

# Source of Value Creation

## Strength 1 Group's Comprehensive Strength

Intellectual Capital

Since transitioning to a holding company structure, we have been working to expand our business domains by entering new businesses, strengthening group collaboration, optimizing the allocation of group management resources by reforming the awareness and behavior of our officers and employees, strengthening auditing and supervision functions, as well as improving the speed of business execution.

(as of March 31, 2024)

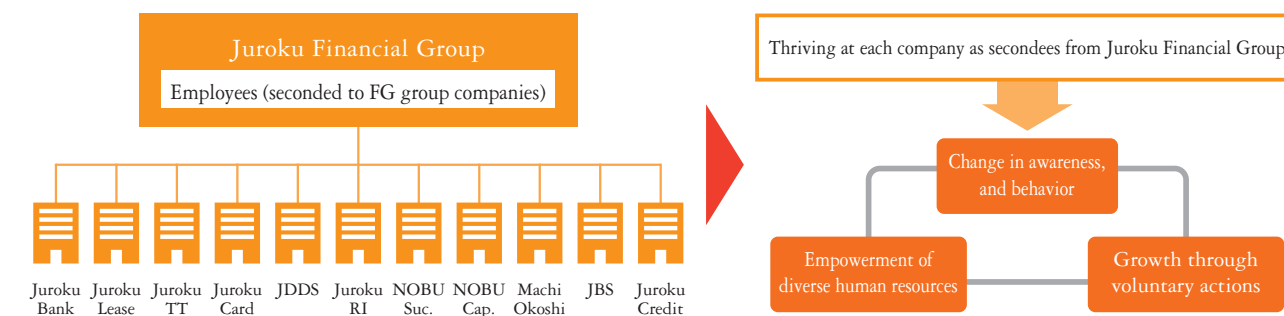
Juroku Financial Group, Inc.	Investment ratio (Financial Group/Bank)	Business Lines
The Juroku Bank, Ltd.	100%	Banking service
Juroku Business Service Co., Ltd.	100%	Clerical work service
Juroku Credit Guarantee Co., Ltd.	100%	Credit guaranty service
Juroku Research Institute Co., Ltd.	100%	Survey and research service, business consulting 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. <i>Started operations in March 2022</i>	60%	Payments and digital solutions service
NOBUNAGA Succession Inc. <i>Established in July 2023</i>	60%	Management succession and M&A advisory service
NOBUNAGA Capital Village Co., Ltd. <i>Established in April 2021</i>	100%	Operation and management of Investment business limited partnership
Kanda Machi Okoshi Co., Ltd. <i>Established in April 2022</i>	99%	Consulting services related to local revitalization

## Strength 2 Organization where Every Employee Can Succeed

Human Capital

In line with the implementation of the new human resources system, all Juroku Bank-registered employees were transferred to the Company, enabling the optimal human resources allocation to group companies, including the bank, and personnel shifts based on employees' individuality and talents.

Except for those working at the Company, the transferred employees are currently working actively at various group companies, including the bank, where they have been seconded.



