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十六フィナンシャルグループ[®]

FY2025 Interim Financial Results

[H1 ended September 30, 2025]

November 27, 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: Interim Results for FY2025

- ◆ Both Juroku FG consolidated and Juroku Bank, achieved **record-high ordinary profits** for an interim period.
- ◆ **Group companies' profitability improved**, with net income—excluding the bank—rising ¥267 million yen YoY, supported by companies established since 2021.
- ◆ Juroku FG **consolidated capital adequacy ratio** was 11.53%, exceeding 11% target set in Medium-Term Management Plan.
- ◆ **Annual dividend forecast is 200 yen**, marking the 7th consecutive year of dividend growth, consisting of interim dividend of 100 yen (up 20 yen YoY) and planned year-end dividend of 100 yen.

Section II: Initiatives for Enhancing Corporate Value

- ◆ **Profit targets** set in Long-Term Vision and 2nd Medium-Term Management Plan have been **revised upward**, with plans to further enhance profitability, efficiency and financial soundness.
- ◆ Decision was made to acquire up to 500,000 treasury shares, with a total value of 3 billion yen. We plan to buy back a cumulative total of 2.5 million shares since our establishment in 2021.
- ◆ Juroku App, co-released with Resona Group, **surpassed 400,000 users**.
- ◆ In collaboration with Softbank, **operational productivity improved** through the use of generative AI

Section III: Initiatives for Sustainability

- ◆ **All Sustainability KPIs set in May 2022 are making steady progress** based on the coordinated efforts of Group companies.
- ◆ In its third year of operation, NOBUNAGA Succession has actively handled over 1,500 business succession consultations and more than 100 advisory contracts.
- ◆ Hometown tax matching services for companies, “CoLoRs” and “ITEMs,” have seen an increase in partner municipalities, with total donations **exceeding 440 million yen**.
- ◆ In July 2025, **we started disclosures based on TNFD recommendations**, and in Sep. 2025, **we registered as TNFD Adopter**.

Business
Projections
Revised
Year-end Dividend
Increased

FY2025 Business Projections Revised with Higher Year-end Dividend → pp. 17, 18

- ◆ FY2025 business projections were revised upward on higher-than-expected net interest income at Juroku Bank.
- ◆ Projections for ordinary profit and consolidated net income for FY2025 were revised upward from 31.5 billion yen to 34.8 billion yen and from 21.5 billion yen to 23.5 billion yen, respectively.
- ◆ Year-end dividend forecast raised by 10 yen to 100 yen per share, bringing annual dividend forecast to 200 yen per share, marking the 7th consecutive year of dividend increases.

Mid-to-long-term
Targets Revised
Upward

Long-Term Vision and 2nd Medium-Term Management Plan: Numerical Targets Revised → pp. 22-25

- ◆ Consolidated net income in Long-Term Vision (FY2032) was revised upward from over 30 billion yen to over 40 billion yen.
- ◆ Consolidated net income in 2nd Medium-Term Management Plan (FY2027) was revised upward from over 20 billion yen to over 28 billion yen.
- ◆ Consolidated ROE in 2nd Medium-Term Management Plan was revised upward from over 5% to over 6%.

App Surpassing
400,000 Users

Juroku App Users Exceeding 400,000; Increasing Transfers Steadily

→ p. 31

- ◆ Juroku App, jointly released with Resona Group in Apr. 2025, surpassed 400,000 users in 7.5 months.
- ◆ Monthly individual transfers trending upward YoY since the app launch
- ◆ To expand user engagement, investment trust function was added in Nov. 2025 as part of ongoing agile feature additions.

Section I: Interim 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
- Revision of Long-Term Vision and 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 3.8 billion yen YoY to 41.7 billion yen mainly due to higher net interest income at the bank.
- ◆ Ordinary profit reached a record high for an interim period, rising 0.9 billion yen YoY to 16.8 billion yen, mainly due to higher consolidated core net operating profit and lower credit costs.

| Juroku FG consolidated (Unit: 0.1 billion yen) | 24/9 | 25/9 | YoY | Change rate | 2026/3 Business projection | Progress rate |
|---|-------|-------|------|----------------|----------------------------------|------------------|
| | | | | | | |
| Consolidated core gross operating profit | 379 | 417 | 38 | 9.8% | 845 | 49.3% |
| Net interest income | 273 | 301 | 28 | 9.9% | 598 | 50.3% |
| Fees and Commissions | 83 | 95 | 12 | 14.9% | 195 | 48.9% |
| Other operating profit (Excluding profit/loss on JBGs and other debt securities) | 22 | 20 | -2 | -9.6% | 51 | 39.8% |
| Expenses | 221 | 235 | 14 | 6.3% | 478 | 49.2% |
| Personnel expenses | 115 | 119 | 4 | 3.0% | - | - |
| Non-personnel expenses | 90 | 100 | 10 | 11.5% | - | - |
| Consolidated core net operating profit | 158 | 181 | 23 | 14.8% | 367 | 49.4% |
| Profit/loss on JBGs and other debt securities | -22 | -109 | -87 | 384.8% | - | - |
| Consolidated net business profit | 135 | 72 | -63 | -46.8 | - | - |
| Credit costs | 24 | 5 | -19 | -78.2 | - | - |
| Profit/loss on equities | 43 | 97 | 54 | 123.6% | - | - |
| Ordinary profit Record high | 159 | 168 | 9 | 5.5% | 348 | 48.3% |
| Net income attributable to owners of the parent company | 103 | 114 | 11 | 9.7% | 235 | 48.5% |
| Capital adequacy ratio (%) | 10.87 | 11.53 | 0.66 | | | |
| ROE(%) | 4.75 | 5.22 | 0.47 | | | |

1 Consolidated Core Gross Operating Profit

41.7 billion yen

Progress rate:
49.3%

2 Expenses

23.5 billion yen

Progress rate:
49.2%

3 Consolidated Core Net Operating Profit

18.1 billion yen

Progress rate:
49.4%

4 Ordinary Profit Record high

16.8 billion yen

Growth rate: 5.5%
Progress rate:
48.3%

5 Interim Net Income Attributable to Owners of the Parent Company

11.4 billion yen

Growth rate:
9.7%
Progress rate:
48.5%

- Reached a record high for an interim period, rising 0.9 billion yen YoY to 16.8 billion yen.

Major Group Companies – Financial Summary

Juroku Bank
non-consolidated

Group
companies



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- ◆ At Juroku Bank, ordinary profit reached a record high for an interim period, reflecting higher core net operating profit driven by increases in net interest income and fees and commissions.
- ◆ Interim net income of 10 Group companies excluding the bank, which contributed to the consolidated results, totaled 1.279 billion yen, up 0.267 billion yen YoY.

[Juroku Bank Non-consolidated]

(0.1 billion yen)

| Juroku Bank non-consolidated | 24/9 | 25/9 | YoY | Change rate | 2026/3 Business projection | | Progress rate |
|---|------|-------|------|-------------|----------------------------|-------|---------------|
| | | | | | | | |
| Consolidated core gross operating profit | 327 | 363 | 36 | 10.9% | - | - | - |
| Net interest income | 276 | 303 | 27 | 9.8% | - | - | - |
| Fees and Commissions | 53 | 60 | 7 | 13.0% | - | - | - |
| Other operating profit (Excluding profit/loss on JBGs and other debt securities) | -2 | -0 | 2 | - | - | - | - |
| Expenses | 188 | 203 | 15 | 7.8% | - | - | - |
| Personnel expenses | 89 | 93 | 4 | 5.0% | - | - | - |
| Non-personnel expenses | 86 | 96 | 10 | 11.6% | - | - | - |
| Core net operating profit | 138 | 160 | 22 | 15.2% | 328 | 48.7% | |
| Profit/loss on JBGs and other debt securities | -22 | -109 | -87 | 384.8% | - | - | - |
| Net business profit | 116 | 50 | -66 | -56.5% | 183 | 27.6% | |
| Credit costs | 16 | 2 | -14 | -82.6% | 25 | 11.7% | |
| Profit/loss on equities | 41 | 97 | 56 | 134.2% | - | - | |
| Ordinary profit Record high | 146 | 149 | 3 | 2.0% | 316 | 47.3% | |
| Net income | 98 | 104 | 6 | 6.1% | 220 | 47.5% | |
| Capital adequacy ratio (%) | 9.69 | 10.32 | 0.63 | | | | |
| Profit from Customer Services | 62 | 76 | 14 | | | | |

[Group Companies Excl. Bank]

(Million yen)

| Juroku Lease | 24/9 | 25/9 | YoY |
|---|--------|--------|------|
| Net sales | 14,321 | 13,910 | -411 |
| Ordinary Profit | 200 | 452 | 252 |
| Interim net income | 145 | 319 | 174 |
| Interim net income that contributed to consolidated results | 145 | 319 | 174 |

Juroku Card

24/9 25/9 YoY

| Net sales | 24/9 | 25/9 | YoY |
|---|-------|-------|-----|
| Net sales | 1,504 | 1,533 | 29 |
| Ordinary Profit | 171 | 157 | -14 |
| Interim net income | 114 | 109 | -5 |
| Interim net income that contributed to consolidated results | 114 | 109 | -5 |

NOBUNAGA Succession

24/9 25/9 YoY

| Net sales | 24/9 | 25/9 | YoY |
|---|------|------|-----|
| Net sales | 112 | 641 | 529 |
| Ordinary Profit | -9 | 421 | 430 |
| Interim net income | -9 | 279 | 288 |
| Interim net income that contributed to consolidated results | -5 | 167 | 172 |

Group Companies Excl. Bank Total of 10 companies

24/9 25/9 YoY

| Net sales | 24/9 | 25/9 | YoY |
|---|--------|--------|------|
| Net sales | 20,301 | 20,099 | -202 |
| Ordinary Profit | 1,709 | 2,177 | 468 |
| Interim net income | 1,171 | 1,504 | 333 |
| Interim net income that contributed to consolidated results | 1,012 | 1,279 | 267 |

Consolidated Core Net Operating Profit

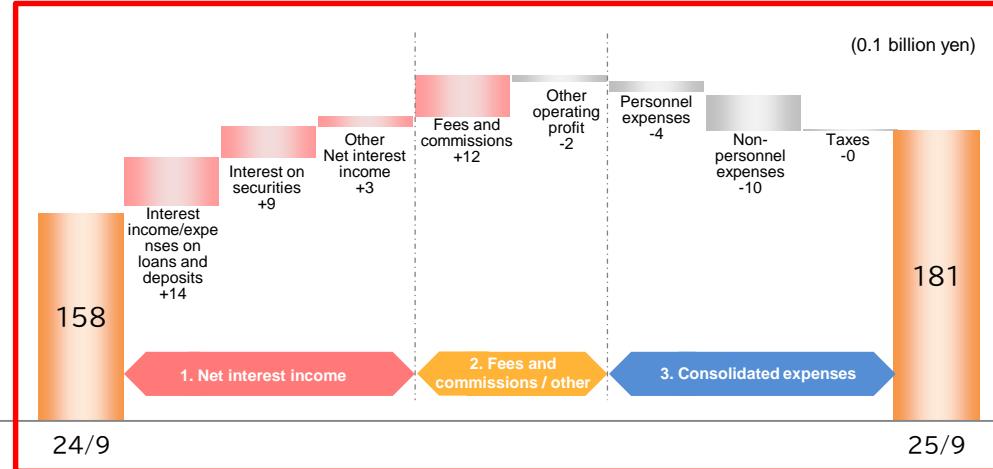
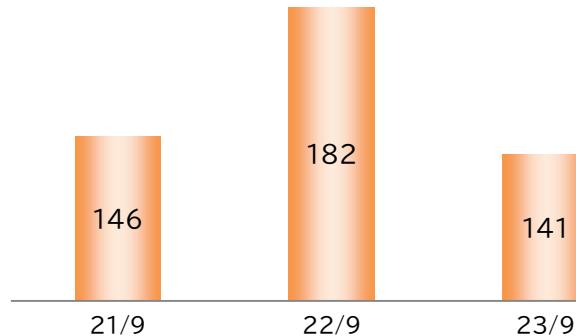
Juroku FG
consolidated



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- ◆ Consolidated core net operating profit increased 2.3 billion yen YOY to 18.1 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) | 21/9 | 22/9 | 23/9 | 24/9 | 25/9 | YoY | Change Rate |
|--|------|------|------|------|------|-----|-------------|
| Consolidated core gross operating profit | 378 | 403 | 364 | 379 | 417 | 38 | 9.8% |
| Net interest income | 266 | 266 | 264 | 273 | 301 | 28 | |
| Fees and commissions | 84 | 92 | 93 | 83 | 95 | 12 | |
| Other operating profit (*) | 26 | 45 | 7 | 22 | 20 | -2 | |
| Expenses | 231 | 220 | 222 | 221 | 235 | 14 | 6.3% |
| Consolidated core net operating profit | 146 | 182 | 141 | 158 | 181 | 23 | 14.8% |

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

1. Net interest income Up 2.8 billion yen YoY

Juroku Bank Up 2.7 billion yen



Slide 9

2. Fees and commissions / other Up 1 billion yen YoY

Juroku Bank: Up 0.7 billion yen; other Group companies: Up 0.5 billion yen



Slide 10

3. Consolidated expenses Up 1.4 billion yen YoY

Juroku Bank personnel expenses: Up 0.4 billion yen; Non-personnel expenses: Up 1 billion yen



Slide 11

Net Interest Income / Yield on Loans / Yield on Deposits

Juroku Bank
non-consolidated

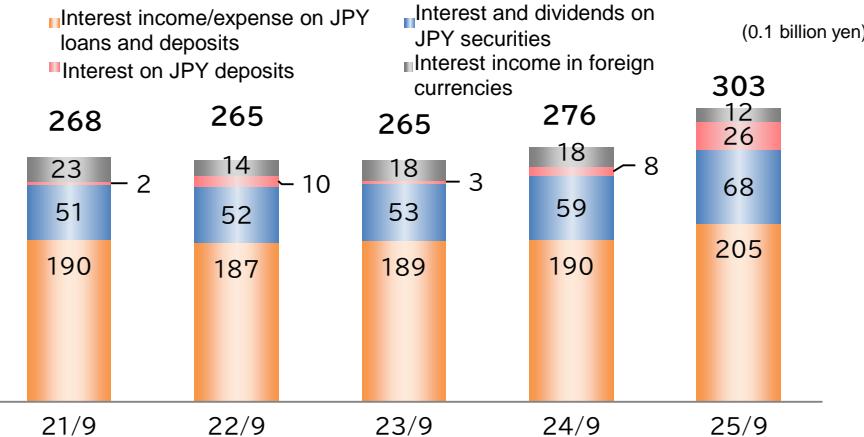


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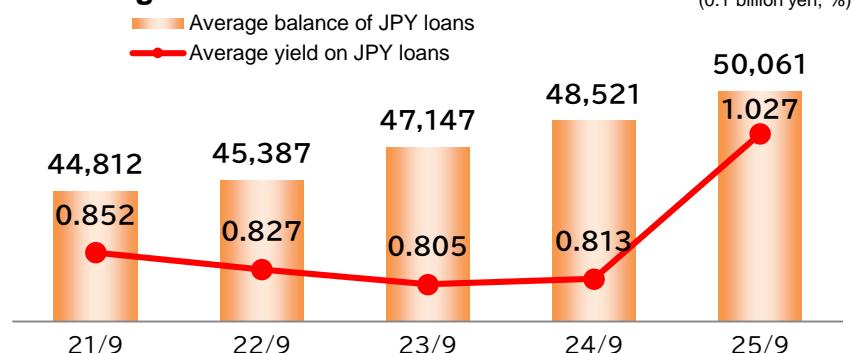
- ◆ Net interest income climbed 2.7 billion yen YoY to 30.3 billion yen, mainly due to increases in JPY loan interest, interest/dividends from JPY securities, and interest income on deposits with the Bank of Japan.
- ◆ Average balance of JPY loans remained steady at 5,006.1 billion yen. Average yield of JPY loans rose 0.214 percentage points YoY to 1.027%.

