

Revitalization of the Local Economy

VISION

Provide a wide range of financial services to help grow local businesses and revitalize the local economy

Key Items

- Local VC and CVC investment
- Sustainable finance
- Management succession consultation
- HR placement
- Asset formation support
- Balance of Group assets on deposit

Supporting Business Foundation and New Business Operations to Foster Future Leaders of the Local Economy

Collaboration with local VCs and CVCs

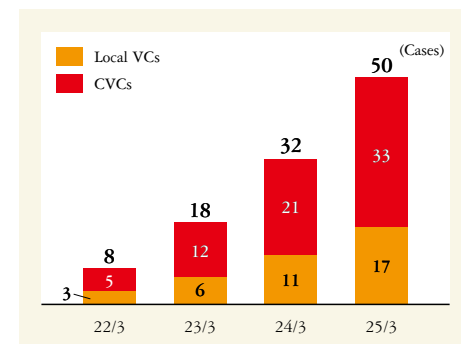
NOBUNAGA Capital Village, the Group's dedicated investment company, has been accelerating its investments in companies that can generate synergy for local economies and finance, as well as in companies where there is the potential for business co-creation. Since its establishment in April 2021, NOBUNAGA Capital Village has made a total of 50 investments.

In March 2025, the company established the NOBUNAGA Growing Fund, a new fund, for startups and ventures in the Tokai area and startups moving in to the STATION Ai facility. In addition to supporting regional leaders of the future, the company is promoting business co-creation and collaboration to propose new value and services in each area.

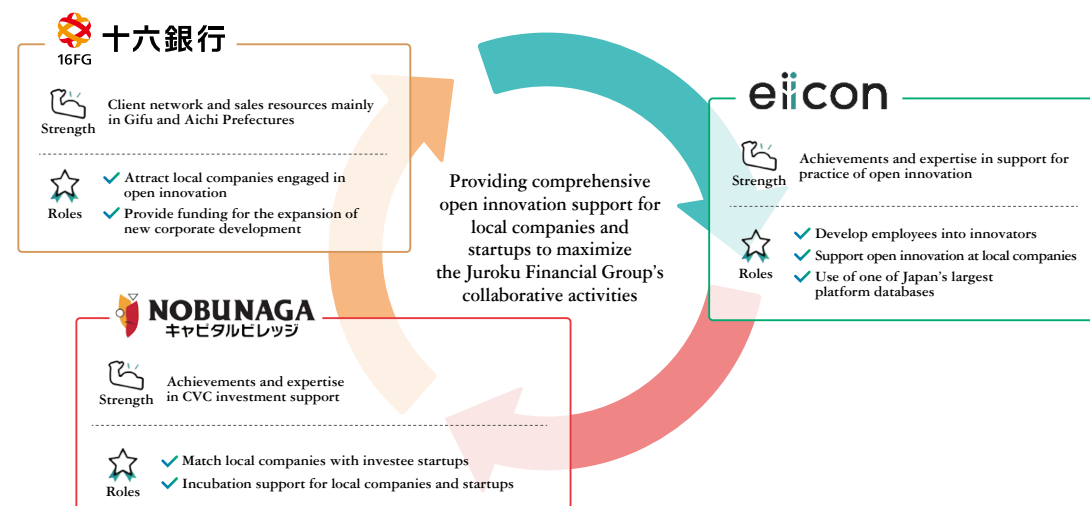
— Business co-creation with eiicon Corporation —

With changing market environments and the increasing pace of technological innovations, open innovation using external resources, such as expertise and technologies from different fields, is an effective way for SMEs to enhance their competitive advantage and achieve medium- to long-term growth. As such, alongside eiicon Corporation, an investee of NOBUNAGA Capital Village and a hands-on consulting company specializing in open innovation, the Juroku Bank has begun business co-creation to revitalize open innovation activities in the region.

Investment in local VCs and CVCs



(Cumulative total since establishment in April 2021)



Innovation through use of STATION Ai

We are the main sponsor of STATION Ai, one of Japan's largest open innovation facilities. The facility is currently strengthening its interaction with resident and participating startups and business companies through different events, including the Juroku Reverse Pitch event and tours for The Juroku Bank clients and young employees. Moreover, on the 16th of every month, known as Juroku Day, meetings are held on different themes during so-called Juroku Office Hour sessions. The initiative has garnered high praise from the facility's resident companies.



