

# Achieving Stakeholders Engagement

The Group values engagement with all its stakeholders, and has evolved its approach from engagement for stakeholders to engagement with stakeholders.

Moreover, through the Engagement Cycle as our Code of Conduct within the Group Management Philosophy, we are addressing the challenges facing our customers and communities and working with them to find solutions.

## Engagement with Customers

### Customer-oriented business operation policy

The Group have formulated and disclosed the “Customer-oriented Business Operation Policy” to ensure that we sincerely engage and connect with customers and align ourselves with their ideas in implementing customer-oriented asset formation, management, and succession services.

Under our long-term vision of “Staying Ahead of the Curve to Always Serve the Region,” we place the utmost value on taking ownership of a thorough understanding of our customers, and engage in efforts to further improve the quality of products and services from the customer’s perspective.

Moreover, to advance our customer-oriented business operations, we will regularly review our initiatives, announce our findings, and make revisions to the policy.

Please refer to our website for more details on the “Customer-oriented Business Operation Policy.”  
(In Japanese only)



### Juroku Economic Meetings

Juroku Economic Meetings aim to further our interactions with top management of client companies and heads of local public bodies through activities that contribute to their business development, such as briefings on the Group’s initiatives by the President and talks by guest lecturers.



[Meeting held on April 4, 2024]  
**Speaker: Mr. Miyake Tamio**  
(A former NHK broadcaster and Visiting Researcher at Kinugasa Research Organization of Ritsumeikan University)  
Theme:  
“The Art of Words for Happiness in Times of Chaos—Wisdom from My Career as a Newsreader”



[Meeting held on April 9, 2025]  
**Speaker: Mr. Shogo Imamura**  
(A historical and period novelist and Representative Director of Honmirai Association)  
Theme:  
“Learnings from the Past”

### Juroku Regional Chikara

For individual customers of The Juroku Bank, we offer products and experiences using local resources to promote the revitalization of local economies and contribute to the development of local communities.

Please refer to the website of The Juroku Bank for more details about “Juroku Regional Chikara.”  
(In Japanese only)



## Engagement Between Officers and Employees

### Sustainability Meetings—A platform for exchanging information to enhance employee fulfilment

The Group hosts Sustainability Meetings on sustainability-related themes which function as a platform for the exchange of opinions between the Company’s President, the President of The Juroku Bank, and Group employees. The meetings began in August 2022, and a total of 43 meetings have been held with 253 participants as of March 2025.

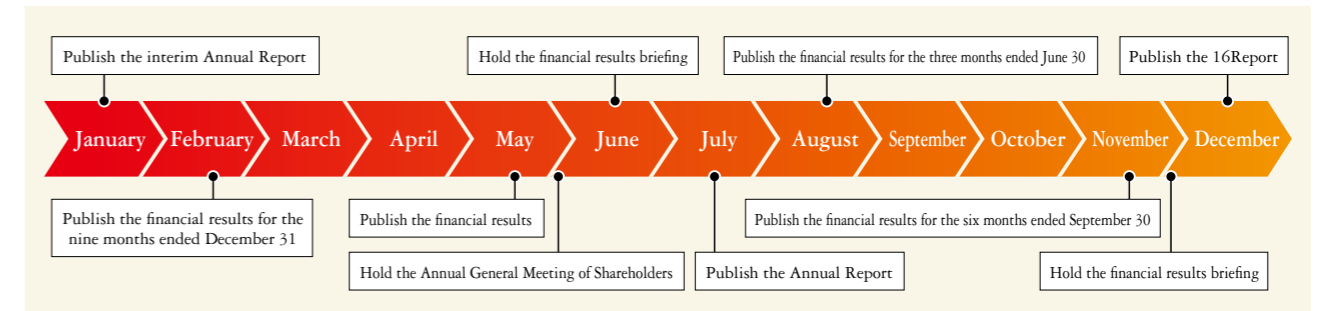
By hosting these meetings in small groups of around five to six people, they have become a valuable platform for employees to share honest thoughts on their day-to-day jobs with executive management and exchange opinions.

## Engagement with Shareholders and Investors

### IR Calendar

Through shareholder meetings, financial results briefings, integrated reports, and other channels, the Company is working to provide shareholders and investors with a clear understanding of the Group’s sustainability initiatives, growth strategies, and financial information.

In addition to enhancing these initiatives moving forward, we will take on feedback and requests from our shareholders and investors and strive to achieve sustainable growth and medium- to long-term improvements in corporate value.



## Engagement with Local Community

### Financial literacy education

The Juroku MONEY COLLEGE offers a range of systematic financial education programs to enhance financial literacy. As of March 31, 2025, a total of 11,650 local students have attended Juroku MONEY COLLEGE seminars. We have also developed the Nobunaga Money Study financial board game for upper elementary school students, providing them with opportunities to learn about finances and their hometown of Gifu in an enjoyable manner.



