Sustainable Development of the Local Community

VISION

Use local resources to create comfortable and attractive towns, and promote digitalization of the local community

Key Items

- Local revitalization initiatives
- Social impact investment
- Payment settlement solutions
- Sustainable tourism development
- DX-support consulting
- Cashless support

Creating Comfortable and Appealing Communities

We are leveraging our Group's broad business areas to the fullest, working to build platforms and create innovation, as we pursue community-wide urban development.

Local revitalization initiatives

— Participation in Minami Park Development Project (PFI Project) in Okazaki-shi, Aichi Prefecture —

The Juroku Bank is actively involved in public-private partnership projects such as PFI (Private Finance Initiative) projects. In the Minami Park Development Project, a PFI project undertaken by Okazaki-shi, Aichi Prefecture, The Juroku Bank, as the lead arranger of the project, has concluded a senior loan agreement with a total value of ¥1,644 million. This is aimed at supporting the smooth structuring of the project as the lead arranger and providing financial support to revitalize the community through cross-generational interaction and enhance the appeal of the area.

Implementing municipality	Okazaki-shi
Implementing company	Okazaki Minami Park Management Co., Ltd. (Special Purpose Company (SPC))
Project description	Demolition and removal of existing facilities at Minami Park in Okazaki-shi; design and construction of new park facilities; preparations for opening and long-term maintenance and operation

Source: Okazaki Minami Park Management Co., Ltd. website

— Hosting the "Osanpo Biyori in Yanagase," an event to revitalize the central district of Gifu-shi —

Our female employee project team "Jewelia" planned and hosted "Osanpo Biyori in Yanagase," an event aimed at fostering vibrancy in Yanagase, the central district of Gifu-shi.

The event was held seven times between January 2024 and December 2025, featuring a total of 50 participating businesses and attracting more than 3,000 visitors. As an initiative designed in cooperation with local businesses and residents, it has contributed to revitalizing the city center and communicating its new appeal.

【Projects held】

Jan. 2024	Beauty and Health Marche/Gifu Local Products Fair
Mar. 2024	Art for Parents and Children/Gifu Local Products Fair
Sep. 2024	A Treasure Trove of Japanese Games
Dec. 2024	A Gift from Santa (Christmas event)
Feb. 2025	A Treat for Myself (Valentine's event)
Aug. 2025	Beauty and Health Marche Summer—Discover Your Inner Radiance Under the Sun
Dec. 2025	Gifu-shi Cafe Exploration

About Jewelia

"Jewelia" is a coined term combining **"Juroku"** (as in Juroku FG), **"jewelry,"** and **"axia" (Greek for "value")**, reflecting our wish to deliver valuable information that can help the entire community to thrive.

Using Local Resources to Create Value That Will Benefit Future Generations

Initiatives by Kanda Machi Okoshi, our urban development company

Kanda Machi Okoshi is engaged in developing urban development funding sources, specializing in the field of donation intermediary services. Acting as a bridge connecting local governments and the private sector, the company deepens collaboration between the two entities and works to create supportive funding sources that are essential for sustainable urban development.

【Sustainable tourism development】

— Participation in Shirakawa Village Sake Brewery Project in Shirakawa Village, Gifu Prefecture —

Kanda Machi Okoshi has been appointed a private-public collaboration advisor for Shirakawa Village in Gifu Prefecture, home to the renowned World Heritage site "Shirakawa-go." In this capacity, it is participating in the Shirakawa Village Sake Brewery Project, a sake brewery development initiative led by Shirakawa Village and Watanabe Sake Brewery.

This project aims to bring the first sake brewery to Shirakawa Village. Of the approximately ¥1.8 billion total investment, over ¥400 million has been raised through corporate and crowdfunding-type hometown tax donations systems. Through the development of supportive funding sources, an area in which we excel, we are contributing to sustainable community and tourism development.

Project objective: "Sixth-sector industrialization" that will transform tourism's ability to attract visitors into agricultural income

Local issues: Shirakawa Village attracts approximately 2 million tourists annually, but agricultural income remains low. Risk of losing the rural landscape.

