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十六フィナンシャルグループ

FY2024 Financial Results

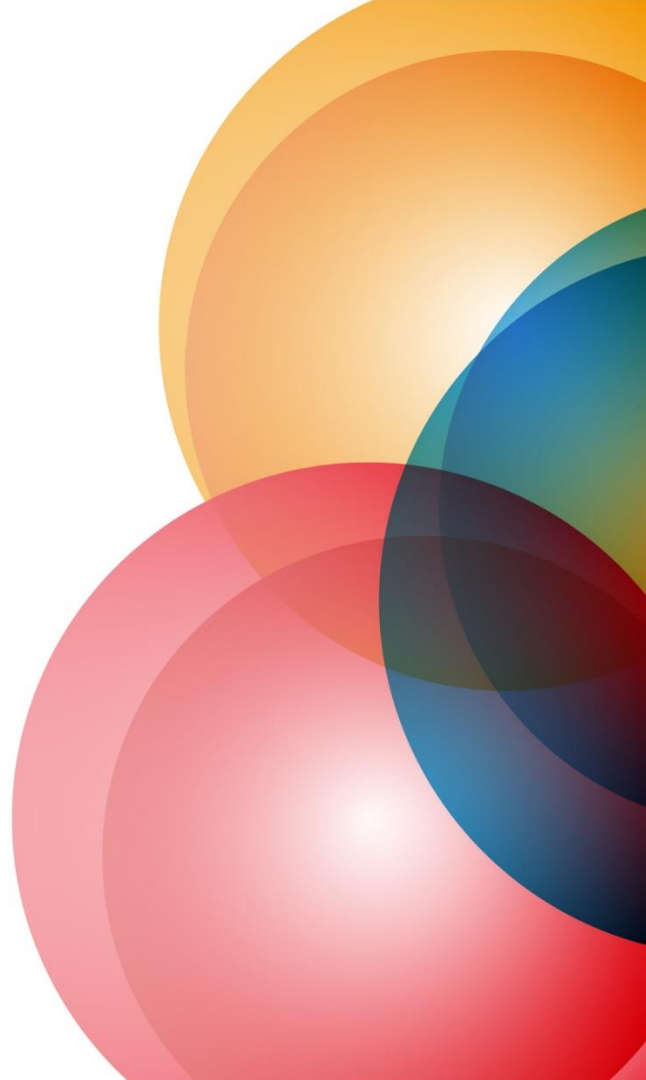
[Fiscal Year ended March 31, 2025]

May 29, 2025

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.
- ※ 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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Section I: Financial Results for FY2024

- ◆ Juroku FG's consolidated net profit attributable to owners of the parent company **increased for the 7th consecutive fiscal year** to 20.8 billion yen.
- ◆ Consolidated core net operating profit **rose 10.0% to 32.1 billion yen, an increase of 2.9 billion yen YoY.**
- ◆ Average loan balance increased by 169.4 billion yen YoY to 4,927.5 billion yen, driven by growth in loans to small and midsize enterprises (“SMEs”) and housing loans. **Year-end loan balance exceeded 5 trillion yen.**
- ◆ Capital adequacy ratio stood at 11.23% for Juroku FG on a consolidated basis and at 10.02% for Juroku Bank on a non-consolidated basis, **both exceeding 10%.**
- ◆ Year-end dividend was increased by 20 yen to 100 yen, **bringing the annual dividend to 180 yen — marking the 6th consecutive year of dividend growth.**

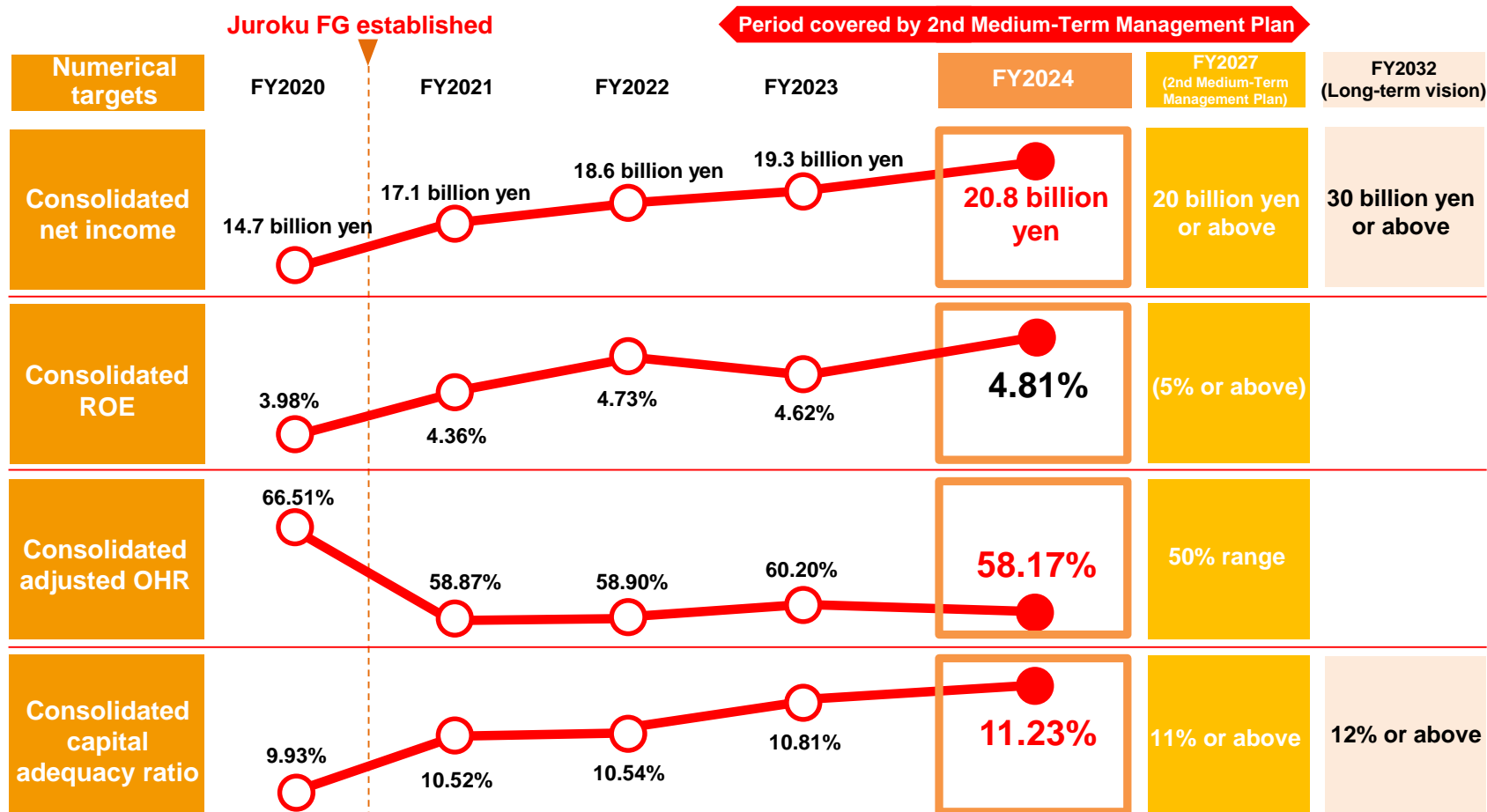
Section II: Initiatives for Enhancing Corporate Value

- ◆ Unified Group-wide efforts to implement the four basic strategies of the 2nd Medium-Term Management Plan have led to **steady improvement in all numerical targets.**
- ◆ As of end of Mar. 2025, the ratio of cross-shareholdings on balance sheet to consolidated net assets stood at **18.7%, successfully achieving the reduction target of below 20%.**
- ◆ Total contract amount for the newly launched **Juroku Fund Wrap** and the number of downloads of Juroku App are both rising steadily.
- ◆ Effective June 20, 2025, Juroku Bank, the core Group company, **will appoint its first female Director/Executive Officer who started her career with the bank.**

Section III: Initiatives for Sustainability

- ◆ **All Sustainability KPIs set in May 2022 are making steady progress** based on the coordinated efforts of Group companies.
- ◆ Amount of donations made through hometown tax donation matching services for companies— CoLoRs (monetary donation) and ITEMS (in-kind donation) — has **steadily grown to over 330 million yen to date.**
- ◆ In Feb. 2025, **Juroku Bank received Bronze Prize at the 6th ESG Finance Awards Japan**, hosted by the Ministry of the Environment.
- ◆ In Mar. 2025, Juroku Lease became the first regional bank-affiliated leasing company in Japan to receive **Minister of the Environment Award for Best Practices in FY2024 under the Principles for Financial Action for the 21st Century.**

Summary: Progress in the 2nd Medium-Term Management Plan



Section I: Financial Results for FY2024

Section II: Initiatives for Enhancing Corporate Value

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

Section III: Initiatives for Sustainability



Summary of Consolidated Results

Juroku FG
consolidated

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- ◆ Consolidated core net operating profit increased by 2.9 billion yen YoY to 32.1 billion yen due to rises in net interest income and other operating profit at Juroku Bank.
- ◆ Net income attributable to owners of the parent company increased by 1.5 billion yen YoY to 20.8 billion yen, exceeding the Medium-Term Plan target of over 20 billion yen and marking the 7th consecutive fiscal year of profit growth.

Juroku FG consolidated (Unit: 0.1 billion yen)	2024/3	2025/3	YoY	Change rate	Full-term business projection	
					Progress rate	Progress rate
Consolidated core gross operating profit	733	① 768	35	4.7%	766	100.3%
Net interest income	528	544	16	2.8%	537	101.3%
Fees and Commissions	185	175	-10	-5.8%	185	94.6%
Other operating profit (Excluding profit/loss on JBGs and other debt securities)	18	49	31	160.8%	44	111.8%
Expenses	441	② 447	6	1.2%	451	99.1%
Personnel expenses	234	232	-2	-0.8%	-	-
Non-personnel expenses	178	183	5	3.1%	-	-
Consolidated core net operating profit	292	③ 321	29	10.0%	315	102.0%
Profit/loss on JBGs and other debt securities	-142	-155	-13	9.2%	-	-
Consolidated net business profit	149	165	16	10.9%	-	-
Credit costs	9	21	12	133.9%	-	-
Profit/loss on equities	133	158	25	18.9%	-	-
Ordinary profit	279	④ 312	33	11.9%	275	113.5%
Net income attributable to owners of the parent company	193	⑤ 208	15	7.8%	190	109.6%
Capital adequacy ratio (%)	10.81	11.23	0.42			
ROE(%)	4.62	4.81	0.19			

1 Consolidated core gross operating profit

76.8 billion yen Progress rate: 100.3%

- Up 3.5 billion yen YoY to 76.8 billion yen due to increases in net interest income and other operating profit (excluding profit/loss on JBGs and other debt securities)

2 Expenses

44.7 billion yen Progress rate: 99.1%

- Despite base salary increase, total personnel expenses declined due to a reduction in retirement benefit costs.
- Non-personnel expenses increased primarily due to investments in digital transformation ("DX") and renewal of internal intranet.

3 Consolidated core net operating profit

32.1 billion yen Change rate: up 10.0%
Progress rate: 102.0%

- Up 2.9 billion yen YoY to 32.1 billion yen due to higher net interest income and other operating profit (excluding profit/loss on JBGs and other debt securities)

4 Ordinary profit

31.2 billion yen Change rate: up 11.9%
Progress rate: 113.5%

- Up 3.3 billion yen YoY to 31.2 billion yen, increasing for the 7th consecutive fiscal year, mainly due to an increase in consolidated core net operating profit

5 Net income attributable to owners of the parent company

20.8 billion yen Change rate: up 7.8%
Progress rate: 109.6%

- Up 1.5 billion yen YoY to 20.8 billion yen, increasing for the 7th consecutive fiscal year

Summary of Non-consolidated Results of Juroku Bank

Juroku Bank
non-
consolidated



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- ◆ Up 2.3 billion yen YoY to 66.5 billion yen due to increases in net interest income and other operating profit
- ◆ Both ordinary profit and net income increased for the 8th consecutive fiscal year.

Juroku Bank non-consolidated (Unit: 0.1 billion yen)	2024/3	2025/3	YoY	Change rate	Full-term business projection	
					Progress rate	Progress rate
Consolidated core gross operating profit	642	① 665	23	3.6%	-	-
Net interest income	540	554	14	2.5%	-	-
Fees and Commissions	125	115	-10	-7.9%	-	-
Other operating profit (Excluding profit/loss on JBGs and other debt securities)	-23	-3	20	83.9%	-	-
Expenses	373	② 381	8	1.9%	-	-
Personnel expenses	178	178	0	0.3%	-	-
Non-personnel expenses	169	174	5	3.1%	-	-
Core net operating profit	268	③ 284	16	5.9%	283	100.4%
Profit/loss on JBGs and other debt securities	-142	-155	-13	9.2%	-	-
Net business profit	125	128	3	2.1%	227	56.5%
Credit costs	5	10	5	77.0%	28	37.9%
Profit/loss on equities	133	150	17	12.7%	-	-
Ordinary profit	260	④ 279	19	7.3%	257	108.9%
Net income	187	⑤ 209	22	11.3%	184	113.6%
Capital adequacy ratio (%)	9.67	10.02	0.35			
Profit from Customer Services	137	133	-4			

① Core gross operating profit 66.5 billion yen

- Up 2.3 billion yen YoY to 66.5 billion yen due to an increase in net interest income resulting from higher interest from loans and deposits, as well as an increase in other operating profit resulting from reduced foreign currency procurement costs

② Expenses 38.1 billion yen

- Despite lower retirement benefit costs, total personnel expenses inched up mainly due to base salary increase.
- Non-personnel expenses increased primarily due to DX investments and renewal of internal intranet.