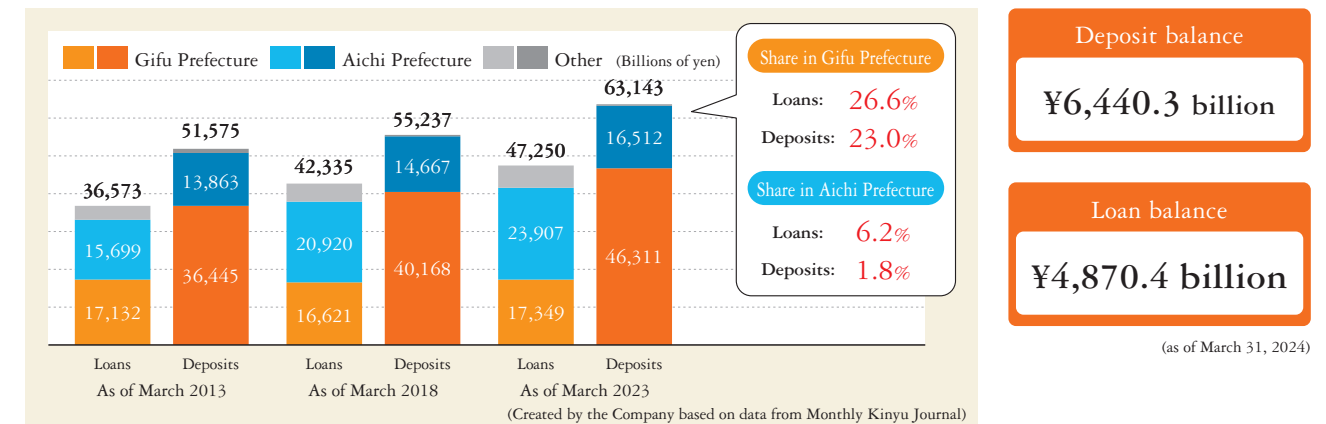
Juroku TT: Juroku Tokai Tokyo Securities, JDDS: Juroku Densan Digital Service, Juroku RI: Juroku Research Institute, NOBU Suc.: NOBUNAGA Succession, NOBU Cap.: NOBUNAGA Capital Village, Machi Okoshi: Kanda Machi Okoshi, JBS: Juroku Business Service Juroku Credit: Juroku Credit Guarantee

## Strength 3 Solid Customer Base

Financial Capital

Social Capital

With a wide and deep customer base that The Juroku Bank has developed over more than 140 years, coupled with the daily accumulation of information and an extensive personal network, the Group boasts the number one share of deposits and loans in Gifu Prefecture.



## Strength 4 Network

Social Capital

We are building a network centered on Gifu and Aichi prefectures and working to solve local issues.

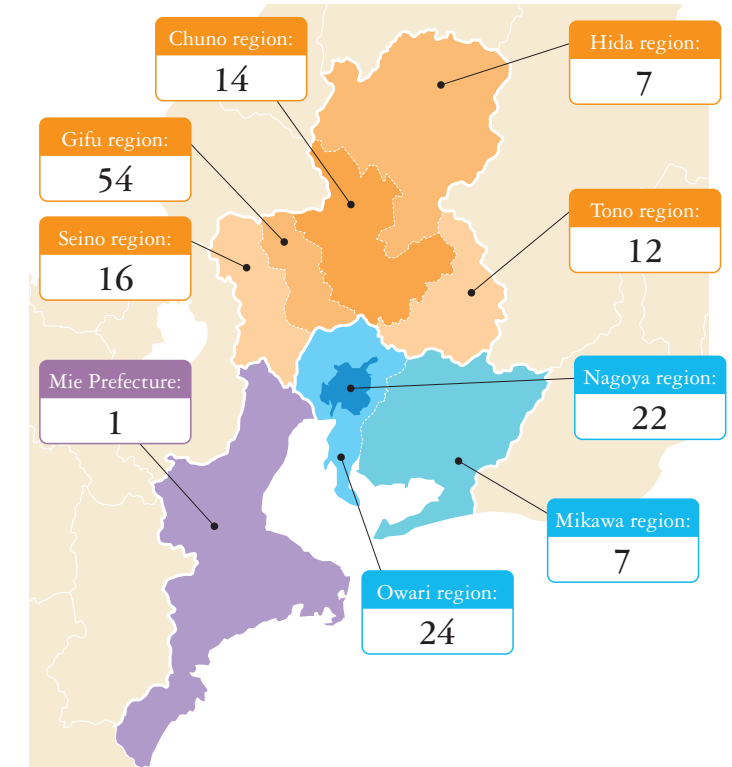
We have representative offices in Shanghai, Singapore, Bangkok and Hanoi to support our clients in expanding their businesses overseas.

### Number of offices in the three Tokai prefectures



### Other regions

- Tokyo Branch
- Osaka Branch
- Virtual office (3)
- Shanghai Representative Office
- Representative Office Registered in Singapore
- Bangkok Representative Office
- Hanoi Representative Office



### Market potential

