainability KPIs

◆ All sustainability KPIs set in May 2022 making steady progress

■ Targets by FY2030

Key challenges	Item	Numerical targets	As of Mar. 2026 (progress rate (*3))	
Revitalization of local economy	Sustainable finances provided (of which, environment field)	2,000 billion yen (800 billion yen)	(^{*1})914.4 billion yen (347.2 billion yen)	45.7% 43.4 (%)
	Balance of group assets in custody	550 billion yen	663.9 billion yen	120.7%
Sustainable development of local communities	Social impact investment	2 billion yen	(^{*1}) 1.02 billion yen	51.0%
	DX-support consultations	3,000 cases	(^{*1}) 1,254 cases	41.8%
Environmental conservation and climate change actions	GHG emissions (vs. FY2013 level)	100% reduction	(^{*2})83.6% reduction	83.6%
	Paper usage (vs. FY2019 level)	50% reduction	41.6% reduction	83.2%
Empowerment of diverse human resources	Percentage of female managers	20%	12.3%	61.5%
	Percentage of paid leave taken	80%	63.3%	79.1%

■ On-going targets

Advanced governance	Initial response training for emergency preparedness	At least twice a year	9	450%
	Dialogue with investors	At least 10 times a year	54	540%

(*1) Cumulative total since Apr. 2022 (*2) Preliminary figure

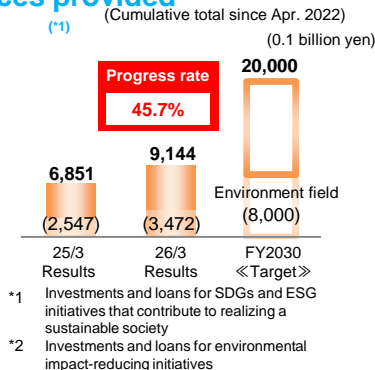
Materiality: Revitalization of Local Economy

- ◆ Sustainable finances totaled 914.4 billion yen as of Mar. 2026, reaching 45.7% of the FY2030 target.
- ◆ Cumulative number of local VC/CVC investments by NOBUNAGA Capital Village reached 69.

Sustainability KPIs

Sustainable finances provided

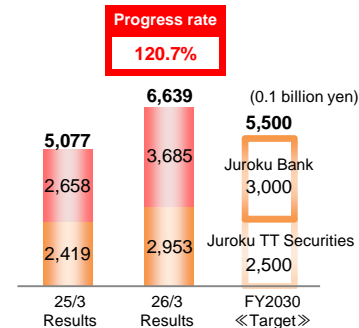
- Provided sustainable finances totaling 914.4 billion yen (of which, 347.2 billion yen in environment field *2) as of Mar. 2026
- In Feb. 2026, signed the first sustainability loan agreement (Juroku Sustainability Loan) among financial institutions based in three Tokai prefectures.
- In Dec. 2025, Juroku Lease launched the Juroku Carbon Offset Auto Lease, a program designed to offset GHG emissions from engine vehicles.



Sustainability KPIs

Balance of group assets in custody

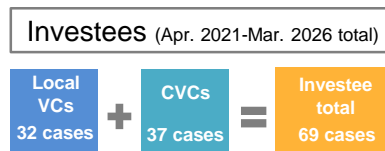
- Balance of our Group assets in custody reached 663.9 billion yen as of Mar 2026, exceeding the FY2030 target of 550 billion yen ahead of schedule.
- Recurring fee income, including trust fees, rose in line with increasing assets in custody.
- Balance of Juroku Bank Fund Wrap contracts is steadily increasing.
- Addition of investment trust transaction features to Juroku App in Nov. 2025 has also contributed to the increase.



Juroku Bank: Investment trusts, fund wrap
Juroku TT Securities: Stocks, bonds, investment trusts, fund wraps, etc.

