

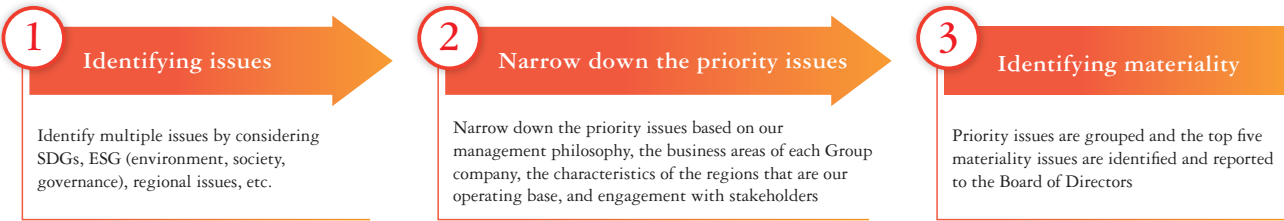
Addressing Key Challenges (Materiality)

Juroku Financial Group, aiming to fulfill its management philosophy of “achieving growth and prosperity for our customers and the local community,” is committed to working toward a sustainable society as a comprehensive financial group that builds a future with local communities and achieves sustainable growth with local economies.

ddressing Key Challenges (Materiality)

		Key challenges	Initiatives
Business	Revitalization of the local economy	 	- Supporting business foundation and new business operations to foster future leaders of the local economy - Supporting local companies’ core business operations and management succession to contribute to their growth - Supporting asset formation to achieve enriched living
	Sustainable development of the local community	   	- Creating comfortable and appealing communities - Using local resources to create value that will benefit future generations - Promoting digital transformation of local companies and local governments
	Environmental conservation and climate change actions	   	- Supporting local companies’ carbon neutral business management - Implementing initiatives for environmental conservation and environmental impact mitigation - Responding to climate change and disclosing information in line with TCFD
Management	Empowerment of diverse human resources	 	- Building a corporate culture that boasts diversity as a strength - Implementing work style reform to provide a good work-life balance - Creating workplaces that facilitate the growth of diverse human resources and empower them
	Advanced governance		- Advancing corporate governance - Strengthening risk management and compliance - Achieving stakeholders engagement

Procedures for identifying materiality



Main initiatives	Sustainability KPIs			
	Item	Quantitative target	March 2026 results ^(*) (progress rate)	
- Investment in local VCs and CVCs - Conclusion of a partnership agreement with Sompo Japan Insurance Inc. - Sustainable finance - Management succession consultation - Joint establishment of “NOBUNAGA Search Fund No. 1” - HR placement - Conclusion of a business alliance agreement with Mitsui O.S.K. Lines Group - Asset formation support - Balance of Group assets on deposit	Sustainable finance provided (of which, environment-related finance)	¥2 trillion (¥800.0 billion)	¥914.4 billion (¥347.2 billion) ^(*)	45.7% (43.4%)
	Balance of Group assets on deposit	¥550.0 billion	¥663.9 billion	120.7%
- Participation in the “Minami Park Development Project (PFI Project)” in Okazaki City, Aichi Prefecture - Hosting “Osanpo Biyori in Yanagase,” a project for revitalizing Gifu City’s central district - Participation in the Shirakawa Village Sake Brewery Project in Shirakawa Village, Gifu Prefecture - Social impact investment - DX-support consulting - Cashless payment support - Collaboration with JCB Co., Ltd. and STATION Ai Corp. - Promotion of financial literacy education	Social impact investment	¥2.0 billion	¥1.02 billion ^(*)	51.0%
	DX-Support consultation case	3,000 cases	1,254 cases ^(*)	41.8%
- Formulation of Environmental Policy - Promotion of climate change measures - Selected for the Climate Change “A List” in the CDP Climate Change 2025 assessment - Disclosure Based on TCFD and TNFD Recommendations - Governance - Strategy - Risk management - Metrics and targets	GHG emissions (vs. FY2013 level)	100% reduction	83.6% reduction ^(*)	83.6%
	Paper use (vs. FY2019)	50% reduction	41.6% reduction	83.2%
- Group-wide optimization of human resources - Introduction of the Flexible Retirement Age - System up to Age 65 and improved employment conditions from age 55 onwards - New graduate recruitment - Job Return System - Support for the empowerment of employees with disabilities - Support for the advancement of women “Jewelina” initiatives - Personnel exchanges with different industries - Career Challenge System - Expert System - Human resources portfolio supporting strategy - Engagement survey - Supporting a good work-life balance - Returning value to employees and improving financial wellness - Promotion of health management - Expanding training opportunities - Self-Development Qualification Acquisition Subsidy System - Knowledge point stage certification program - Initiatives to respect human rights	Ratio of female senior managers	20%	12.3%	61.5%
	Ratio of paid leave claimed	80%	63.3%	79.1%
- Business continuity planning - Response to cross-shareholdings - Cybersecurity management system - Sharing of threat information and cooperative initiatives - Education and awareness programs for Group officers and employees - Initiatives for cybersecurity - System risk management - Dialogue with investors - Internal audit structure	Initial response training for emergency preparedness	No less than twice a year	9	450%
	Dialogue with investors	No less than 10 times a year	54 times	540%

(*)1 Cumulative total since April 2022 (*)2 Preliminary data (*)3 Progress rate is calculated by dividing March 2026 results by FY2030 target