Net Interest Income

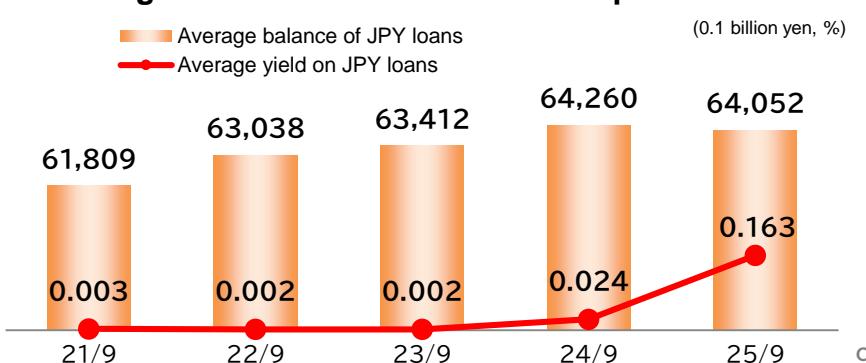
| (0.1 billion yen) | 21/9 | 22/9 | 23/9 | 24/9 (A) | 25/9 (B) | Change (B-A) |
|---|------|------|------|----------|----------|--------------|
| Net interest income | 268 | 265 | 265 | 276 | 303 | 27 |
| Interest income in JPY | 245 | 250 | 247 | 258 | 290 | 32 |
| Interest income/expense on JPY loans and deposits | 190 | 187 | 189 | 190 | 205 | 15 |
| Interest on JPY loans (income) | 191 | 188 | 190 | 197 | 257 | 60 |
| Interest on JPY deposits (expense) | 1 | 0 | 0 | 7 | 52 | 45 |
| Interest and dividends on JPY securities | 51 | 52 | 53 | 59 | 68 | 9 |
| Interest on JPY deposits | 2 | 10 | 3 | 8 | 26 | 18 |
| Interest income in foreign currencies | 23 | 14 | 18 | 18 | 12 | -6 |



Average Balance and Yield of JPY Loans



Average Balance and Yield of JPY Deposits



Fees and commissions

Juroku FG
consolidated

Juroku Bank
non-consolidated

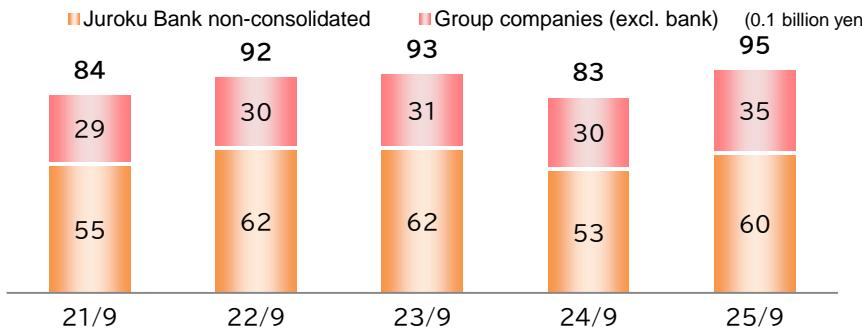


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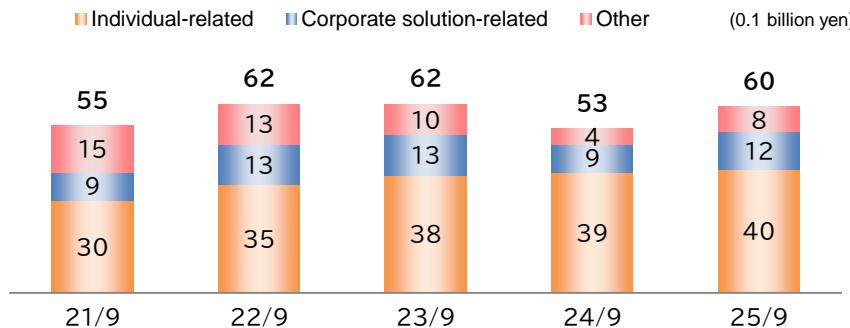
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- ◆ Juroku FG's consolidated fees and commissions increased 1.2 billion yen YoY to 9.5 billion yen, driven by strong sales of investment trusts at the bank and improved profitability at other Group companies.

Fees and Commissions (Juroku FG consolidated)

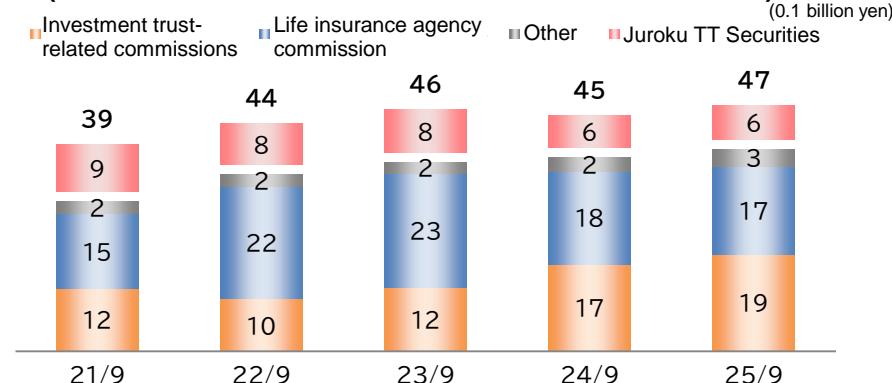


Fees and Commissions (Juroku Bank non-consolidated)



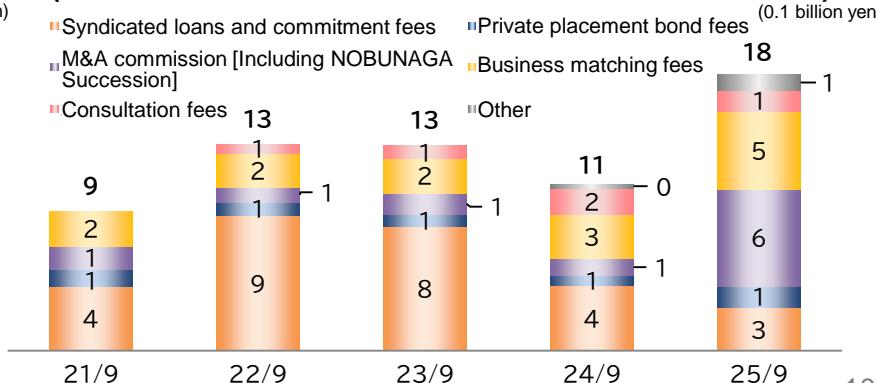
Individual-related Revenue

(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

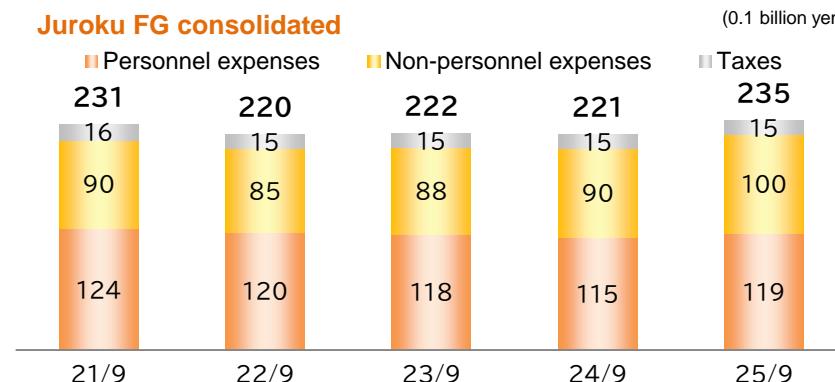


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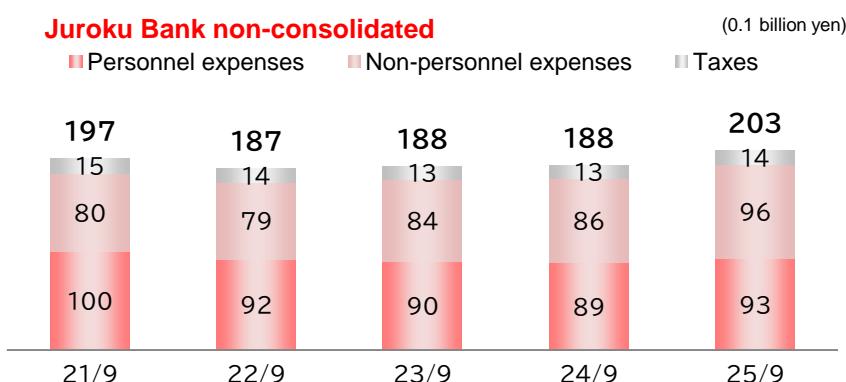
- ◆ Personnel expenses increased 0.4 billion yen YoY due to higher retirement benefits and App user milestone bonus. Non-personnel expenses increased 1 billion yen YoY due to higher App-related advertising expenses and strategic DX investments.
- ◆ Adjusted OHR was 56.48% for Juroku FG consolidated and 56.00% for Juroku Bank non-consolidated, both remaining in the 50% range.

