The new President of The Juroku Bank

Message From the Assistant to the Group CEO / Group CAO

CEO : Chief Executive Officer
CAO : Chief Administrative Officer

Kyohei Tanemura

President, The Juroku Bank
Director and Executive Officer, Juroku Financial Group, Inc.
Assistant to the Group CEO / Group CAO

Leveraging 149 Years of Trust Toward the 150th Anniversary and Growth Beyond: Deepening the Core Banking Business and Evolving Customer Touchpoints Under a New Management System

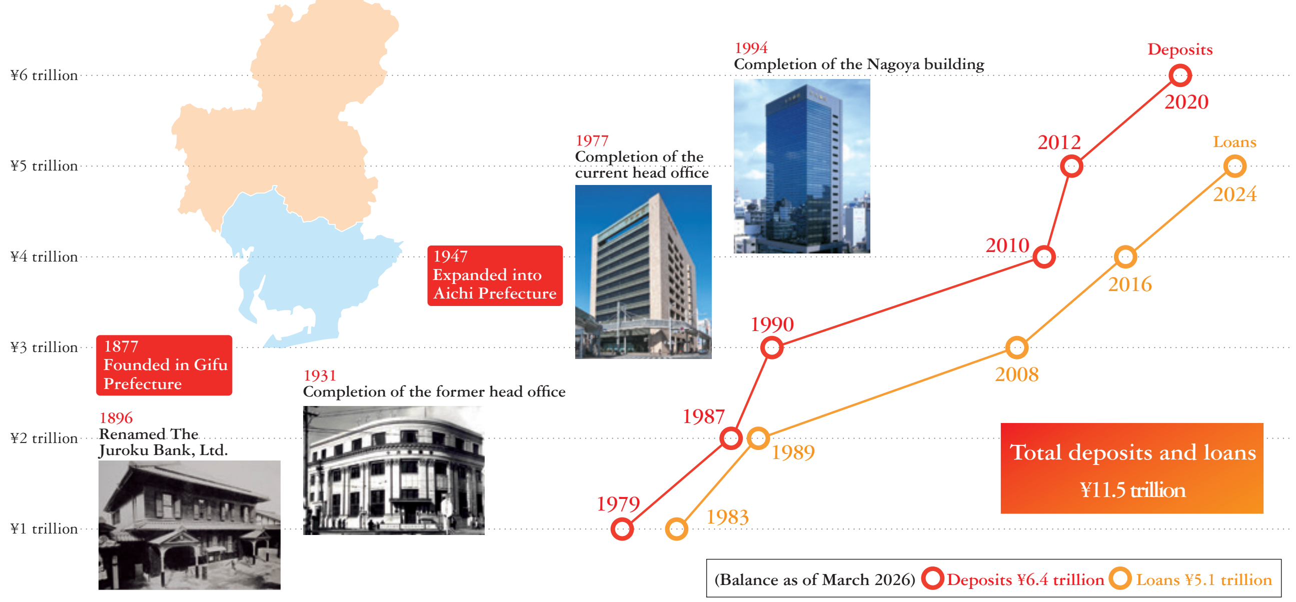
On June 19, 2026, I took the helm as President of The Juroku Bank, and simultaneously assumed the roles of Assistant to the Group CEO and Group CAO of the Juroku Financial Group. While taking on the responsibility of managing The Juroku Bank, I will also assist Group CEO Naoki Ikeda from the perspective of the bank, the Group's core company, and steadily implement its policies in the bank's management and operations.

The Juroku Bank moved to its current head office in 1977, the year it celebrated its 100th anniversary. At the time, our deposits and loans were less than ¥1 trillion each, but now deposits exceed ¥6 trillion and loans are around ¥5 trillion. This progress is not merely an expansion of scale, but rather the culmination of our role as a regional financial institution, receiving precious funds from local customers and delivering them to the companies and individuals who need them.

As the 14th president inheriting this 149-year history, my responsibility is to protect the trust we have built with local communities over the years and use it to drive future growth. That said, the way we protect that trust is changing. We are no longer in an era where we can continue to be chosen by the local community solely through traditional banking business, such as accepting deposits and providing loans. We must anticipate changes in the business environment and take the lead in addressing our customers' challenges and solving their problems.