Change rate: up
5.9%

③ Core net operating profit 28.4 billion yen

Progress rate:
100.4%

- Up 1.6 billion yen YoY to 28.4 billion yen due to higher core gross operating profit

Change rate: up
7.3%

④ Ordinary profit 27.9 billion yen

Progress rate:
108.9%

- Up 1.9 billion yen YoY to 27.9 billion yen, increasing for the 8th consecutive fiscal year, mainly due to higher core net operating profit

Change rate: up
11.3%

⑤ Net income 20.9 billion yen

Progress rate:
113.6%

- Up 2.2 billion yen to 20.9 billion yen, increasing for the 8th consecutive fiscal year, progressing at 113.6% of the full-term business projection

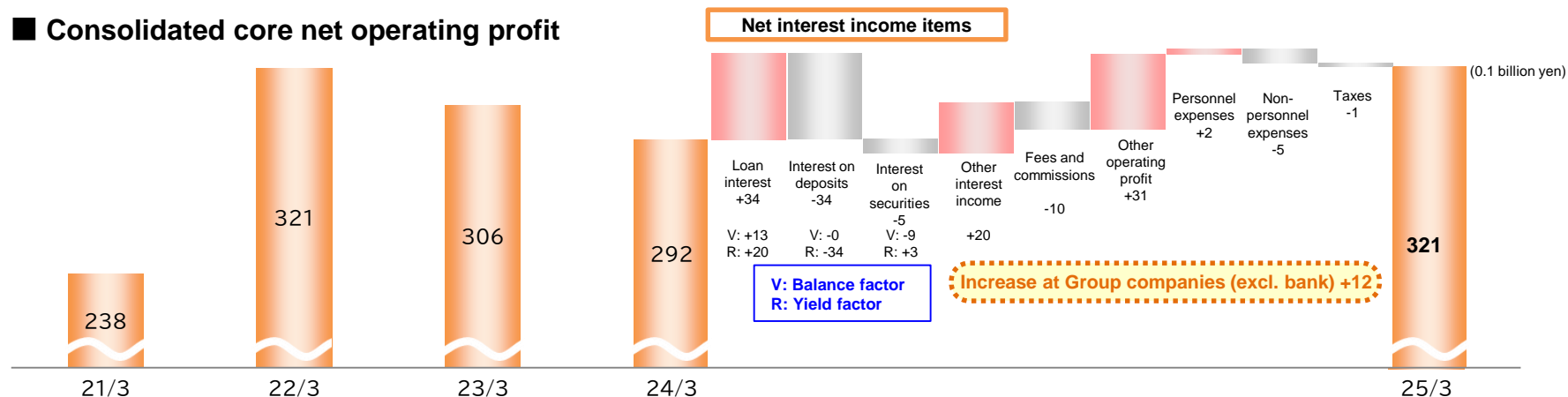
Consolidated Core Net Operating Profit

Juroku FG consolidated

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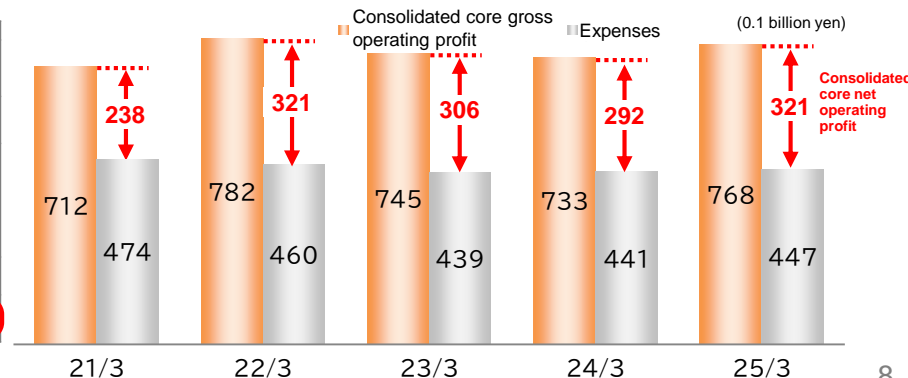
◆ Consolidated core net operating profit rose 2.9 billion yen YoY to 32.1 billion yen due to higher net interest income at Juroku Bank and rises in other operating profit at Juroku Bank and Group companies.

Consolidated core net operating profit



Core gross operating profit and expenses

(0.1 billion yen)	21/3	22/3	23/3	24/3	25/3	YoY	Change rate
Consolidated core gross operating profit	712	782	745	733	768	35	4.7%
Net interest income	505	543	511	528	544	16	
Fees and Commissions	155	171	187	185	175	-10	
Other operating profit (*)	51	67	47	18	49	31	
Expenses	474	460	439	441	447	6	1.2%
Consolidated core net operating profit	238	321	306	292	321	29	10.0%



*Excluding profit/loss on JBGs and other debt securities

Expenses and Adjusted OHR

Juroku FG consolidated

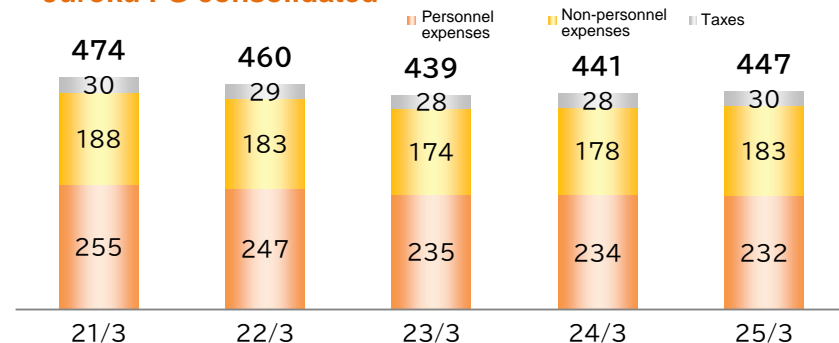
Juroku Bank non-consolidated

- ◆ Total personnel expenses decreased mainly due to the reduction in retirement benefit costs, while non-personnel expenses increased mainly due to DX investments and renewal of in-house groupware.
- ◆ Adjusted OHR improved to 58.17% for Juroku FG on a consolidated basis and 57.28% for Juroku Bank alone, both within the 50% range numerical target.

Expenses

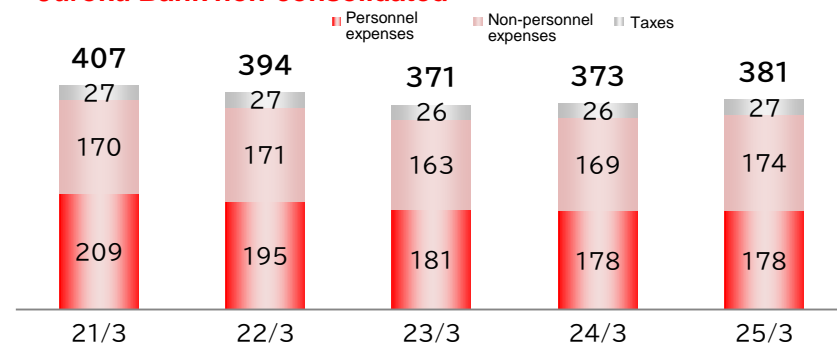
Juroku FG consolidated

(0.1 billion yen)

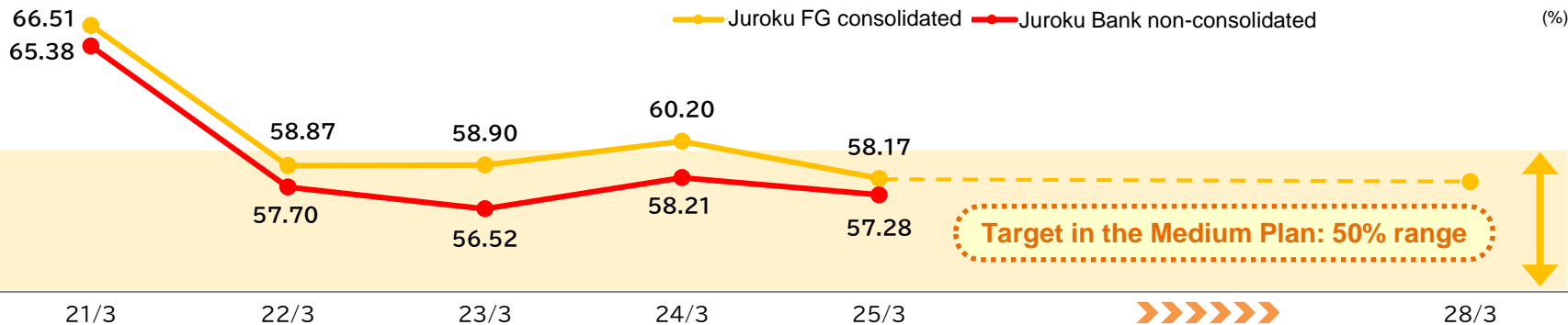


Juroku Bank non-consolidated

(0.1 billion yen)



Adjusted OHR



Net Interest Income / Yield on Loans / Yield on Deposits

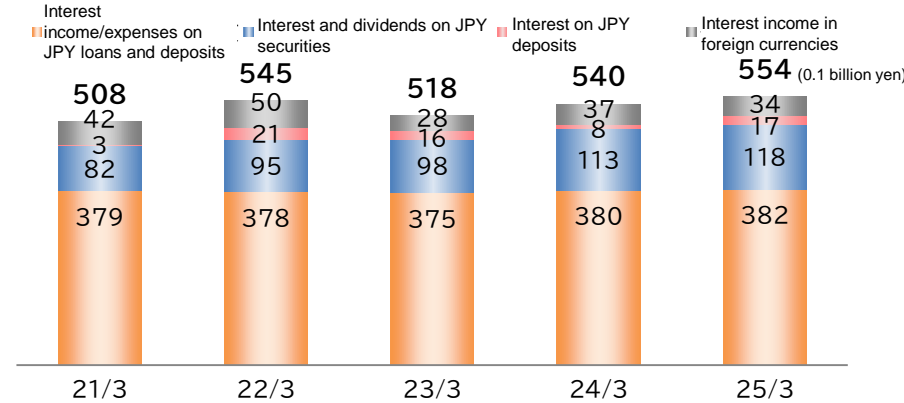


◆ Net interest income climbed 1.4 billion yen YoY to 55.4 billion yen, mainly due to increases in interest on JPY loans, interest/dividends on JPY securities, and higher interest on Bank of Japan (“BOJ”) deposits.

◆ Average balance of JPY loans remained steady at 4,918.4 billion yen. Average yield on JPY loans rose 0.045 percentage points YoY to 0.850%.

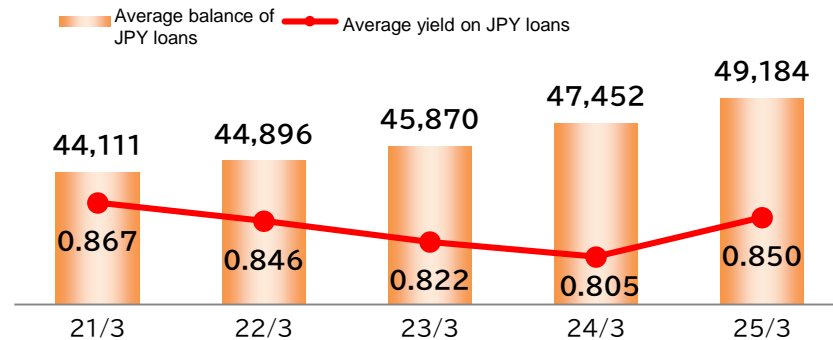
Net interest income

(0.1 billion yen)	21/3	22/3	23/3	24/3 (A)	25/3 (B)	Change (B-A)
Net interest income	508	545	518	540	554	14
Interest income in JPY	465	494	490	502	519	17
Interest income/expenses on JPY loans and deposits	379	378	375	380	382	2
Interest on JPY loans (income)	382	380	377	382	418	36
Interest on JPY deposits (expense)	3	1	1	1	36	35
Interest and dividends on JPY securities	82	95	98	113	118	5
Interest on JPY deposits	3	21	16	8	17	9
Interest income in foreign currencies	42	50	28	37	34	-3



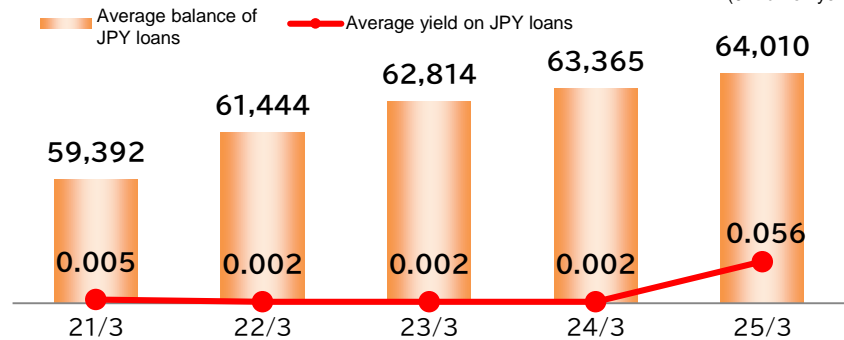
Average balance and yield of JPY loans

(0.1 billion yen, %)



Average balance and yield of JPY deposits

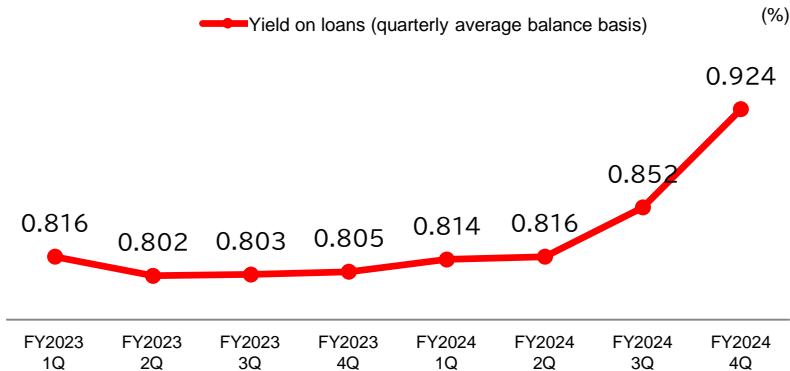
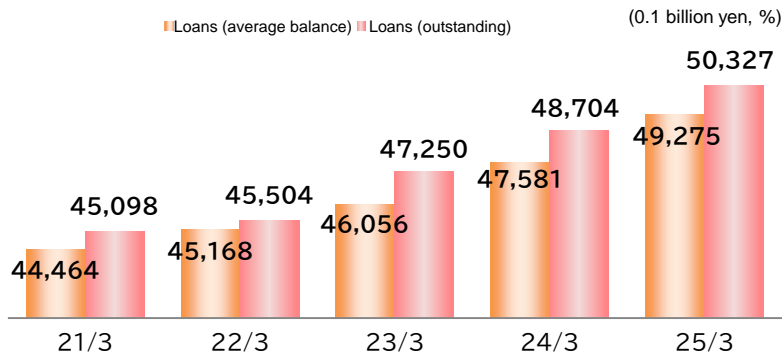
(0.1 billion yen, %)



- ◆ Average loan balance increased by 169.4 billion yen YoY to 4,927.5 billion yen, driven by growth in loans to SMEs and housing loans. Year-end loan balance exceeded 5 trillion yen.