■ Expenses

Juroku FG consolidated

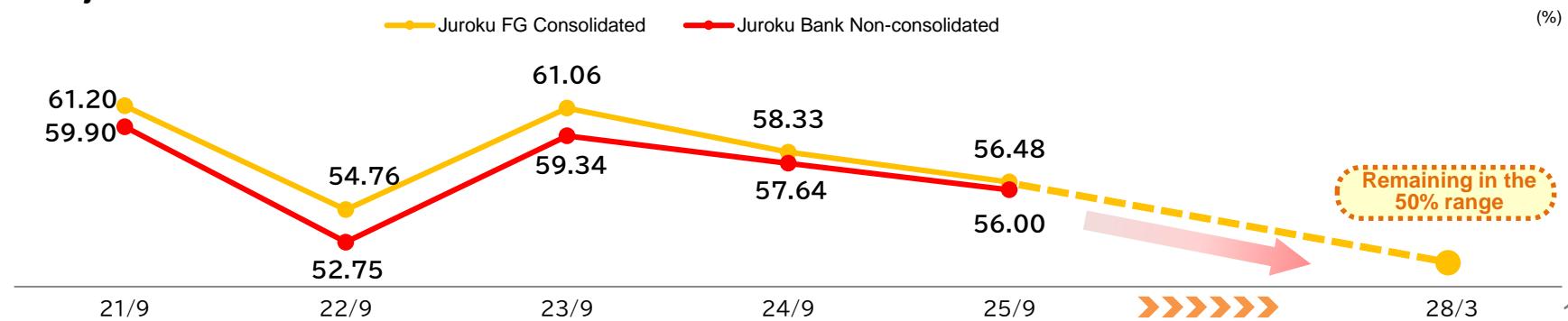


Juroku Bank non-consolidated



■ Adjusted OHR

Juroku FG Consolidated Juroku Bank Non-consolidated



Remaining in the
50% range

Capital Adequacy Ratio and ROE

Juroku FG
consolidated

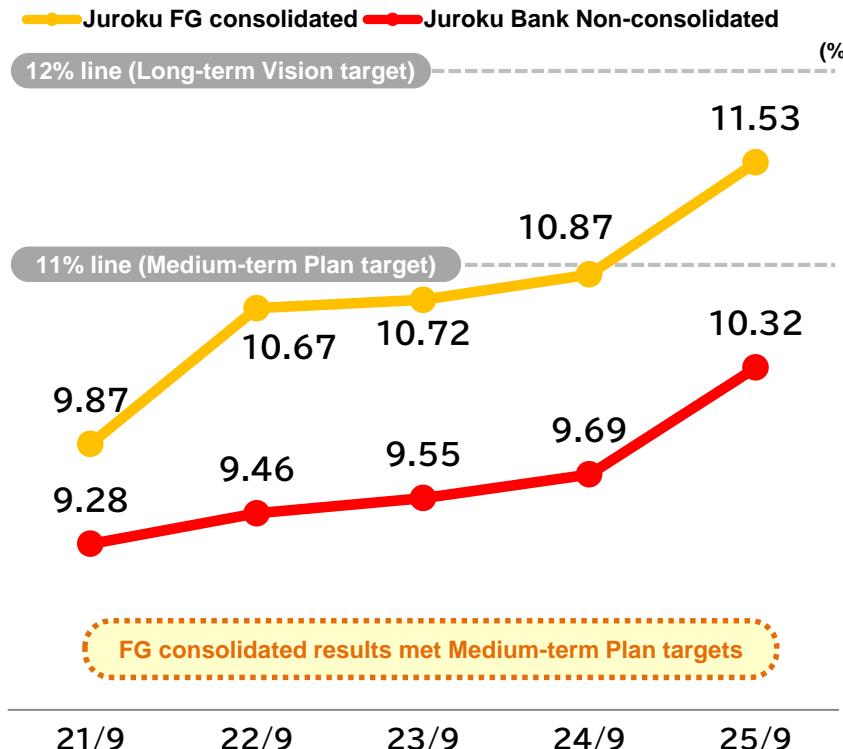
Juroku Bank
non-consolidated



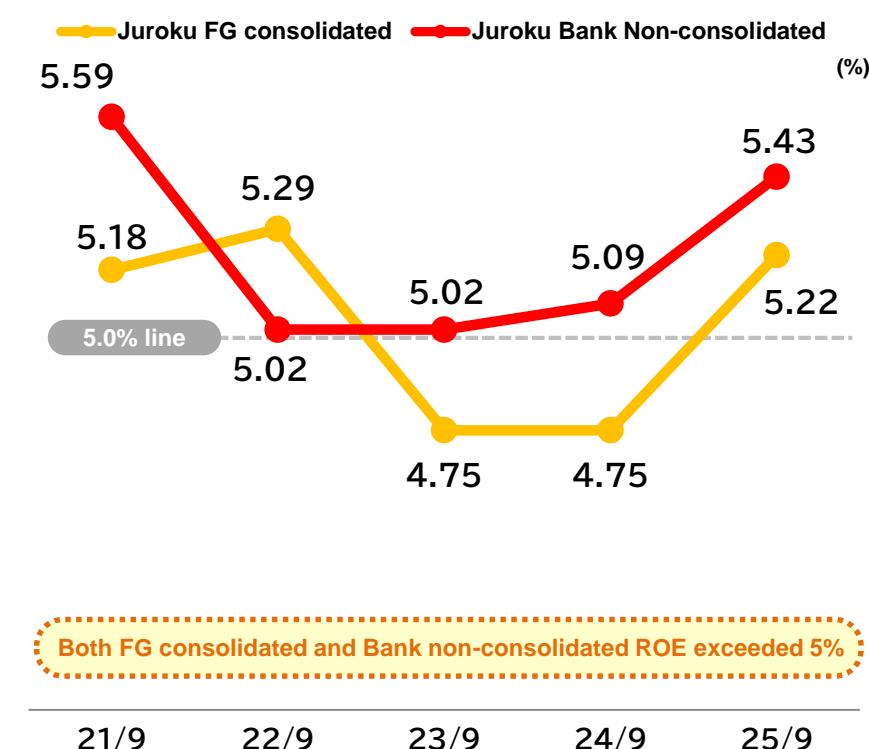
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- ◆ Capital adequacy ratio remained at a healthy level of 11.53% for Juroku FG consolidated and 10.32% for Juroku Bank non-consolidated.
- ◆ ROE stood at 5.22% for Juroku FG consolidated and 5.43% for Juroku Bank non-consolidated, reflecting improved profitability and a reduction in cross-shareholdings.

Capital Adequacy Ratio



ROE



Securities Investment

Juroku Bank
non-consolidated

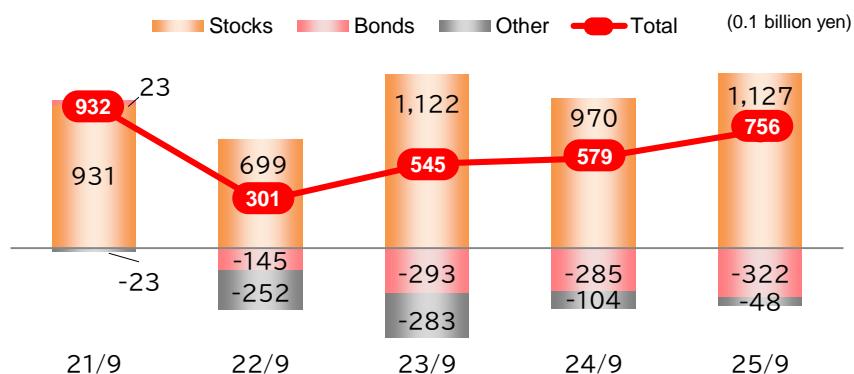


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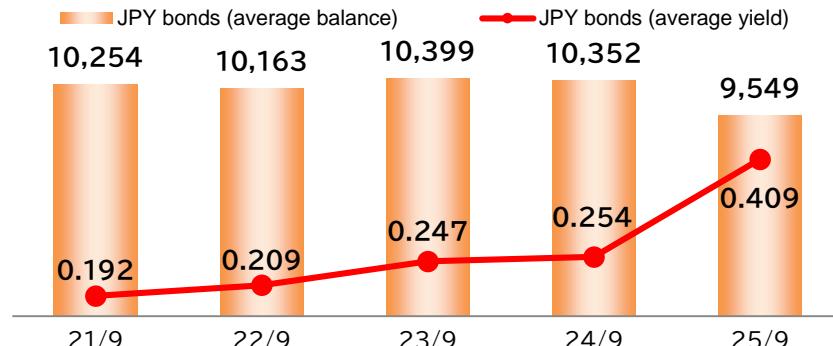
- ◆ Valuation gains and losses on securities rose 17.7 billion yen YoY to 75.6 billion yen as stocks rose on strong market conditions, while bonds declined due to replacements of low-yield bonds.
- ◆ Average yield on JPY bonds rose 0.155 percentage points YoY to 0.409% due to JPY bond replacements.

Valuation Gains and Losses on Securities

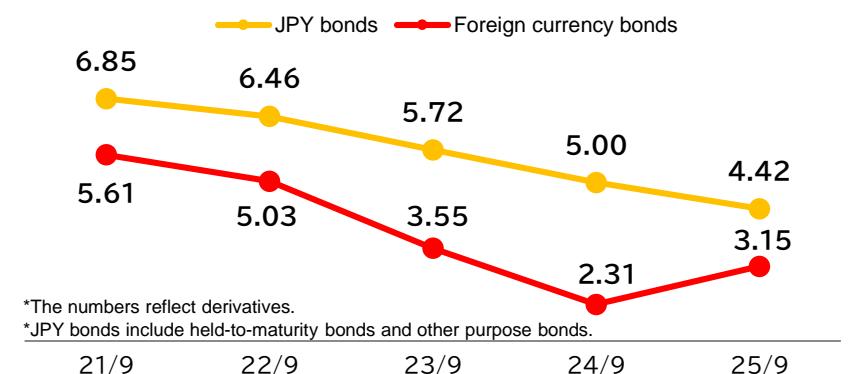
| (0.1 billion yen) | 21/9 | 22/9 | 23/9 | 24/9 (A) | 25/9 (B) | Change (B-A) |
|-------------------|------|------|-------|----------|----------|--------------|
| Stocks | 931 | 699 | 1,122 | 970 | 1,127 | 157 |
| Bonds | 23 | -145 | -293 | -285 | -322 | -37 |
| Other | -23 | -252 | -283 | -104 | -48 | 56 |
| Foreign bonds | -23 | -160 | -176 | -16 | -25 | -9 |
| Investment trusts | 0 | -91 | -106 | -88 | -22 | 66 |
| Total | 932 | 301 | 545 | 579 | 756 | 177 |



JPY Bonds (Average Balance / Yield)



Bond Duration



Credit Costs and Outstanding Non-performing Loans

Juroku Bank
non-consolidated



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- ◆ Credit costs remained at a low level, declining 1.4 billion yen YoY to 0.2 billion yen.
- ◆ Ratio of non-performing loans fell 0.15 percentage points YoY to a record low of 1.11%.

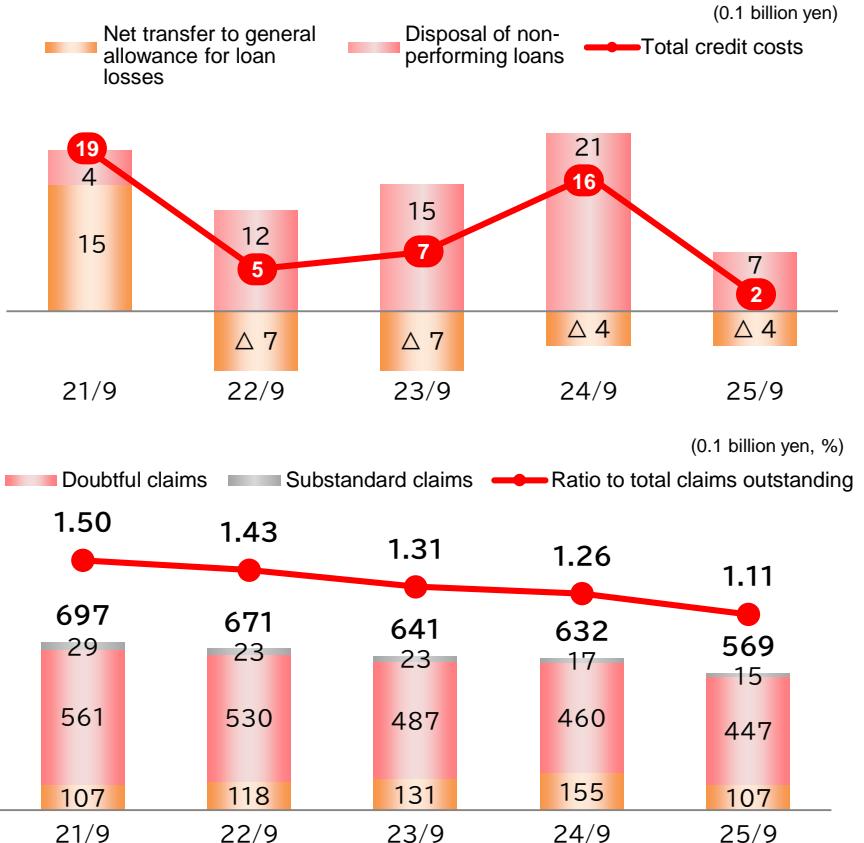
Credit Costs

| (0.1 billion yen) | 21/9 | 22/9 | 23/9 | 24/9 (A) | 25/9 (B) | Change (B-A) |
|---|------|------|------|----------|----------|--------------|
| ① Net transfer to general allowance for loan losses | 15 | -7 | -7 | -4 | -4 | 0 |
| ② Disposal of non-performing loans | 4 | 12 | 15 | 21 | 7 | -14 |
| Transfer to individual allowance for loan losses | 3 | 12 | 14 | 18 | 5 | -13 |
| ③ Reversal of allowance for loan losses | - | - | - | - | - | - |
| ④ Recoveries of written-off claims | - | - | - | - | - | - |
| Credit costs ①+②-③-④ | 19 | 5 | 7 | 16 | 2 | -14 |

Outstanding Non-performing Loans

| (0.1 billion yen) | 21/9 | 22/9 | 23/9 | 24/9 (A) | 25/9 (B) | Change (B-A) |
|--|------|------|------|----------|----------|--------------|
| Bankrupt and substantially bankrupt claims | 107 | 118 | 131 | 155 | 107 | -48 |
| Doubtful claims | 561 | 530 | 487 | 460 | 447 | -13 |
| Substandard claims | 29 | 23 | 23 | 17 | 15 | -2 |
| Total | 697 | 671 | 641 | 632 | 569 | -63 |
| Ratio to total claims outstanding (%) | 1.50 | 1.43 | 1.31 | 1.26 | 1.11 | -0.15 |

Record low



Deposits and Loans

Juroku Bank
non-consolidated



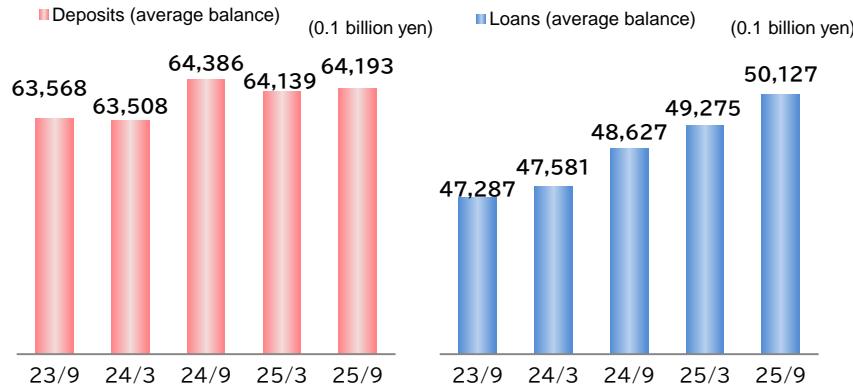
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- ◆ Average loan balance increased by 85.2 billion yen from the previous FY to 5,012.7 billion yen, reflecting strong housing loan demand.
- ◆ Net interest margin on loans and deposits as of Sep. 2025 (quarterly basis) improved by 0.119 percentage points YoY, reaching 0.901%.