To create the next generation of The Juroku Bank, we will utilize our community-based customer base, branch network, employee strengths, and local information to drive future growth and enhance corporate value. I will face its execution head-on, both as President and as Assistant to the Group CEO.

Status of increase in deposits and loans



Transforming the Synergies from Different Generations and Expertise into Action under the New Management Structure

My relatively young age is often highlighted when discussing my appointment as President. However, the essence of this new structure is not simply the birth of a young president. The significance lies in the simultaneous launch of a new management structure centered on the Chief Officer System, alongside the appointment of a young president. This demonstrates The Juroku Bank's intent to anticipate change and create future growth across the entire organization, looking ahead to our 150th anniversary and beyond.

At the Juroku Financial Group, officers in each field fulfill their roles under clearly defined lines of responsibility. The aim of the new management structure is to combine the sensitivity and speed of the younger generation, the decision-making skills of experienced management, the expertise in each field, and the customer-facing capabilities of the sales team, transforming differences in generations and roles into execution capabilities.

Throughout my career, primarily in the Corporate Planning Division, I have been involved in laying the foundation for the Group to adapt to change, including the merger with The Gifu Bank, the establishment of Juroku Tokai Tokyo Securities, the transition to a holding company structure, the subsequent establishment of four new companies, cross-industry collaborations, and the formulation of Medium-Term Management Plans. Going forward, I will leverage this experience to contribute to the growth of the bank itself and strengthen the execution capabilities of our sales teams. As Group CAO, I will also work to create an organization where each and every employee can fully exercise their potential.

We will endeavor to refine our core business, centered on deposits and loans, deepen our connections with customers, and create an environment where branch employees can perform at their best. Under the new management structure, my mission as President is to enhance the bank's operational capabilities, sales capabilities, and profitability, and to translate change into results.

Positioning the Deposit and Loan Business at the Core of Corporate Value Enhancement in a World of Positive Interest Rates

In a world of positive interest rates, strengthening our core banking business, centered on deposits and loans, directly contributes to the enhancement of our corporate value. To that end, what is important is not simply benefiting from the tailwind of the interest rate environment, but deepening our connections with customers and sustainably building up deposits and loans.

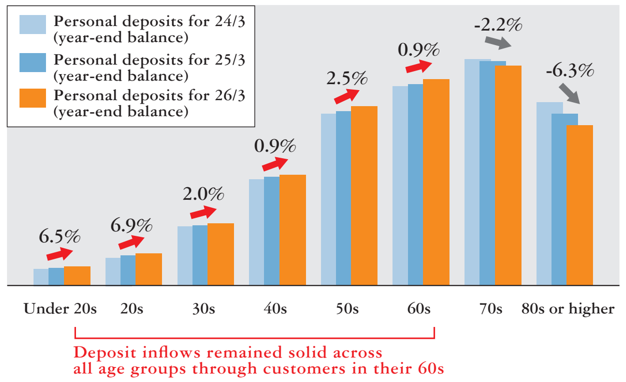
In the March 2026 term, the year-end loan balance for The Juroku Bank (non-consolidated basis) increased by ¥83.1 billion year on year to ¥5,115.8 billion. Corporate loans and housing loans increased, and the loan-deposit spread improved by 0.110 percentage points year on year to 0.931% as of March 2026 (quarterly basis). Further enhancing our ability to acquire deposits and circulate funds within the region through lending will be a crucial pillar supporting the bank's profitability.

That said, we are no longer able to simply accumulate deposits naturally. The way in which customers manage and move their money is changing amid mounting interest in asset formation, fund transfers due to inheritance, and changes in the competitive landscape, including the proliferation of online banking. Therefore, rather than simply attracting deposits temporarily through our interest rates, we need to build long-standing relationships by enhancing daily convenience, providing an environment that enables customers to consult with us with peace of mind, and offering accurate proposals.

Looking at personal deposits by age group, we are seeing an increase in deposits across all age groups, from customers under 20 to those in their 60s. On the other hand, deposits are decreasing among customers in their 70s and older, especially those 80 and older, and deposit outflows due to inheritance is a clear issue for the Bank.