### Economics Koshien Gifu Tournament

The Juroku Bank hosts the Gifu Tournament of Economics Koshien, a financial and economic quiz competition for high school students across Japan. In FY2024, the 15th hosting of the tournament, 32 students (16 teams) from high schools across Gifu Prefecture took part. Through this competition, we are providing an opportunity for students to acquire financial knowledge.

### Support the promotion of sports

In addition to competing, our table tennis club also actively participates in regional table tennis classes, working to promote and improve the level of table tennis in the region.

We are also working to revitalize the region through sport in other ways, such as by acting as the special sponsor for the 47th Gifu Prefectural U12 Basketball Tournament in December 2024 and hosting the 18th Juroku Cup tournament for U11 football teams in Gifu Prefecture in April 2025.

We are also the main sponsor of the Takahashi Naoko Cup / Gifu Half Marathon, which is one of Gifu Prefecture’s largest sporting events. At the most recent half marathon in April 2025, 109 runners and more than 1,000 volunteers from the Group took part.

In addition, as the sponsor of FC Gifu (professional football team) and the Gifu Swoops (professional basketball team), we are supporting professional sports in the region through the hosting of championship games and other events.

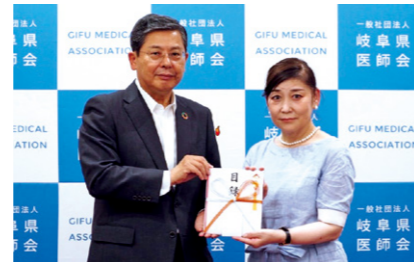


## Social Contribution Activities by the Juroku Foundation for Regional Promotion

The Juroku Foundation for Regional Promotion is engaged in four types of public-interest projects: Projects to support regional revitalization activities, scholarship projects, projects to promote and support musical arts culture, and projects to promote and support fine arts culture.

### Projects to support regional revitalization activities

The foundation provides grants to activities organized, supported, or sponsored by local public bodies and public organizations in Gifu and Aichi Prefectures. In FY2024, the foundation provided a total of ¥8.03 million to 39 projects, including those to improve facilities for home-based medical care in areas covered by the Gifu Pref. Medical Association. As of the end of FY2024, the foundation has provided grants to a total of 877 projects with a total value of ¥255.78 million.



### Scholarship projects

The foundation provides economic support to educate the younger generation responsible for the future of Gifu and Aichi Prefectures. In FY2024, the foundation awarded the Juroku Foundation for Regional Promotion Scholarship to 12 new university-bound students from Aichi and Gifu Prefectures. Alongside the existing 32 scholarship recipients, the foundation provided ¥17.00 million to a total of 44 students. To date, the foundation has provided ¥339.80 million in scholarships to 236 students.



### Projects to promote and support musical arts culture

Through the Clara Saal Juroku Music Hall, the foundation provides opportunities to appreciate and present high-quality musical performances from artists in Japan and overseas. Moreover, the foundation hosts a young musician support program through a collaborative agreement with the Gifu Foundation for Education and Culture, and the hall has become widely known as a venue for skilled young musicians.

#### Clara Saal Juroku Music Hall

The Clara Saal Juroku Music Hall first opened in 1991 as the Clara Saal Manabe Memorial Hall. After the hall closed in 2014, the Group took over in 2015 and renamed it the Clara Saal Juroku Music Hall. Today, the hall provides memorable musical performances and continues to be loved by the local community.



In 2024, "Regional contribution activities stemming from the Clara Saal Juroku Music Hall" were given "This is MECENAT 2024" certification by the Association for Corporate Support of the Arts.



### Projects to promote and support fine arts culture

In November 2024, the Group received a new certification from the Cabinet Office. At The Juroku Bank's head office, the Group plans to host an exhibition featuring outstanding artwork, including from local artists.

## 16FG Office & Park (scheduled opening in FY2027)

In February 2025, the Group began construction of the 16FG Office & Park mixed-use building. The new building will be home to the headquarters of the Company and its Group companies, and the aim is for it to become a place where locals can easily gather and use the facilities. As a company playing a part in the project to utilize the site of the Gifu city hall, as per Gifu-shi's goal we will strive to create "spaces to gather the bustle which is the source of vitality and support the creation of prosperity to achieve a sustainable city."

### Outline

Site area	11,868.09 m <sup>2</sup>
Total floor area	Approx. 37,500 m <sup>2</sup>
Scale and height	7 floors above ground and 1 floor below ground (Height: approx. 34.5m)
Structure	Steel-framed structure, reinforced concrete structure (Seismic isolation structure)



### Floor guide

7F	Office floor (Company headquarters and Group companies' headquarters)
4F	
3F	Cafeteria, entrance, meeting rooms, emergency response conference room
2F	Terrace, bank and securities sales branches, others
1F	Food and beverage store, bike parking, ATM, safe deposit boxes, entrance, large conference room, others
B1F	Parking