Loans (average/ year-end balance)

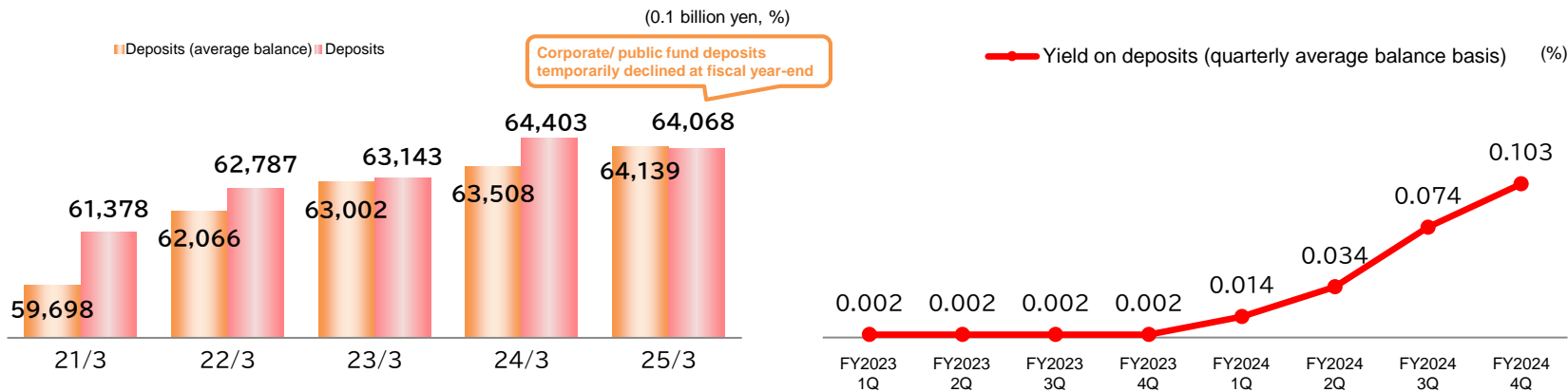
(0.1 billion yen)	21/3	22/3	23/3	24/3 (A)	25/3 (B)	Change (B-A)
Loans (average balance)	44,464	45,168	46,056	47,581	49,275	1,694
Business loans	22,432	21,936	21,910	22,690	23,287	597
Consumer loans	17,502	18,496	19,381	20,010	20,980	970
Public funds/ Other	4,530	4,734	4,763	4,880	5,007	127
Loans (year-end balance)	45,098	45,504	47,250	48,704	50,327	1,623
Business loans	22,472	21,787	22,653	23,388	23,627	239
Consumer loans	18,003	19,026	19,728	20,427	21,593	1,166
Public funds/ Other	4,623	4,691	4,867	4,888	5,105	217



◆ Deposits (average balance) increased by 63.1 billion yen YoY to 6,413.9 billion yen due to growth in corporate deposits.

■ Deposits (average/ year-end balance)

(0.1 billion yen)	21/3	22/3	23/3	24/3 (A)	25/3 (B)	Change (B-A)
Deposits (average balance)	59,698	62,066	63,002	63,508	64,139	631
Individual	40,223	42,140	43,389	43,890	44,176	286
Corporate	16,591	17,207	17,154	17,118	17,562	444
Public funds/ Other	2,883	2,718	2,459	2,499	2,400	-99
Deposits (year-end balance)	61,378	62,787	63,143	64,403	64,068	-335
Individual	41,380	42,853	43,611	44,052	44,071	19
Corporate	17,429	17,345	17,249	17,885	17,722	-163
Public funds/ Other	2,568	2,588	2,281	2,464	2,273	-191



Profit from Customer Services

- ◆ Profit from customer services fell by 0.4 billion yen YoY, although exceeding 10 billion yen for the 4th consecutive fiscal year, as income from fees and commissions was driven down by increases in group credit life insurance premiums and loan guarantee fees.

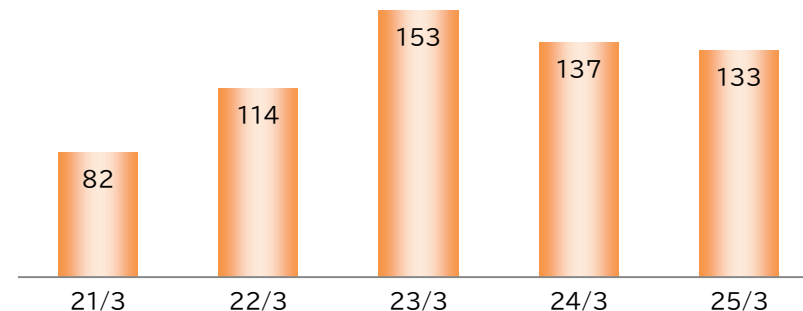
■ Profit from customer services

(0.1 billion yen, %)	21/3	22/3	23/3	24/3 (A)	25/3 (B)	Change (B-A)
Profit from customer services	82	114	153	137	133	-4
Average loan balance × Loan to deposit spread	384	381	379	383	392	9
Loan to deposit spread	0.864	0.844	0.825	0.807	0.796	-0.011
Fees and Commissions	98	111	126	125	115	-10
Operating expenses	400	378	353	371	373	2

*Profit from customer services = Average loan balance x Loan to deposit spread + Fees & commissions – Operating expenses

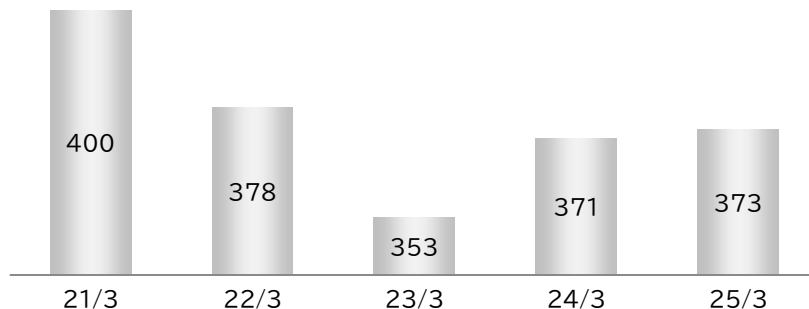
■ Profit from customer services

(0.1 billion yen)



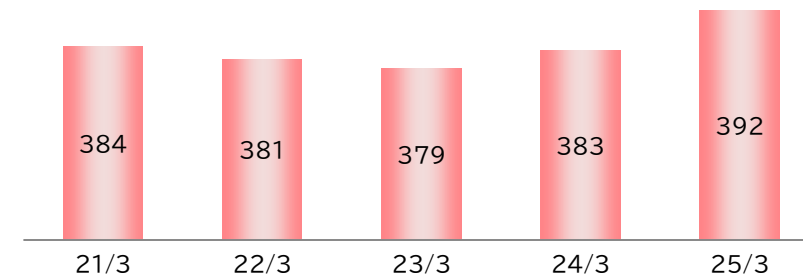
<Operating expenses>

(0.1 billion yen)



<Average loan balance × Loan to deposit spread>

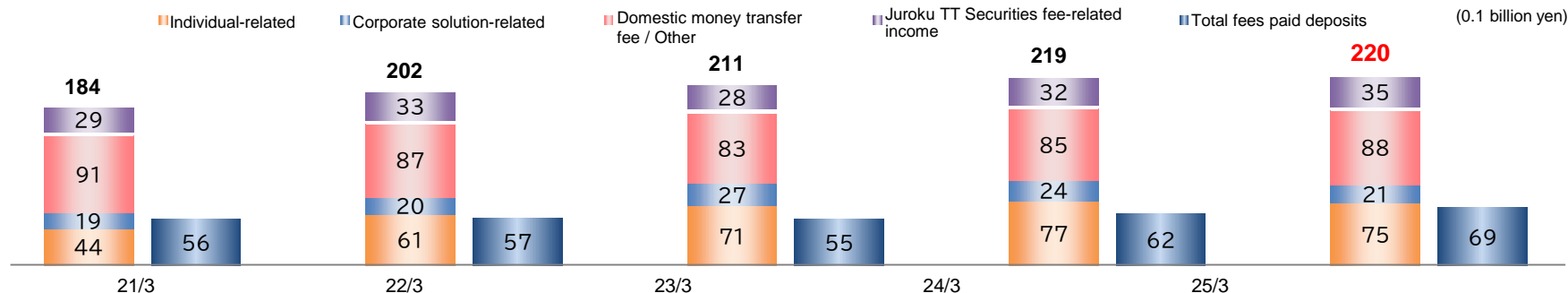
(0.1 billion yen)



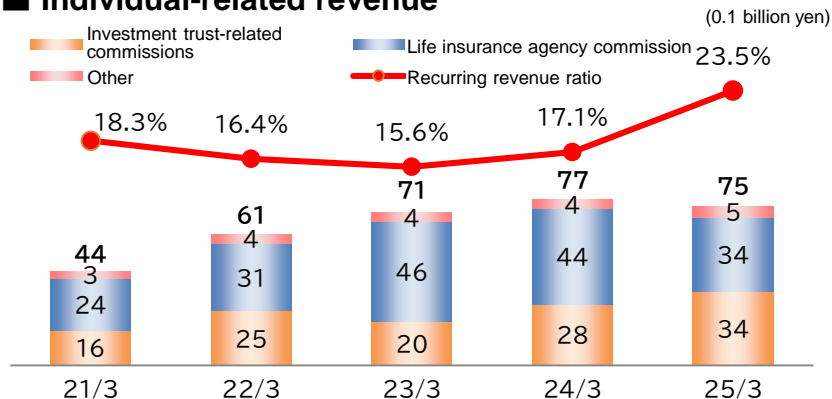
Fees and Commissions

◆ Fee-related income increased by 0.1 billion yen YoY to 22 billion yen due to strong performance of investment trusts and fund wraps at Juroku Bank and stock trading at Juroku TT Securities.

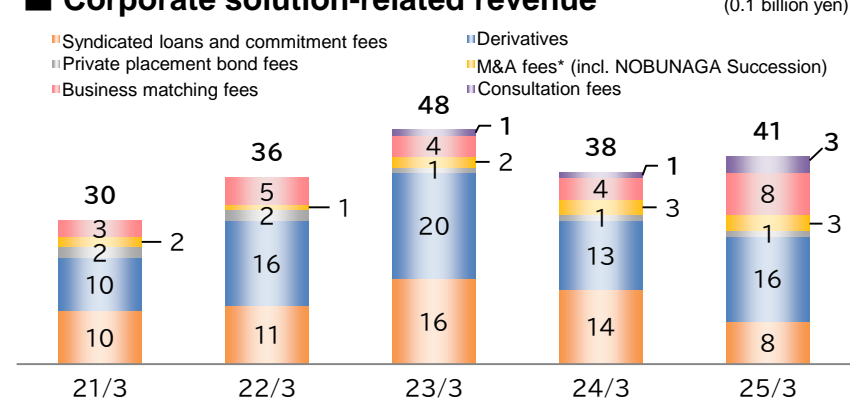
Fee-related income and expenses



Individual-related revenue



Corporate solution-related revenue

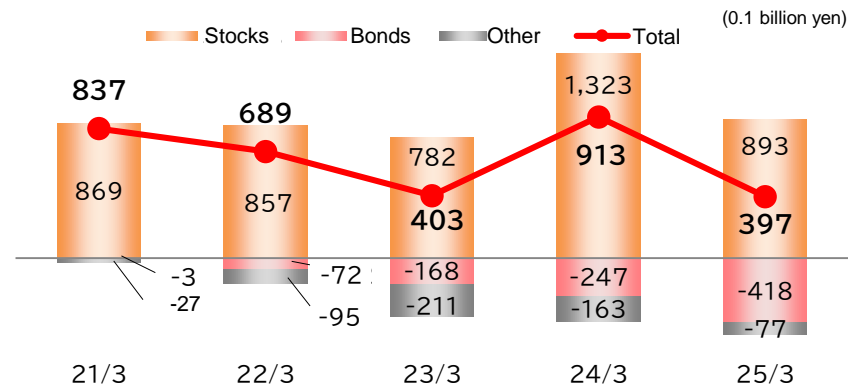


* M&A fees include NOBUNAGA Succession-related income

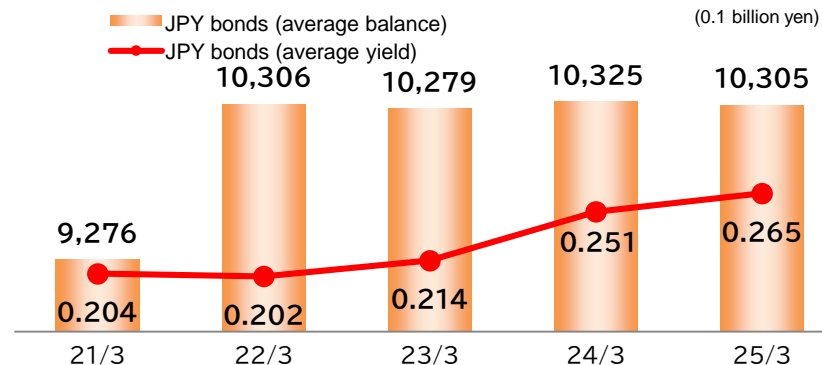
- ◆ Valuation gains on securities were 39.7 billion yen, down 51.6 billion yen YoY, due to a decline in bond prices in line with BOJ's policy rate hike.
- ◆ Duration of JPY bonds was shortened due to replacement of low-yield bonds.

Valuation gains and losses on securities

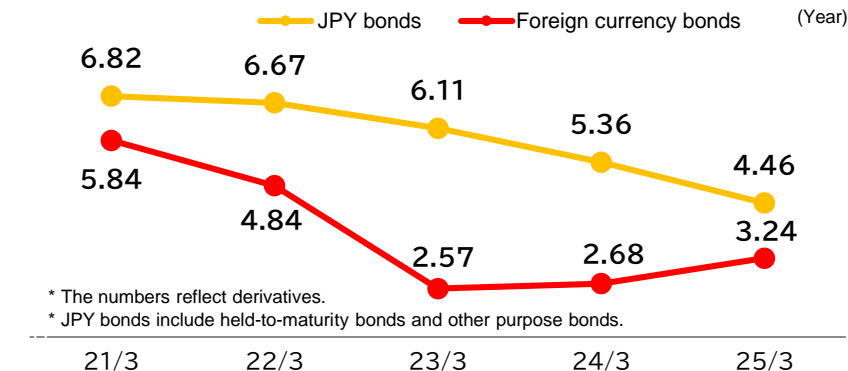
(0.1 billion yen)	21/3	22/3	23/3	24/3 (A)	25/3 (B)	Change (B-A)
Stocks	869	857	782	1,323	893	-430
Bonds	-3	-72	-168	-247	-418	-171
Other	-27	-95	-211	-163	-77	86
Foreign bonds	-28	-64	-103	-57	-27	30
Investment trusts	0	-31	-107	-105	-49	56
Total	837	689	403	913	397	-516



JPY bonds (average balance / yield)



Bond duration



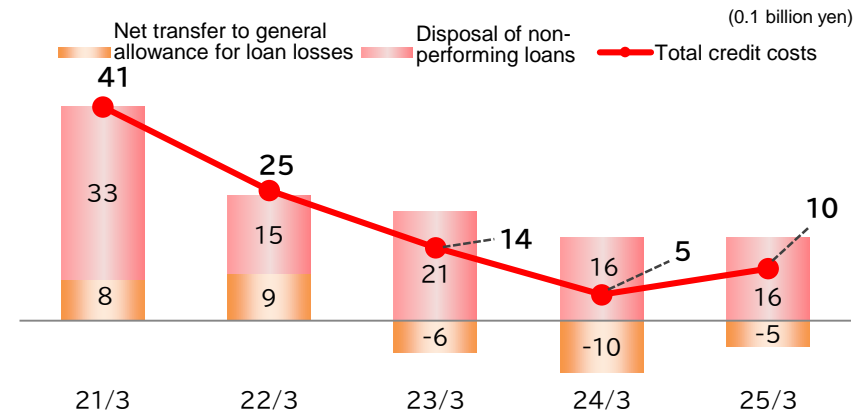
Credit Costs and Outstanding Non-performing Loans



- ◆ Credit costs increased 0.5 billion yen YoY to 1 billion yen, but are still at a low level.
- ◆ The ratio of non-performing loans declined by 0.13% percentage points YoY to a record low of 1.14%.

