Revitalization of the Local Economy

VISION

Provide a wide range of financial services to help grow local businesses and revitalize the local economy

Key Items

- Local VC and CVC investment
- Management succession consultation
- Asset formation support
- Sustainable finance
- HR placement
- Balance of Group assets on deposit

Supporting Business Foundation and New Business Operations to Foster Future Leaders of the Local Economy

As the top-tier sponsor of STATION Ai, one of Japan's largest open innovation facilities, we support startups in the Tokai region and promote open innovation, while building and developing the startup ecosystem.

In addition to hosting tours for our business partners at STATION Ai, our seconded employees are involved in the operation of ACTIVATION Lab, a program for working professionals aimed at nurturing entrepreneurs and human resources for new businesses.

Initiatives of NOBUNAGA Capital Village Co., Ltd., the Group's dedicated investment company

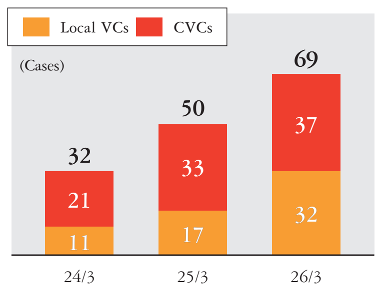
NOBUNAGA Capital Village delivers new value and services to the region through its investments, nurturing and supporting entrepreneurs who will lead the future.

Specifically, through corporate venture capital (CVC), NOBUNAGA Capital Village promotes business co-creation and collaboration with startups across Japan that offer cutting-edge technologies and services. Furthermore, it utilizes a fund targeted at startups active in the Tokai area and companies based at STATION Ai to support entrepreneurs who will lead the future of the region, as it continues to propose new value for the region through co-creation.

[Investment in local VCs and CVCs]

NOBUNAGA Capital Village has been accelerating its investments in companies that can generate synergy for local economies and finance, as well as in companies where there is the potential for business co-creation. Since its establishment in April 2021, NOBUNAGA Capital Village has made a total of 69 investments.

Investment in local VCs and CVCs



(Cumulative total since establishment in April 2021)

— Conclusion of a collaborative agreement with Sompo Japan Insurance Inc. —

With the primary objective of creating an environment that enables startups to tackle challenges with confidence and pursue accelerated growth, we have signed a "Collaborative Agreement to Support Startup Growth and Address Social Issues" with Sompo Japan Insurance Inc., which provides not only insurance products but also its expertise in risk management and extensive networks cultivated over many years, along with a range of diverse solutions to support startups in taking on challenges.

As a specific initiative under this collaboration, Quastella Inc., an investee company, and Sompo Japan Insurance Inc. are driving the joint development of services aimed at cell manufacturing businesses with a view to supporting the stable provision of regenerative medicine, so as to address the social issue of expanding access to regenerative medicine.

— Group collaboration: NOBUNAGA Capital Village x The Juroku Bank —

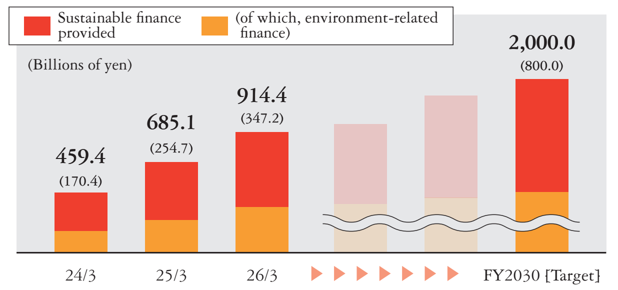
The Group is engaged in efforts to provide multifaceted support to startups, actively offering financial support not only through investments (equity), but also through debt financing.

To date, we have provided comprehensive financing support to OPTIMIND Inc. and Power Wave Co., Ltd. through investment by NOBUNAGA Capital Village and debt financing by The Juroku Bank.

Supporting Local Companies' Core Business Operations and Management Succession to Contribute to Their Growth

The Juroku Bank offers a range of financing products that help clients achieve sustainable management. Juroku SDGs/ESG Finance provides financial support for clients' SDGs and ESG initiatives aimed at tackling global environmental and social issues, while Juroku Positive Impact Finance sees the Bank evaluate clients' SDGs initiatives before setting KPIs, and then monitor progress to support their achievement.

