

# Sustainable Development of the Local Community

VISION

Use local resources to create comfortable and attractive towns, and promote digitalization of the local community

Key Items

Local revitalization initiatives

Sustainable tourism development

Social impact investment

DX-support consultation

Payment settlement solutions

Cashless support

## Creating Comfortable and Appealing Communities

### Local revitalization initiatives

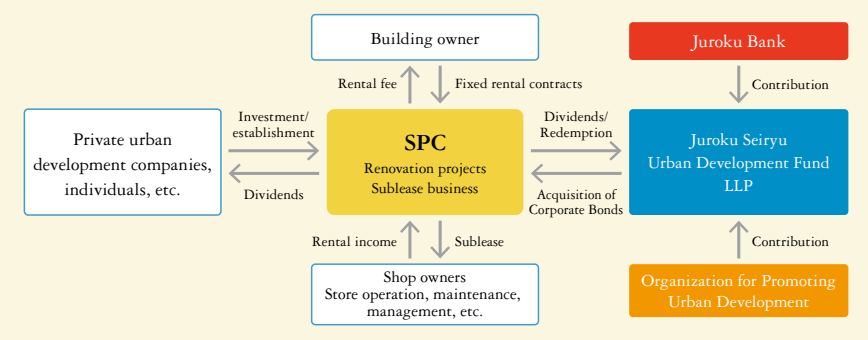
#### Contribution to urban development through use of the Juroku Seiryu Urban Development Fund

The Juroku Seiryu Urban Development Fund LLP was formed in March 2019 as a management-oriented urban development fund\* that aims to create vibrant city centers through public-private collaboration between The Juroku Bank and the Organization for Promoting Urban Development. Through the fund, in October 2024, OUR FAVORITE CAPITAL Inc. executed its sixth investment in a municipal facility renovation project to promote business creation in city centers, mainly in the Naka shopping area in Kakamigahara-shi, Gifu Prefecture.

As a regional financial institution, by supplying risk capital for investment in unused real estate in each area, our aim is to revitalize investments in renovation projects and promote urban development activities organized by local stakeholders, and at the same time boost tourism and increase the nonresident population. In doing so, we aim to create vibrant communities over the medium- to long-term.

#### \* Management-oriented urban development fund

A fund in which the Organization for Promoting Urban Development works with regional financial institutions to manage certain areas and invest in businesses to promote successive private urban development projects, such as renovation projects that address local issues.



#### Publication of the 2025 Report: *The Future of Elderly Care*

The Juroku Research Institute has studied and researched what is required for us to improve the sustainability of elderly care and to maintain safe and secure lifestyles while respecting the lives of everyone in the community. Its findings have been compiled in a report titled *The Future of Elderly Care*.

Progressively low birthrates and aging populations, and the ensuing demographic changes are expected to lead to even harsher environments and requirements for elderly care. Due to the challenges in simultaneously ensuring the utmost satisfaction for care recipients, carers (family caregivers), nursing staff, regions and the country, and future generations, the report proposes that we aim for efficient and balanced care that is neither excessive nor insufficient to ensure benefits for all these five parties.



#### Implementation of professional training programs

The Juroku Financial Group is engaged in various social contribution activities, one of which is job support for people with disabilities.

Juroku Densan Digital Service, a joint venture with Densan System Holdings, providing digital solutions, hosts information literacy training sessions at the Gifu Prefectural Vocational Skills Development School for People with Disabilities to equip students with the necessary skills and knowledge for employment.

Moreover, The Juroku Bank, Juroku Tokai Tokyo Securities, and Juroku Card host a financial literacy training program called the Juroku MONEY COLLEGE to help trainees strengthen their financial literacy.



#### Educational video project on credit literacy using a VTuber

Juroku Card is working with any style, Inc. to provide credit literacy education in a familiar setting. Specifically, it has begun an educational video project on credit literacy using the VTuber Tsukimiya Kanon.