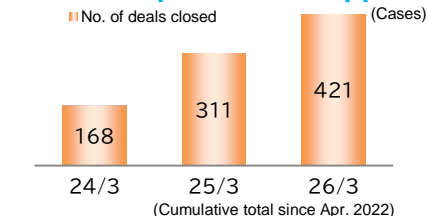
[NOBUNAGA Capital Village] Local VC/CVC investments

- Delivering new value and services to the region by supporting the next generation of local leaders and promoting business co-creation and collaboration
- Accelerating investment in companies that have synergies with the local economy/finance and in companies capable of co-creating new businesses



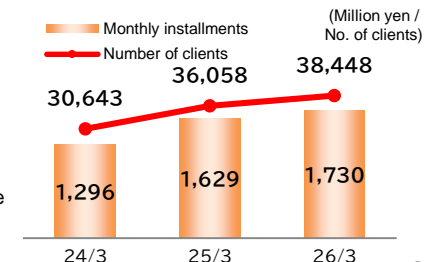
[Juroku Research Institute] Personnel placement support

- 110 contracts signed in FY2025
- In Jan. 2026, entered into business partnerships with Mitsui O.S.K. Lines and MOL Career to support the utilization of foreign human resources
- Building a structure capable of responding to diverse human resources needs



Asset Formation Support

- Focusing on expanding investment trust savings plans optimized to long-term, regular, and diversified investments.
- Amount of monthly contribution to investment trusts and the number of clients steadily increasing
- Focusing on expanding the customer base over the long term by increasing NISA account acquisition and utilization rates

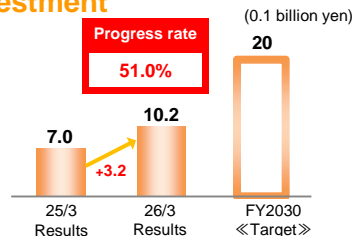


- ◆ In FY2025, Juroku Densan Digital Services received 477 orders, contributing to DX of local companies.
- ◆ Juroku MONEY COLLEGE, our financial literacy education program aimed at promoting financial literacy education, has surpassed 15,000 participants.

Sustainability KPIs

Social Impact Investment

- At Kanda Machiokoshi, the local crowdfunding platform OCOS has steadily boosted the number of transactions, and investment amount grew steadily, mainly due to a rise in the number of partner municipalities for the hometown tax donation matching services for companies.



Hometown Tax Donation Matching Services for Companies

Monetary donation CoLoRs		
Partner municipalities		62
No. of donations		276
Total amount of donations		549.37 million yen

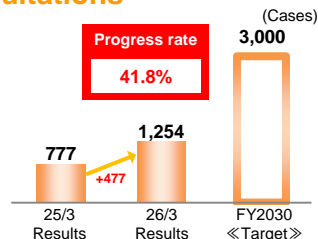
Goods donation ITEMS		
Partner municipalities		41
No. of donations		20
Total amount of donations		94.57 million yen

(As of Mar. 31, 2026)

Sustainability KPIs

DX-Support Consultations

- Juroku Densan Digital Services received 477 orders in FY2025 through referrals from Group companies and external collaborations.
- Actively collaborating with partner companies to establish a framework for providing comprehensive digitalization support to regional companies



Financial Literacy Education

- Juroku MONEY COLLEGE—which provides a systematic financial education programs—has attracted more than 15,000 participants since its launch in Apr. 2023.
- Providing opportunities for upper-grade elementary school students to enjoy learning about finance and their hometown through Nobunaga Money Study, a financial board game developed based on advice from local high school students

Title	No. of participants
Juroku MONEY COLLEGE	15,914 to date
Nobunaga Money Study	859 to date

NOBUNAGA Kids Money Academy - Spring 2026

- In Mar. 2026, Juroku Bank and Japan Financial Literacy and Education Promotion Organization (J-FLEC) jointly held a financial education event for elementary school students and their guardians.