Juroku Office Hour details

December 2024	Juroku Bank & NOBUNAGA Capital Village Juroku Bank & AICHI GUARANTEE	Fundraising consultation Financing consultation
January 2025	Juroku Bank & Stayway Inc. (external company)	Subsidy use consultation
February 2025	Juroku Densan Digital Service	DX consultation for manufacturers
March 2025	Juroku Card	Cashless consultation

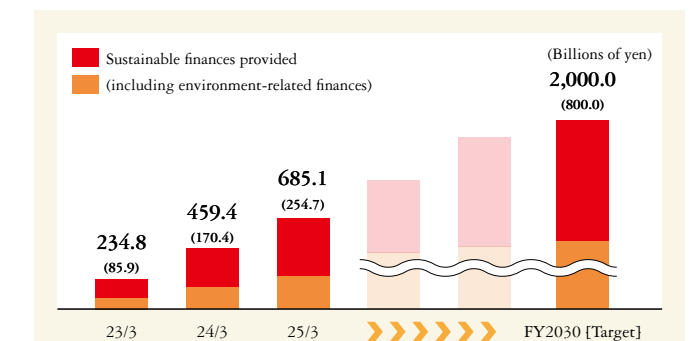
Supporting Local Companies' Core Business Operations and Management Succession to Contribute to Their Growth

Support for efforts to address social and environmental issues through sustainable finance

The Juroku Bank offers a range of financing products that help clients achieve sustainable management. Juroku SDGs/ESG Finance provides financial support for clients' SDGs and ESG initiatives aimed at tackling global environmental and social issues, while Juroku Positive Impact Finance sees the Bank evaluate clients' SDGs initiatives before setting KPIs, and then monitor progress to support their achievement.

As of March 31, 2025, the Bank has provided a total of ¥685.1 billion in sustainable finances (including ¥254.7 billion for environment-related finances). In terms of progress, this is 34.2% of the Bank's sustainable finance target for FY2030 (including 31.8% for environment-related finances).

Sustainable finances provided

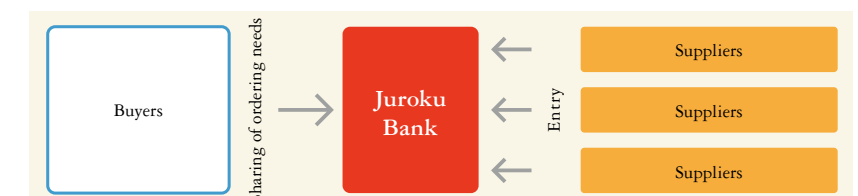


(Cumulative total from April 2023)

[Definitions] Sustainable finance: Investment and lending for SDGs/ESG initiatives that contribute to building a sustainable society; Environment-related finance: Investment and lending for initiatives to reduce environmental impact

Support for sales expansion through Supplier Search Service® (reverse trade fair business meetings)

The Juroku Bank hosts business meetings through reverse trade fair events, known as Supplier Search Service®, around twice a month. As of March 31, 2025, the Bank has hosted a total of 429 events and facilitated 5,804 business meetings. Through these events, matching coordinators from the Aichi Business Division, who are former manufacturing company employees, are providing ongoing opportunities for individual business meetings with leading companies (set manufacturers, tier 1 manufacturers, etc.).



Support for management succession

NOBUNAGA Succession, a joint venture with Nihon M&A Center Holdings, is working with The Juroku Bank and other Group companies to ascertain management succession needs and develop solutions, and the number of consultations with the company has risen steadily since its establishment in July 2023.

Number of consultations provided

No. of consultations	1,082 cases
(including advisory contracts)	84 cases

(Cumulative total as of March 31, 2025)

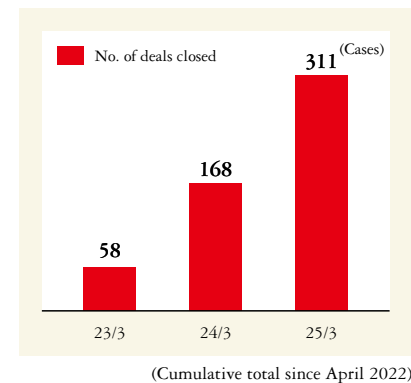
Solutions through personnel placement

Functioning as a thinktank for regional financial institutions, the Juroku Research Institute provides a diverse range of support for clients' personnel-related operations, including personnel placement, seminars for new employees, and support and consulting for human resources systems.

In FY2024, the Institute concluded a total of 143 personnel placement contracts, the highest number since its start of personnel placement work in April 2019, and a cumulative total of 311 contracts since April 2022.

Moreover, to address issues with regional personnel shortages, in May 2025 the Institute hosted a joint recruitment session for 20 of The Juroku Bank's clients at Aichi Sangyo University.