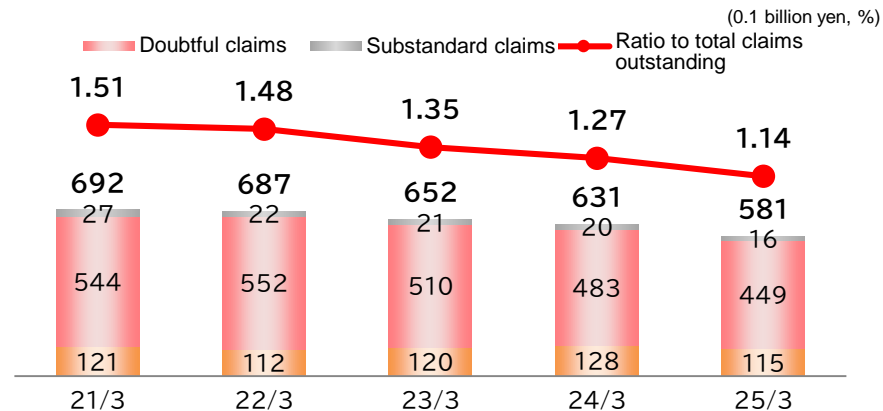
Credit costs

(0.1 billion yen)	21/3	22/3	23/3	24/3 (A)	25/3 (B)	Change (B-A)
① Net transfer to general allowance for loan losses	8	9	-6	-10	-5	5
② Disposal of non-performing loans	33	15	21	16	16	0
Transfer to individual allowance for loan losses	30	14	19	14	12	-2
③ Reversal of allowance for loan losses	-	-	-	-	-	-
④ Recoveries of written-off claims	0	-	-	-	-	-
Credit costs ①+②-③-④	41	25	14	5	10	5



Outstanding non-performing loans

(0.1 billion yen)	21/3	22/3	23/3	24/3 (A)	25/3 (B)	Change (B-A)
Bankrupt and substantially bankrupt claims	121	112	120	128	115	-13
Doubtful claims	544	552	510	483	449	-34
Substandard claims	27	22	21	20	16	-4
Total	692	687	652	631	581	-50
Ratio to total claims outstanding (%)	1.51	1.48	1.35	1.27	1.14	-0.13



Record low

Profit from Group Companies

Juroku FG
consolidated

Juroku Bank
non-consolidated

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十六フィナンシャルグループ

- ◆ Ordinary profit of subsidiaries excluding Juroku Bank totaled 4.797 billion yen, up 1.607 billion yen YoY.
- ◆ Net income declined YoY due to approx. 2 billion yen in impairment losses; however, excluding such one-off factor, underlying profit increased effectively.

■ Total net income of subsidiaries (excluding Juroku Bank) that contributed to Juroku FG consolidated results

(Million yen)	Juroku TT Securities		Juroku Lease		Juroku Card		Juroku Credit Guarantee		Subsidiaries total (excluding Juroku Bank)		
	24/3	25/3	24/3	25/3	24/3	25/3	24/3	25/3	24/3 (A)	25/3 (B)	Change (B-A)
Ordinary revenue	3,263	3,609	27,348	28,701	3,008	3,213	2,772	2,899	38,506	41,102	2,596
Ordinary profit	870	1,187	460	1,065	246	513	1,645	1,834	3,190	4,797	1,607
Extraordinary profit/loss	-13	-6	0	-1,278	0	-473	0	-307	-14	-2,169	-2,155
Net income	587	811	315	-129	159	30	1,147	1,063	2,158	1,775	-383
Net income that contributed to consolidated results	352	487	315	-129	159	30	1,147	1,063	1,946	1,457	-489

Core profit
increased

One-off factors

* Total profit/loss of Group companies excluding Juroku Bank and profit/loss of four major companies

[Extraordinary profit/loss]

- Extraordinary loss recorded in FY2024 primarily reflects an impairment loss on the headquarters of a Group company (Juroku Building) in anticipation of the relocation to the new Juroku FG Office & Park headquarters, scheduled to open in FY2027.
- The Group company recorded an impairment loss of approx. 2 billion yen, but this is a one-off factor.

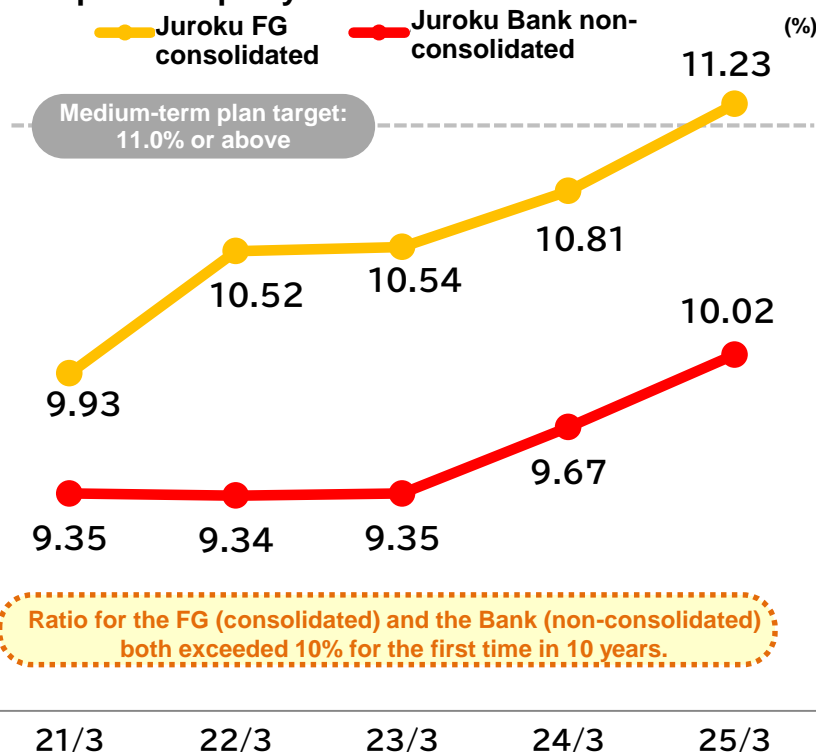
Capital Adequacy Ratio and ROE

Juroku FG consolidated

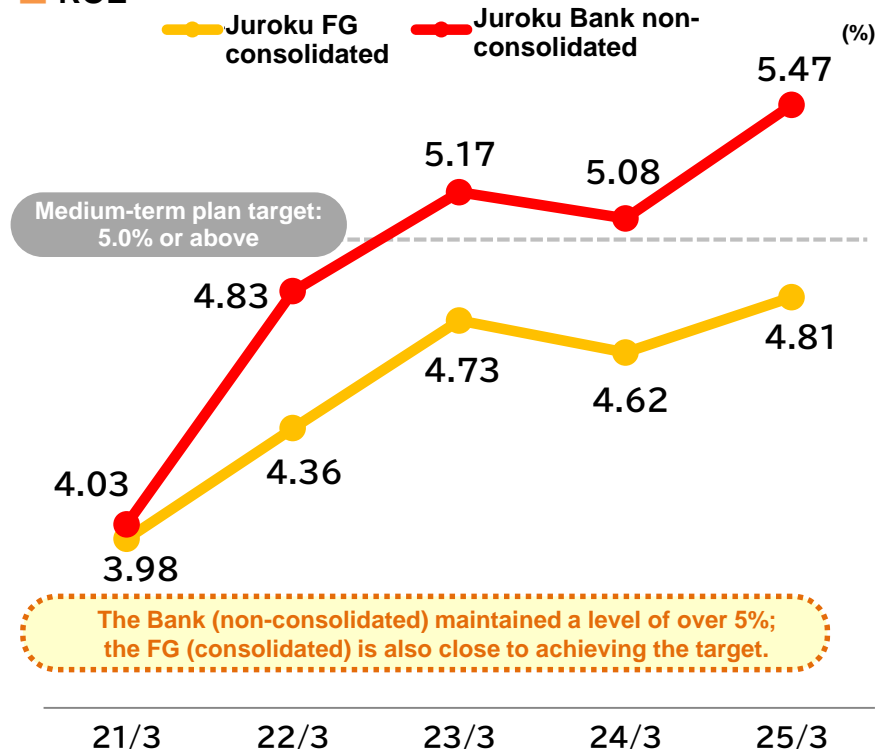
Juroku Bank non-consolidated

- ◆ Capital adequacy ratio remained at a healthy level of 11.23% for Juroku FG on a consolidated basis and 10.02% for Juroku Bank on a non-consolidated basis.
- ◆ ROE stood at 4.81% for Juroku FG on a consolidated basis and 5.47% for Juroku Bank on a non-consolidated basis, reflecting improved profitability and a reduction in cross-shareholdings.

Capital adequacy ratio



ROE



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

- ◆ Full-term business projection for 16FG (consolidated) is for net income to rise to 21.5 billion yen reflecting an increase in net interest income.
- ◆ Annual dividends for FY2024 are set at 180 yen, marking the 6th consecutive year of increases. We aim to exceed this level in FY2025.

Business projection

(0.1 billion yen)

Juroku FG consolidated	2025/3 (Results)	2026/3 (Forecast)	YoY
Consolidated core gross operating profit	768	825	57
Net interest income	544	587	43
Fees and Commissions	175	183	8
Other operating profit (excluding profit/loss on JBGs and other debt securities)	49	55	6
Expenses	447	480	33
Consolidated Core Net Operating Profit	321	345	24
Ordinary profit	312	315	3
Net income attributable to owners of the parent company	208	215	7

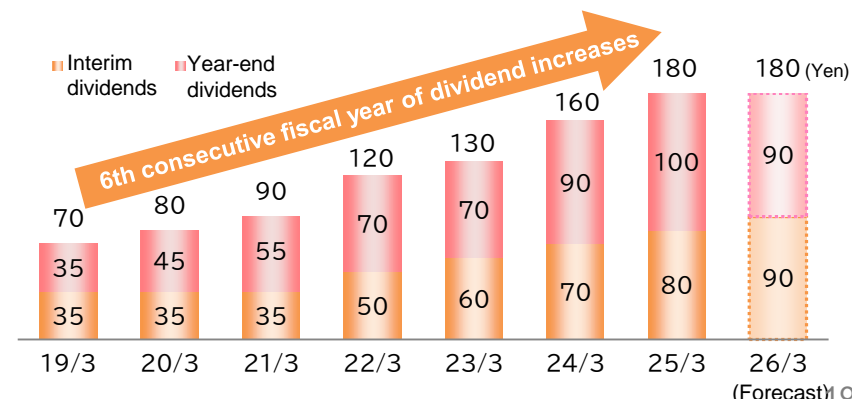
Dividend forecast

	19/3	20/3	21/3	22/3	23/3	24/3	25/3	26/3 (Forecast)
Annual dividend	70 yen	80 yen	90 yen	120 yen	130 yen	160 yen	180 yen	(180 yen)
Interim	35 yen	35 yen	35 yen	50 yen	60 yen	70 yen	80 yen	(90 yen)
Year-end	35 yen	45 yen	55 yen	70 yen	70 yen	90 yen	100 yen	(90 yen)

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

(0.1 billion yen)

Juroku Bank non-consolidated	2025/3 (Results)	2026/3 (Forecast)	YoY
Core net operating profit	284	315	31
Net business profit	128	280	152
Credit costs	10	25	15
Ordinary profit	279	295	16
Net income	209	210	1



Section I: Financial Results for FY2024

Section II: Initiatives for Enhancing Corporate Value

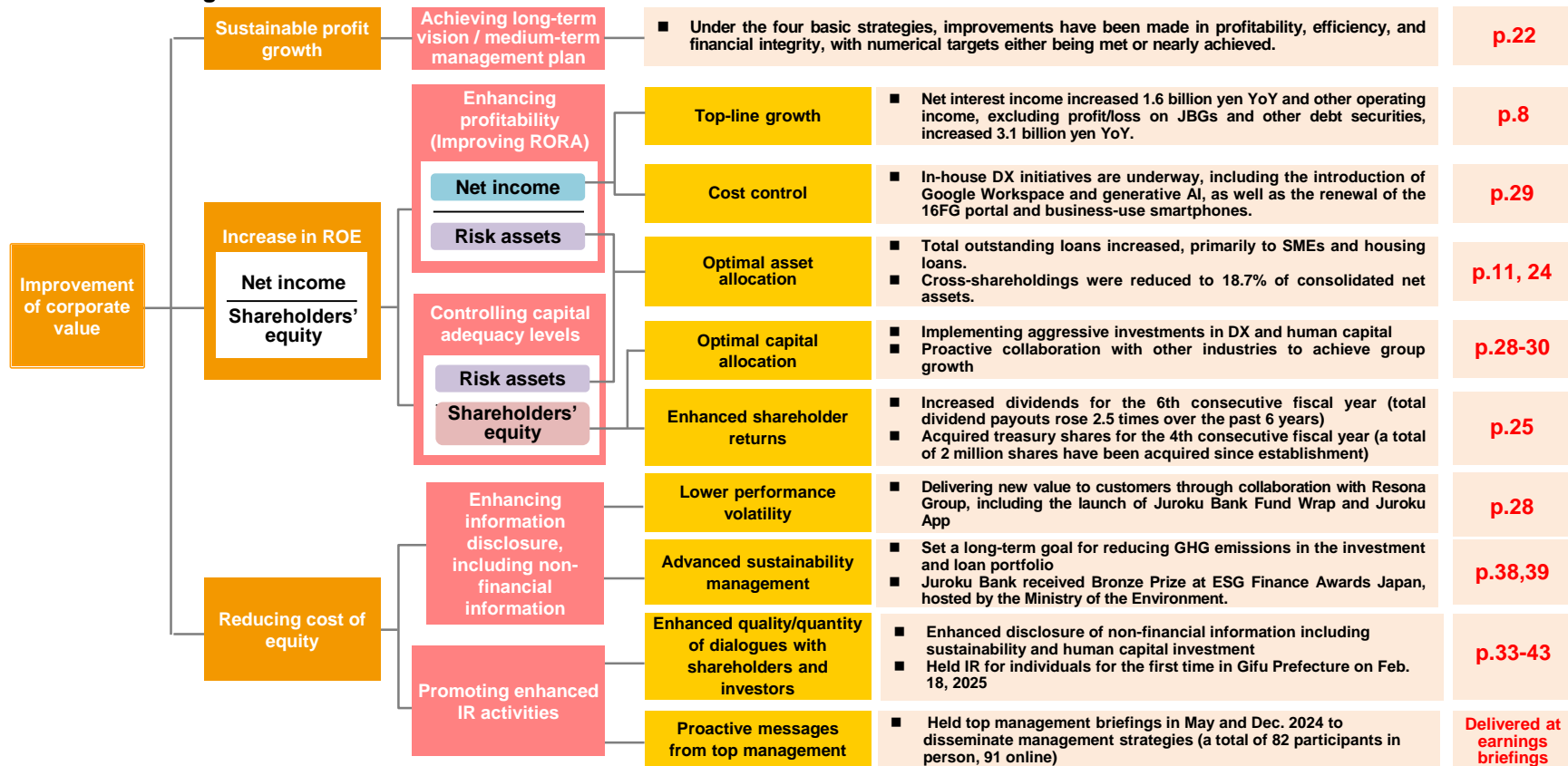
- Implement Management Conscious of Cost of Capital and Share Price
- Progress in the 2nd Medium-Term Management Plan