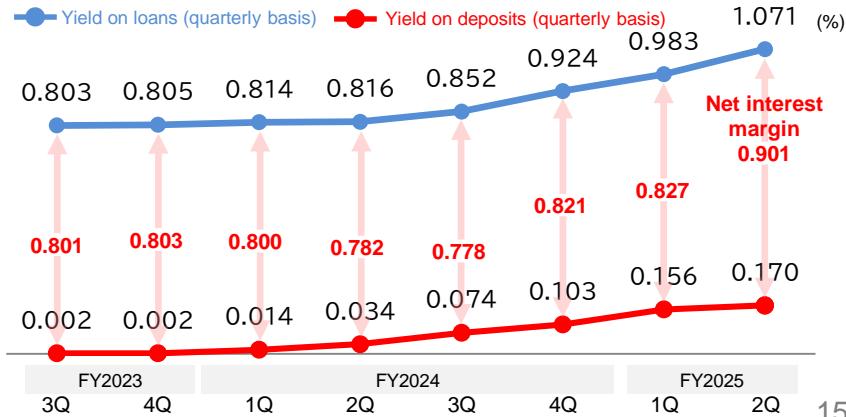
Deposits (Average/ Year-end Balance)

| (0.1 billion yen) | 23/9 | 24/3 | 24/9 | 25/3 (A) | 25/9 (B) | Change (B-A) |
|-----------------------------|--------|--------|--------|----------|----------|--------------|
| Deposits (average balance) | 63,568 | 63,508 | 64,386 | 64,139 | 64,193 | 54 |
| Individual | 43,776 | 43,890 | 44,118 | 44,176 | 44,010 | -166 |
| Corporate | 17,243 | 17,118 | 17,709 | 17,562 | 17,566 | 4 |
| Public funds/ Other | 2,548 | 2,499 | 2,558 | 2,400 | 2,616 | 216 |
| Deposits (year-end balance) | 63,646 | 64,403 | 64,505 | 64,068 | 63,694 | -374 |
| Individual | 43,896 | 44,052 | 44,089 | 44,071 | 43,870 | -201 |
| Corporate | 17,190 | 17,885 | 18,102 | 17,722 | 17,323 | -399 |
| Public funds/ Other | 2,559 | 2,464 | 2,313 | 2,273 | 2,500 | 227 |



Loans (Average/ Year-end Balance)

| (0.1 billion yen) | 23/9 | 24/3 | 24/9 | 25/3 (A) | 25/9 (B) | Change (B-A) |
|--------------------------|--------|--------|--------|----------|----------|--------------|
| Loans (average balance) | 47,287 | 47,581 | 48,627 | 49,275 | 50,127 | 852 |
| Business loans | 22,587 | 22,690 | 23,067 | 23,287 | 23,261 | -26 |
| Consumer loans | 19,819 | 20,010 | 20,669 | 20,980 | 21,774 | 794 |
| Public funds/ Other | 4,879 | 4,880 | 4,890 | 5,007 | 5,091 | 84 |
| Loans (year-end balance) | 47,842 | 48,704 | 49,210 | 50,327 | 50,298 | -29 |
| Business loans | 22,819 | 23,388 | 23,280 | 23,627 | 23,259 | -368 |
| Consumer loans | 20,021 | 20,427 | 21,022 | 21,593 | 21,968 | 375 |
| Public funds/ Other | 5,001 | 4,888 | 4,907 | 5,105 | 5,070 | -35 |



Personal Deposits Change by Age

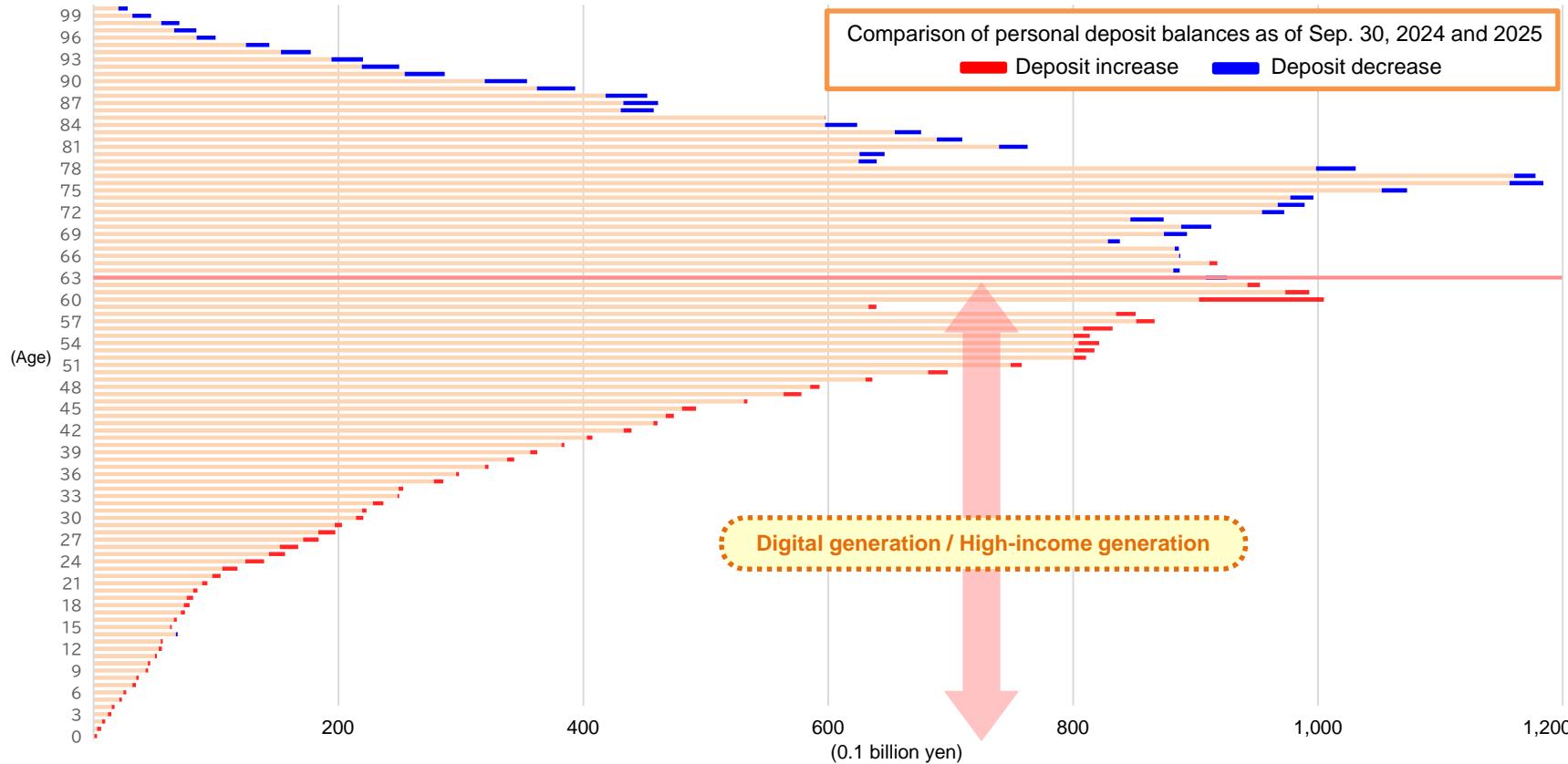
Juroku Bank
non-consolidated



人と、地域と、未来をむすぶ
十六フィナンシャルグループ

◆ Personal deposit inflows progressed steadily across a broad range of age groups, from infants to individuals in their early 60s.

Personal Deposit Balance



Business Projections

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 projections for 16FG consolidated have been revised upward due to rises in net interest income and fees and commissions, with net income now expected to reach 23.5 billion yen.

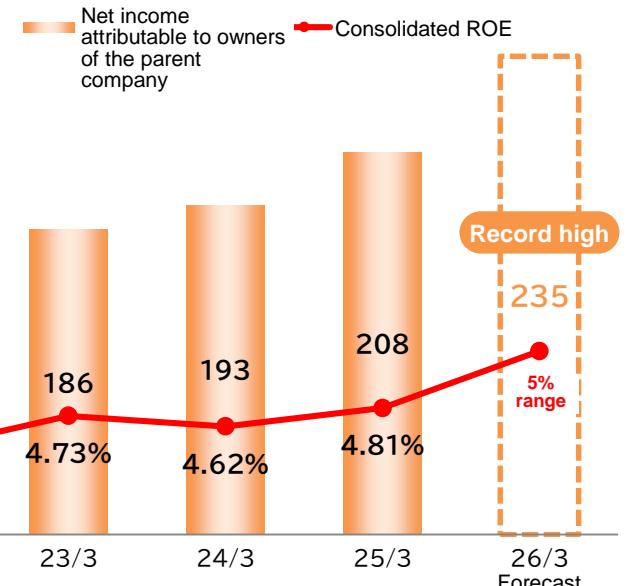
Business Projections

(0.1 billion yen)

| Juroku FG Consolidated | 2025/3 Results | 2026/3 Forecast | | |
|---|-------------------|------------------------|-------------------|----------|
| | | Initial FY forecast | After revision | (Change) |
| Consolidated core gross operating profit | 768 | 825 | 845 | +20 |
| Consolidated core net operating profit | 321 | 345 | 367 | +22 |
| Ordinary Profit | 312 | 315 | 348 | +33 |
| Net income attributable to owners of the parent company | 208 | 215 | 235 | +20 |

«Juroku FG Consolidated: Net income and ROE»

(0.1 billion yen)



| Juroku Bank Non-consolidated | 2025/3 Results | 2026/3 Forecast | | |
|---------------------------------|-------------------|------------------------|-------------------|----------|
| | | Initial FY forecast | After revision | (Change) |
| Core net operating profit | 284 | 315 | 328 | +13 |
| Net business profit | 128 | 280 | 183 | -97 |
| Ordinary Profit | 279 | 295 | 316 | +21 |
| Net income | 209 | 210 | 220 | +10 |

- Consolidated net income is expected to hit a record high of 23.5 billion yen.
- Consolidated ROE is forecast to exceed 5%.

Dividend Forecast

Juroku FG
consolidated



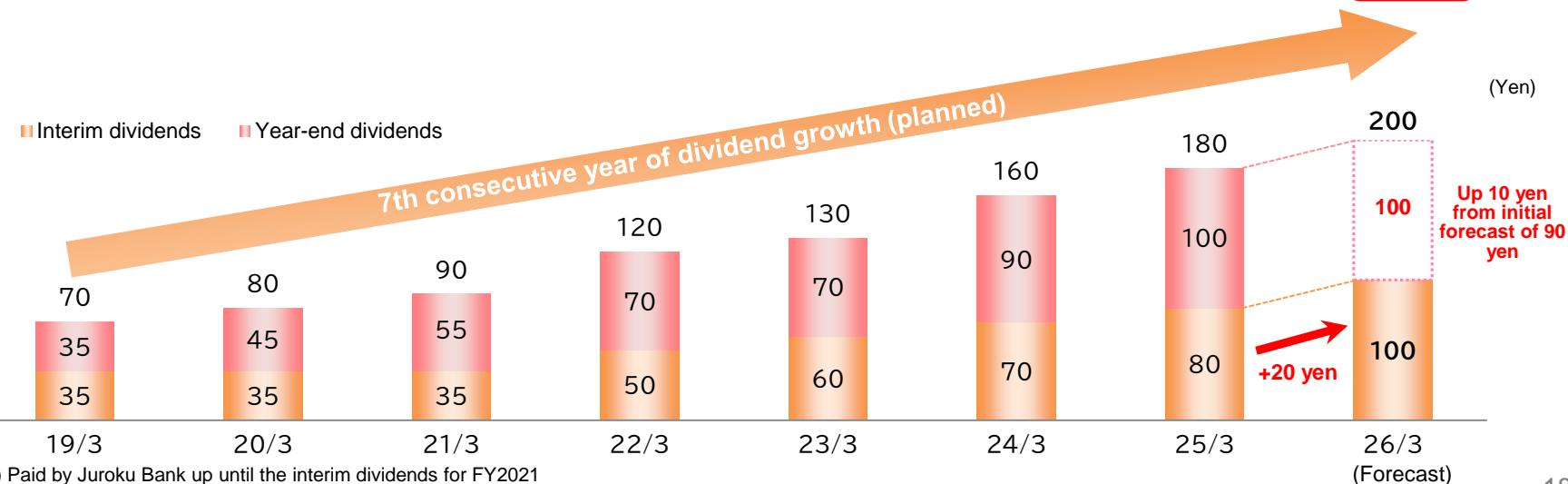
人と、地域と、未来をむすぶ

十六フィナンシャルグループ

- ◆ FY2025 annual dividend is expected to total 200 yen, with interim dividend of 100 yen (up 20 yen YoY) and planned year-end dividend of 100 yen, marking 7th consecutive year of dividend growth.

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 | (200 yen) |
| Interim dividends | 35 yen | 35 yen | 35 yen | 50 yen | 60 yen | 70 yen | 80 yen | 100 yen |
| Year-end dividends | 35 yen | 45 yen | 55 yen | 70 yen | 70 yen | 90 yen | 100 yen | (100 yen) |



Section I: Interim Results for FY2025

Section II: Initiatives for Enhancing Corporate Value

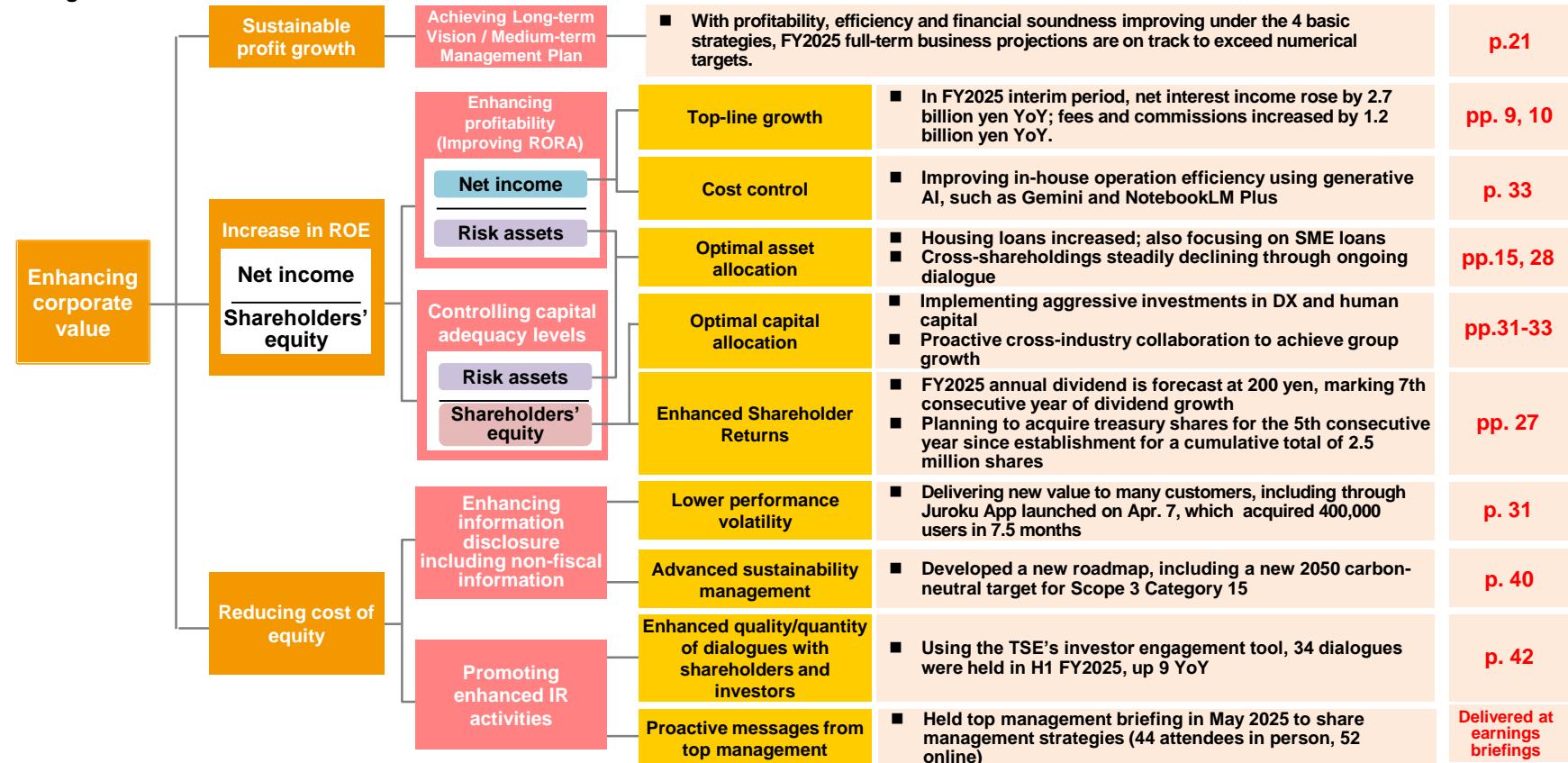
- Implement Management Conscious of Cost of Capital and Share Price
- Progress in 2nd Medium-Term Management Plan
- Revision of Long-Term Vision and 2nd Medium-Term Management Plan

