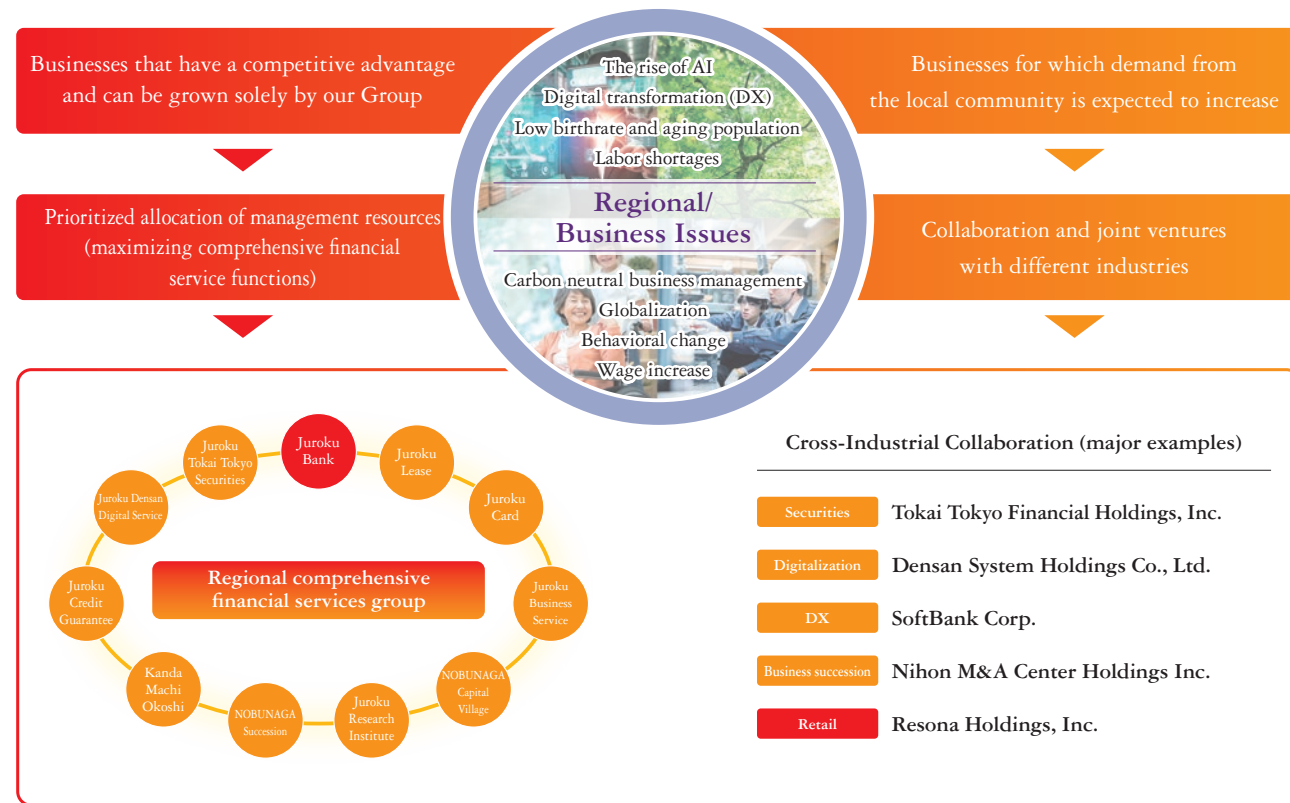


# Potential of Juroku Financial Group

## Growth Strategy through Cross-Industrial Collaboration



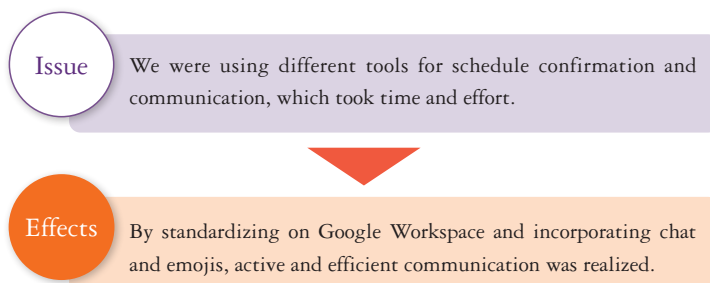
## Collaboration with SoftBank Corp. – Introduction of Google Workspace –

