Empowerment of Diverse Human Resources

VISION

Promote diversity and work style reform to create a workplace that empowers diverse human resources

Key Items

- Development of female managers
- Encouraging workers to claim paid leave
- Promoting parental leave for men
- Development of IT/DX human resources

Message From the General Manager of the Group Resource Management Division

"Stay Healthy, Live Fully, Thrive Here Longer" — Diversity as the Driving Force for Shaping the Future of the Local Community

Hidetoshi Sugiyama
General Manager,
Group Resource
Management Division

Our unwavering commitment to people

"We want to contribute to this region where we were born and raised"—with this pure desire in their hearts, our employees that attend to customers every day are our greatest asset and pride.

The environment surrounding the Group is changing at a dizzying pace, fueled by the arrival of a world with positive interest rates and the rapid advancement of generative AI. However, no matter how much times change, it is we ourselves that will remain committed to closely supporting our local customers and shaping the future.

This is why we are accelerating our investments in human capital on an unprecedented scale in this crucial year leading up to our 150th anniversary in FY2027.

A place where all generations can be the main characters in the era of 100-year lifespans

Our concept for human capital investment is "Stay Healthy, Live Fully, Thrive Here Longer." This concept embodies our wish that each employee leads a fulfilling and happy life (well-being) as a member of the community.

This wish is embodied in our Flexible Retirement Age System up to Age 65, launched in April 2026. As the first such system for a regional bank, it allows employees to choose their retirement age in one-year steps to suit their own life plan.

The experience and customer networks these employees have cultivated over many years are invaluable assets to both the organization and the local community. Additionally, we have significantly increased the salary levels for employees aged 55 onwards (Senior Period), while also revamping the compensation structure to fairly evaluate individual contribution levels and roles, regardless of age. This is because we want employees to continue to experience job satisfaction and fulfillment through contributions that are uniquely their own.

Of course, these endeavors are also connected to the younger generation and colleagues who will join the company in the future.

In April 2026, we raised the starting pay to ¥280,000, and in July 2026, we implemented a base pay increase for the fourth consecutive year to address rising prices and ensure the stability of our employees' livelihoods. These moves were driven by our belief that providing a sense of security and positive expectations toward work will lay the groundwork for the next wave of innovation.

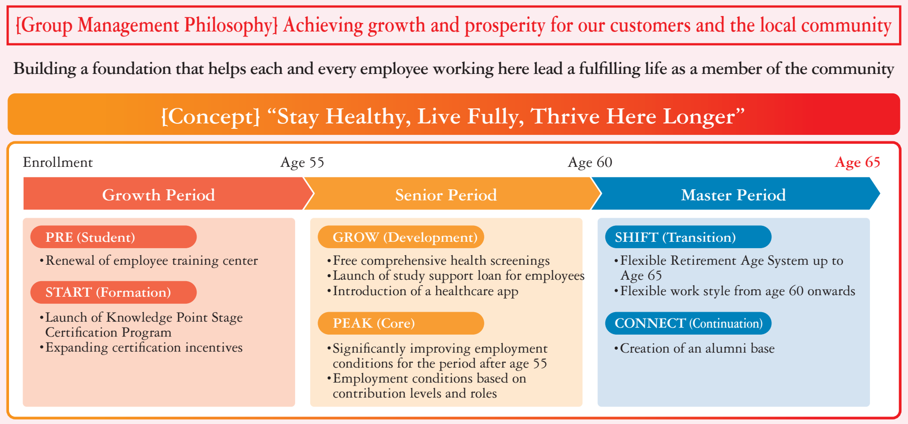
Furthermore, our Knowledge Point Stage Certification Program, which visualizes daily learning, allows employees of all generations to continue learning autonomously as they aim for the Black Stage, the highest level. The Applis pins that shine on their chest, a symbol of their expertise, are a testament to the sincerity of employees that have worked hard with the desire to be even more helpful to our valued customers. We want to continue to be an organization that wholeheartedly supports such autonomous challenges and efforts.

Efforts to shape the future of the region

Each individual, with their diverse values and experiences, respects and inspires one another, driving innovation. This corporate culture full of "Diversity & Inclusion" is steadily taking root across the Group.