Solution: Sixth-sector industrialization—introducing a secondary sector (a sake brewery) that channels the drawing power of the tertiary sector back into the primary sector

Sixth-sector industrialization model (flow from tertiary → secondary → primary)

Primary sector (agriculture)
- Cultivating sake rice (Yamada Nishiki) local to Shirakawa Village
- Converting approximately 10 hectares of rice paddies to sake rice cultivation
- Purchasing of the entire harvest by Watanabe Sake Brewery
- Maintaining and preserving the rural landscape

Secondary sector (sake brewery)
- Gifu Prefecture's largest sake brewery
- Attracting Watanabe Sake Brewery
- Building the brewery on the former site of Shirakawa Elementary School
- Reviving sake brewing after more than 100 years of discontinuation

Tertiary sector (tourism)
- 2 million tourists annually
- Turning the brewery into a new tourism hub
- Extending visitor stay durations and increasing spending
- Protecting the World Heritage landscape

Key points: Leveraging the ability of tourism (tertiary sector) to attract visitors, the brewery (secondary sector) will purchase the entire rice harvest from farmers, raising income in agriculture (primary sector). Rather than a product-development model that pushes from the primary sector through the secondary and into the tertiary sector, this sixth-sector industrialization model is established in reverse, building outward from robust tourism demand to boost the sustainability of gassho-zukuri houses and the rural landscape.

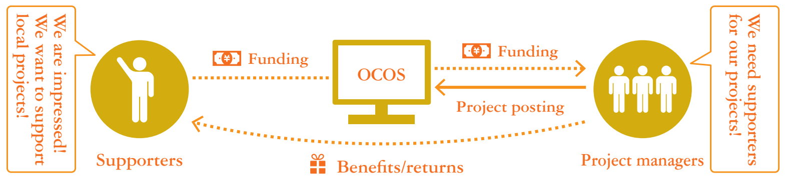
【Social impact investment】

<Local crowdfunding platform "OCOS">

OCOS is a local crowdfunding platform focused on the three Tokai prefectures, supporting fundraising for businesses that aim to address regional issues and create social impact.

Since the service launched in September 2022, the number of projects has exceeded 100, and the total amount of support raised has exceeded ¥100 million.

Local crowdfunding platform OCOS



Number of projects listed	119 projects
Total amount of funding	¥146.98 million
Target amount achievement rate	53.9%

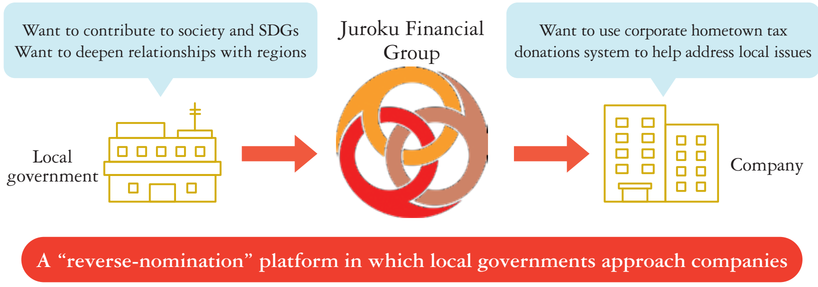
(Cumulative total as of March 31, 2026)

<CoLoRs and ITEMs: Matching services for the corporate hometown tax donations>

The corporate hometown tax donation matching services, "CoLoRs" (monetary donations) and "ITEMs" (in-kind donations), are designed to foster a society in which the private sector shares responsibility for the public good, by enabling companies to participate in urban development in collaboration with local governments.

We have built a unique framework that benefits three parties—schools, students, and companies—in ways such as using an in-kind donation scheme to support large-scale equipment upgrades at public high schools that cannot be fully funded through general revenue sources.

As of March 31, 2026, the number of partner municipalities in Gifu and Aichi Prefectures has reached 62, and the cumulative total amount of donations has exceeded ¥600 million, powerfully expanding our contribution to the local community.