Value Creation of Juroku FG
Source of Value Creation
Sustainability Management of Juroku FG
Management Foundation of Juroku Financial Group
Corporate Data

Personal deposits by age group



For younger and working generations, we aim to make everyday transactions convenient through the Juroku App, encouraging customers to use it naturally as their everyday account. For those building assets, we offer investment and asset formation options beyond just deposits through The Juroku Bank and Juroku Tokai Tokyo Securities. For elderly customers, we will build relationships that allow them to consult with us early on about asset succession, investment, and transferring funds to the next generation, rather than waiting until inheritance occurs. We strive to ensure that they continue to do business with us, including their families. We believe that building relationships that meet the needs of each generation and maintaining our connections with customers even after inheritance will strengthen our deposit base going forward.

Our branches are also important touchpoints that will help evolve our deposit and loan business. We connect with customers' daily lives through the app, while our branches and staff provide deep support at milestones in their lives and in business management. Through this division of roles, we will expand our transactions from deposits and loans to also include asset formation, inheritance, management succession, DX support, and more.

My goal is not to be a bank chosen solely for its interest rates. It is to be a bank that is easy to use in daily life, a bank customers want to consult with when in trouble, and a bank they can confidently entrust with important decisions. As customer relationships naturally take root, this strengthens our core banking business, centered on deposits and loans. Creating this cycle will lead to the sustainable growth of The Juroku Bank.

Aiming to Expand Assets on Deposit and Corporate Solutions in Addition to Deposits and Loans

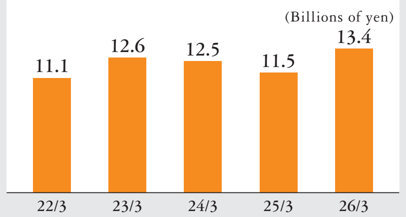
Strengthening the profitability of the core business is not something that is completed solely through deposits and loans. Amid mounting interest in asset formation, it is also important for The Juroku Bank and Juroku Tokai Tokyo Securities, and other Group companies to firmly serve as a recipient of funds moving from deposits to investment trusts and securities transactions.

Fees and commissions at The Juroku Bank (non-consolidated basis) rose ¥1.9 billion year on year to ¥13.4 billion in the March 2026 term. Combined individual-related revenue for The Juroku Bank and Juroku Tokai Tokyo Securities increased by ¥1.5 billion year on year to ¥10.3 billion, driven by strong sales of investment trusts, including fund wraps. Our banking and securities divisions are leveraging their respective expertise to meet our customers' diverse asset formation needs.

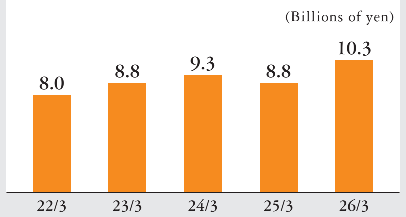
Combined corporate solution-related revenue for The Juroku Bank and NOBUNAGA Succession increased by ¥900 million year on year to ¥3.4 billion. Our proposals, tailored to the management issues of local companies, including M&A and management succession, are steadily yielding results.

By increasing our assets on deposit and corporate solutions in a well-balanced manner, primarily through deposits and loans, and by making our customer relationships longer-lasting and more comprehensive, we will further strengthen the group's earnings base, starting with The Juroku Bank.

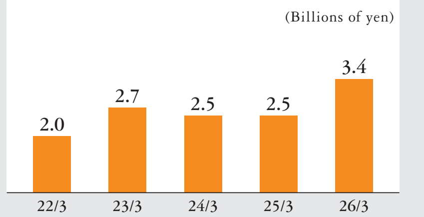
Fees and commissions
(The Juroku Bank, non-consolidated)



Individual-related revenue
(The Juroku Bank, non-consolidated; Juroku Tokai Tokyo Securities)



Corporate solution-related revenue
(The Juroku Bank, non-consolidated; NOBUNAGA Succession)



Aligning Goals with Sales Floor to Maximize Human Capital

The people who make this strengthening of our core business profitability possible are the employees at our sales branches who interact with customers on a daily basis. It is essential that each individual internalizes the future direction of management as their own responsibility and works toward the same goals. To this end, I myself have been engaging in dialogue with branch managers and other sales staff. After taking up my current position, I have directly communicated the ideas I deem important through interviews with branch managers in Gifu and Aichi Prefectures and lectures to new employees. I intend to continue my efforts to enable all employees to speak in their own words about the significance of increasing deposits and loans.