Cross-Industrial Collaboration

To promote digital transformation, The Juroku Bank introduced Google Workspace in September 2023 with the full cooperation of SoftBank Corp., aiming to improve productivity through the new groupware.

We aim to expand its use to all companies in the Group by March 2024, as we take on the challenge of achieving “true transformation” by innovating communication.

In addition to utilizing Google Meet and other tools for diverse internal and external communication environments, we plan to expand its use to internal smartphones in the future, and we will work to realize flexible working styles by utilizing remote work capabilities, such as while out of the office, on the move, and by utilizing spare time.



Google Workspace



Google Workspace is a trademark of Google LLC.

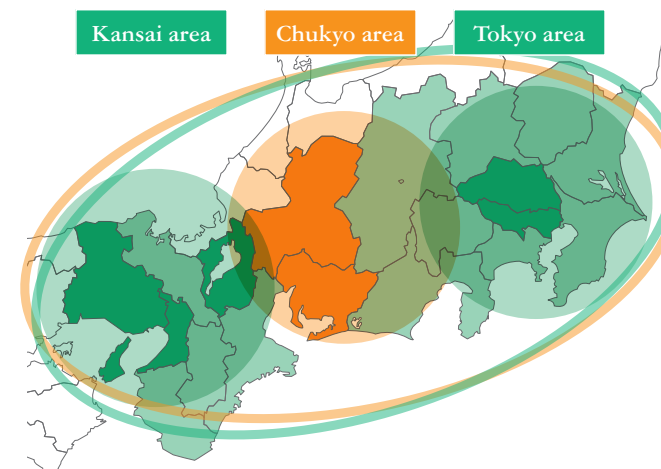
## Strategic Business Alliance with Resona Holdings, Inc. in the Retail Sector

Cross-Industrial Collaboration

On February 7, 2024, we signed a business alliance agreement with Resona Holdings, Inc.

We will cooperate with the Resona Group, whose long-term vision is to be “Retail No. 1,” in both the real and digital worlds, mutually leveraging information and expertise to further contribute to the local economy and achieve sustainable growth, while working together toward shaping a new ideal form for retail banking.

Going forward, while each continues to operate as an independent financial institution, and in light of the sophistication and diversification of customer needs and changes in the financial market environment, both groups will aim to build a strong cooperative relationship in digitalization to improve services provided to customers and strengthening business competitiveness, as well as in regional revitalization of their respective business areas.



### Purpose and objectives of the partnership

- The Resona Group, which has a solid customer base in the Tokyo metropolitan area and Kansai areas and offers excellent solutions, We will receive products and services from the Resona Group and provide customers in the Chukyo area, our business areas, with these products and services that were not previously available in the Chukyo area, which is our sales area, this area through the Juroku Financial Group.
- We will promote this alliance as a pillar of our retail strategy while working to further deepen the core business of the Juroku Bank, the core of our Group.

### Real World

Solution services such as business succession/M&A, business matching, syndicated loans, support for overseas business expansion, sustainable finance, corporate pensions, real estate utilization, trust services such as inheritance-related services, asset formation business/fund wrap, and other support for regional revitalization

### Digital World

Strengthening DX/non-face-to-face business for SMEs and individual customers using banking apps, digital marketing, business efficiency improvements, etc.

### Human Resource Development

Joint hosting of rank-based training programs and various seminars, as well as human resource exchanges, etc.

### Release Schedule

- Fall 2024: Fund wrap

Asset building segment

Resona Fund Wrap

Target segmentation

Wealthy class



- Spring 2025: Banking apps