No. of contracted municipalities	62
Total amount of donations brokered	¥643.94 million
of which, monetary donations	¥549.37 million
of which, in-kind donations	¥94.57 million

(Cumulative total as of March 31, 2026)

— Establishment of the corporate forest "Taihei no Mori Shirakawa" and acquisition of the Ministry of Agriculture, Forestry and Fisheries' Certification of Initiatives Regarding Contribution to Agricultural, Mountain, and Fishing Communities —

Prompted by donation intermediary services through Kanda Machi Okoshi's corporate hometown tax donation matching service "CoLoRs," Taihei Machinery Works, Limited has established the corporate forest "Taihei no Mori Shirakawa" in Shirakawa Village, Gifu Prefecture.

This forest-development initiative, implemented through a four-way collaboration between Gifu Prefecture, Shirakawa Village, Taihei Machinery Works, Limited, and Kanda Machi Okoshi, has been recognized by the national government as an advanced model that helps resolve issues in agricultural, mountain, and fishing communities and create social impact. Accordingly, our Group has become the first financial institution group in the Chubu region to acquire the Certification of Initiatives Regarding Contribution to Agricultural, Mountain, and Fishing Communities newly established by the Ministry of Agriculture, Forestry and Fisheries in FY2025.

INITIATIVE
MAFF JAPAN

<Strategic fundraising through agreements with local governments>

Against a backdrop of declining tax revenues as the population declines, forward-looking investment for the future is becoming increasingly difficult for many local governments. In response to this situation, we are rolling out strategic fundraising initiatives based on agreements with local governments. By making use of multiple mechanisms in combination, including corporate and crowdfunding-type hometown tax donations systems, we are practicing a new form of funding resource development that will benefit local communities.

●Municipalities that have signed collaborative agreements

Ono-cho, Gifu Prefecture	Ikeda-cho, Gifu Prefecture	Gero-shi, Gifu Prefecture
June 2025	June 2025	October 2025
Comprehensive collaboration agreement concerning the Ono-cho Undo Park Renewal Project	Agreement concerning the Ikeda Onsen Regeneration Project	Collaboration agreement concerning the strategic use of corporate hometown tax donations system

Promoting Digital Transformation of Local Companies and Local Governments

The Group is actively promoting support for migration to digital payments, aimed at achieving the goal set by the government and the Japanese Bankers Association to completely eliminate the use of bills and checks (zero clearing volume) by the end of FY2026. We make detailed proposals tailored to the business model and needs of each client company, such as migration to electronically recorded monetary claims (Densai) or Internet banking for corporate clients, strongly supporting local businesses in their efforts to improve operational efficiency and productivity through the digitalization and paperless transformation of business settlements.

Furthermore, in response to the management challenges facing local companies, such as structural labor shortages stemming from population decline, we are promoting support for sustainable growth driven by digital technologies. Through seminars and other means, we widely introduce the latest case studies on the move toward cashless systems, regulatory compliance, and operational efficiency. We also carefully organize the latent needs of clients taking their first step toward DX and propose concrete roadmaps tailored to practical operations, thereby offering hands-on DX support that leverages the comprehensive strength of our Group.

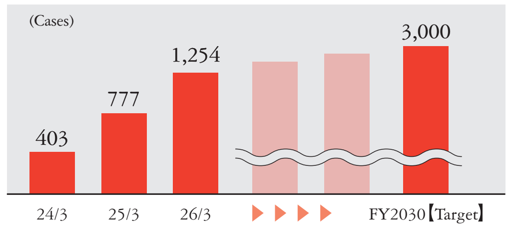
Initiatives by Juroku Densan Digital Service

Juroku Densan Digital Service, a joint venture with Densan System Holdings, provides an array of digital solutions including AI, RPA, information security, and network systems.

【DX-support consulting】

The company secured 477 projects in FY2025, bringing the cumulative total from April 2022 to 1,254 projects, showing its ongoing contribution to DX activities at local companies.

●DX-support consultation cases



(Cumulative total since April 2022)

【Payment settlement solutions】

With school club activities moving into the private or community sector—a trend driven in part by work style reforms for teachers, a major challenge has been the administrative burden, including fee collection, placed on the operators of local clubs that are now serving such school clubs.

To help resolve this issue through DX, the company launched a campaign to support the community transition of club activities, offering a discount on the basic monthly fee for our payment collection service "JCS Net." In this way, the company is contributing to addressing community issues through our payment solutions.

