

Strength (2) Cross-Industrial Collaboration — Collaboration with Resona Group

We are working with the Resona Group across both face-to-face and digital channels, sharing information and know-how to make a greater contribution to the local economy and achieve sustainable growth, while jointly shaping a new model for retail banking.

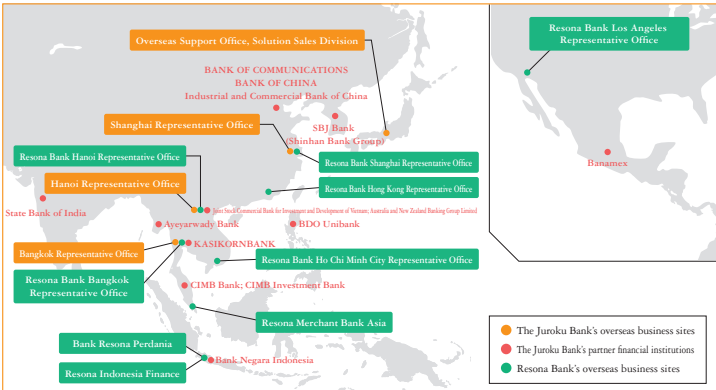
|                                |                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Main collaborative initiatives | Digital field              | <ul style="list-style-type: none"><li>Launch of the Juroku App</li><li>Introduction of Data Ignition, a banking operations support tool</li></ul>                                                                                                                                                                                                                                                                                                         |
|                                | Face-to-face field         | <ul style="list-style-type: none"><li>Launch of the Juroku Bank Fund Wrap</li><li>Offering investment trusts managed by Resona Asset Management Co., Ltd.</li><li>Offering export receivables guarantees, guaranteed factoring, and the card payment online for bill service</li><li>Collaboration on financing (syndicated loans and non-recourse loans)</li><li>Holding business meetings</li><li>Collaboration on overseas expansion support</li></ul> |
|                                | Human resource development | <ul style="list-style-type: none"><li>Seconding employees to the Resona Group</li><li>Personnel exchanges through training</li></ul>                                                                                                                                                                                                                                                                                                                      |
|                                | Other                      | <ul style="list-style-type: none"><li>Participation in FlexPay, a corporate payment platform</li></ul>                                                                                                                                                                                                                                                                                                                                                    |

Collaboration on Overseas Expansion Support

In August 2025, The Juroku Bank and Resona Bank, Limited signed Basic Agreement for Mutual Cooperation in International Business.

By sharing the networks and know-how that each bank has built, primarily in the ASEAN region, and combining their respective strengths, the two banks aim to establish a framework that provides higher-quality support for overseas business.

|                           |                                                   |
|---------------------------|---------------------------------------------------|
| Main areas of cooperation | Providing local information from overseas markets |
|                           | Leveraging each other's overseas networks         |
|                           | Jointly hosting events and seminars               |
|                           | Personnel exchanges                               |

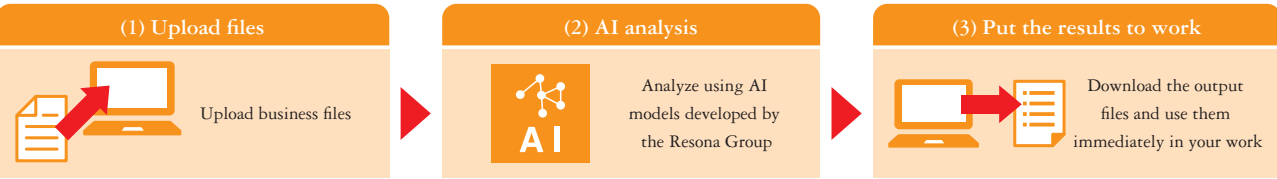


Introduction of Data Ignition, a Banking Operations Support Tool

In October 2025, The Juroku Bank introduced Data Ignition, a banking operations support tool jointly developed by Resona Holdings, Inc. (Resona HD), Resona Bank, Limited, and BrainPad Inc.

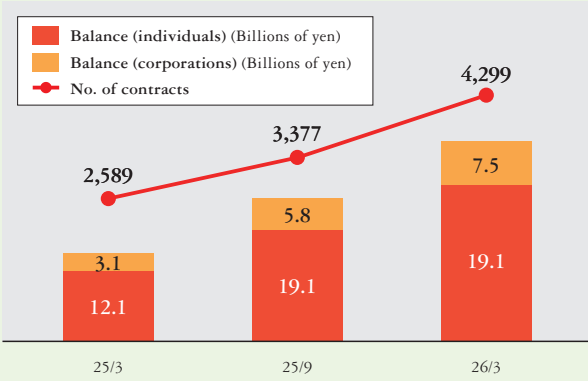
Data Ignition is a system that predicts customer needs for financial products by assigning scores. By feeding the necessary data into AI that has already delivered strong results within the Resona Group, we can prioritize our outreach to customers with the greatest need.

The system also supports operational efficiency through features such as instant checks of contract terms.



1st phase of collaboration Juroku Bank Fund Wrap

- Launched in November 2024 as the first phase of our collaboration, the Juroku Bank Fund Wrap (\*) has continued to record strong sales.
- As of March 31, 2026, the number of contracts had grown steadily to 4,299, with assets on deposit of ¥27.2 billion for individual customers and ¥7.5 billion for corporate customers, contributing to our support for asset formation.
- \* A service in which customers enter into a discretionary investment contract with a financial institution and entrust it with investment decisions across a range of financial products



2nd phase of collaboration Juroku App — Surpassing 500,000 users in approximately 11 months after launch —

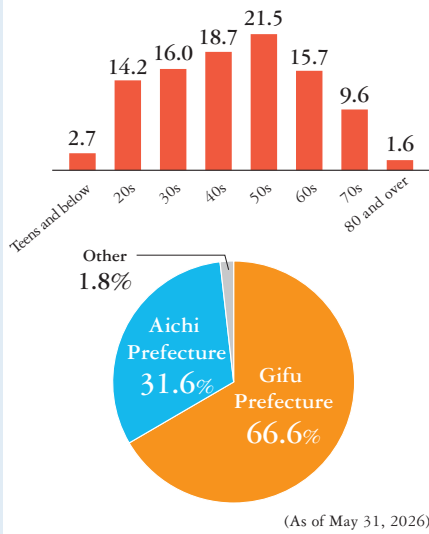
- We launched the Juroku App in April 2025 as the second phase of our collaboration, and it surpassed 500,000 users in March 2026.
- In February 2026, the Juroku App became the first app from a company headquartered in Gifu to win the Special Prize for Best Regional App at the App Ape Award 2025, an event recognizing the apps most loved by users in 2025.
- We will continue adding features and improving convenience to make the app an even more accessible and dependable part of everyday life for people in our communities.

[New features]

|               |                                                                                                                                                                                     |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| July 2025     | Address changes, addition or change of telephone numbers, etc.                                                                                                                      |
| November 2025 | Investment trusts (purchases and redemptions; setting up or changing investment trust savings plans; viewing investment gains and losses; accessing statements and other documents) |
| March 2026    | Fund wrap balance inquiries and advice notifications                                                                                                                                |



Breakdown by age group and region (Unit: %)



Impact of Juroku App adoption

- The number of transfers made through the Juroku App surged approximately ninefold within one year of its launch.
- The addition of investment features to the app in November 2025 increased non-face-to-face investment trust sales to individual customers.