Sustainable finance provided



(Cumulative total since April 2022)

[Definitions] Sustainable finance: Investment and lending for SDGs/ESG initiatives that contribute to building a sustainable society; Environment-related finance: Investment and lending for initiatives to reduce environmental impact

[Sustainable finance]

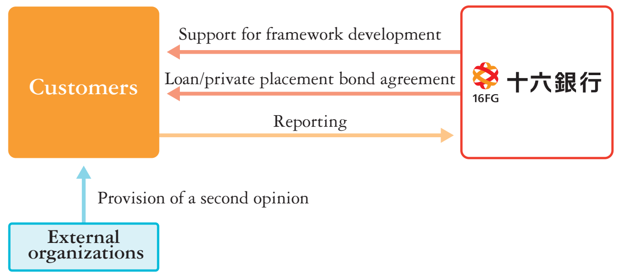
As of March 31, 2026, the Bank has provided a total of ¥914.4 billion in sustainable finance (of which ¥347.2 billion was for environment-related finance). In terms of progress, this is 45.7% of the Bank's sustainable finance target for FY2030 (including 43.4% for environment-related finance).

— Support through Juroku Sustainability Loan —

In February 2026, The Juroku Bank signed a Juroku Sustainability Loan agreement with TSUCHIYA CORPORATION. This marks the first sustainability loan agreement to be concluded by a financial institution headquartered in one of the three Tokai prefectures(*).

(*) As of the time the agreement was concluded, and according to research by The Juroku Bank

The funds delivered through this loan agreement are being allocated to finance the construction of the Technical Innovation Center, a next-generation technological development hub newly established by TSUCHIYA CORPORATION. In addition to reducing environmental impact by maintaining its "100% ZEB" certification, this facility also performs a disaster prevention function with its designation as a public evacuation shelter based on the agreement with Ogaki-shi, Gifu Prefecture, thereby contributing significantly to enhancing the resilience of the region.



Initiatives of NOBUNAGA Succession Inc., an M&A support company

NOBUNAGA Succession, a joint venture with Nihon M&A Center Holdings Inc., is working with The Juroku Bank and other Group companies to ascertain management succession needs and develop solutions.

[Management succession consultation]

Since its establishment in July 2023, the number of consultations has reached 2,000 (of which 125 led to advisory contracts).

Number of consultations provided

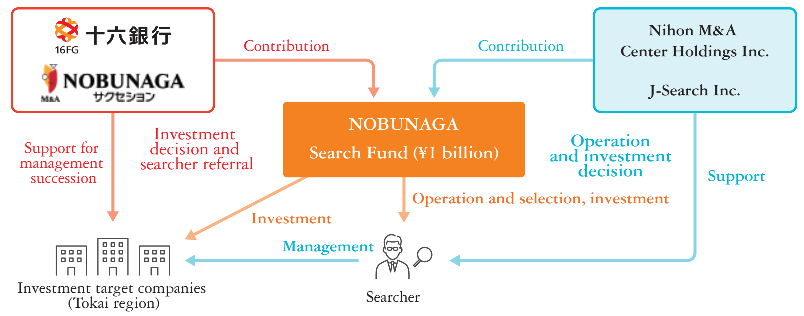
No. of consultations	2,000 cases
(of which, advisory contracts)	125 cases

(Cumulative total as of March 31, 2026)

— Joint establishment of "NOBUNAGA Search Fund No. 1" —

NOBUNAGA Succession and The Juroku Bank, together with J-Search Inc., a consolidated subsidiary of Nihon M&A Center Holdings, have jointly established the "NOBUNAGA Search Fund No. 1 Limited Partnership."

Through this fund, we connect talented human resources ("searchers" selected by J-Search) across Japan who aspire to become business leaders, with SMEs facing management succession challenges that are identified and entrusted to NOBUNAGA Succession, with the aim of addressing management succession challenges and realizing the sustainable growth and development of companies.



Initiatives of the Juroku Research Institute, a thinktank

Functioning as a thinktank for regional financial institutions, the Juroku Research Institute provides a diverse range of services, including research and analysis of the regional economy and industry trends, personnel placement, joint recruitment sessions and seminars for new employees, and support and consulting for human resources systems.