[Juroku Card] Cashless support

- Began issuing STATION Ai JCB Biz ONE Card for start-up companies residing in STATION Ai, where we serve as the leading sponsor
- Providing newly established start-up companies, which often face difficulties obtaining corporate cards, with smooth payment solutions to help reinforce their management foundations

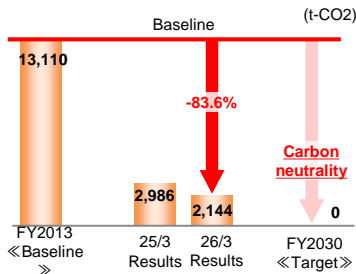


- ◆ In FY2025, GHG emissions were reduced by 83.6% from FY2013 levels. We are on track to achieve carbon neutrality by FY2030.
- ◆ Selected for Climate Change A List, the highest rating in CDP Climate Change 2025 assessment, in Dec. 2025

Sustainability KPIs

GHG Emissions (vs. FY2013 level)

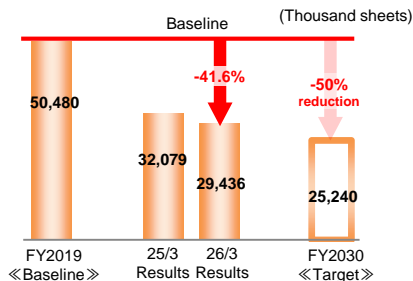
- As of Mar. 2026, GHG emissions (Scope 1 and 2) were 83.6% lower than FY2013 levels (baseline).
- In July 2025, expanded the use to electricity derived from renewable energy to branches in Aichi Pref., in addition to branches and operation centers in Gifu Pref.
- As a result, all electricity under our direct contracts is now sourced from renewable energy.



Sustainability KPIs

Paper Usage (vs. FY2019 level)

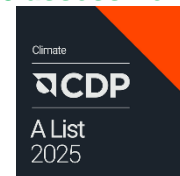
- Paper usage in FY2025 was 41.6% lower compared to the FY2019 baseline
- Promoted paperless housing loan operations and digitalization of various contractual procedures
- Promoting further reduction through branch- and individual-level tracking of paper usage



Selected for Climate Change A List (Highest rating in CDP Climate Change 2025 assessment)

- In Dec. 2025, selected for the Climate Change A List, the highest rating in the 2025 climate change assessment conducted by CDP*, which globally promotes environmental information disclosure.

*An international NPO that operates the world's only independent environmental disclosure system. More than 23,100 companies worldwide disclose data through CDP, where companies are assessed on an eight-level scale from A to D-.



[Juroku Bank] Sustainability Support for Regional Companies

- In Apr. 2026, launched a new business feasibility evaluation framework incorporating ESG criteria to better assess companies' future potential and non-financial information ahead of the enforcement of the Business Loan Promotion Act.
- Steadily expanding decarbonization support for regional companies, including GHG emissions calculation and reduction target setting

No. of orders	FY2021	FY2022	FY2023	FY2024	FY2025	Total
Carbon Neutral Navigator	47	91	79	135	79	431
SBT (SME version) certification support	2	43	109	76	84	314
Decarbonized management transition plan review	Launched Feb. 2023		4	3	4	11
TriaNet Zero	Launched Aug. 2023		161	125	64	350
Carbon offset certification support	Launched Mar. 2024			6	4	10

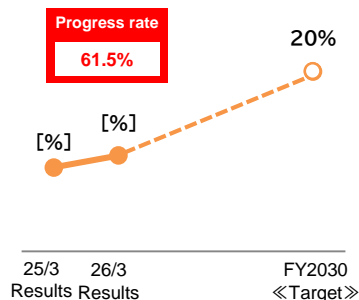
Materiality: Empowerment of Diverse Human Resources

- ◆ Percentage of female managers as of Mar. 2026 was 12.3%, 1.1 percentage points higher YoY
- ◆ Established a Health and Productivity Management Declaration in Apr. 2026 and launched initiatives to support employee health

Sustainability KPIs

Percentage of female managers

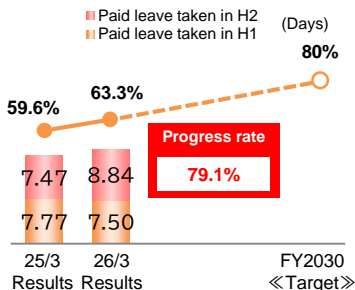
- Percentage of female managers rose to 12.3% as of Mar. 2026, reflecting our proactive efforts to promote women into management positions.
- Expanded opportunities for mindset transformation and reskilling for women, fostering a self-directed career mindset
- Launched reskilling program in FY2025 to reinforce corporate sales skills
- Promoting female employees to deputy manager positions as future management candidates