Section III: Initiatives for Sustainability



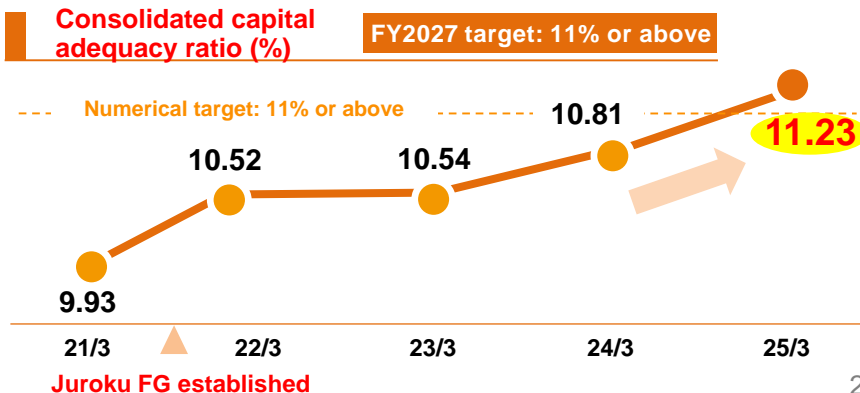
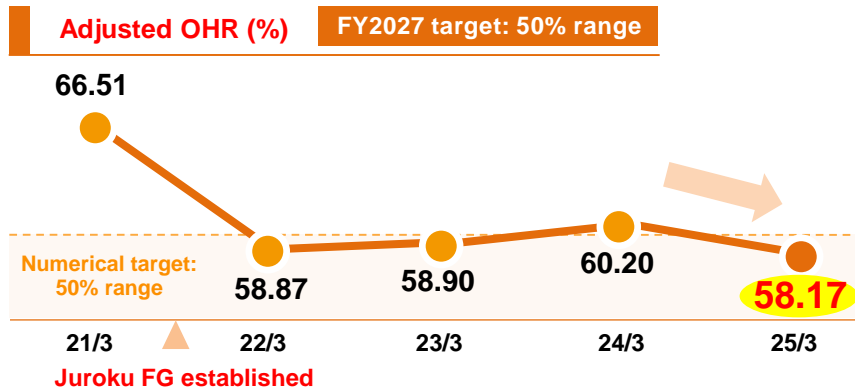
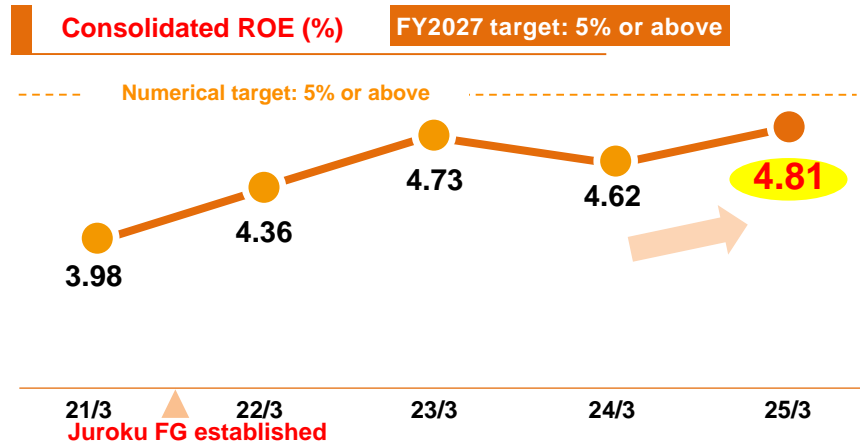
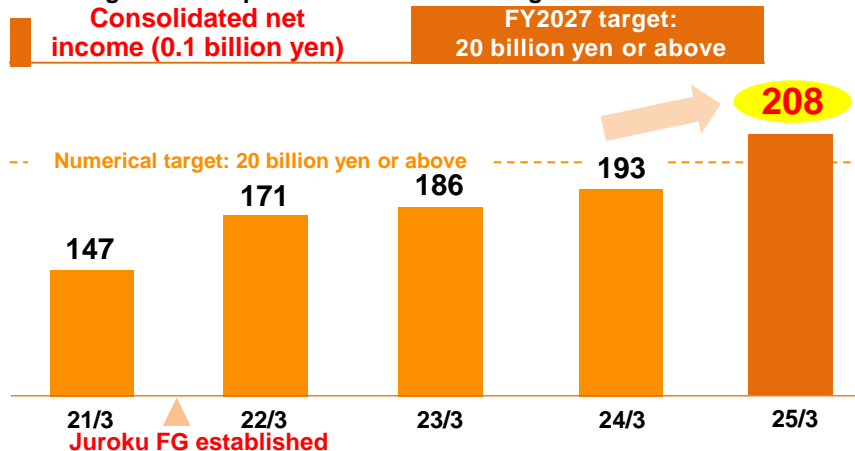
Actions to Implement Management Conscious of Cost of Capital and Share Price

◆ 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.



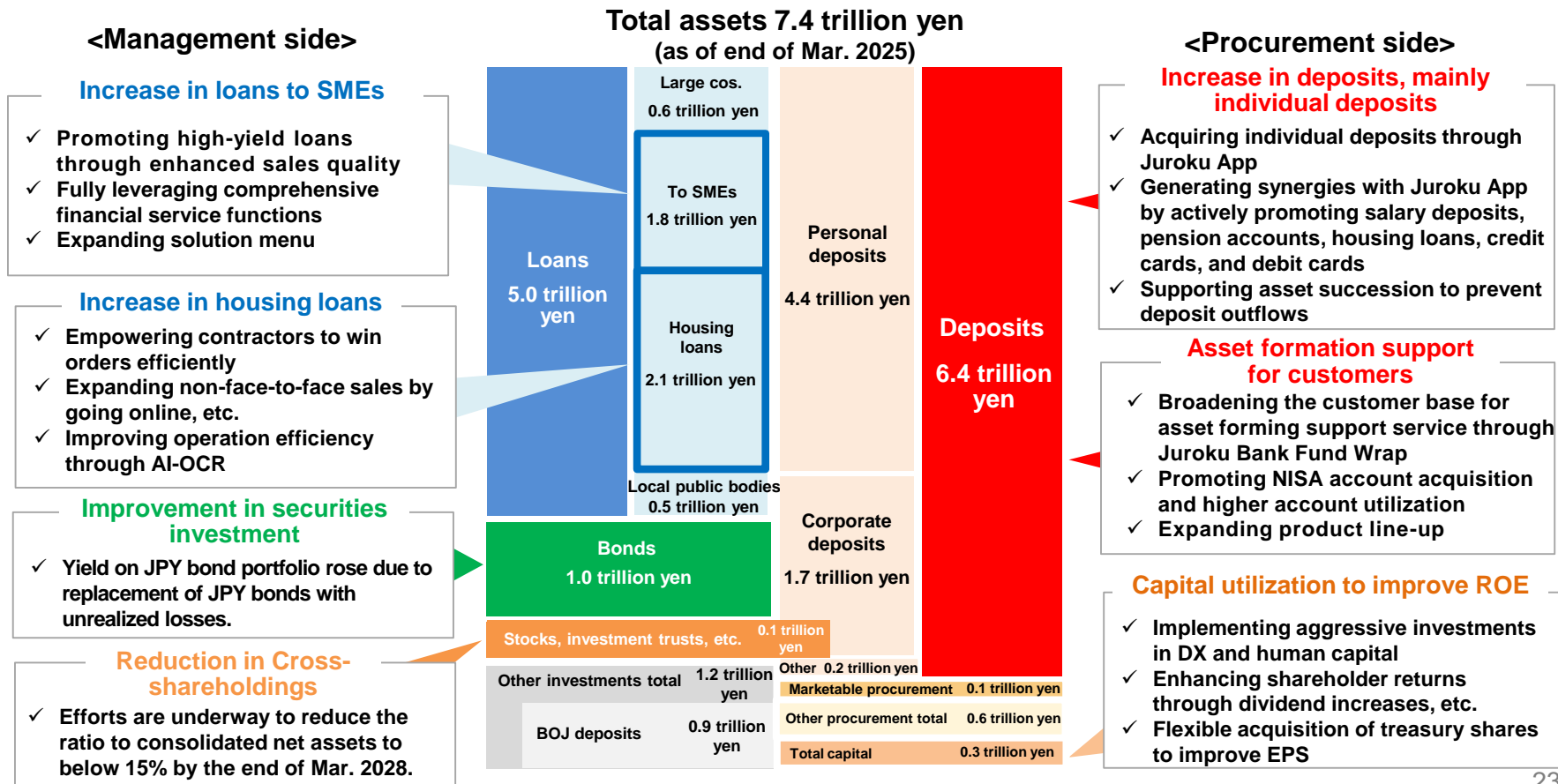
Progress against Numerical Targets of the 2nd Medium-Term Management Plan

- ◆ Through Group-wide efforts, we achieved the numerical targets for consolidated net income, consolidated adjusted OHR, and consolidated capital adequacy ratio ahead of schedule.
- ◆ Our goal is to surpass consolidated ROE target of 5% ahead of schedule and revise it upward to pursue further growth and enhanced corporate value.



Composition of the Yen Balance Sheet and Optimal Management in a World with Interest Rates

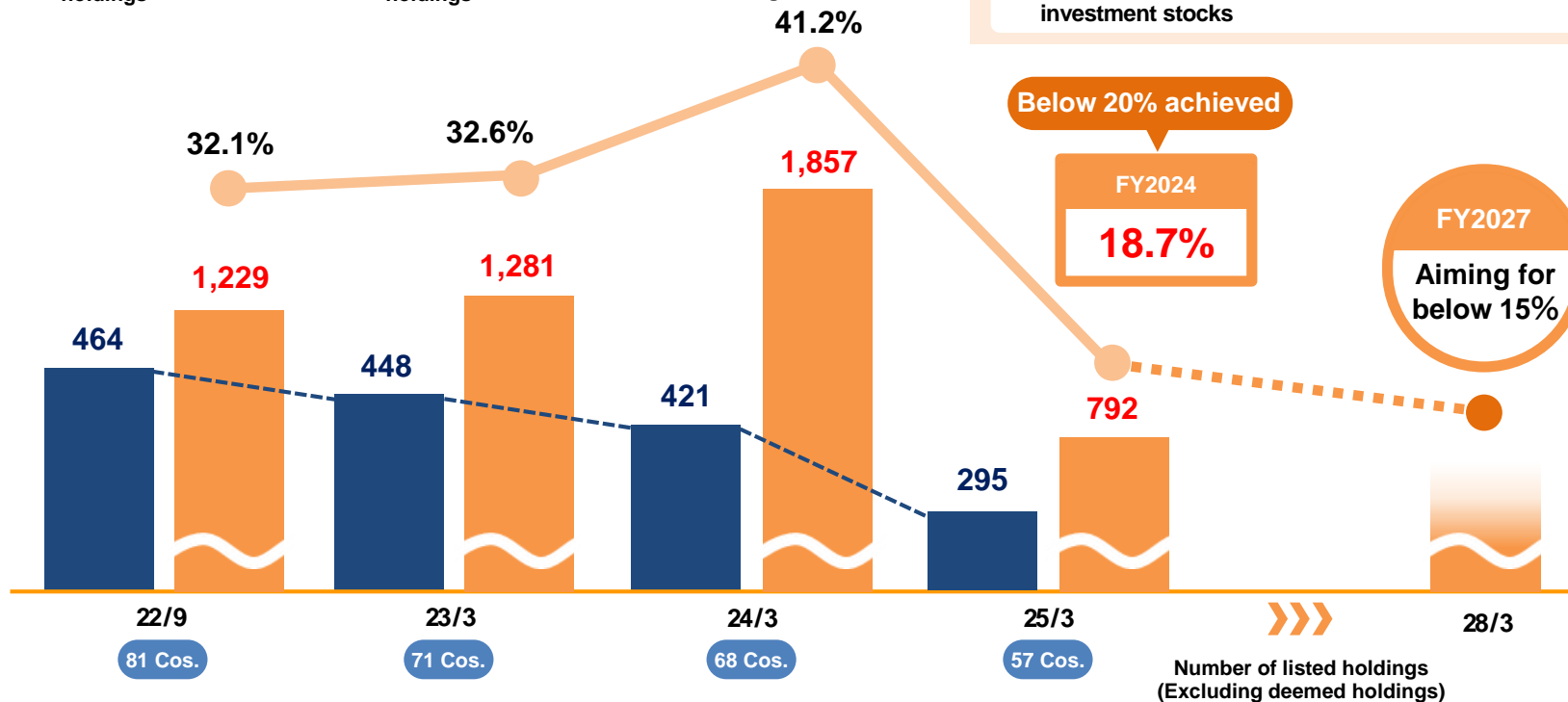
◆ Building the most effective balance sheet possible in order to achieve further growth of our Group in a world with interest rates.



Reduction in Cross-shareholdings

- ◆ Ratio of cross-shareholdings to consolidated net assets came to 18.7% at the end of Mar. 2025, achieving the reduction target of below 20%.
- ◆ To meet the next target of “below 15% by the end of Mar. 2028,” we will continue to reduce cross-shareholdings in a planned manner.