[HR placement]

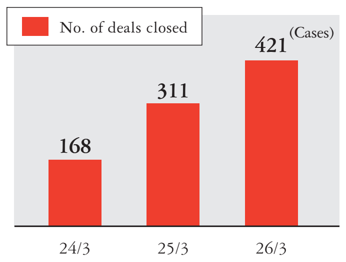
In FY2025, the Institute concluded a total of 110 personnel placement contracts, and a cumulative total of 421 contracts since April 2022.

— Conclusion of a business alliance agreement with the Mitsui O.S.K. Lines Group —

We have signed a business alliance agreement concerning the active deployment of international talent with Mitsui O.S.K. Lines, Ltd. and MOL CAREER Co., Ltd., with the aim of strengthening our response to the anticipated growth in demand for highly-skilled foreign professionals(*).

Through this alliance, we will combine Mitsui O.S.K. Lines Group's longstanding track record in foreign national employment and human resource network, with our Group's regionally rooted customer base to support local companies in securing and retaining talent.

●Number of personnel placement contracts closed

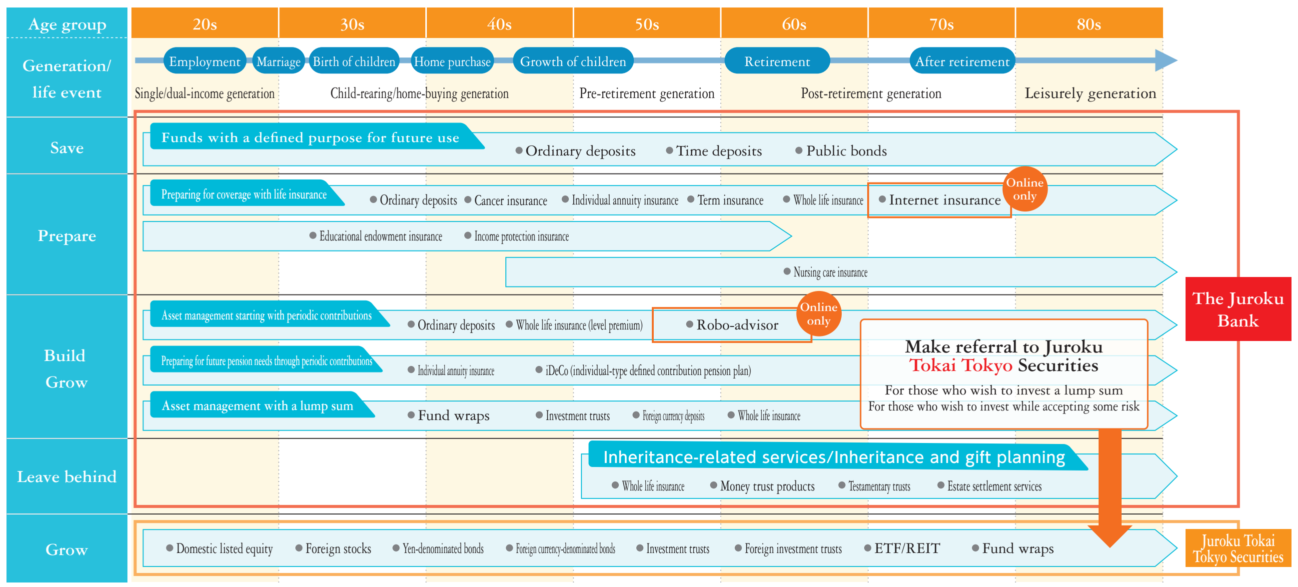


(Cumulative total since April 2022)

(*) Mainly refers to individuals who hold the "Engineer/Specialist in Humanities/International Services" status of residence, have a university degree or higher, possess advanced Japanese language proficiency as well as language and technical skills, and have the requisite skills to perform the following types of work.
International Services (overseas sales, inbound support, bridging operations with overseas business sites)
Engineers (in IT, mechanical, and electrical areas, architectural design, and construction management)

Supporting Asset Formation to Achieve Enriched Living

The Group is helping customers and their families achieve their dreams and form the assets required for a stable retirement through optimal, individualized proposals. The Juroku Bank and Juroku Tokai Tokyo Securities each leverage their respective strengths to propose the optimal portfolios for asset formation and provide ongoing follow-up support.



— The Juroku Bank's asset management consultation lounge "PLAZA JUROKU" —

PLAZA JUROKU is a dedicated store that provides asset management consultations. Specialist staff provide extensive support through a wide range of services, from getting started with asset management, to more advanced investment approaches, preparing for a comfortable post-retirement life, and tax questions relating to important assets.