By incorporating this entertaining VTuber aspect into financial literacy education, we are working to ensure that the younger generation can learn how to correctly use credit cards and create an environment in which people can confidently use cashless payments in the future.



#### Collaboration with municipalities and regions

As a comprehensive regional financial services group, we are working to provide solutions to the issues facing local governments.

In February 2025, we jointly hosted the Gifu City Reverse Pitch event alongside Gifu-shi in Gifu Prefecture and engaged in public-private collaborative initiatives to address local challenges. We are also promoting regional collaboration in other ways, and in March 2025 we concluded a partnership agreement with Kasamatsu-cho in Gifu Prefecture relating to joint urban development.

In April 2025, The Juroku Bank began operations as Gifu Prefecture's designated financial institution. In doing so, we are committing further efforts to meeting the needs of local customers and communities, and contributing to improve convenience in services for residents.



Also in April 2025, Kanda Machi Okoshi, a Group company engaged in urban development, concluded a collaboration agreement for "hometown tax donations x crowdfunding x revitalization of SMEs" with the Gifu Chamber of Commerce and Industry and Leapy Inc. Through use of "Civic Crowdfunding," which combines the strengths of the hometown tax donation and crowdfunding, the three parties are working to revitalize local SMEs.



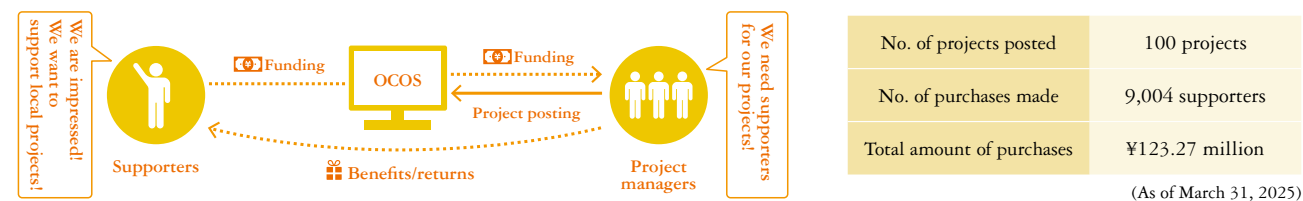


## Using Local Resources to Create Value That Will Benefit Future Generations

### Sustainable urban development through Kanda Machi Okoshi

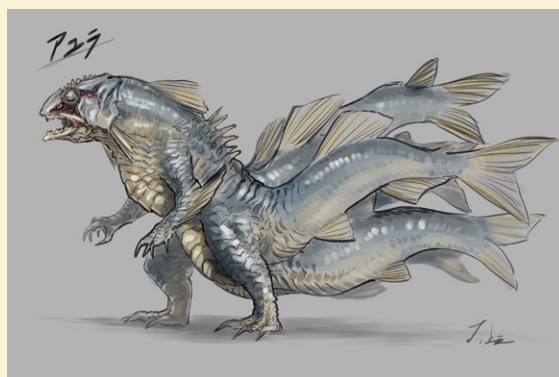
#### Local crowdfunding platform “OCOS”

The mission of OCOS is to invigorate economies that circulate within the region. It provides a system through which projects that aim to address local challenges can collect funding from local supporters. The increase in number of projects is helping to boost recognition of the crowdfunding system, and as of March 31, 2025, supporters have spent a total of more than ¥100 million supporting local projects.



#### Project example

#### Funding to complete a special effects kaiju movie Ayura filmed in Gifu Prefecture



This project began to enable the filming of a genuine special effects movie in Gifu Prefecture about a giant ayu (sweetfish) that appears in the city.

Amount raised	¥14,004,500	933%
The project has been a success		
Target amount	¥1,500,000	
No. of supporters	462 people	
Application period	From July 1, 2024 to September 30, 2024	

#### CoLoRs and ITEMs: Matching services for the corporate hometown tax donations

In October 2024, we began the new ITEMs matching service for the in-kind donation. The service uses a reverse trade fair style system to match companies who want their products to benefit the locality with local governments that require certain donations.