<Cross-shareholdings (book value / market value basis) Transition>

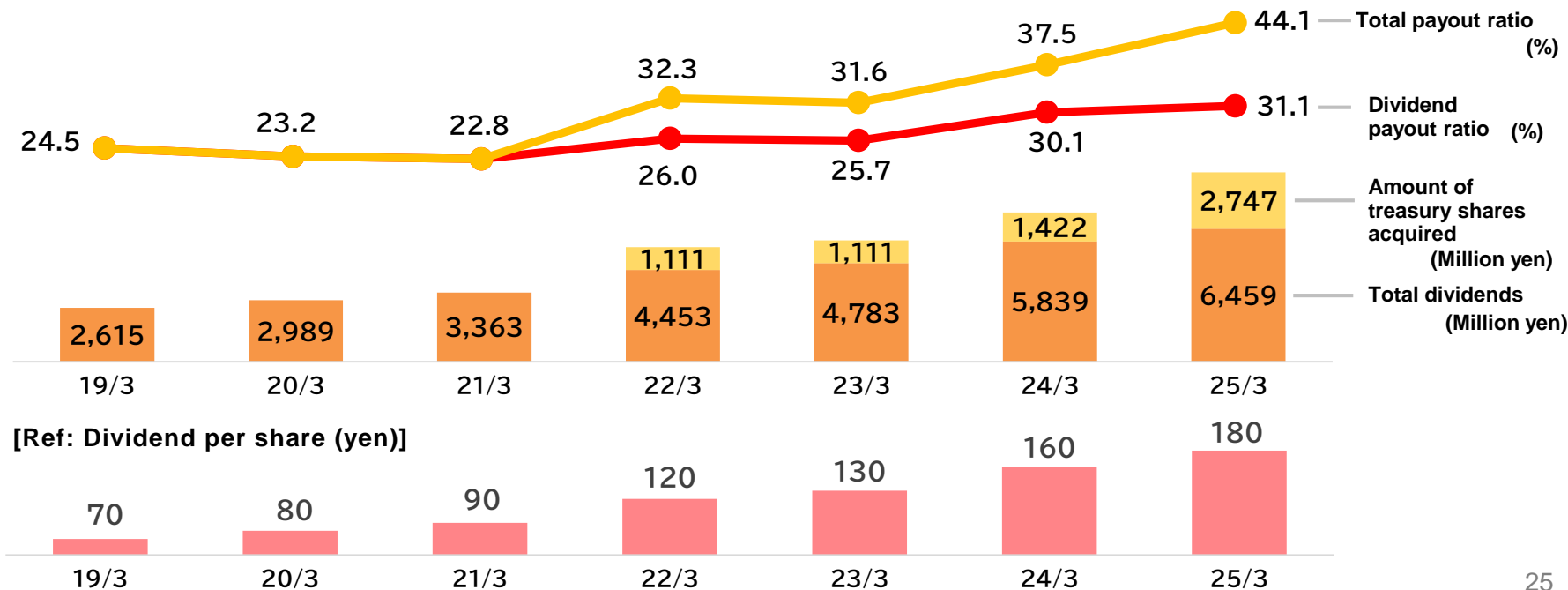


Enhanced Shareholder Returns

- ◆ With year-end dividend of 100 yen, up 20 yen YoY, and interim dividend of 80 yen, annual dividend totaled 180 yen — marking the 6th consecutive year of dividend growth.
- ◆ Acquired treasury shares for the 4th consecutive fiscal year since the Oct. 2021 establishment, totaling 2 million shares worth 6.3 billion yen

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%.



Juroku Financial Group History (2nd Medium-Term Management Plan)

Oct.
2021

Apr.
2023

FY2025

FY2026

FY2027

1st Management Plan

Long-Term Vision “Staying Ahead of the Curve to Always Serve the Region” (untill Mar. 2033)

2nd Medium-term Management Plan (untill Mar. 2028) 2 years have passed; 3 years remaining

Expanding business domain/
enhancing productivity

Collaboration with various
industries (major cases)

東海東京フィナンシャル・ホールディングス

株式会社 電算システムホールディングス

SoftBank 日本M&AセンターHD

リソなグループ

New companies established
(since 2021.4)

NOBUNAGA キャピタルビレッジ

十六電算デジタルサービス

カンダまちおこし

NOBUNAGA サクセション

Juroku FG established

Four basic strategies

Transformation strategy

Human Innovation Strategy

Customer-First Marketing
Approach

Region-Producing Strategy

- Consolidated net income: Over 20 billion yen
- Consolidated ROE: 5% or above
- Consolidated adjusted OHR: 50% range
- Consolidated capital adequacy ratio: 11% or above

First step toward significant growth

- ✓ Increase deposits and loans
- ✓ Increase non-interest profit
- ✓ Optimize lending rates

150th
anniversary



Step

Jump

Oct.

Taking measures to address the
low interest rate environment

Laying foundation in expanded
business domains

Achieving tangible results and entering the next growth stage



Geopolitical risk

DX

Decarbonized management

Rising prices

Declining population

Labor shortage

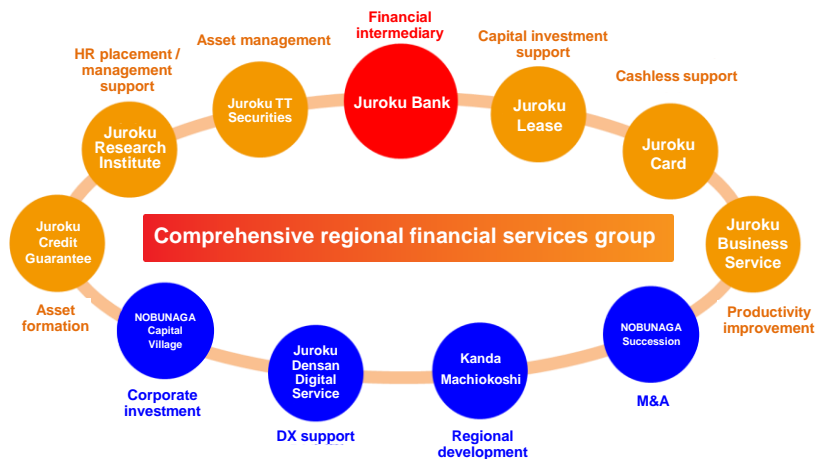


Implementing **changes** to prepare for any environmental shifts

Oct. 2021 Juroku FG established

Deepening alliances with other industries

Exert Group-wide efforts





Cross-industry collaboration / joint ventures

Major cases

- Securities** 東海東京フィナンシャル・ホールディングス
- Digitalization** DS 株式会社 電算システムホールディングス
- DX** SoftBank
- Business succession** 日本M&AセンターHD
- Retail** リソナグループ



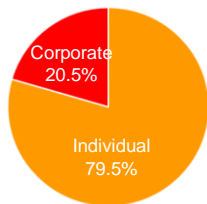
Launched strategic business alliance in the retail segment in Feb. 2024  十六フィナンシャルグループ  リソナグループ

First

Launching fund wrap [Nov. 2024]

- Launched Juroku Bank Fund Wrap, the first collaboration project, in Nov. 2024
- As of end of Apr. 2025, sales are strong with 2,721 contracts worth 16.1 billion yen, contributing to customers' asset formation.

Customer composition
(Contract amount basis)



(Cumulative total as of Apr. 30, 2025)

No. of contracts	Total contract amount
2,721	1.61 billion yen

Second

Launching Juroku App [Apr. 2025]

- Launched Juroku App, a new banking app, in Apr. 2025 as the second collaboration project
- Based on the concept of “always having a bank in your pocket,” the app offers convenient and seamless access to the bank anytime, anywhere.
- Created new mascot character, Juroku Applis, to enhance the app’s brand recognition



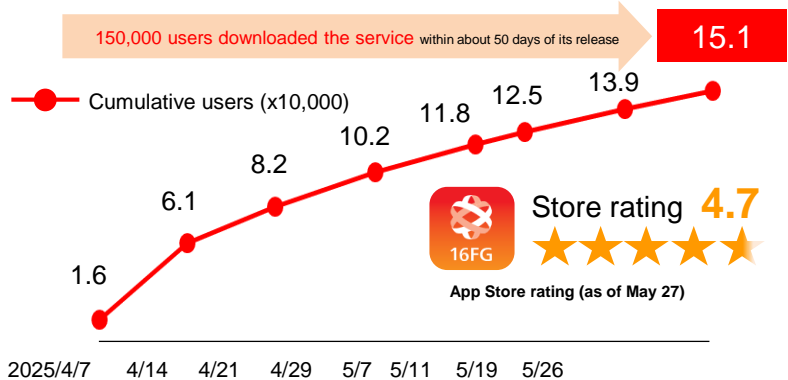
[New mascot character]



じゅろくアプリ

Juroku App About 1/2 of Gifu Prefecture’s population

Target: 1 million users within 5 years, **500,000 users** within the first year



Store rating **4.7**
★★★★★

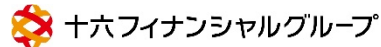
App Store rating (as of May 27)

<Implementing strategic promotion>

- Promotion through effective use of various media, including TV commercials, online platforms, and transit advertising
- Active promotion by employees through participation in regional events and dedicated booths at all branches



May 2022 Collaboration on DX promotion started



Accelerating internal DX with full support from SoftBank

Introducing business smartphones (centralize inbound calls at the call center)

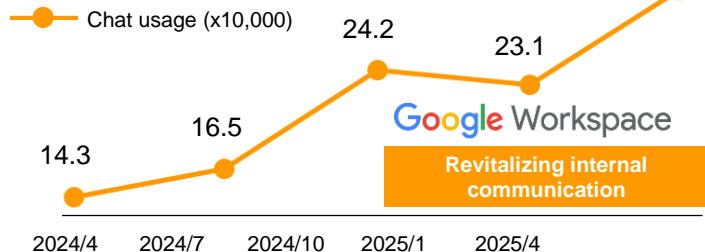
- Landline phones eliminated in the office and smartphones provided to all employees since 2020

Introducing new groupware (Google Workspace)

- Introduced in Sep. 2023 and standardized across all 12 Group companies by Mar. 2024

Chat usage **more than doubled** within one year

30.4

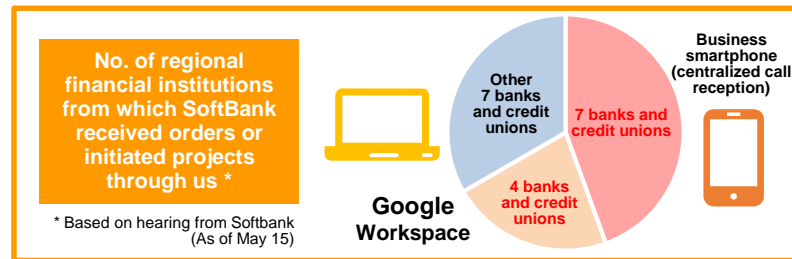


Generative AI: Introducing Gemini

- Introduced Google's generative AI model, Gemini, in Mar. 2025
- Leveraging generative AI to automate tasks and reduce working hours



Our advanced model being adopted by other regional financial institutions



Participating in Station Ai as the lead sponsor

- Became the leading program sponsor of Station Ai, the largest incubator facility in Japan located in Nagoya and operated by a Softbank subsidiary

Staff exchanges

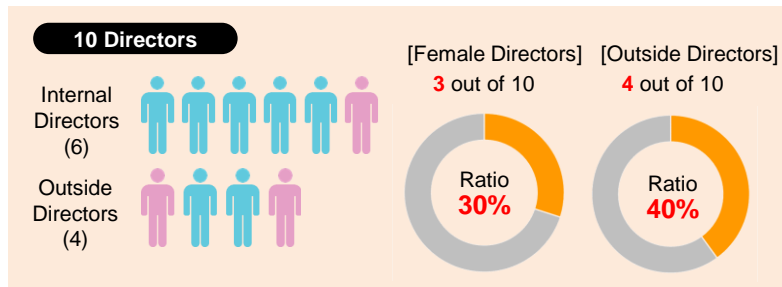
- Contributed to internal DX promotion and young digital talent development

Softbank	Accepted	May 2022	5 staff
STATION Ai	Dispatched	Apr. 2024	1 staff
Softbank	Dispatched	July, Oct. 2024	2 staff
Softbank	Accepted	Jan. 2025	2 staff



Women's empowerment and advanced governance

- Appointed female Director/Executive Officer in June 2024 who started her career with our company
First for a regional bank in the Tokai area
- Effective June 20, 2025, Juroku Bank, the core Group company, will also appoint female Director/Executive Officer who started her career there.
First for Juroku Bank
- Percentage of female directors on the Board is 30% and that of outside directors 40%.
- Enhanced governance by incorporating diversity and professionalism into the Board composition



- Our proactive development of next-generation female leaders has led to a rise in the percentage of female managers to 11.2% as of Mar. 2025.

Percentage of female managers

FY2022	FY2023	FY2024	FY2030 [Target]
7.7%	9.1%	11.2%	20.0%

Meeting with female managers

- Sustainability Meetings are held where the Presidents of Juroku FG and Juroku Bank discuss sustainability issues directly with Group employees.
- Starting in Aug. 2022, 43 sessions have been held and 253 employees have participated as of end of Mar. 2025.
- Held meetings exclusively for female managers in Nov. and Dec. 2024, with a total of 18 participants
- Held a lively discussion under the theme "How can a company empower women?"



Developing management knowledge among middle managers

- With the aim of developing next-generation middle managers, Retreat Workshop 2024, a three-session curriculum, was held in Nov. 2024, Jan. 2025, and Mar. 2025.
- Invited Mr. Kazuo Ichijo, our Executive Advisor and professor at IMD (a world's leading business school), as lecturer, 29 managers participated, including 5 women
- Participants acquired management knowledge in areas such as leadership, organizational development, and business administration.



Toward sustainable community development

- An important project that embodies the Group's management philosophy of “Achieving growth and prosperity for our customers and the local community”
- The whole area is designed to be a local place of relaxation, with cafe, restaurant and park with a roof that let in the wind and sunlight.
- In addition to consolidating headquarters functions to promote Group-wide business initiatives, we aim to rebuild a network between headquarters and sales departments.
- A seismic isolation layer installed at the base of underground columns ensures earthquake resistance for the public open space, enabling it to serve as a temporary shelter for local residents in the event of disaster.