Section III: Initiatives for Sustainability



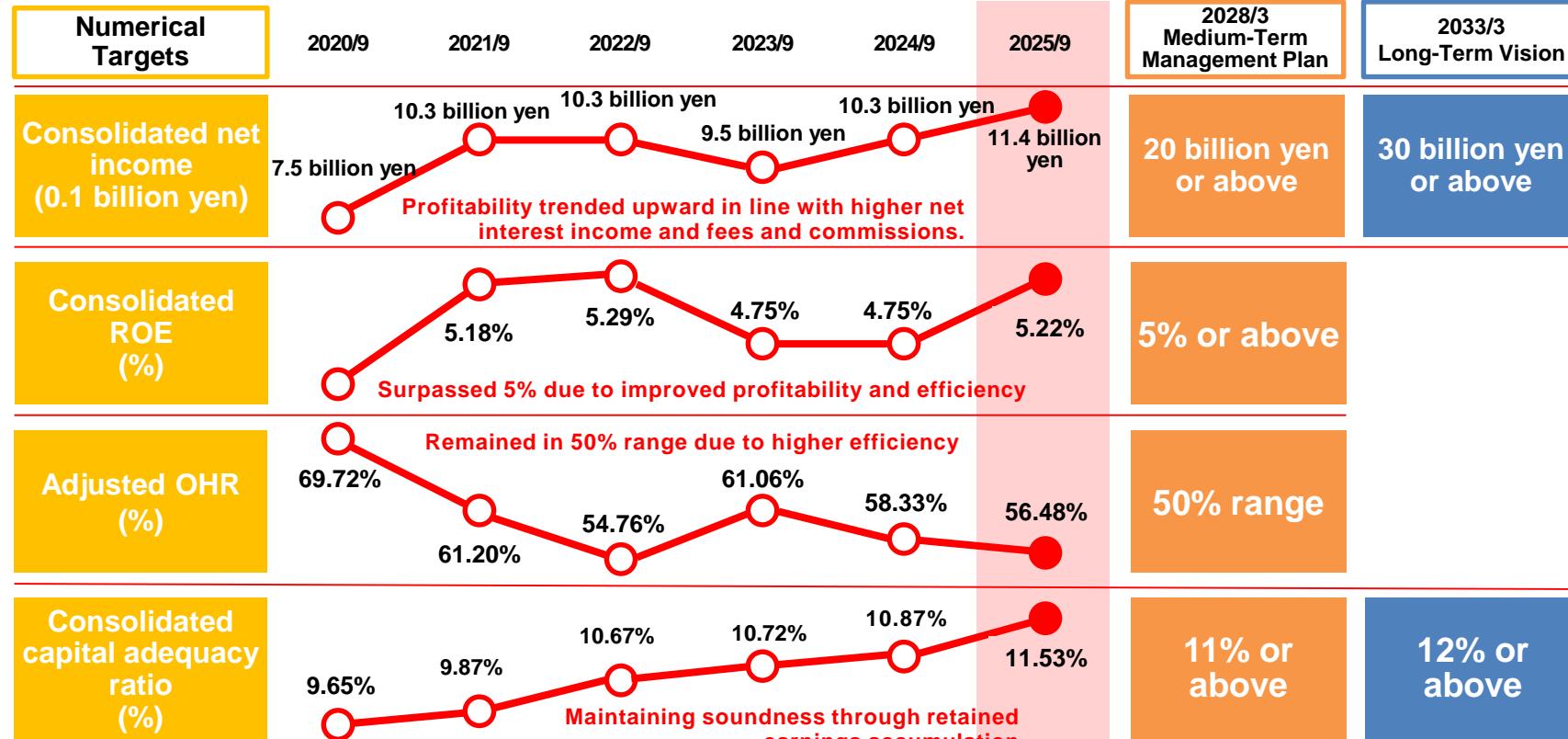
Actions to Implement Management Conscious of Cost of Capital and Share Price

- ◆ 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 progressing smoothly.



Revision of Numerical Targets in Long-Term Vision and 2nd Medium-Term Management Plan

- ◆ As numerical targets in 2nd Medium-Term Management Plan are likely to be achieved ahead of schedule, targets in both Long-term Vision and 2nd Medium-Term Management Plan have been revised upward.

Revision of Numerical Targets in the Long-Term Vision



| | | «FY2032 targets (before revision)» | «FY2032 targets (after revision)» |
|------------------------|-------------------------------------|------------------------------------|-----------------------------------|
| FY2032 Target Level | Consolidated net income | 30 billion yen or above | 40 billion yen or above |
| | Consolidated capital adequacy ratio | 12% or above | 12% or above (no change) |
| Materiality | Sustainability KPIs (10 items) | | No change |

Revision of Numerical Targets in 2nd Medium-Term Management Plan



| | | «FY2027 targets (before revision)» | «FY2027 targets (after revision)» |
|---------------|-------------------------------------|------------------------------------|-----------------------------------|
| Profitability | Consolidated net income | 20 billion yen or above | 28 billion yen or above |
| | Consolidated ROE | 5% or above | 6% or above |
| Efficiency | Consolidated adjusted OHR | 50% range | 50% range (no change) |
| Soundness | Consolidated capital adequacy ratio | 11% or above | 11% or above (no change) |

JPY Balance Sheet Based on FY2025 Business Projections

- ◆ Consolidated balance sheet based on FY2025 business projections is as shown below.

<Management Side>

1 **Loan interest income:
Up 54.2 billion yen**
(Yield on JPY loans: 1.07%)

4 Other income: Up 26.1 billion yen

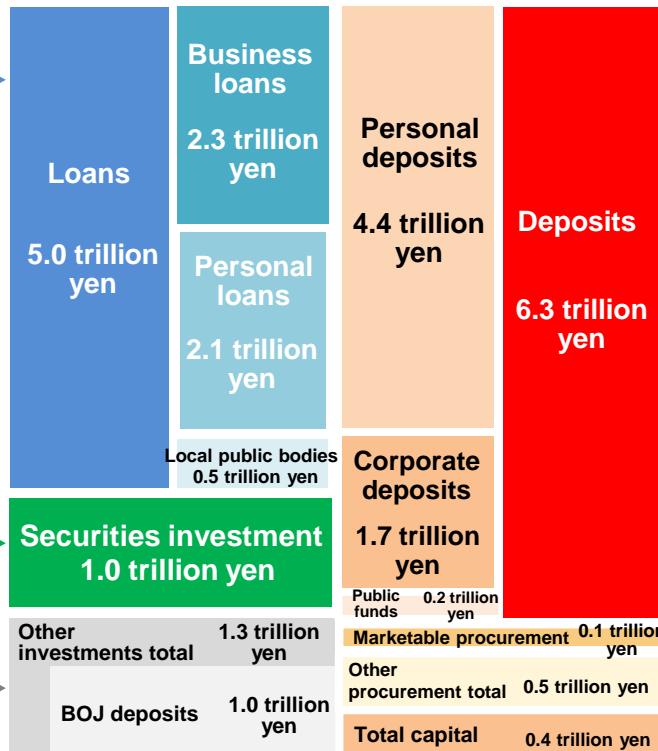
Of which,
Profit from Group Companies Up 10.7 billion yen
Fees and commissions Up 12.6 billion yen
Foreign currency income, etc. Up 2.8 billion yen

3 Interest and dividends from securities: Up 12 billion yen (Yield on JPY securities: 1.08%)

5 Interest on BOJ deposits: Up 3 billion yen

Consolidated Balance Sheet [FY2025 JPY Average Balance]

Total assets 7.4 trillion yen (FY2025)



<Procurement Side>

* Yield on a full-term basis

Deposit interest expense:
Down 10.8 billion yen
(Yield on JPY deposits: 0.17%)

6 Consolidated expenses: Down 47.8 billion yen



$$1 + 3 + 4 + 5 + 2 + 6$$

= Consolidated core net operating profit
36.7 billion yen



JPY Balance Sheet for the Final Year of 2nd Medium-Term Management Plan

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

Consolidated Balance Sheet [FY2027 Average Balance (JPY)]

Total assets 7.5 trillion yen (FY2027)

<Management Side>

Increase in loans to SMEs

- ✓ Promoting high-yield loans through enhanced sales quality
- ✓ Fully leveraging comprehensive financial service functions
- ✓ Expanding solution menu

Increase in housing loans

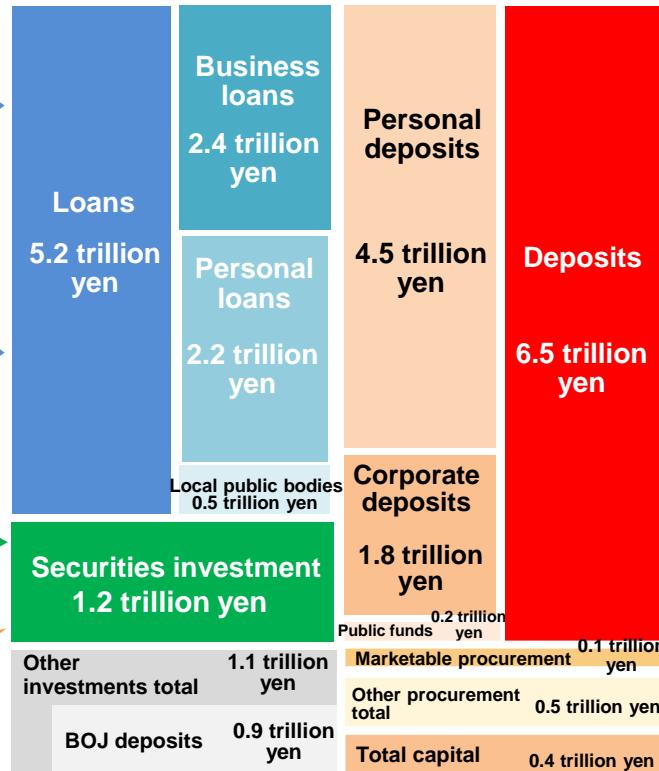
- ✓ Empowering contractors to win orders efficiently
- ✓ Expanding non-face-to-face sales by going online, etc.
- ✓ Improving operation efficiency through AI-OCR

Improvement in securities investment

- ✓ Yield on JPY bond portfolio rose due to replacement of JPY bonds with unrealized losses.

Reduction in cross-shareholdings

- ✓ Efforts are underway to reduce the ratio to consolidated net assets to below 15% by the end of Mar. 2028.



<Procurement Side>

Increase in deposits, mainly personal deposits

- ✓ Acquiring personal deposits through Juroku App
- ✓ Generating synergies with Juroku App by actively promoting salary deposits, pension accounts, housing loans, credit cards, and debit cards
- ✓ Supporting asset succession to prevent deposit outflows

Asset formation support for customers

- ✓ Broadening the customer base for asset forming support service through Juroku Bank Fund Wrap
- ✓ Promoting NISA account acquisition and higher account utilization
- ✓ Expanding product line-up

Capital utilization to improve ROE

- ✓ Implementing aggressive investments in DX and human capital
- ✓ Enhancing shareholder returns through dividend increases, etc.
- ✓ Flexible acquisition of treasury shares to improve EPS

JPY Balance Sheet for the Final Year of 2nd Medium-Term Management Plan

- ◆ Improve the top line, mainly net interest income, to achieve newly set numerical targets

Consolidated Balance Sheet [FY2027 Average Balance (JPY)]

<Management Side>

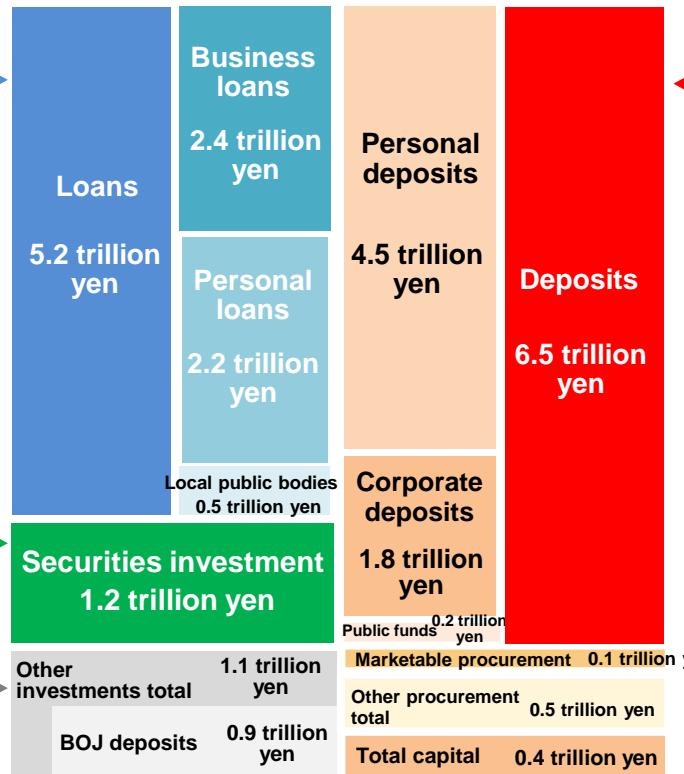
1 Loan interest income:
Up 75.4 billion yen
(Yield on JPY loans: 1.44%)