Our investments in human capital have only just begun. We will continue to accelerate our investments geared toward enabling our employees to believe in their own potential, shine brightly, and lead fulfilling lives in this region throughout their careers.

When our employees are happy, their passion spreads to our customers in the region. We are confident that this cycle will lead to our Purpose, "achieving growth and prosperity for our customers and the local community."



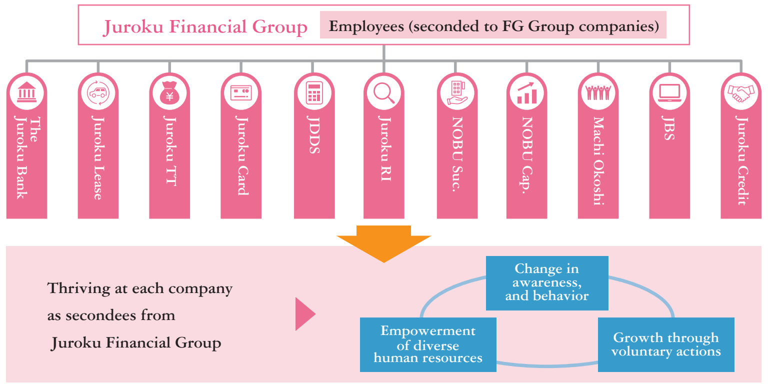
Building a Corporate Culture That Boasts Diversity as a Strength

Group-wide optimization of human resources

In April 2023, all Juroku Bank-registered employees were transferred to the Company, the holding company. This has enabled the optimal human resources allocation to Group companies, starting from the Company, as well as personnel shifts based on employees' individuality and talents.

We also implement cross-company personnel transfers between Group companies that involve promotions and career advancements. Through these talent exchanges, we aim to foster employee growth by providing new experiences and to further strengthen collaboration within our Group.

Juroku TT: Juroku Tokai Tokyo Securities, JDDS: Juroku Densan Digital Service, Juroku RI: Juroku Research Institute, NOBU Suc.: NOBUNAGA Succession, NOBU Cap.: NOBUNAGA Capital Village, Machi Okoshi: Kanda Machi Okoshi, JBS: Juroku Business Service, Juroku Credit: Juroku Credit Guarantee



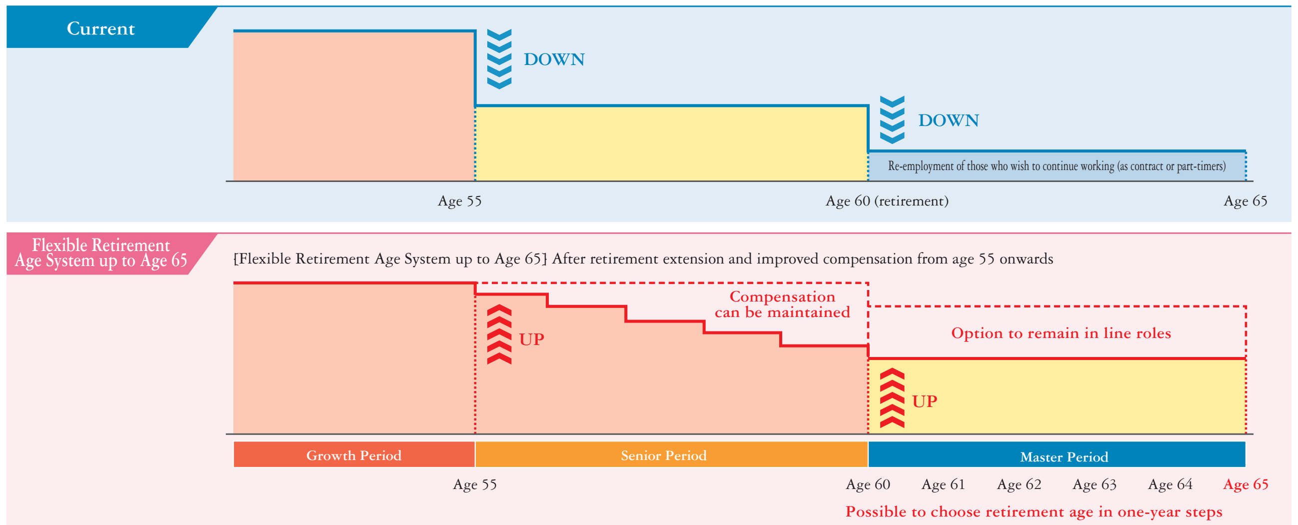
Introduction of a Flexible Retirement Age System up to Age 65 and improved compensation from age 55 onwards