• **July 2023**
Announced our selection as preferred bidder for the Gifu City's project to utilize the site of the Gifu city hall

• **Aug. 2023**
Signed basic agreement with Gifu City

• **May 2025**
Construction began

• **FY2027**
Completion (plan)

150th Anniversary



Outline	
Site area	11,868.09m ²
Total floor area	Approx. 37,500m ²
Scale and height	7 floors above ground, 1 floor below ground (Height: Approx. 34.5m)
Structure	Steel-framed structure, reinforced concrete structure (Seismic isolation structure)
Design	Nikken Sekkei Ltd
Contractor	Shimizu Corporation

Floor guide	
4-7F	Office floor (Company headquarters and Group companies' headquarters)
3F	<u>Cafeteria</u> , entrance, meeting rooms, emergency response conference room
2F	<u>Terrace</u> , bank and securities sales branches, others
1F	<u>Food and beverage store</u> , <u>bike parking</u> , ATM, safe deposit boxes, entrance, large conference room, others
B1F	<u>Parking</u>

*The underlined facilities are available for local residents.

Section I: Financial Results for FY2024

Section II: Initiatives for Enhancing Corporate Value

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

Section III: Initiatives for Sustainability



Progress in Sustainability KPIs

◆ All Sustainability KPIs set in May 2022 have made steady progress.

■ Targets by FY2030

Key challenges	Item	Numerical targets	As of Mar. 2025 (progress rate (*3))	
			Value	Progress rate
Revitalization of the local economy	Sustainable finances provided (of which, environment field)	2,000 billion yen (800 billion yen)	(^{*1})685.1 billion yen (254.7 billion yen)	34.2% (31.8%)
	Balance of group assets in custody	550 billion yen	507.7 billion yen	92.3%
Sustainable development of local communities	Social impact investment	2 billion yen	(^{*1}) 0.7 billion yen	35.0%
	DX-support consultations	3,000 cases	(^{*1}) 777	25.9%
Environmental conservation and climate change actions	GHG emissions (vs. FY2013 level)	100% reduction	(^{*2})77.2% reduction	77.2%
	Paper usage (vs. FY2019 level)	50% reduction	36.5% reduction	73.0%
Empowerment of diverse human resources	Percentage of female managers	20%	11.2%	56.0%
	Percentage of paid leave claimed	80%	59.6%	74.5%

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

■ On-going targets

Advancement of governance	Initial response training for emergency preparedness	At least twice a year	9	450.0%
	Dialogue with investors	At least 10 times a year	35	350.0%

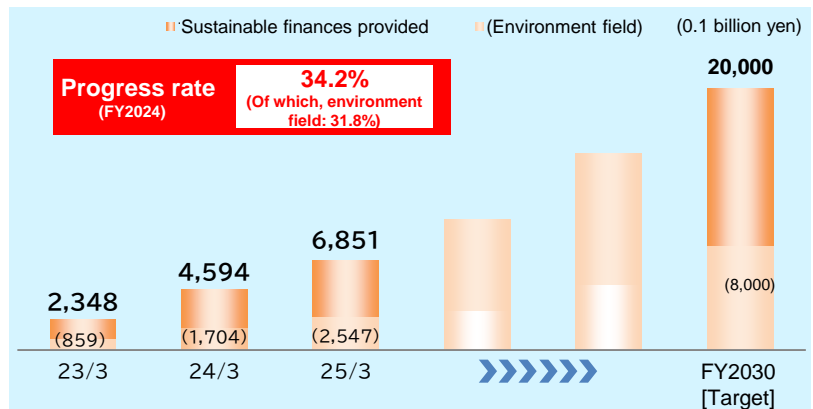
(*3) Progress rate is calculated based on "Mar. 2025 results / FY2030 target."

Materiality: Revitalization of the Local Economy

- ◆ Sustainable finances totaled 685.1 billion yen as of Mar. 2025, achieving 34.2% of the FY2030 target.
- ◆ The balance of Group assets in custody reached 507.7 billion yen as of Mar. 2025, achieving 92.3% of the FY2030 target.

Sustainability
KPIs

Sustainable finances provided



(Cumulative total since Apr. 2022)

[Definition]

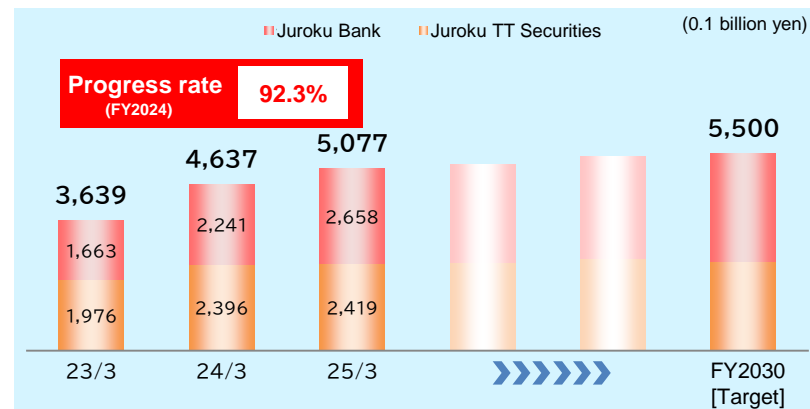
Sustainable finances: Investments and loans for SDGs and ESG initiatives that contribute to realizing a sustainable society

Environment field: Investments and loans for environmental impact-reducing initiatives

- Provided sustainable finances totaling 685.1 billion yen (of which, 254.7 billion yen in environment field) as of end of Mar. 2025, achieving 34.2% (of which, environment field: 31.8%) of the FY2030 target
- Focusing on Juroku Positive Impact Finance (PIF) and other financing products that support our clients in achieving sustainable management
- At Juroku Lease, leases related to SDGs, including decarbonization and low-carbon, increased.

Sustainability
KPIs

Balance of group assets in custody



[Definition]

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

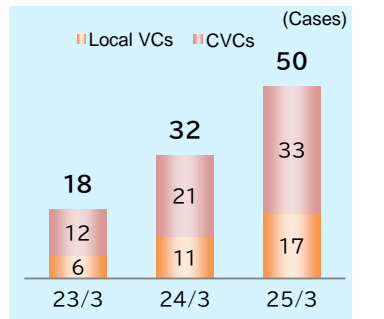
- The balance of our Group assets in custody reached 507.7 billion yen as of end of Mar. 2025, achieving 92.3% of the FY2030 target.
- Of the total, Juroku Bank accounted for 265.8 billion yen (approx. 52%) and Juroku TT Securities 241.9 billion yen (approx. 48%).
- At Juroku Bank, sales of Juroku Fund Wrap launched in Nov. 2024 contributed to the increase.
- Recurring fee income, including trust fees, rose in line with increasing assets in custody.

Materiality: Revitalization of the Local Economy

- ◆ NOBUNAGA Capital Village established a new fund, “NOBUNAGA Growing Fund”
- ◆ NOBUNAGA Succession turned profitable in FY2024, its 2nd year since inception.

[NOBUNAGA Capital Village] Investment in local VCs and CVCs

- In Mar. 2025, the new NOBUNAGA Growing Fund was established to support start-ups and venture companies in the Tokai region, as well as start-ups based in STATION Ai.
- Delivering new value and services to the region by supporting the next generation of local leaders and promoting co-creation and collaboration in business
- Accelerating investment in companies that have synergies with the local economy/finance and in companies capable of co-creating new businesses.



(Cumulative total since inception in Apr. 2021)

[NOBUNAGA Succession] Management succession support

- Turned profitable in FY2024, the 2nd year since inception
- No. of consultations steadily rising through Group-wide collaboration, etc.

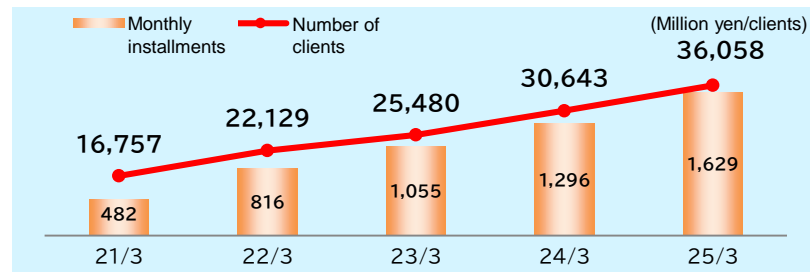
[FY2024 Results]

[FY2024 Results]		[No. of consultations]	
Net sales	383 million yen	No. of consultations	1,082
Net income	95 million yen	(Of which, advisory agreements)	84

(Cumulative total as of Mar. 31, 2025)

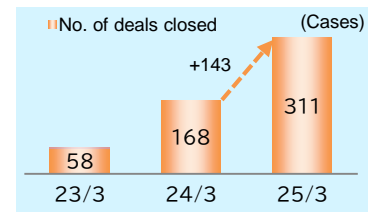
[Juroku Bank] Asset formation support

- For customers' stable asset formulation, we have focused on expanding investment trust savings plans optimal for long-term, periodic, and diversified investment. As a result, monthly savings and customers numbers for investment trust savings plan have steadily increased.



[Juroku Research Institute] Solving problems through personnel placement

- The number of contracts reached a record high of 143 since entering the personnel placement business in Apr. 2019.
- Comprehensive offering includes seminars for new hires and consulting on HR system development, in addition to personnel placement
- Also organizing side-job talent utilization projects with municipalities and joint recruitment sessions at universities



(Cumulative total since Apr. 2022)

Materiality: Sustainable Development of Local Communities

- ◆ Kanda Machiokoshi has boosted the amount of donations made through CoLoRs and ITEMS, its hometown tax donation matching services for companies, to over 330 million yen.
- ◆ Juroku Bank began serving as the Gifu Prefecture Designated Financial Institution on Apr. 1, 2025.

Sustainability KPIs

Social impact investment

- Investment amount grew steadily due to growing transactions for local crowdfunding platform OCOS, support provided using JTA's subsidy on united local community initiatives, and a rise in the number of partner municipalities for the hometown tax donation matching service for companies.

Target to achieve by FY2030	2.0 billion yen
As of end of Mar. 2025	0.7 billion yen (Progress rate: 35.0%)

Kanda Machiokoshi activity

《Hometown tax donation matching service for companies》

- Fuji Baking Group Co., Ltd. and Taihei Machinery Works, Ltd. made donations to Shirakawa village in Gifu in Dec. 2024 and Jan. 2025 respectively.
- Total amount of donations exceeding 330 million yen



<Fuji Baking Group Co., Ltd.> <Taihei Machinery Works, Ltd.>

	Partner municipalities	No. of donations	Total amount of donations
CoLoRs (monetary donation)	46	187	331.7 million yen
ITEMs (in-kind donation)	22	8	35.13 million yen

《Local crowdfunding platform “OCOS”》

- No. of projects posted on the local crowdfunding platform OCOS, launched in Sep. 2022, has reached 100.

No. of projects posted	100
No. of purchases made	9,004
Total amount of purchases	123.27 million yen

(As of end of Mar. 2025)

Collaboration with municipalities and regions

[Juroku Bank] Serving as the Gifu Prefecture Designated Financial Institution

- Began serving as the Gifu Prefecture Designated Financial Institution on Apr. 1, 2025
- Strengthening our commitment to local customers and communities by enhancing service convenience and supporting sustainable development of local economy



[Kanda Machiokoshi] Gifu Chamber of Commerce × Leapy Inc.

- Signed collaboration agreement for “hometown tax donations x crowdfunding x revitalization of SMEs” in Apr. 2025
- Aiming to revitalize SMEs by leveraging “Civic Crowdfunding,” which combines the strengths of hometown tax donation and crowdfunding

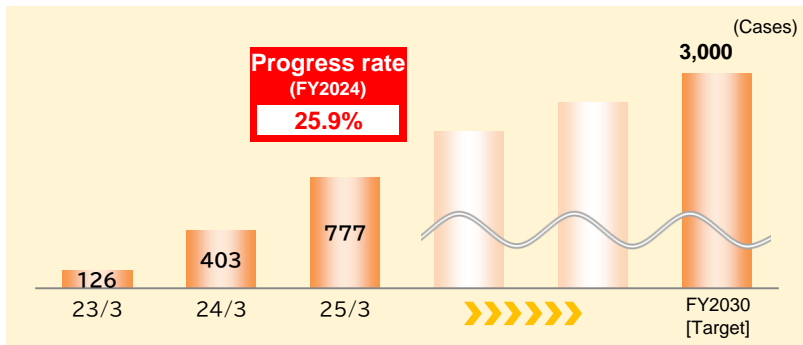


Materiality: Sustainable Development of Local Communities

- ◆ In FY2024, Juroku Densan Digital Services received 374 orders, contributing to DX of local companies.
- ◆ Juroku MONEY COLLEGE seminars, which provide a systematic financial education menu aimed at increasing financial literacy, have surpassed 10,000 participants.

Sustainability KPIs

DX-support consultations



(Cumulative total since Apr. 2022)

- Juroku Densan Digital Services received 374 orders in FY2024 through referrals from Group companies and external collaborations.

Breakdown of DX support consultations (FY2024)			
Whole operations	136	Production	25
Sales	35	Infrastructure	73
Accounting	25	Other	30
Human resources	50	Total 374	

Financial literacy education

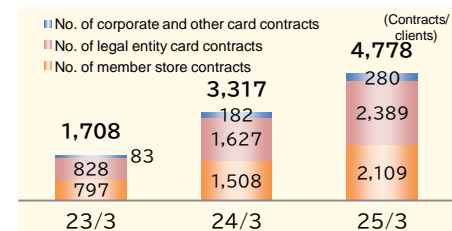
- Holding Juroku MONEY COLLEGE seminars that provide a systematic financial education menu aimed at increasing financial literacy
- Through Nobunaga Money Study, a financial board game, we provide upper grade elementary school students with an opportunity to learn about finance and their hometown while having fun.

	Sessions held to date	Total number of students
Juroku MONEY COLLEGE	83	11,650
(Of which, Nobunaga Money Study)	14	666

(As of end of Mar. 2025)

[Juroku Card] Cashless support

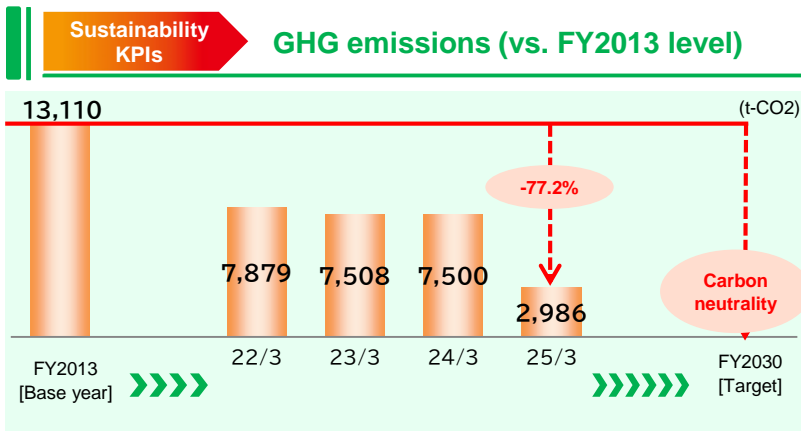
- Educating clients on the efficiency of expense accounting and alternatives following the digitization of bills and check; suggesting introduction of legal entity cards, corporate cards, etc.
- Promoting cashless transactions at municipalities, schools, etc., where cashless needs are anticipated



(Cumulative total since Apr. 2022)

Materiality: Environmental Conservation and Climate Change Actions

- ◆ As of Mar. 2025, GHG emissions (Scope 1 and 2) have been reduced by 77.2% from FY2013 levels. We are on track to achieve carbon neutrality by FY2030.
- ◆ In Mar. 2025, we set a new long-term target for reducing GHG emissions (Scope 3, Category 15) in our investment and loan portfolio.