Sustainability KPIs

Percentage of paid leave taken

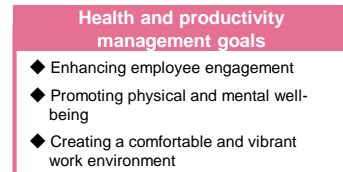
- Percentage of paid leave taken climbed to 63.3% in FY2025.
- 100% of male employees took childcare-related leave (7 days or more) in FY2025.
- Introduced hourly paid leave and other measures, in addition to encouraging the use of half-day paid leave, to further promote work-life balance



*From FY2024, calculated including consecutive leave of 4 or 5 days

Promotion of Health and Productivity Management

- Established a Health and Productivity Management Declaration in Apr. 2026 to promote employee health as a key driver of the Group's management philosophy
- Developed a Health and Productivity Management Strategy Map clarifying the objectives and expected outcomes of health investments, and set health management goals and KGIs to be achieved by FY2030
- Under the promotion framework, the President serves as the Chief Officer, with regular reports provided to the Board of Directors and other relevant bodies.
- Certified as a Health and Productivity Management Outstanding Organization (Large Enterprise Category) for 7 consecutive years by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi
- Launched the following health and productivity management initiatives in Apr. 2026 to support employee well-being



<Health and productivity management initiatives>

Initiatives	Details
Health maintenance and promotion	Fully cover the cost of comprehensive medical checkups for employees and their dependents
Support tailored to life events	Launched "Employee Education Support Loan"
Flexible work arrangements	Introduced an hourly paid leave system, allowing employees to take paid leave on an hourly basis

Materiality: Advanced Governance

- ◆ In FY2025, we conducted 9 initial response training sessions for emergency preparedness.
- ◆ We conducted 54 dialogue sessions with new and existing investors and worked to enhance discussion quality.

Sustainability KPIs

Initial response training for emergency preparedness

- In FY2025, conducted 9 initial response training for emergency preparedness (450% progress rate)

《Cyberattack exercise [Financials ISAC FIRE 2025]》

- Held twice a year aimed at preventing cyber security incidents and the spread of damage with approx. 50 participants, including executive officers, Group company employees, and external vendors.



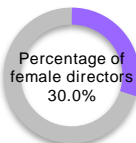
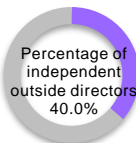
Composition of the Board

- The Group strives to ensure that the Board has a well-balanced structure with diverse knowledge or expertise.
- To enhance not only management supervision but also the Board's objectivity and rationality in decision-making, at least one-third of the total number of Directors consist of Independent Outside Directors.
- In June 2024, appointed female Executive Officer who started her career with the Group

First for Regional Bank in Tokai area

- In June 2025, Juroku Bank appointed female Director/Executive Officer who started her career at the Bank.

First for Juroku Bank



Sustainability KPIs

Dialogue with investors

- In FY2025, conducted 54 dialogue sessions (540% progress rate) and enhanced the quality of engagement

Type	Company responders	Times held	Topic	
One-on-one meeting	President, Director and Executive Officer, Group Corporate Planning Division Manager	8	Management strategy	44
	Group Corporate Planning Division Manager	46	Exercise of voting rights	10

[[Information disclosure aimed at enhancing corporate value] Received the Excellence Award at the 5th NIKKEI Integrated Report Award

- In Feb. 2026, our Integrated Report 2025 received the Excellence Award at the 5th NIKKEI Integrated Report Award organized by Nikkei Inc.
- Among 504 participating companies and organizations, we were one of 3 regional bank groups to receive the Excellence Award



Integrated Report 2025
Received Excellence Award

《Integrated Report 2025 (Disclosure report)》

The report outlines how, as a comprehensive regional financial services group, we leverage our Group's comprehensive strength and cross-industrial collaboration to create new value, while sincerely addressing key regional issues and staying ahead of the curve for our customers.



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- ◆ Descriptions of business projections and other future developments provided in this document are based on information currently available to Juroku FG and some assumptions considered as rational. The actual business performance and other factors could differ significantly due to a variety of factors.

[For information]

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