Strength (2) Cross-Industrial Collaboration — Collaboration with SoftBank

We are collaborating with SoftBank Corp. (SoftBank) to promote DX.

By drawing on SoftBank's technology and know-how to improve our Group's productivity and support the digitalization of our customers and communities, we aim to revitalize the local economy and contribute to local communities.

2020

Replacing landlines with smartphones for all officers and employees / Transforming workplace telephone communications

In September 2020, The Juroku Bank began phasing out landline telephones across the Bank and providing all officers and employees with smartphones on the SoftBank network.

With each employee equipped with a smartphone, calls can go directly to the person responsible without being transferred, enabling smoother communication.

2022

Launching DX collaboration and personnel exchanges with SoftBank

In May 2022, we agreed to collaborate with SoftBank on DX promotion and began personnel exchanges.

We have welcomed personnel from SoftBank, including general managers, to advance projects that improve operational efficiency and maximize productivity through our Group's digitalization. We are also focusing on developing digital talent by seconding our employees to SoftBank.

Personnel exchanges (as of June 30, 2026)

Personnel seconded from SoftBank		Employees seconded to SoftBank	
Since May 1, 2022	Cumulative total: 11 persons	Since July 1, 2024	Cumulative total: 2 persons

2023

Introducing Google Workspace

With the full support of SoftBank, The Juroku Bank introduced Google Workspace, a new collaboration platform, in September 2023.

In March 2024, we expanded its use to all Group companies, embedding smoother internal and external communication, location-independent remote working using smartphones, and more effective use of time between tasks.

We are now making full use of this robust digital foundation to enhance our operations while strengthening collaboration across the Group and maximizing synergies.

2025

Accelerating business transformation with generative AI

All officers and employees began using generative AI "Google Workspace with Gemini" in March 2025 and NotebookLM in June of the same year.

By making generative AI use a routine part of our work, including Retrieval-Augmented Generation (RAG) using internal data and the preparation of meeting minutes, we are further improving operational efficiency across the Group. We also hold a Generative AI Utilization Contest to raise AI literacy throughout the Company and drive a bottom-up shift in mindset.

Signing a business matching agreement to promote DX at local companies

In October 2025, we entered into a business matching agreement to introduce local companies to SoftBank and jointly propose DX solutions.

By combining our solid customer base with SoftBank's extensive range of solutions, we will work together to drive DX in the local economy.

2026

Hirotaka Asai
Executive Officer
Group CDO

Kenji Kubota
Executive Officer
Deputy Group CDO

Opening Up New Horizons through Co-Creation

— From Advancing In-House DX to Transforming Regional Finance —

Four years have passed since we began collaborating with SoftBank on DX promotion. With SoftBank's full support, Juroku Financial Group has made dramatic gains in productivity and undergone a significant shift in corporate culture.

In this dialogue, Group CDO Asai, who oversees our DX initiatives, joins Deputy Group CDO Kubota, who was seconded from SoftBank in 2022 and transferred permanently to Juroku Financial Group as an Executive Officer in June 2026.

They discuss the pace of change made possible by combining outside expertise with hands-on regional banking experience, and share their vision of the new horizons that could open up as the know-how gained through in-house DX reaches our customers and communities.

—A Clear Commitment to DX: Introducing the Chief Officer System and Welcoming a Permanent Transfer

Asai: Our collaboration with SoftBank began in 2022, initially with two secondees, including Mr. Kubota.
Over these four years, we have welcomed a total of 11 people. They have worked alongside us not as vendors, but as partners with a shared purpose, engaging deeply in management to drive transformation together.

Introducing the Chief Officer System at the same time as Mr. Kubota's permanent transfer demonstrates how serious we are about sustaining and building on this strong relationship and our commitment to DX.

Kubota: Now that I have permanently joined the Group, I feel an even deeper sense of trust. But these past four years have certainly been eventful.

Coming from another industry, the first thing that struck me was how much work still relied on inefficient, manual methods. For example, people would consult paper schedules and diaries, then call one another to arrange a meeting. If anything changed, they had to start all over again. That really brought home the difference in how we communicated.

Asai: I remember just how surprised you were.
Those of us within the financial industry had stopped questioning some of these practices. Mr. Kubota and his SoftBank colleagues brought a fresh set of eyes, spotting things specific to financial institutions that simply did not make sense.

That prompted us to rethink the very foundations of how we work. We set a clear direction, and our first step was to introduce Google Workspace (GWS).

But we did not stop at implementation. Guided by the slogans "Leave no one behind" and "Everyone makes the most of it," we followed through on the initiatives across every Group company, closing the gap in digital adoption in just four years.

The combination of a culture that welcomes ideas from other industries and an exceptional ability to pull together is our greatest strength and what sets us apart.

Kubota: That success came from the openness with which everyone at Juroku Financial Group welcomed my honest questions as an outsider, such as "Why do we do it this way?" It also came from the remarkable unity with which they embraced the tools and put them to work.

