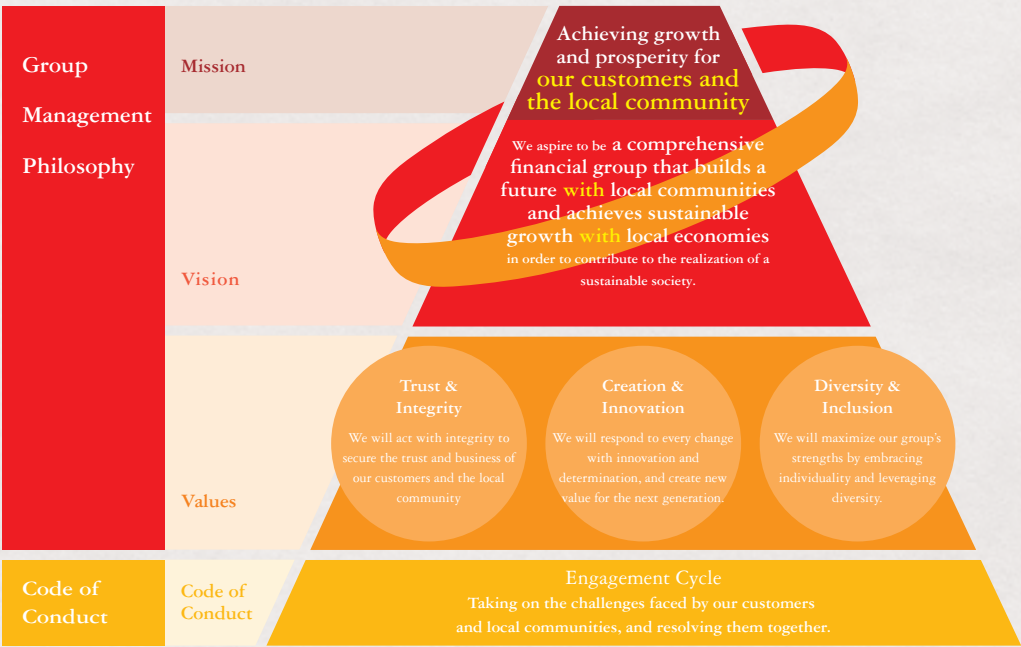


Overview of Juroku Financial Group

Group Management Philosophy

Our group management philosophy is inherited from the basic philosophy of The Juroku Bank, and represents the fundamental spirit of the Juroku Financial Group and the foundation for all of our officers' and employees' activities. It consists of three parts: Mission, Vision, and Values. When putting our philosophy into practice, the specific conduct of our staff is governed by the Code of Conduct.



Juroku Financial Group: Creating the future of the region together

Group Structure

After our transition to a holding company structure, as a general rule, each group company except joint ventures was made a wholly owned subsidiary of Juroku Financial Group or The Juroku Bank, and a group management system was established for the purpose of strengthening consolidated profitability and group governance.

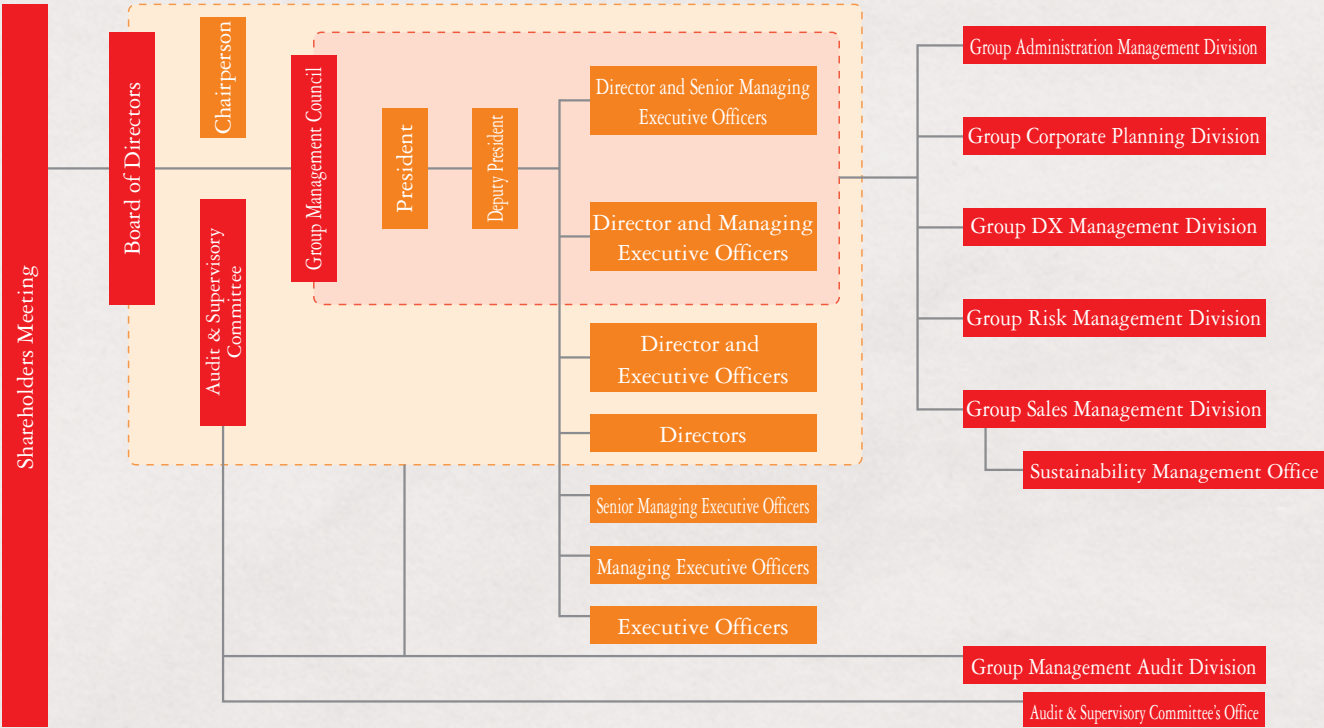
(as of July 3, 2023)

Juroku Financial Group	Investment Ratio (Financial Group / Bank)	Business Lines
The Juroku Bank	100%	Banking service
Juroku Business Service Co., Ltd.	100%	Clerical work service
Juroku Credit Guarantee Co., Ltd.	100%	Credit guaranty service
Juroku Research Institute Co., Ltd.	100%	Business consulting service, Survey and research service
Juroku Tokai Tokyo Securities Co., Ltd.	60%	Financial instruments service
Juroku Card Co., Ltd.	100%	Credit card flotation service
Juroku Lease Co., Ltd.	100%	Leasing service
Juroku Densan Digital Service Co., Ltd.	60%	Payments and digital solutions service
NOBUNAGA Succession Inc.	60%	Management succession and M&A advisory service
NOBUNAGA Capital Village Co., Ltd.	100%	Operation and management of Investment business Limited partnership
Kanda Machi Okoshi Co., Ltd.	99%	Consulting services related to local revitalization

Corporate Data

Organizational Structure

(as of June 30, 2023)



External ratings

Both Juroku Financial Group and The Juroku Bank have obtained long-term issuer rating “A+” from the Japan Credit Rating Agency, Ltd. (JCR).

Rated companies	Juroku Financial Group	The Juroku Bank
Long-term issuer rating	A+ (Unchanged)	A+ (Unchanged)
Rating outlook	Stable	Stable
Rating date	November 9, 2022	

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