— Special lectures for high school students under a collaborative agreement with Ena-shi, Gifu Prefecture —

Based on a collaborative agreement with Ena-shi, Gifu Prefecture, Juroku Densan Digital Service and NOBUNAGA Capital Village held special lectures at Gifu Prefectural Ena Minami High School, aimed at discovering and nurturing the human resources that will lead the future of Ena-shi, a city of the future.

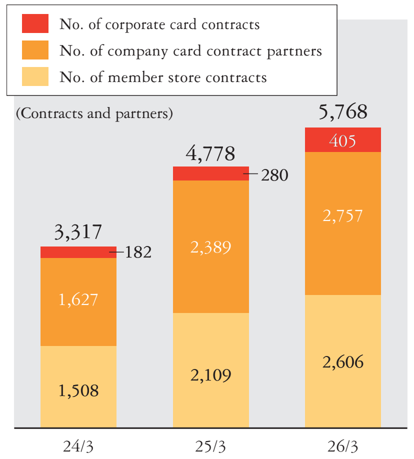
To help students who will lead the next generation broaden their future path and career potential, the lectures covered themes including "Startup Business Growth and Careers," presented by NOBUNAGA Capital Village, and "The Digital/IT Field and Future Work Styles," presented jointly by Juroku Densan Digital Service and COCOO Corp.

We will continue to strengthen our collaboration with Ena-shi, contributing to addressing local issues and the realization of sustainable development through industry-government-academia co-creation.

Initiatives by Juroku Card

Juroku Card is responding to customers' diverse cashless payment needs through credit cards. For corporate and sole-proprietor clients, the company proposes card usage as a means of streamlining expense management and as a payment method to replace bills and checks. The company is also actively supporting digitalization, including the introduction of payment terminals, at schools and government offices that are increasingly adopting cashless payments.

●Number of cashless payment support cases



(Cumulative total since April 2022)

【Cashless payment support】

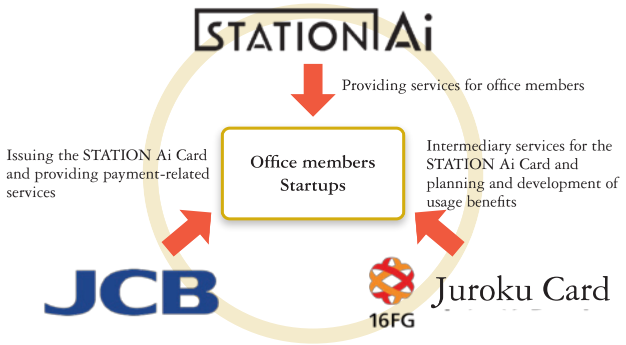
Present Promoting the adoption of cashless systems in the region, centered on member store services

Future Building highly convenient regions through a higher cashless payment ratio

— Collaboration with JCB Co., Ltd. and STATION Ai Corp.—

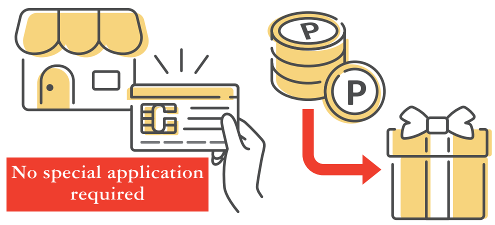
In partnership with JCB Co., Ltd. and STATION Ai Corp., Juroku Card began issuing the STATION Ai JCB Biz ONE Card for startups based at STATION Ai, one of Japan's largest open innovation facilities.

The card is issued by JCB Co., Ltd., with our company acting as an intermediary agent to promote enrollment. The card provides smooth payment solutions even for newly established startups, which often face difficulties obtaining corporate cards, thereby helping reinforce their management foundations.



【Original service "Eriwan"】

This service offers users double the number of Global Points and J-POINTs earned, or provides discounts, when they use their Juroku Card or Juroku JCB Debit Card at local Eriwan partner stores. Points accumulated through Eriwan can be exchanged for a wide variety of products or partner points.



【Educational video project on credit literacy using a VTuber】

Juroku Card is working with any style, Inc. to provide credit literacy education in formats that are familiar to users, which is the delivery of credit literacy educational videos via the VTuber Tsukimiya Kanon.