That said, bottom-up initiatives alone cannot bring about change on this scale. What has supported this remarkable pace, and continues to do so, is our monthly digital briefings, where we discuss issues directly with the Group CEO and the President of the Bank.

Asai: Exactly. For investments costing hundreds of millions of yen, we did not spend months working through thick stacks of explanatory materials. Instead, we presented live demonstrations directly to management and made quick decisions on our DX direction in a small group.

These briefings have gone well beyond the introduction of GWS and continue to drive decision-making across all our DX strategies.

We have swift decisions at the top, backed by outstanding execution on the ground. With both in place, we can take the next step with confidence.

—How an Integrated Data Platform and Generative AI Are Transforming Operations and Driving Earnings

Kubota: The NEXT 16 Platform, the overall vision we developed after launching our collaboration, is moving steadily through its phases.

We started with the underlying infrastructure: the Bank's network.

We found that the existing network, designed for a closed environment, could not support GWS. So, we invested several hundred million yen in expanding bandwidth, creating a resilient foundation for future DX initiatives. Building on that foundation, we established an Integrated Data Platform in March 2025, drew up a three-year roadmap, and have been making steady progress.

Asai: Over the years, the Bank had accumulated around 220 subsystems, leaving its data isolated in silos.

The Integrated Data Platform we have now built provides a robust foundation for bringing those systems together.

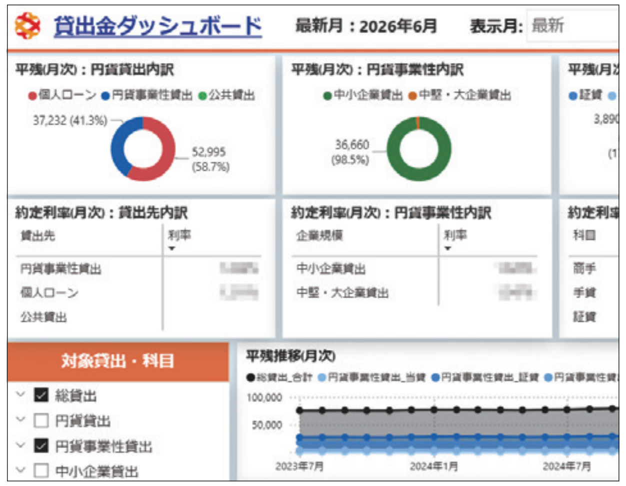
It allows us to move from a situation in which only certain departments or individuals could use the data to one in which everyone can access and apply it: in other words, data democratization.

We can already view deposit and lending results on a dashboard. Looking ahead, we plan to connect our sales force automation (SFA) system and AI to this platform, providing a multifaceted view of performance at the employee, branch, and company levels.

The aim is not just to look back at results, but to use data to guide future performance: "Where are we falling short of our targets?" or "What should we do next?"

The data platform we envisioned at the outset of our collaboration is taking shape, and the conditions are now in place to put it to work on the frontline.

I believe this process of using DX to maximize the added value we deliver to customers will bring about a genuine transformation in sales and change the way the Bank operates.



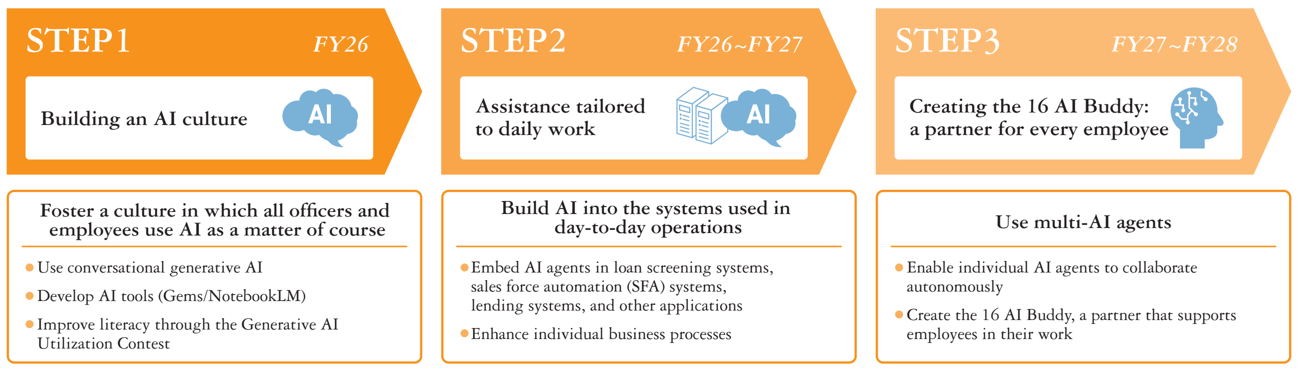
Kubota: Every employee can now use Gemini generative AI on their work smartphone or PC, and adoption is accelerating.

It is helping people work more efficiently across a wide range of tasks, from drafting documents every day and summarizing meetings to bouncing off ideas for customer proposals.