As of March 31, 2025, the CoLoRs service has partnered with 46 local governments in Gifu and Aichi Prefectures and the ITEMs service has partnered with 22. The total amount donated through the services has exceeded ¥330 million.

CoLoRs (monetary donations)		ITEMs (In-kind donations)	
Partner municipalities	46	Partner municipalities	22
No. of donations	187 cases	No. of donations	8 cases
Total amount of donations	¥331.7 million	Total amount of donations	¥35.13 million

#### Collaboration with Shirakawa Village, Gifu Prefecture — Shirakawa Village Sake Brewery Project

Since October 2024, we have been participating in and supporting the Shirakawa Village Sake Brewery Project, a collaborative, regional development project between Shirakawa Village in Gifu Prefecture and Watanabe Sake Brewery that aims to create a new sake brewery in the region. Ahead of construction of the new sake brewery, which is aiming for completion and the start of business in 2026, we are working as Shirakawa Village's private-public collaboration advisor to help develop funding resources throughout the project, such as by introducing potential partners to make use of the corporate hometown tax donation system.



### Traditional art exhibition: Connecting artists with disabilities with traditional crafts from Gifu Prefecture

We are engaged in initiatives to support the creative work of artists with disabilities, encourage their participation in society, and broaden their possibilities. A traditional art exhibition held between November 2024 and January 2025 featured mizu-uchiwa fans, Gifu paper lanterns, Gifu wagasa umbrellas, and other local traditional crafts decorated with the artwork and designs of artists with disabilities from Gifu Prefecture.

As a result of the exhibition, mizu-uchiwa fans using the designs of participating artists were chosen to be a thank-you gift as part of the hometown tax donation system.

In addition to promoting Gifu Prefecture's traditional industries, moving forward we will provide further support for artists with disabilities.



## Promoting Digital Transformation of Local Companies and Local Governments

### DX-support consulting

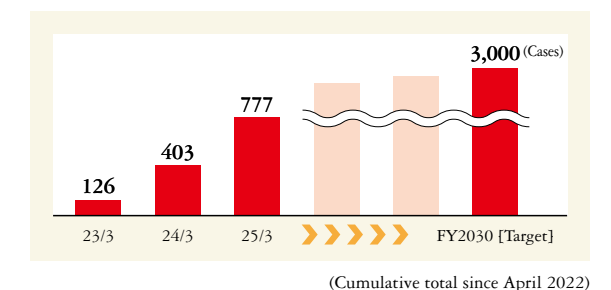
Juroku Densan Digital Service provides an array of digital solutions including AI, RPA, information security, and network systems.

The company secured 374 projects in FY2024, bringing the cumulative total from April 2022 to 777 projects, showing its ongoing contribution to DX activities at local companies.



Group collaboration  
Juroku Densan Digital Service  
×  
NOBUNAGA Capital Village

#### DX-Support consultation cases



#### — Collaboration with Ena-shi, Gifu Prefecture —

In June 2025, Juroku Densan Digital Service and NOBUNAGA Capital Village signed a collaborative partnership agreement with Ena-shi in Gifu Prefecture. Through this agreement, the aim is to promote urban development ahead of the opening of the Linear Chuo Shinkansen line, and promote collaborations in DX and with startups to find solutions to local issues.

In the future, we will be hosting startup support seminars and digital seminars at high schools in Ena-shi, as well as promoting other initiatives that contribute to the sustainable development of the region and the resolution of local issues.

### Cashless payment support

Juroku Card is responding to customers' diverse cashless payment needs through DC and JCB credit cards.

For companies and business owners, Juroku Card is offering company cards that streamline expense management and provide alternative payment methods to bills and checks. It is also proactively supporting digitalization efforts at schools and government organizations where cashless payments are becoming more mainstream.

As a new initiative, Juroku Card is working alongside miive, Inc., using its employee welfare and benefits platform to address social challenges such as the need to promote cashless payments in regions and allow companies to acquire the necessary human resources.

#### Number of cashless payment support cases