Characteristics of PLAZA JUROKU

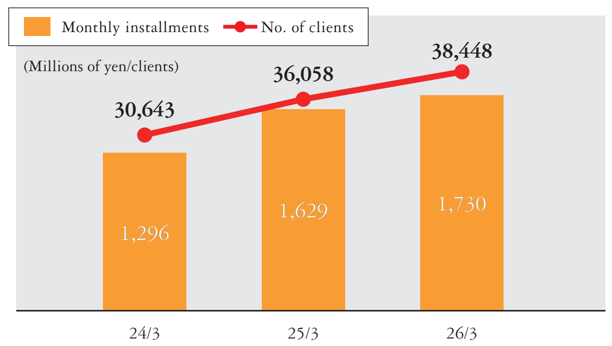
1. Open on weekends (varies by branch)
2. Product and service proposals tailored to customers' needs
3. No waiting time with advance reservations
4. A comfortable space for consultations

Asset formation support and balance of Group assets on deposit

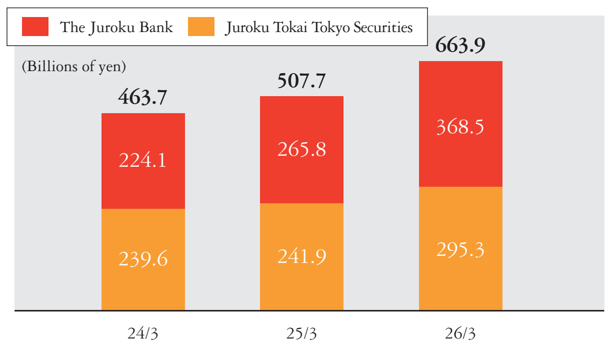
The Juroku Bank is focusing on expanding its investment trust savings plans, which are optimal for long-term, regular, and diversified investments. As of March 31, 2026, the Bank has closed contracts with 38,448 clients, with the total monthly investment amount increasing to ¥1,730 million.

In addition, the combined balance of Group assets on deposit for The Juroku Bank and Juroku Tokai Tokyo Securities reached ¥663.9 billion as of March 31, 2026, achieving the FY2030 target of ¥550 billion ahead of schedule.

●<Investment trust savings plans> Monthly installments / Number of clients



●Balance of Group assets on deposit



[Definitions] The Juroku Bank: Investment trusts, fund wraps; Juroku TT Securities: Shares, bonds, investment trusts, fund wraps, etc.

[Sale of original investment trust products]

Since January 2024, The Juroku Bank and Juroku Tokai Tokyo Securities have jointly offered an original investment trust called the Gifu/Aichi Region Support Fund (nicknamed Nobunaga Fund).

Investments through this fund are in stocks related to companies with their head office in either Gifu or Aichi Prefecture. By donating some of the fees that The Juroku Bank and Juroku Tokai Tokyo Securities receive through the fund to the future development of Gifu and Aichi Prefectures, the aim is to revitalize local economies and contribute to local communities.

Locally rooted fund that supports companies in Gifu and Aichi Prefectures

●Fund composition: Top 10 companies (Gifu- and Aichi-related stocks)

	Company name	Industry		Company name	Industry
1	Juroku Financial Group	Banking	6	Valor Holdings	Retail
2	IBIDEN	Electronics	7	Seria	Retail
3	MIRAI INDUSTRY	Chemicals	8	Densan System Holdings	Information and communications
4	TOKAI	Services	9	FIT-EASY	Services
5	Seino Holdings	Land transport	10	TYK	Glass and ceramics products

(As of December 30, 2025)

[Fund wrap]

Within the Group, The Juroku Bank offers the Juroku Bank Fund Wrap and Juroku Tokai Tokyo Securities offers the Juroku TT Fund Wrap to build optimal portfolios tailored to the investment outlook and risk tolerance of individual customers, while providing optimal asset allocation in response to changing market conditions.

Asset formation segment
Target segmentation
Wealthy class

[Robo-advisor (discretionary investment service)]

The Juroku Bank offers WealthNavi Inc.'s WealthNavi for Juroku Bank service and Money Design Co., Ltd.'s THEO+ The Juroku Bank service, which help customers take an easy first step toward asset management via a smartphone or computer, even if they do not have advanced investment knowledge.