Number of personnel placement contracts closed



Supporting Asset Formation to Achieve Enriched Living

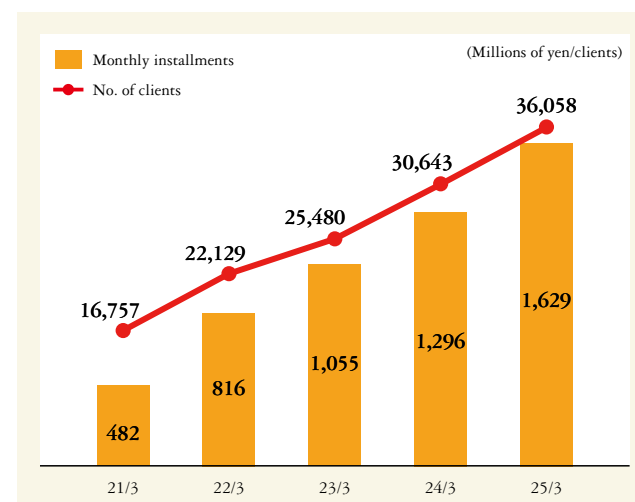
Long-term proposals that fit customers' life plans

The Juroku Bank offers various savings products to enable customers to build assets in a stable manner. Through optimal, individualized proposals, the Bank is helping customers and their families achieve their dreams and form the assets required for a stable retirement.

Offering optimal installment plans for long-term, periodic, and diverse investments, as of March 31, 2025, the Bank has closed contracts with 36,058 clients, with the total monthly investment amount increasing to ¥1,629 million.

We are also responding to customers' diverse needs through the WealthNavi for Juroku Bank service, the full automated investment service provided by WealthNavi Inc. and other services.

<Investment trust> Monthly installments / Number of clients



Sale of original investment trust products

Since January 2024, The Juroku Bank and Juroku Tokai Tokyo Securities have jointly offered an original investment trust called the Gifu/Aichi Region Support Fund (nicknamed Nobunaga Fund).

Investments through this fund are in stocks related to companies with their head office in either Gifu or Aichi Prefecture. By donating some of the fees that The Juroku Bank and Juroku Tokai Tokyo Securities receive through the fund to the future development of Gifu and Aichi Prefectures, the aim is to revitalize local economies and contribute to local communities.



Locally rooted fund that supports companies in Gifu and Aichi Prefectures

Fund composition: Top 10 companies (Gifu- and Aichi-related stocks)

As of December 30, 2024

	Company name	Industry
1	IBIDEN CO., LTD.	Electronics
2	Densan System Holdings Co., Ltd.	Information and communications
3	Seria Co., Ltd.	Retail
4	PACIFIC INDUSTRIAL CO., LTD.	Transportation equipment
5	Valor Holdings Co., Ltd.	Retail
6	TOKAI Corp.	Services
7	Seino Holdings Co., Ltd.	Land transport
8	MIRAI INDUSTRY CO., LTD.	Chemicals
9	Juroku Financial Group, Inc.	Banking
10	TOYOTA MOTOR CORPORATION	Transportation equipment

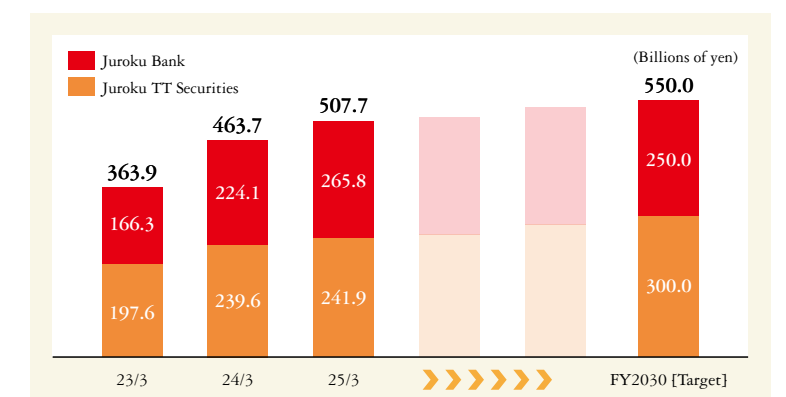
Donation recipients are determined based on a survey to ensure that the wishes of fund beneficiaries are met, and in FY2024, the decision was made to donate to the Gifu Chapter of the Japanese Red Cross Society, the Chubu Guide Dog for the Blind Association, and the Gifu Prefectural Council of Social Welfare. In May 2025, The Juroku Bank, Juroku Tokai Tokyo Securities, and Meiji Yasuda Asset Management Company Ltd., which is responsible for managing the investment trust, donated more than ¥15.0 million to the three organizations, helping to ensure successful regional development in Gifu and Aichi.

In addition to offering this original investment trust, in November 2024 The Juroku Bank released the Juroku Bank Fund Wrap. As a result, together with Juroku Tokai Tokyo Securities, the balance of Group assets on deposit as of March 31, 2025, stood at ¥507.7 billion.

Moving forward, through the provision of products and services that meet the needs of local customers, we will continue to offer asset formation and asset management support to fit their life plans.



Balance of Group assets on deposit



[Definitions] The Juroku Bank: Investment trusts, fund wraps; Juroku TT Securities: Shares, bonds, investment trusts, fund wraps, etc.