In March 2026, we held a Generative AI Utilization Contest for all employees and received an impressive response: more than 1,600 ideas.

Asai: We organized the contest with advice from SoftBank as an opportunity to raise digital literacy across the Group.

Some employees even built and submitted their own systems.



That was a real surprise, and it showed us just how much the capabilities and digital literacy of our people are growing.

By continuing to hold these contests, we hope to bring forward ideas that management alone would never have thought of.

Kubota: We have moved beyond general-purpose AI. In April 2026, we began providing iPads to all sales representatives at The Juroku Bank and launched an engagement tool that analyzes customers' financial information and industry trends. During customer meetings, the tool can display charts tailored to each company, suggest specific questions to ask, and generate talk scripts.

We have now reached the stage of embedding generative AI into the systems we use every day.

We will continue to follow our roadmap, developing task-specific AI agents and working toward a future in which every employee has their own AI assistant.

Asai: Of course, alongside the more eye-catching DX initiatives, we are continuing the steady, day-to-day work of improving productivity.

Through business process reengineering (BPR), we will further streamline administrative operations and reallocate the people and time freed up to headquarters functions that support sales and to higher-value-added work at Group companies.

Our in-house DX efforts will continue as we strive to maximize productivity across the Group.

—The New Horizons We Envision beyond Our Transformation Strategy

Asai: DX now underpins every strategy and is a key pillar supporting Juroku Financial Group's growth.

Having improved our own productivity, we are now moving into the next phase: applying the know-how we have gained to help drive DX across the region.

For individual customers, we will step up digital marketing through the Juroku App, which surpassed 550,000 users in June.

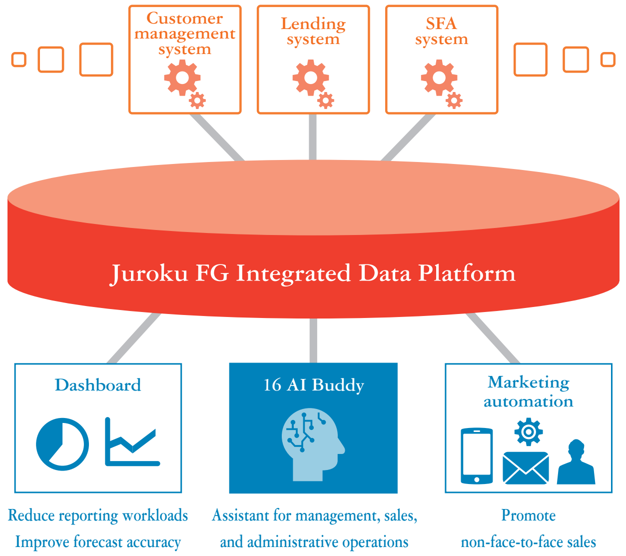
By making full use of the data platform we have built, we will deliver value tailored to each customer.

For corporate customers, Juroku Densan Digital Service already provides hands-on DX support rooted in the local community. Alongside this, we have begun business matching with SoftBank to offer more advanced DX solutions.

Kubota: Juroku Financial Group has a solid customer base in Gifu and Aichi Prefectures.

We will build on that strength to adequately understand the diverse DX needs of local customers and combine those insights with SoftBank's leading-edge technology to further accelerate digital transformation in the region.

Working with Juroku Financial Group, SoftBank's Executive Briefing Center (EBC), and STATION Ai, one of Japan's largest open innovation hubs, we will establish an ecosystem within the local community that gives businesses direct access to DX support tailored to their stage of growth.



Asai: The Group plans to open its new headquarters building in FY2027, the year of the Bank's 150th anniversary.

SoftBank has provided full support from the design stage. We are developing a next-generation smart building with facial recognition security gates and a state-of-the-art building app to create a more comfortable working environment.

Beyond serving as our offices, we want the building to be an open, shared space where local residents can relax and enjoy time together in their everyday lives, and a symbol of community co-creation.

It should become a place that points the way to a new future for the region, where people can experience firsthand how digital technology can enrich their lives and shape the way we work.

Kubota: I have been involved in the new headquarters project from the planning stage, so I am really looking forward to it.

Since permanently joining Juroku Financial Group, I feel an even stronger responsibility to speak up about whatever I believe needs to change in the company.

I genuinely want to help create an environment where our employees feel energized and can realize their full potential, and to see those new horizons open up together.

I am grateful to be part of such an exciting period, as the vision we drew up four years ago takes shape and the company changes in profound ways.

Asai: Juroku Financial Group and SoftBank. I can feel our relationship of trust evolving beyond a consulting arrangement. We are becoming one team, working for the future community co-creation.

As management, we will further accelerate the development of DX talent who can absorb expertise from other industries and take the initiative themselves. Building on our outstanding ability to execute, we will continue to lead efforts to solve challenges beyond the traditional boundaries of regional finance and open up new horizons with our stakeholders.