By incorporating this entertaining VTuber aspect into financial literacy education, we are working to ensure that the younger generation can learn how to correctly use credit cards and create an environment in which people can confidently use cashless payments in the future.

Special Feature

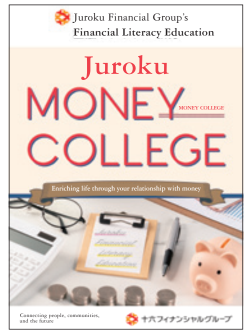
Promoting Financial Literacy Education

— Juroku MONEY COLLEGE and Other Initiatives to Nurture the Next Generation and Realize Regional Co-Creation —

Background and Positioning (Contribution to Materiality)

As part of our efforts toward "sustainable development of the local community," one of our Group's key sustainability challenges (materiality issues), and our "Region-Producing Strategy" under the Medium-Term Management Plan, our Group is focused on nurturing leaders who can drive the future development of a sustainable local community. Amid growing social demand driven by the lowering of the age of adulthood and the expansion of financial and economic education in schools, we established a systematic financial education curriculum, Juroku MONEY COLLEGE, in January 2023. Through this program, we aim to improve financial literacy across the region and help create a sound future.

A Program Feature: Leveraging the Group's Comprehensive Strength



A key feature of the Juroku MONEY COLLEGE is that it offers an optimal curriculum tailored to every life stage, from elementary through senior high school and university students, working adults, and seniors. It covers a diverse range of themes, from "financial fundamentals" to "asset formation," "cashless payments," "loans," and "startup (fundraising)."

Depending on the theme, employees with specialized expertise from Group companies, including The Juroku Bank, Juroku Tokai Tokyo Securities, Juroku Card, and NOBUNAGA Capital Village, serve directly as lecturers, giving back to the community through practical education that draws on the comprehensive strength of the Group.

Key Initiatives and Topics: Advancing Co-Creation and Experiential Learning with the Next Generation

●Rollout of the community co-creation board game "Nobunaga Money Study"

In October 2023, we created Nobunaga Money Study, a Gifu Prefecture-themed financial board game for upper elementary school students that combines financial education with education about the hometown. In developing the game, we conducted repeated playtests with students from the Quiz Research Club at Gifu Prefectural Gifu High School, reflecting the authentic perspectives of current high school students in choices such as the game's name and event cards. The game, developed through co-creation with the local community and the next generation, has earned high praise as an original teaching tool that allows students to learn while having fun.

●Approach to diverse stakeholders

Beyond conducting visiting lectures at schools, we are implementing multifaceted initiatives aimed at realizing an inclusive society, including the ongoing annual information and financial literacy vocational training at the Gifu Prefectural Vocational Skills Development School for People with Disabilities.

— Economics Koshien Gifu Tournament (December 2025) —

The Juroku Bank hosts the Gifu Tournament of Economics Koshien, a financial and economic quiz competition for high school students across Japan. In FY2025, the 16th hosting of the tournament, 18 students (9 teams) took part. Through this competition, we are providing an opportunity for students to acquire financial knowledge.

— Nobunaga Kids Money Academy (March 2026) —

The Juroku Bank and Japan Financial Literacy and Education Corporation (J-FLEC) jointly held "NOBUNAGA Kids Money Academy - Spring 2026."

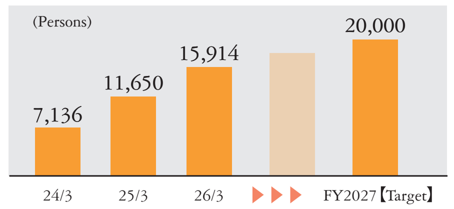
Held as part of the global educational awareness campaign "Global Money Week," the event featured lectures by J-FLEC-certified advisors along with hands-on learning experiences using "Nobunaga Money Study."

Track Record of Activities

Since the program's launch in 2023, both the number of sessions held and the number of participants have steadily increased in response to demand from the community.

As of March 31, 2026, the cumulative number of participants has reached 15,914.

●Number of financial literacy education participants



(Cumulative total since the program's launch)

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