4 Other income:
Up 29.3 billion yen
Of which,
Profit from Group Companies **Up 12.3 billion yen**
Fees and commissions **Up 13.0 billion yen**
Foreign currency income, etc. **Up 4 billion yen**

3 Interest and dividends from securities: **Up 12.7 billion yen**
(Yield on JPY securities: 1.15%)

5 Interest on BOJ deposits:
Up 5.4 billion yen

Total assets 7.5 trillion yen (FY2027)



<Procurement Side>

* Yield on a full-term basis
2 Deposit interest expense:
Down 28.8 billion yen
(Yield on JPY deposits: 0.44%)

6 Consolidated expenses:
Down 50.0 billion yen

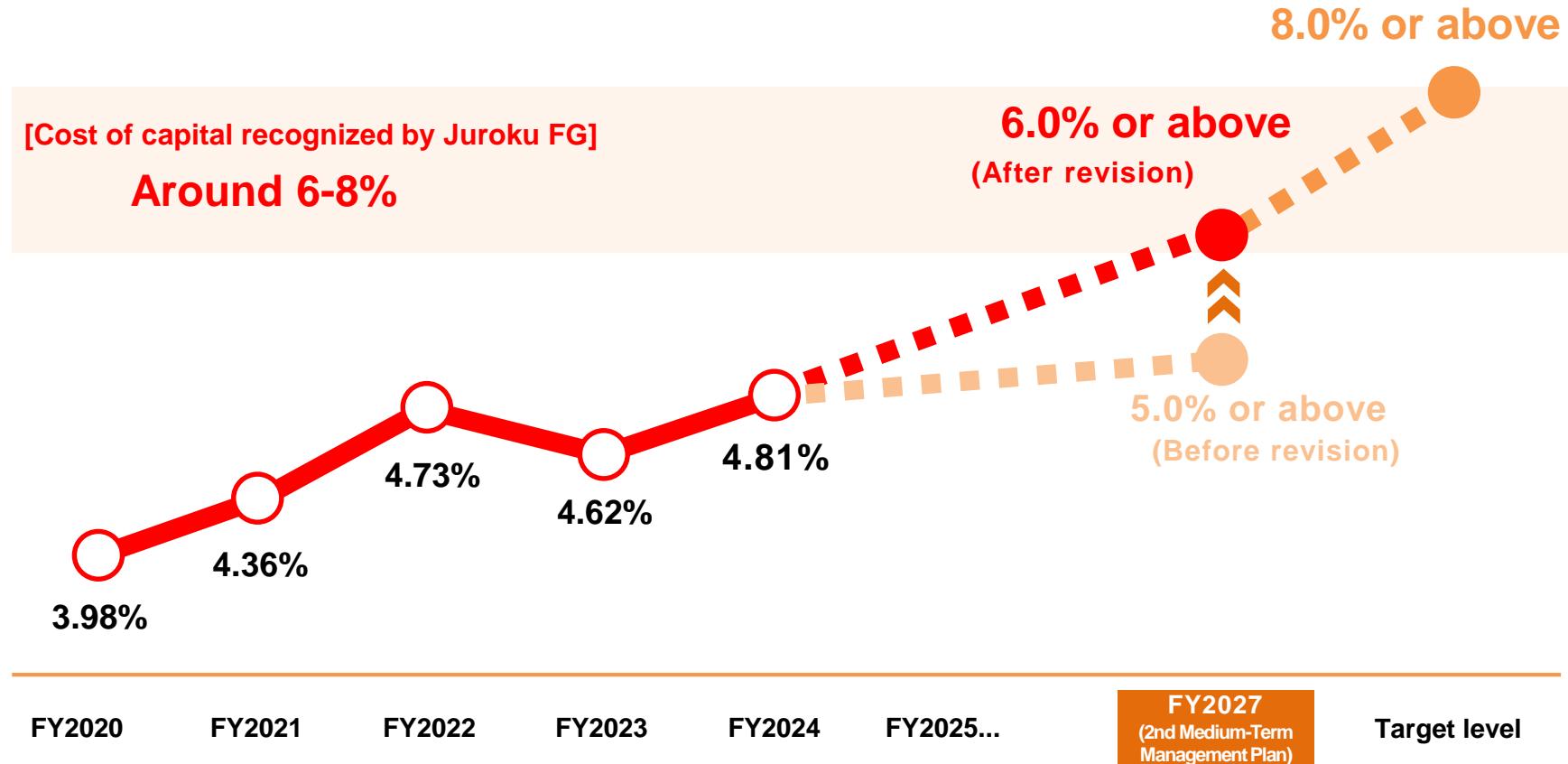
Management side Procurement side

$$1 + 3 + 4 + 5 + 2 + 6$$

= Consolidated core net operating profit
44 billion yen

Level of Consolidated ROE

- ◆ Aiming to achieve consolidated ROE of over 6.0% in FY2027 by improving capital efficiency through reduction in cross-shareholdings and enhancing profitability.





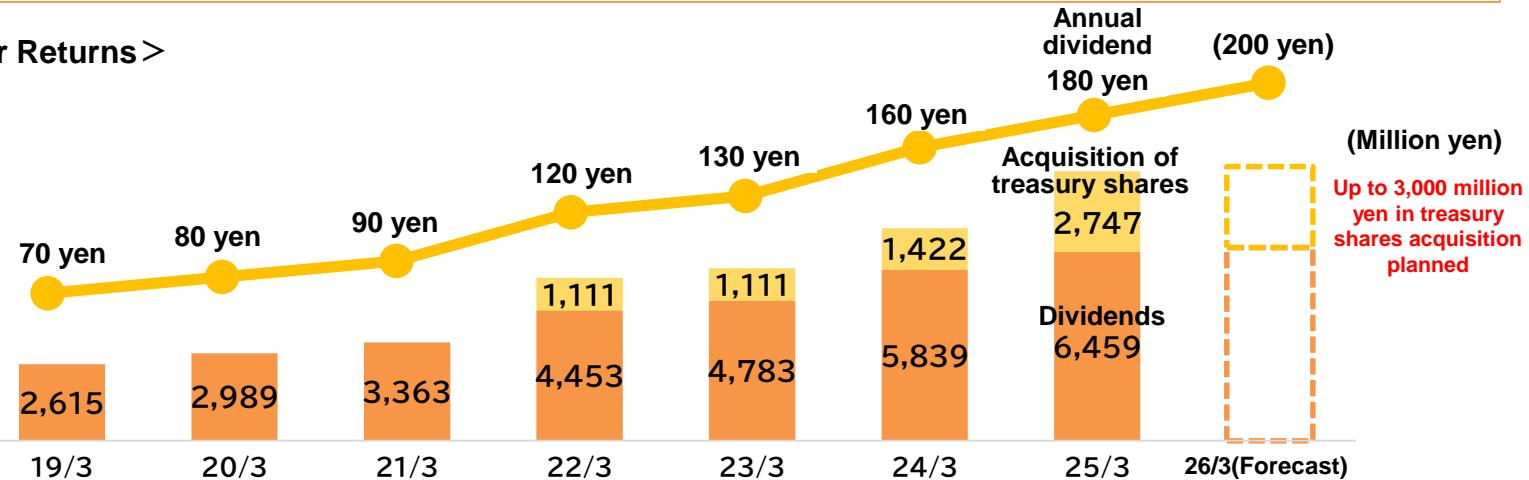
Enhanced Shareholder Returns

- With FY2025 annual dividend forecast set at 200 yen, marking the 7th consecutive year of dividend growth, we aim for a dividend payout ratio of at least 30%, in line with our shareholder return policy.
- We plan to acquire up to 500,000 treasury shares (total value: up to 3 billion yen), marking the 5th consecutive year since our establishment.

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>



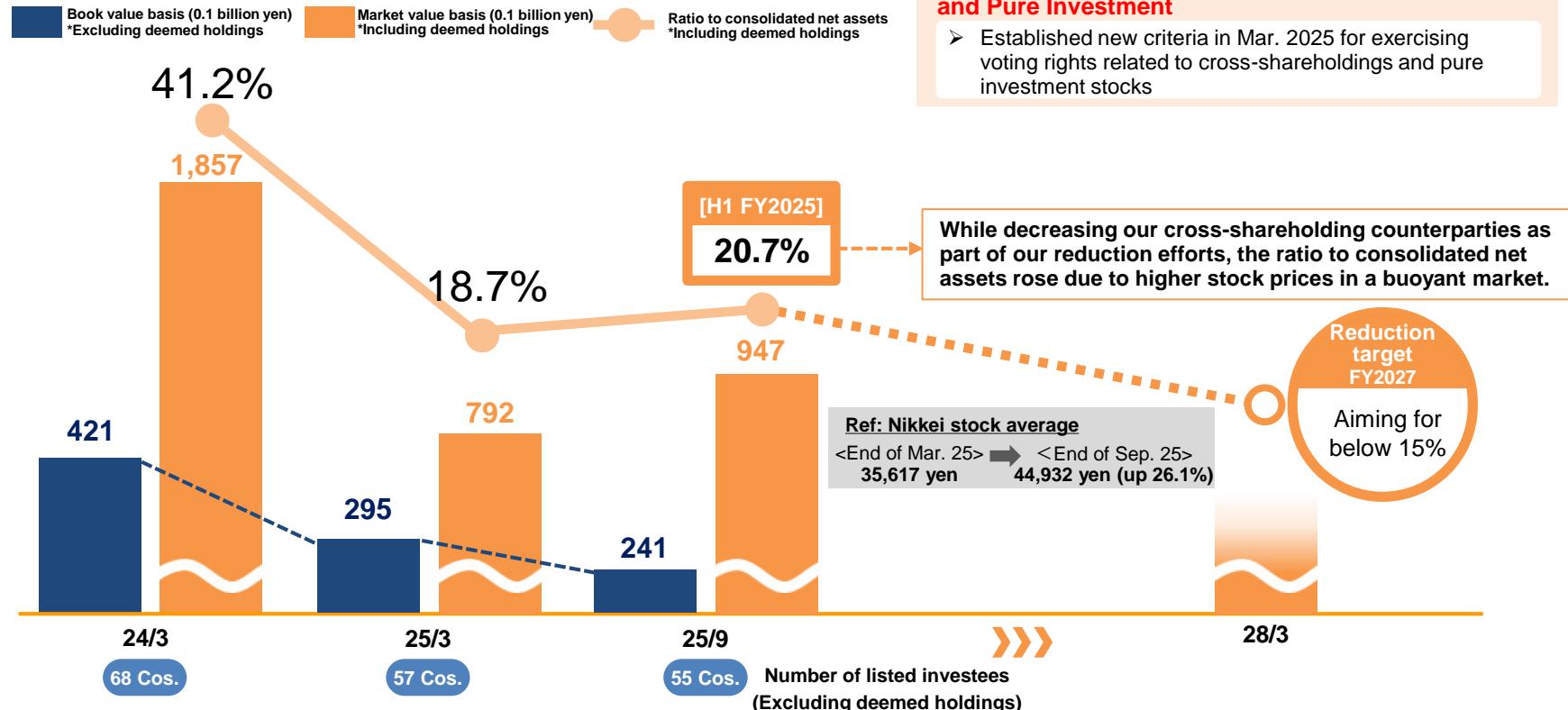
| | | | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| Dividend payout ratio | 24.5% | 23.2% | 22.8% | 26.0% | 25.7% | 30.1% | 31.1% | - |
| Total payout ratio | 24.5% | 23.2% | 22.8% | 32.3% | 31.6% | 37.5% | 44.1% | - |
| 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 | (23.5 billion yen) |

Figures in () are forecast

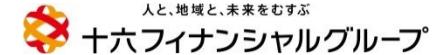
Reduction in Cross-shareholdings

- ◆ Ratio cross-shareholdings to consolidated net assets as of the end of Sep. 2025 rose to 20.7% due to rising stock prices. Efforts continue to reduce cross-shareholdings in a planned manner, aiming to bring the ratio below 15%.

<Cross-shareholdings Trend>



Juroku FG History (2nd Medium-Term Management Plan)



2021
Oct.

2023
Apr.

FY2025

FY2026

FY2027

1st Management Plan

Expanding business domain/
enhancing productivity

Cross-industry collaborations
(major cases)

東海東京フィナンシャル・ホールディングス

DS 株式会社 電算システムホールディングス

SoftBank 三井日本M&AセンターHD

りそなグループ
RESONA

New companies established
(Apr. 2021–)

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

Taking measures to address the
low interest rate environment

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

2nd Medium-term Management Plan (- FY2027)

2nd year ended / 3 years remaining

Four basic strategies

[Transformation Strategy]
Transform with digital

[Human Innovation Strategy]
Develop talent

[Customer-First Marketing Approach]
Transform sales

[Region-Producing Strategy]
Transform communities

Laying foundation in expanded
business domains

First step toward significant growth

Oct.