Our greatest asset is our people. Employees that have honed their knowledge and communication skills utilize digital technology and data to notice changes in customer behavior and proactively make necessary proposals. As President, one of my key roles is to create an environment where employees can fully demonstrate these skills.

At the same time, my own challenges are clear. Because of my many years spent working in Corporate Planning Division at the head office, I have not had as many opportunities to meet directly with customers and deepen my relationships with them as the officers and employees with extensive experience in sales. That is why, after becoming President, I started by meeting directly with as many customers as possible so that they could get to know me as a person.

As the face of The Juroku Bank, I personally go out to local communities to help our sales branch staff proactively demonstrate their skills. I will combine the conceptual skills I have cultivated in the Corporate Planning Division with the execution capabilities in the field moving forward.

Taking into account the regional characteristics of Gifu and Aichi Prefectures will prove key to implementing this. In Gifu Prefecture, we will further deepen the relationships of trust with customers and strong business foundation that we have built over many years, further strengthening transactions centered on deposits and loans. On the other hand, Aichi Prefecture is a market with significant growth potential for the Bank. The Juroku app brings customers closer to The Juroku Bank, and when they need more in-depth consultation, they can be referred to branches and staff who offer solutions. We will steadily expand our deposit and loan foundation by expanding digital touchpoints and deepening trust in the real world.

We are a bank that has not only prioritized efficiency, but also placed importance on having signboards, physical branches, and people in local communities. Now that the world of positive interest rates is becoming established, I feel that we are entering a phase where this decision has new meaning. By combining the strengths of our branches and people with digital technology, we will refine the customer touchpoints that are unique to The Juroku Bank, both in Gifu and Aichi Prefectures.

Toward the 150th Anniversary and beyond: Linking Our Challenges to the Enhancement of Corporate Value

Just three days after the press conference announcing my appointment as President, I participated in the Gifu Half Marathon. Around 130 runners from the Juroku Financial Group and over 1,000 volunteers participated on the day, and I myself ran wearing a "New President" sash. To be honest, before I ran, I was worried about what kind of feedback I would receive from the local community. However, once we started running, we received warmer cheers from people on the roadside and at the venue than we expected. I felt warmth in my heart as I ran while waving and saying hello to spectators. This marathon provided an opportunity for me to experience for myself the support that The Juroku Bank has been receiving from this region.

At the time, I felt renewed gratitude to this city and a desire to give back to everyone in the local community. The 150th anniversary of our founding is an important milestone in expressing our gratitude for the progress we have made thus far. At the same time, it is also an opportunity to show how The Juroku Bank will change and grow together with our customers.

Going forward, as President, I will personally go out into local communities and start engaging in direct dialogue with customers in earnest. This is why I do not want to limit our 150th anniversary to a commemorative year, but rather to make it a starting point for listening to our customers and ensuring that The Juroku Bank continues to be an essential presence for generations to come.

In order to create The Juroku Bank of the next generation, we will further strengthen our core business centered on deposits and loans in the world of positive interest rates, evolve our customer touchpoints into daily, valuable interactions, and establish a foundation that enables our sales staff to perform to their full potential. In Gifu Prefecture, we will further deepen our long-standing relationships of trust, while in Aichi Prefecture, we will seize growth opportunities and expand new touchpoints. We will use the deposits we receive to provide loans to local businesses, creating a cycle that leads to capital investment, employment, wage increases, management succession, and business growth.

Under the new management structure set forth by the Group CEO, I will take the lead as we continue to take on new challenges to support those on the front lines, expand trust with our customers, and translate the growth of The Juroku Bank into tangible results.