- As of Mar. 2025, GHG emissions (Scope 1 and 2) have been reduced by 77.2% from FY2013 levels.
- Introduced CO2-free electricity in 87 branches of Juroku Bank, 2 loan service centers and 4 training centers from June 2024
- Participated in the carbon credit market in Oct. 2024

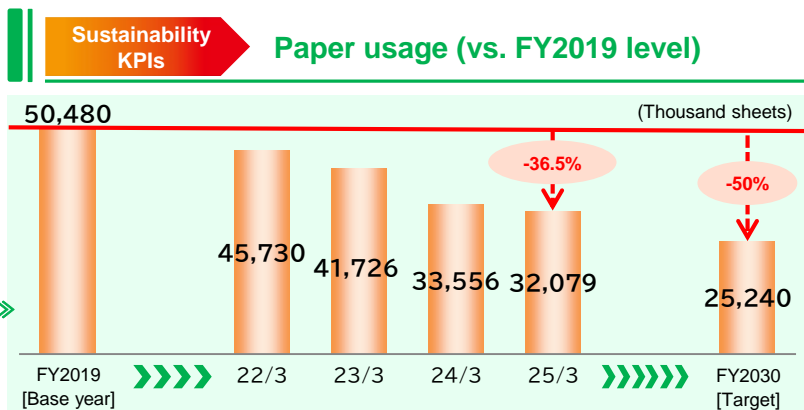
◀ [Juroku Bank] Offset through the purchase of non-fossil certificates (FY2024) ▶

- Purchased FIT non-fossil certificates for 3 million kWh of electricity generated by hydropower plants in Gifu Prefecture
- Reduced 1,263t-CO2 by using the certificates to offset GHG emissions from power consumption

A new long-term target for reducing GHG emissions in our investment and loan portfolio

- In Mar. 2025, we set a new long-term target for reducing GHG emissions (Scope 3, Category 15) in our investment and loan portfolio.

Target FY	Coverage	Target
FY2030	Our company's GHG emissions	Carbon neutrality
New FY2050	GHG emissions in our investment and loan portfolio	Carbon neutrality



- Reduced paper usage by 36.5% in FY2024 compared to FY2019 baseline

Materiality: Environmental Conservation and Climate Change Actions

- ◆ Juroku Bank received Bronze Prize at the 6th ESG Finance Awards Japan for its enhanced decarbonization consulting services.
- ◆ Juroku Lease became the first regional bank-affiliated leasing company in Japan to receive the Minister of the Environment Award for Best Practices in FY2024 under the Principles for Financial Action for the 21st Century.

Decarbonization support for local companies

[Juroku Bank] Decarbonized management support for clients

No. of orders	FY2021	FY2022	FY2023	FY2024
Carbon neutral navigator	47	91	79	135
SBT (SME version) certification support	2	43	109	76
Decarbonized management transition plan review	Launched Feb. 2023		4	3
Trianet Zero	Launched Aug. 2023		161	125
Carbon offset certification support	Launched Mar. 2024			6

* Trianet Zero: A system that continuously calculates accurate GHG emissions to support creation of a climate transition plan and emissions reduction implementation

- Number of support cases for calculating GHG emissions and setting reduction targets for local companies surged.
- Two regional companies that we supported in responding to CDP's 2024 SME Questionnaire were awarded a "B" score, the highest rating.

◀Received Bronze Prize at the 6th ESG Finance Awards Japan▶

- Feb. 2025: Juroku Bank received Bronze Prize in Indirect Finance Category at the 6th ESG Finance Awards Japan, hosted by the Ministry of the Environment.
- Leveraging the regional characteristic of having a large number of automobile-related clients, the bank independently provides high-level decarbonization consulting services to SMEs.
- The bank was recognized for the collaboration between head office specialists and sales branch staff in providing consulting services, as well as for its proactive efforts to develop internal talent through customer engagement.



[Juroku Lease] Received Minister of the Environment Award for Best Practices in FY2024 under the Principles for Financial Action for the 21st Century

- In Mar. 2025: Became the first regional bank-affiliated leasing company in Japan to receive the Minister of the Environment Award for Best Practices in FY2024 under the Principles for Financial Action for the 21st Century
- The company was recognized for independently developing and promoting a "one-stop support menu" for SMEs, which includes CO₂ emissions visualization and offsetting



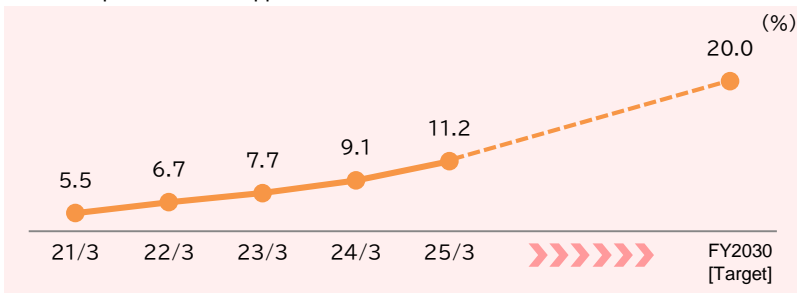
Materiality: Empowerment of Diverse Human Resources

- ◆ Percentage of female managers as of Mar. 2025 was 11.2%, up 2.1 percentage points YoY.
- ◆ The paid leave utilization rate was 59.6% in FY2024 as a result of work-life balance promotion.

Sustainability KPIs

Percentage of female managers

- Percentage of female managers rose to 11.2% as of Mar. 2025 due to our proactive efforts to promote women into management positions.
- Training programs have also been expanded to improve career awareness and provide skills support.



Use of human resources

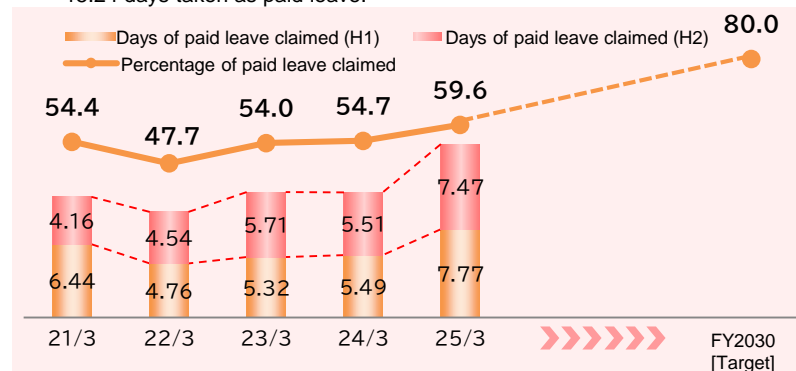
《Career-Challenge System》

- To enable employees to take on career challenges in a wide range of business areas, we use an internal recruiting system to assign personnel to Group companies and partner companies in different industries.
- In FY2024, recruitment is underway for 9 broad job categories, including banking app-related work.
- There were 86 applicants, of which 9 were placed in positions of their choice.

Sustainability KPIs

Percentage of paid leave claimed

- In FY2024, the paid leave utilization rate was 59.6% with an average of 15.24 days taken as paid leave.



(Note) From FY2024, calculation includes consecutive leave of 4 or 5 days.

Promoting parental leave for men

- With the growing use of Spouse Childbirth Leave, a special leave system designed to promote fathers' involvement in childcare, the parental leave utilization rate among male employees reached 95.4% in FY2024.
- Created a new Childcare Support Guidebook and conducted dialogues between supervisors and employees using a support sheet

Materiality: Empowerment of Diverse Human Resources

- ◆ We plan to implement a base pay raise averaging 3.7% and a third consecutive annual increase in starting salaries.
- ◆ With a focus on developing human resources that can maximize their skills for the community, annual training hours and the number of trainees have increased.

Human capital investment

Pay increase

- Implement a base pay raise averaging 3.7%, aimed at enhancing employee motivation and revitalizing the entire organization (scheduled for July 1, 2025)
- Average pay raise of 4.4% combined with regular pay increase

New graduate recruitment activity

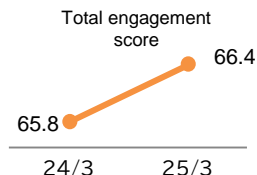
- The number of new graduate hires for FY2026 is expected to remain at 150, the same as in FY2025.
- Starting with new hires in FY2026, we plan to raise starting salaries for three consecutive years.

	Currently	After increase
University/graduate-school graduates	260,000 yen	280,000 yen

(Effective Apr. 1, 2026)

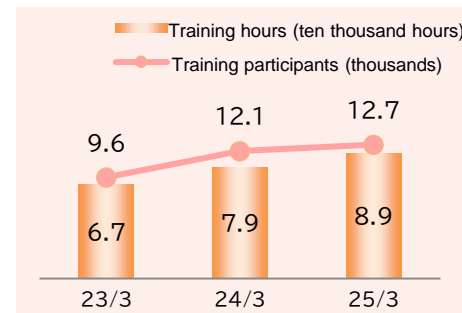
Engagement survey

- Conducted employee engagement surveys in July 2024 (1st) and Feb. 2025 (2nd)
- Based on the survey results, we aim to create a workplace environment where employees feel a greater sense of fulfillment in their work, thereby contributing to sustainable growth of the entire company.



Talent development

- Providing group training opportunities for a wide range of employees as a first step in knowledge acquisition and to provide motivation for learning
- Promoting human capital investment by increasing training by job level and job type
- Both the total number of training hours and participants have increased.



Development of specialized talent

- Supporting the acquisition of qualifications through enhanced training, incentives, and off-site courses
- Our target is to have 500 employees certified as Carbon Accounting Consultants Level 3.

	Certified applicants
IT Passport Exam	1,010
Advanced digital-related qualifications	216
Carbon Accounting Consultants Level 3	417

(As of end of Mar. 2025)

Materiality: Advanced Governance

- ◆ In FY2024, we conducted 9 initial response training sessions for emergency preparedness.
- ◆ In addition to holding 35 dialogue sessions with investors, we held a company briefing for individual investors for the first time since establishment.

Sustainability KPIs

Initial response training for emergency preparedness

- Held 9 initial response training sessions in FY2024 against a target of at least 2 per year

On-going targets	At least twice a year
FY2024	9 sessions (Progress rate: 450.0%)
Training contents	Cyberattack exercise, BCP training for wind, flood and earthquake scenarios, etc.

◀ Cyberattack exercise ISAC FIRE 2024 ▶

- Aimed at preventing cyber security incidents and the spread of damage
- Cyber-attack exercises are conducted twice a year as part of our incident response training, with the participation of the responsible director, Group company employees, external vendors, etc.



Sustainability KPIs

Dialogue with investors

- Conducted 35 dialogues sessions in FY2024 against a target of at least 10 sessions per year
- Continuing to reinforce initiatives aimed at achieving proactive dialogue and enhancing dialogue content

On-going targets	At least 10 times a year
FY2024	35 times (Progress rate: 350.0%)

◀ Breakdown of 35 individual meetings held in FY2024 ▶

Type	Company responders	Times held
Small meeting	President, Director and Executive Officer, Group Corporate Planning Division	1 [3 institutional investors]
One-on-one meeting		6
		Group Corporate Planning Division

Topic		Meeting with	
Management strategy	19	New investors	5
Exercise of voting rights	9	Existing investors	30
Cross-shareholdings	7		

Company briefing for individual investors

- Held a company briefing for individual investors in Feb. 2025 to expand our long-term supporter base and further enhance our corporate value
- Held for the first time since establishment, with 70 individual investors in attendance
- Promoted our business growth history, the Group's growth strategy to "stay ahead of the curve" in the region, our approach to shareholder returns, and our corporate governance framework

- ◆ Self-assessment of the Board's effectiveness was conducted in the form of a questionnaire, and we confirmed that effectiveness is ensured.
- ◆ To protect human rights of our employees from customer harassment, a growing social issue, we established the Basic Policy on Customer Harassment in Dec. 2024.

Assessing the effectiveness of the Board of Directors

- Conducting an annual self-assessment and analysis of the effectiveness of the Board in order to improve the functioning of the Board, etc.
- An assessment was conducted in Mar. 2025 in the form of a questionnaire and discussed at a Board meeting after consultation with the Management Advisory Council.
- Based on the results of the analysis and assessment of the questionnaires, we confirmed that our Board of Directors is functioning appropriately and that the effectiveness of the Board as a whole is ensured.
- We will continue to review the content and volume of Board meeting materials and work to improve communication with internal and outside directors as well as executive departments.

Establishment and revision of sustainability-related policies

《Establishment of the Basic Policy on Customer Harassment》

- Established the Basic Policy on Customer Harassment in Dec. 2024, to protect the human rights of our employees from customer harassment, which has become a growing social issue

《Revision of the Environment Policy and the Investment and Lending Policies for Creation of a Sustainable Society》

- Partially revised the Environment Policy and the Investment and Lending Policies for Creation of a Sustainable Society in Mar. 2025 to further promote efforts to preserve the environment through business activities and address social issues

Third-party involvement in assessing the advancement of the internal auditing system

- Implementing third-party-involved assessment to enhance the internal auditing system

[Ref.] Skills matrix of our directors (main skills, experience, etc. of directors)

	Name	Current position in Juroku FG	Corporate management	Finance	Finance/Accounting	Legal affairs / Risk management	HR	Regional vitalization	ESG/ sustainability
Directors who are not Audit & Supervisory Board members	Yukio Murase	Chairman (Representative Director)	●	●	●	●	●	●	
	Naoki Ikeda	President (Representative Director)	●	●	●	●	●		●
	Akihito Ishiguro	Director and Deputy President	●	●	●		●		
	Yukiyasu Shiraki	Director and Senior Managing Executive Officer	●	●				●	●
	Yoshiaki Bito	Director and Managing Executive Officer	●	●		●			
	Tomoko Shiozaki	Director and Executive Officer	●	●				●	●
	Satoko Ito	Outside Director						●	●
	Yasushi Ueda	Outside Director	●	●		●			
Directors who are Audit & Supervisory Board members	Akito Yamashita	Director and	●	●	●				
	Shinji Ishihara	Outside Director				●	●		
	Satoe Tsuge	Outside Director			●				●

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じゅろくアプリ

New!



べんりッス!



Juroku App
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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.

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