

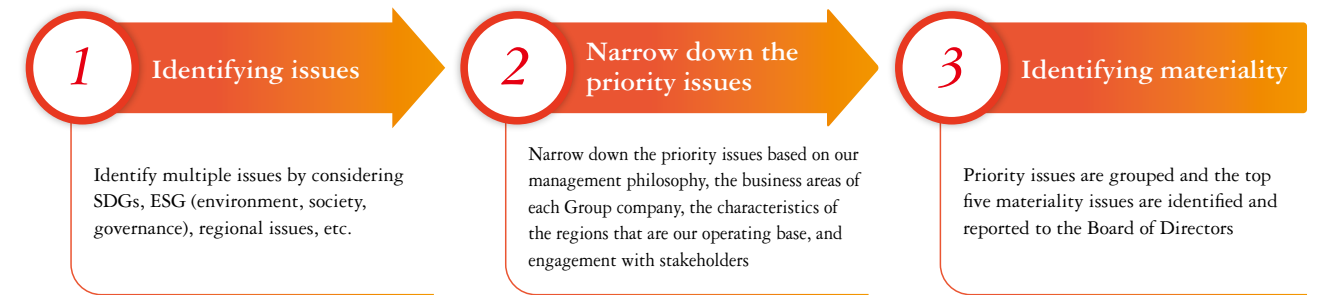
Addressing Key Challenges (Materiality)

Juroku Financial Group, aiming to fulfill its management philosophy of “achieving growth and prosperity for our customers and the local community,” is committed to working toward a sustainable society as a comprehensive financial group that builds a future with local communities and achieves sustainable growth with local economies.

Addressing Key Challenges (Materiality)

| | Key challenges | Initiatives |
|------------|---|--|
| Business | Revitalization of the local economy |   <ul style="list-style-type: none"> Supporting business foundation and new business operations to foster future leaders of the local economy Supporting local companies' core business operations and management succession to contribute to their growth Supporting asset formation to achieve enriched living |
| | Sustainable development of the local community |     <ul style="list-style-type: none"> Creating comfortable and appealing communities Using local resources to create value that will benefit future generations Promoting digital transformation of local companies and local governments |
| | Environmental conservation and climate change actions |     <ul style="list-style-type: none"> Supporting local companies' carbon neutral business management Implementing initiatives for environmental conservation and environmental impact mitigation Responding to climate change and disclosing information in line with TCFD |
| Management | Empowerment of diverse human resources |   <ul style="list-style-type: none"> Building a corporate culture that boasts diversity as a strength Implementing work style reform to provide a good work-life balance Creating workplaces that facilitate the growth of diverse human resources and empower them |
| | Advanced governance |  <ul style="list-style-type: none"> Advancing corporate governance Strengthening risk management and compliance Achieving stakeholder engagement |

Procedures for Identifying Materiality



| Main Initiatives | Sustainability KPIs | | |
|---|--|------------------------------|---|
| | Item | Quantitative target | March 2024 results (progress rate) *3 |
| <ul style="list-style-type: none"> Collaboration with local VCs and CVCs Innovation through use of STATION Ai Support for efforts to address social and environmental issues through sustainable finance Support for sales expansion through Supplier Search Service® (reverse trade fair business meetings) Support for management succession Solutions through personnel placement Long-term proposals that fit customers' life plans Sale of original investment trusts | Sustainable finances provided (including environment-related finances) | ¥2 trillion (¥800.0 billion) | ¥685.1 billion (¥254.7 billion) 34.2% (31.8%) |
| | Balance of Group assets on deposit | ¥550.0 billion | ¥507.7 billion 92.3% |
| <ul style="list-style-type: none"> Contribution to urban development through use of the Juroku Seiryu Urban Development Fund Publication of the 2025 Report: <i>The Future of Elderly Care</i> Implementation of professional training programs Educational video project on credit literacy using a VTuber Collaboration with municipalities and regions Sustainable urban development through Kanda Machi Okoshi Traditional art exhibition: Connecting artists with disabilities with traditional crafts from Gifu Prefecture DX support consulting Support for transition to cashless payments | Social impact investments | ¥2.0 billion | ¥0.7 billion (*) 35.0% |
| | DX-support consultation cases | 3,000 cases | 777 cases (*) 25.9% |
| <ul style="list-style-type: none"> Formulation of Environmental Policy Increased introduction of electricity from renewable sources Awarded the Environment Minister's Award for Best Practice of the Principles for Financial Action for the 21st Century in FY2024 Awarded the Bronze Prize in the Indirect Financing Category at the ESG Finance Awards Japan Protection of regional natural environments Disclosure based on TCFD and TNFD recommendations Acquisition of external ESG evaluations Participation in initiatives | GHG emissions (vs. FY2013 level) | 100% reduction | 77.2% (*) 77.2% |
| | Paper use (vs. FY2019 level) | 50% reduction | 36.5% reduction 73.0% |
| <ul style="list-style-type: none"> Optimization of groupwide human resources Promotion of new human resources system New graduate recruitment Job return system Support for the participation and advancement of employees with disabilities Support for the participation and advancement of women Initiatives by the Jewlia women's project team Personnel exchanges with different industries Career challenge system Expert system Human resources portfolio to support strategies Implementation of engagement surveys Support for work-life balance Return value to employees / improve financial wellness Promotion of healthy management Expansion of training opportunities Skill guidelines Self-development qualification acquisition subsidy system | Ratio of female managers | 20% | 11.2% 56.0% |
| | Ratio of paid leave claimed | 80% | 59.6% 74.5% |
| <ul style="list-style-type: none"> Cybersecurity management system Educational activities for Group officers and employees Initiatives for cybersecurity measures System risk management Business continuity system Measures for cross-shareholdings Dialogue with investors | Initial response training for emergency preparedness | No less than twice a year | 9 times 450.0% |
| | Dialogue with investors | No less than 10 times a year | 35 times 350.0% |

*1 Cumulative total since April 2022 *2 Preliminary data *3 Progress rate is calculated by dividing March 2025 results by FY2030 target