- ✓ Increase yield on loans
- ✓ Secure stable deposit base
- ✓ Enhance securities investment
- ✓ Increase non-interest profit

150th
anniversary

Hop



Step



Achieving tangible results and entering the next growth stage

Juroku FG established



External Environment

Geopolitical risks / AI utilization / advancing GX /
inflation / interest rate normalization

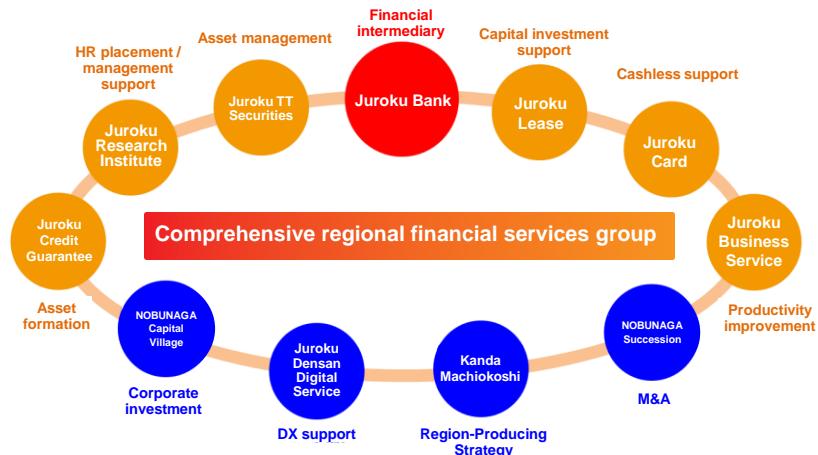


Structural Issues

Population decline / labor shortage /
business succession

Implementing changes to prepare for any environmental shifts

Group's Comprehensive Strength



Cross-industry collaboration

Major cases

Securities

東海東京フィナンシャル・ホールディングス

Digitalization

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

りそなグループ
RESONA



Collaboration with Resona Group

Cross-industry
collaboration

Customer-First
Marketing Approach

人と、地域と、未来をむすぶ



十六フィナンシャルグループ

Feb. 2024 Launched strategic business alliance in the retail segment



十六フィナンシャルグループ



りそなグループ

じゃろくアプリ Targeting 1 million users

- User acquisition is on track, with 400,000 users gained in 7.5 months since launch.

[Sep. 10] 300,000-user Milestone Event

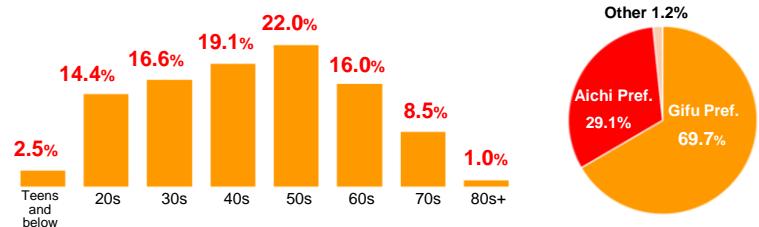


- Celebrated with Resona Group for achieving 300,000-user milestone

- Boost morale toward acquiring 1 million users

- Widely adopted by local customers, with usage growing across a wide range of age groups

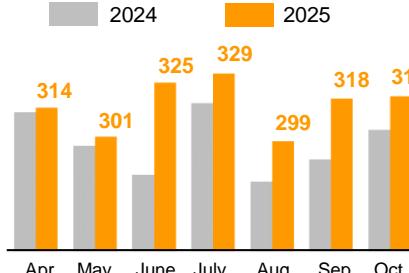
<User Breakdown by Age Group and Region (As of Nov. 3, 2025)>



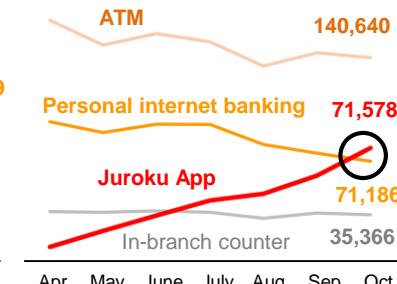
Impact of the App Launch (Trend in transfer volume)

- Since launch, monthly personal transfers have been trending upward YoY.
- By channel, the App expanded and surpassed personal internet banking in Oct. 2025.

<Total Personal Transfers (1,000 Transactions / Month)>



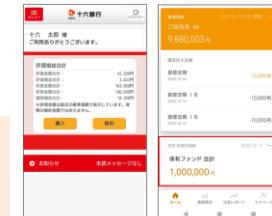
<Transfers by Channel (Unit: Transactions)>



New App Features Added

- In Nov. 2025, Juroku App added new features that allow users to trade investment trusts and access statements.

- Investment trust purchase and redemption
- Investment trust savings plan subscriptions and changes
- Investment performance review and access to transaction reports and statements



Collaboration with Resona Group

Cross-industry
collaboration

Customer-First
Marketing Approach



人と、地域と、未来をむすぶ

十六フィナンシャルグループ

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十六フィナンシャルグループ



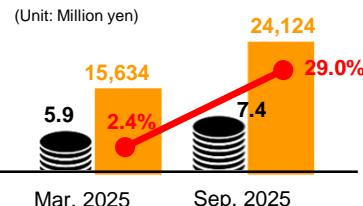
りそなグループ

Fund Wrap Service Expansion

- Strong sales of Juroku Bank Fund Wrap contributing to asset formation support
- As of Sep. 30, 2025, 3,377 contracts had been acquired, with 24.9 billion yen in assets under custody
- Additional purchases increased, with additional contribution rate rising to 14.5% of sales.
- Average balance per contract increased to 7.4 million yen.

| No. of contracts | Assets in custody |
|------------------|-------------------|
| 3,377 | 24.9 billion yen |

(Cumulative total between Nov. 2024 and Sep. 30, 2025)



Fund wrap sales (cumulative)

Rate of additional contribution to sales (cumulative)

Average balance per contract

Enhancing Financial Literacy Education Curriculum

- NOBUNAGA Kids Money Academy 2025 was held in Aug. 2025 in collaboration with Juroku Bank and Resona Asset Management
- Upper grade elementary school students enjoyed learning about finance and their hometown Gifu.



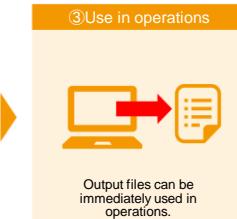
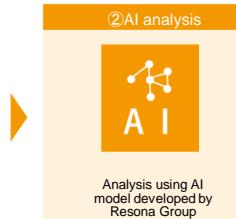
Cooperation in Overseas Expansion Support

- In Aug. 2025, Juroku Bank and Resona Bank signed Basic Agreement for Mutual Cooperation in International Business.
- Bolstering the overseas business support structure by leveraging both banks' networks and expertise, as well as their combined strengths



Introduction of Data Ignition (Banking Support Tool)

- Juroku Bank signed a contract in Oct. 2025 for the introduction of Data Ignition, a banking support tool co-developed by Resona Holdings and Resona Bank.
- System for scoring and predicting customer needs for financial product
- Inputting necessary data into the AI, proven effective within Resona Group, enables targeted approaches to customers with high demand.





May 2022 Collaboration on DX promotion started



Accelerating Internal DX with Full Support from SoftBank

- May 2022 Started collaboration on DX promotion
- Sep. 2023 Google Workspace introduced at Juroku Bank
- Feb. 2024 Google Workspace implemented Group-wide
- Mar. 2025 Started utilizing generative AI Gemini
- June 2025 Started utilizing generative AI NotebookLM
- Sep. 2025 Started using Gemini on work smartphone

Google Workspace

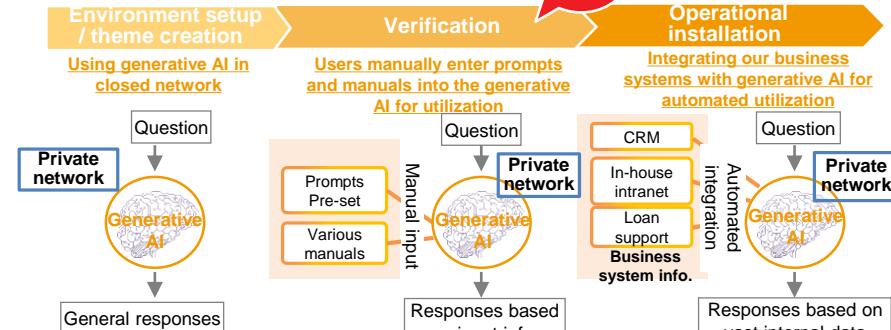


Initiatives to Utilize GWS and Generative AI

- Maximizing productivity through proactive company-wide use of GWS and generative AI
- Boosting GWS and AI utilization by sharing specific business use cases of generative AI via GWS chat with all employees
- Enabling AI chatbot search for business manuals and HR procedures to reduce staff-handled inquiries and response times



Generative AI Deployment



- Generative AI utilization phases defined; currently in company-wide verification phase
- Aiming to boost profitability by building environment for early implementation with Softbank's support



Sales staff



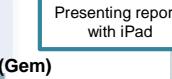
Uploading dialogue sheet, etc.



Talking points / script



Gemini (Gem)



Presenting reports with iPad



Practice with generative AI on tablet PC



■ Women's Empowerment and Advanced Governance

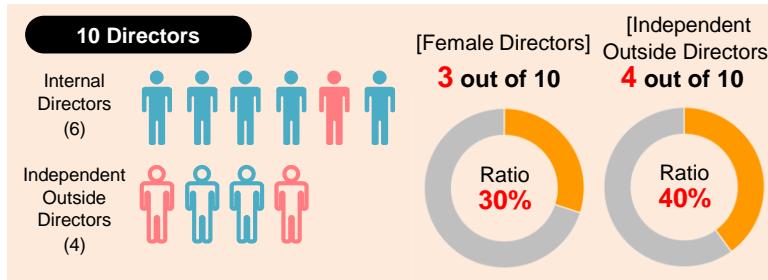
- Launching reskilling program from FY2025 to reinforce corporate sales skills
- Our proactive development of next-generation female leaders has led to a rise in percentage of female managers to 12.5% as of Sep. 2025.

<Percentage of female managers>

| 2024/9 | 2025/9 | FY2030 target |
|--------|--------|---------------|
| 10.2% | 12.5% | |
| | | 20% |

First for Regional Bank in Tokai area

- Appointed female Director/Executive Officer in June 2024 who started her career with our company
- First for Juroku Bank**
- In June 2025, Juroku Bank, the core Group company, also appointed female Director/Executive Officer who started her career there.



- Percentage of female directors on the Board is 30% and that of independent outside directors 40%.
- Enhanced governance by incorporating diversity and professionalism into the Board composition

■ Personnel Exchange with Various Industries

- Actively promoting HR exchanges with external partners to support engagement of talent with diverse backgrounds and expertise

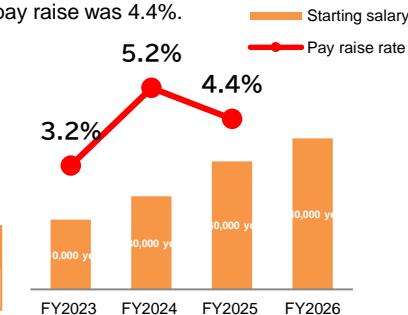
| | | | |
|-----------|--------------------------------|---------------------|----|
| Juroku FG | Softbank | Acceptance Dispatch | 52 |
| | STATION Ai | Dispatch | 1 |
| | Resona Holdings | Dispatch | 1 |
| | Tokai Tokyo Financial Holdings | Dispatch | 2 |
| | | | |

(As of Sep. 2025)

■ Base Pay Raise / Starting Salary Hikes / New Graduate Recruitment

- Average base pay raised by 3.6% in July 2025
- Including regular pay increases, average pay raise was 4.4%.
- FY2026 starting salary will increase by 20,000 yen to 280,000 yen.
- Third consecutive year of base pay and starting salary increases
- We plan to hire 157 new graduates in FY2026, up from 150 in FY2025.

| FY2025 | FY2026 (Offer recipients) |
|--------|---------------------------|
| 150 | 157 |





New Headquarters “16 FG Office & Park” Groundbreaking Ceremony

- Groundbreaking ceremony was held in June 2025 at construction site
- New headquarters symbolizes the link between 150 years of history and the future, marking the starting point for the next stage.
- Floors 1–3 feature open shared spaces, accessible to and shared with the local community.
- Three large atriums create a three-dimensional landscape connecting floors 1–2.
- Designing a pleasant, visually appealing space with conceptually distinct greenery, light, and water



July 2023

Announced our selection as preferred bidder for the reuse project of former Gifu city hall site

Aug. 2023

Signed basic agreement with Gifu City

June 2025

Construction began

FY2027

Completion (planned)

150th Anniversary



[NOBUNAGA Succession]

Winning the 13th M&A Bank of the Year - Regional Revitalization Award

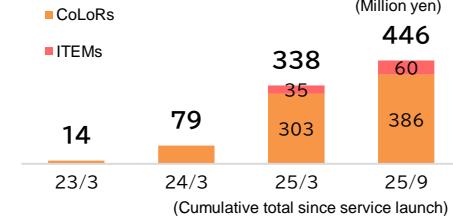
- Selected as the 13th M&A Bank of the Year in Apr. 2025 by Nihon M&A Center
- Winning the Regional Revitalization Award for outstanding initiatives promoting local revitalization
- Supporting smooth local business succession to revitalize local economy and achieve sustainable society



[Kanda Machiokoshi]

Donations through the hometown tax donation matching services for companies exceeded 400 million yen

- Donations through hometown tax donation matching services for companies — CoLoRs, (monetary donation type launched in Feb. 2022) and ITEMs (goods donation type launched in Oct. 2024) — exceeded 400 million yen in Sep. 2025.
- These services foster public–private partnerships between companies and local communities, driving “Regional Revitalization 2.0 (*)” aimed at achieving a sustainable society.



(*) A new approach to regional revitalization that promotes sustainable local development through digital technologies and creation of “related populations” that diversely engage with the community

Section I: Interim 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
- Revision of Long-Term Vision and 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 Sep. 2025 (progress rate (*3)) | |
|---|---|-------------------------------------|---|-------------------|
| Revitalization of Local Economy | Sustainable finances provided (of which, environment field) | 2,000 billion yen (800 billion yen) | (*1) 785 billion yen (296.7 billion yen) | 39.2% 37.0 (%) |
| | Balance of group assets in custody | 550 billion yen | 589.4 billion yen | 107.1% |
| Sustainable Development of Local Communities | Social impact investment | 2 billion yen | (*1) 0.82 billion yen | 41.0% |
| | DX-support consultations | 3,000 cases | (*1) 1,014 cases | 33.8% |
| 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 | 39.4% reduction | 78.8% |
| Empowerment of Diverse Human Resources | Percentage of female managers | 20% | 12.5% | 62.5% |
| | Percentage of paid leave taken | 80% | 35.4% | 44.2% |
| On-going Targets | | | | |
| Advanced Governance | Initial response training for emergency preparedness | At least twice a year | 4 | 200% |
| | Dialogue with investors | At least 10 times a year | 34 | 340% |

(*1) Cumulative total since Apr. 2022 (*2) Results as of Mar. 31, 2025

(*3) Progress rate is calculated based on "Sep. 2025 results / FY2030 target." 37

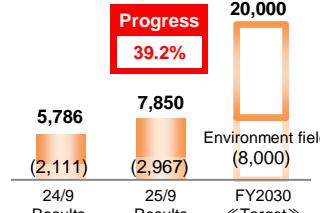
Materiality: Revitalization of Local Economy

- ◆ Sustainable finances totaled 785 billion yen as of Sep. 2025, reaching 39.2% of the FY2030 target.
- ◆ Balance of Group assets in custody reached 589.4 billion yen as of Sep. 2025, exceeding the FY2030 target of 550 billion yen ahead of schedule.

Sustainability KPIs

Sustainable Finances Provided

(*) (Cumulative total since Apr. 2022)
(0.1 billion yen)



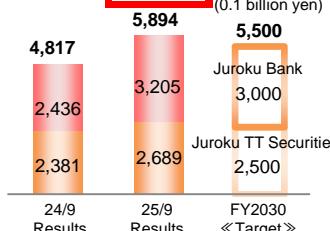
- Provided sustainable finances totaling 785 billion yen (of which, 296.7 billion yen in environment field *2) as of Sep. 2025
- Focused on the Juroku Positive Impact Finance and other financing products that contribute to our business partners' achievement of sustainable management
- At Juroku Lease, leases related to SGDs, including decarbonization and low-carbon, increased.

*1 Investments and loans for SDGs and ESG initiatives that contribute to realizing a sustainable society
*2 Investments and loans for environmental impact-reducing initiatives

Sustainability KPIs

Balance of Group Assets in Custody

Progress
107.1%
(0.1 billion yen)



- Balance of our Group assets in custody reached 589.4 billion yen as of Sep. 30, 2025, exceeding the FY2030 target of 550 billion yen ahead of schedule.
- Juroku Bank Fund Wrap, launched by Juroku Bank in Nov. 2024, is also faring well.
- Recurring fee income, including trust fees, rose in line with increasing assets in custody.

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

[NOBUNAGA Capital Village] Investment in Local VCs and CVCs

- 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

Investees (Apr. 2021-Sep. 2025 total)



[NOBUNAGA Succession] Management Succession Support

- Entering its third year, Group-wide collaboration has strengthened, with steady growth in consultations and advisory contracts.
- Providing business succession support to as many regional companies as possible

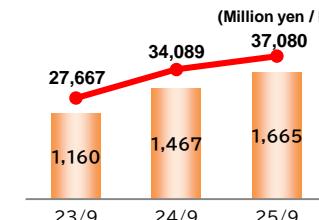
| | |
|-------------------------------|-------|
| No. of consultations | 1,582 |
| Of which, advisory agreements | 108 |

(Cumulative total as of Sep. 30, 2025)

Asset Formation Support

- For customers' stable asset formation, efforts have been focused on expanding investment trust savings plans optimized to long-term, regular, and diversified investments.
- The amount of monthly contribution to investment trust and the number of contracts steadily increased.

Monthly installments (Million yen / No. of clients)



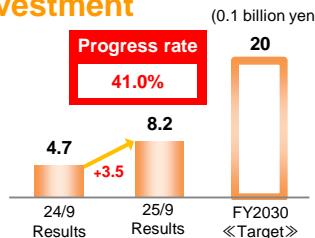
Materiality: Sustainable Development of Local Communities

- ◆ Kanda Machiokoshi has boosted the amount of donations made through CoLoRs and ITEMs, its hometown tax donation matching services for companies, to over 440 million yen.
- ◆ Juroku MONEY COLLEGE, our financial education program aimed at promoting financial literacy education, has surpassed 12,000 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.,
- 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



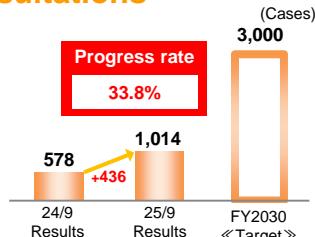
Goods donation ITEMs



Sustainability KPIs

DX-support Consultations

- Juroku Densan Digital Services received 237 orders in H1 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 12,000 participants since its launch in Apr. 2023.

| Name | Times held | Participants |
|----------------------|------------|----------------|
| Juroku MONEY COLLEGE | 97 to date | 12,095 to date |
| Nobunaga Money Study | 19 to date | 730 to date |

- 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

- Juroku Card has launched an educational video project, in collaboration with any style Inc., using VTubers to help younger generations learn about proper credit card use in an engaging way.



Addressing Labor Shortages at Partner Companies

- In May 2025, Juroku Research Institute hosted Joint Company Information Session at Aichi Sangyo University to help address labor shortages at local companies.
- Twenty partner companies of Juroku FG took part, using the opportunity to showcase their appeal to university students.



Materiality: Environmental Conservation and Climate Change Actions

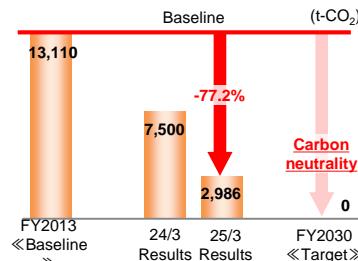


- ◆ In FY2024, GHG emissions were reduced by 77.2% from FY2013 levels. We are on track to achieve carbon neutrality by FY2030.
- ◆ In July 2025, we made our first disclosure, in line with the TNFD recommendations, on the analysis of our businesses' dependencies and impacts on natural capital, as well as the links between our business locations and nature.

Sustainability KPIs

GHG Emissions (vs. FY2013 level)

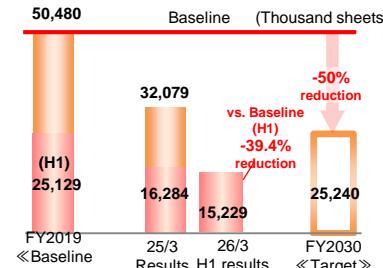
- As of Mar. 2025, GHG emissions (Scope 1 and 2) were 77.2% lower than FY2013 levels (baseline).
- In addition to branches and operation centers in Gifu Pref., where electricity derived from renewable energy has already been introduced, we expanded its use to branches in Aichi Pref. in July 2025.
- As a result, all electricity under our direct contracts is now sourced from renewable energy.



Sustainability KPIs

Paper Usage (vs. FY2019 Level)

- Paper usage in H1 FY2025 was 39.4% lower compared to the H1 FY2019 baseline
- Promoting further reduction through branch- and individual-level tracking of paper usage

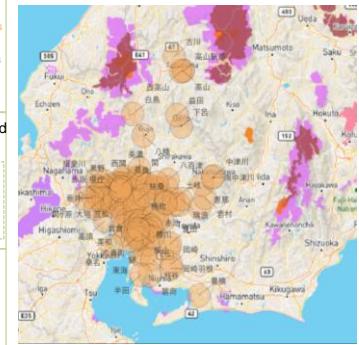
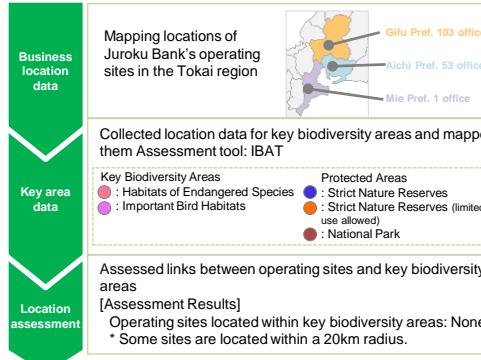


Disclosure Based on TNFD Recommendations

- In July 2025, in line with the TNFD recommendations, we disclosed for the first time the analysis of our businesses' dependencies and impacts on natural capital, as well as the links between our business.
- Registered as TNFD Adopter in Sep. 2025

* Companies registered on the TNFD website as intending to disclose in line with the TNFD recommendations

«Links between our business locations and nature»



Circular Economy Initiatives

- Introduced the compact paper recycling system RECOTiO in Sep. 2025, enabling the production of recycled paper from paper used in-house
- Started in-house recycling, with an annual production capacity of 504,000 sheets of recycled paper



Image: From FOVA Tech Co., Ltd.

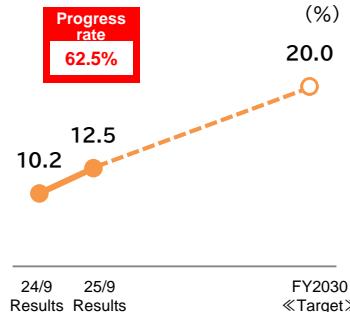
Materiality: Empowerment of Diverse Human Resources

- ◆ Percentage of female managers as of Sep. 2025 was 12.5%, up 2.3 percentage points YoY.
- ◆ Paid leave utilization rate was 59.6% in FY2024 as a result of work-life balance promotion.

Sustainability KPIs

Percentage of Female Managers

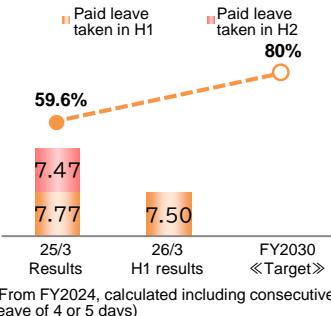
- Percentage of female managers rose to 12.5% as of Sep. 2025, reflecting our proactive efforts to promote women into management positions.
- Training programs have also been expanded to enhance career awareness, provide skills support, and strengthen reskilling opportunities.
- Reskilling support has enabled more staff to move from back-office roles to FA and planning positions, with many women now thriving as key team members.



Sustainability KPIs

Percentage of Paid Leave Taken

- As of Sep. 2025, paid leave usage averaged 7.5 days, progressing steadily toward a take-up rate of over 60% by Mar. 2026.
- Enhancing work-life balance by promoting the use of half-day annual paid leave and creating a workplace that makes taking leave easier
- In FY2024, 95.4% of male employees took childcare-related leave for 7 days or more.



Use of Human Resources

- Through an internal recruiting system, we assign personnel to Group companies and companies in different industries, enabling employees to take on career challenges across a wide range of business areas.
- In FY2024, 9 out of 86 applicants were placed in positions of their choice, supporting autonomous career choices.

«Career-Challenge System»

| | Applied positions | No. of applicants | Accepted |
|--------|--|-------------------|----------|
| FY2024 | Banking-app related | 13 | 0 |
| | DX promotion | 19 | 1 |
| | Core system development | 7 | 2 |
| | Sustainability related | 7 | 1 |
| | SME support (external institution) | 15 | - |
| | Overseas assignment | 7 | 2 |
| | Market operations | 9 | 1 |
| | Solution services (Juroku Lease) | 5 | 1 |
| | Management succession, M&A support (NOBUNAGA Succession) | 4 | 1 |

<Qualification acquisition incentive program (partial excerpt)>

| Main target qualifications | Incentive |
|--|-------------|
| IT Engineers Examination | |
| Registered Information Security Specialist | 150,000 yen |
| Advanced-level examination (per passed exam) | 100,000 yen |
| Applied IT Engineers Examination (API) | 50,000 yen |
| Fundamental IT Engineers Examination | 20,000 yen |
| Information Security Management Examination | 20,000 yen |
| IT Passport Examination | 10,000 yen |

Advanced digital certification holders or relevant exam passers, individuals with at least 6 months experience in IT or digital-related exams

| IT / DX human resources* | 238 |
|----------------------------|-----|
| * IT / DX human resources: | |

Advanced digital certification holders or relevant exam passers, individuals with at least 6 months experience in IT or digital-related roles

New Graduate Recruitment

- 150 diverse new hires in FY2025 include STEM graduates and employees returning to their hometowns.
- Offer recipients for FY2026 total 157.

| | FY2023 | FY2024 | FY2025 |
|--------------------------------|--------|--------|--------|
| No. of new graduate hires | 108 | 126 | 150 |
| Hometown return rate | 21% | 23% | 34% |
| STEM graduates among new hires | 7 | 6 | 13 |

Materiality: Advanced Governance

- ◆ In FY2024, we conducted 4 initial response training sessions for emergency preparedness.
- ◆ We conducted 34 dialogue sessions with new and existing investors and worked to enhance discussion quality.

Sustainability KPIs

Initial Response Training for Emergency Preparedness

- Held 4 initial response training sessions in H1 FY2025 against a target of at least 2 per year (progress rate: 200%)
- Established a business continuity system through cyberattack exercise and BCP training simulating typhoons and floods

« Cyberattack exercise [Financial ISAC FIRE 2025] »

- Held twice a year aimed at preventing cyber security incidents and the spread of damage
- Approximately 50 participants, including relevant managers, Group company employees, and external vendors, practiced various attack countermeasures.



Sustainability KPIs

Dialogue with Investors

- We conducted 34 dialogue sessions in H1 FY2025 against a target of 10, and worked to promote proactive engagement and improve discussion quality.

Topic

| | |
|---------------------------|----|
| Management strategy | 22 |
| Exercise of voting rights | 10 |
| Cross-shareholdings | 2 |

| Type | Company responders | Times held |
|--------------------|--|------------|
| One-on-one meeting | President, Director and Executive Officer, Group Corporate Planning Division Manager | 7 |
| | Group Corporate Planning Division Manager | 27 |

Third-party Involvement in Assessing Advancement of 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 revitalization | ESG/ Sustainability |
|---|------------------|--|----------------------|---------|---------------------|---------------------------------|----|-------------------------|---------------------|
| Directors who are not Audit & Supervisory Board members | Yukio Murase | Chairman (Representative Director) | ● | ● | ● | ● | ● | ● | |
| | Naoki Ikeda | President (Representative Director) | ● | ● | ● | ● | ● | | ● |
| | Akihide Ishiguro | Director and Deputy President | ● | ● | ● | | | ● | |
| | Yukiyasu Shiraki | Director and Senior Managing Executive Officer | ● | ● | | | | ● | ● |
| | Tomoko Shiozaki | Director and Executive Officer | ● | ● | | | | ● | ● |
| | Satoko Ito | Outside Director | | | | | | ● | ● |
| | Yasushi Ueda | Outside Director | ● | ● | | ● | | | |
| | Akito Yamashita | Director | ● | ● | ● | | | | |
| | Shinji Ishihara | Outside Director | | | | ● | ● | | |
| Directors who are Audit & Supervisory Board members | Satoe Tsuge | Outside Director | | | ● | | | | ● |

ポケットに
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じゅうろくアプリ

New!



16FG



じゅうろくアプリス

- ◆ 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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