Under the concept of "Stay Healthy, Live Fully, Thrive Here Longer," established in April 2026, the Group extended mandatory retirement age and improved compensation for employees aged 55 onwards to empower senior employees while also achieving sustainable organizational growth in the era of 100-year lifespans. By leveraging the expertise, customer networks, and experience cultivated over many years through to age 65, we aim to maximize employee lifetime value (ELTV) to directly link employees' value creation to organizational growth.

Specifically, we have defined the period from the month following the month employees turn 55 to the month they turn 60 as the "Senior Period," and the period from the month following the month employees turn 60 through to age 65 as the "Master Period," and are working to improve compensation and clarify expected roles. In principle, employees are to step down from their managerial posts upon reaching the Senior Period. This enables us to maintain organizational health by balancing the transfer of senior expertise with the empowerment and advancement of young talent. Following the rollout of this mandatory retirement age extension, 21 out of 26 employees who have reached/will reach age 60 between April and October 2026 have chosen to extend their retirement, representing a high selection rate of 81%.

These initiatives will help maintain employee motivation by mitigating the impact of changes in compensation from age 55 onwards, and strengthen the economic foundation enabling employees to lead a fulfilling life in the local community. We will strive to ensure that employees can experience job satisfaction and fulfillment through their unique contributions. By building a foundation that enables each individual to lead a fulfilling life even after retirement as a member of the community, we aim to contribute to the local community and maximize corporate value.

{Salary levels from age 55 onwards}



New graduate recruitment

The Group is stepping up its new graduate recruitment activities with the aim of securing skilled, diverse human resources.

In addition to strengthening our collaboration with local universities, we are also actively sharing information with universities outside the region, including those in the Kanto and Kansai areas, and focusing on expanding contact points with students from various backgrounds. Furthermore, to minimize post-hire mismatches and to ensure that each student can align their future aspirations with our vision, our recruitment staff and senior employees work closely with each student, maintaining meticulous communication to deepen their understanding of the Group's business operations and corporate culture.

As a result of these efforts, in FY2026 we hired 157 new hires. These unique new hires, which included people returning to Gifu ("U-turn hires") and science and engineering graduates that will help us promote DX, have diverse values and areas of expertise.

We will drive the sustainable growth of the Group by building a human resources portfolio that combines a deep attachment to the local community with diverse expertise.

	FY2023	FY2024	FY2025	FY2026
Number of new graduates	108	126	150	157
U-turn hire percentage	21%	23%	35%	40%
STEM talent	7	6	13	14

< Message from a new employee enrolled in FY2026 >

COMMENT

For a brief while, I was unsure whether to stay and find a job in Tokyo, where I went to university. In the end, I decided to return to my beloved hometown for work because I wanted to work in an environment close to my family that gave me peace of mind. The biggest deciding factor in choosing Juroku Bank was the warmth of the employees that I felt during the company briefing session. I received encouraging words at every step, not just during the interview, but also at social gatherings and prior to the job offer ceremony. Their generous support gave me a great sense of security, which led to my decision to join the company.

After completing three months of onboarding training, I'm now involved in teller operations. For now, my goal is to become a trusted and beloved presence for local customers and residents. After that, I intend to utilize the company environment, which allows me to gain a wide range of experience and take on various challenges, to eventually find my own role and grow in a way that allows me to broadly support not only customers, but also my colleagues and the local community.

Yumeno Oya
Rokubancho Branch, The Juroku Bank

Job return system

We introduced a "job return system," through which we rehire former employees who have gained new knowledge and skills by building up further experience in other companies or are returning after life events such as marriage or childbirth.

Through this system, we rehired two employees in FY2024 and one in FY2025. Employees with diverse backgrounds, expertise honed outside the company, and unique perspectives thrive as a driving force that brings new energy to our organization.

Support for the empowerment of employees with disabilities

Employees with disabilities are fully demonstrating their abilities in their respective departments across the Group.

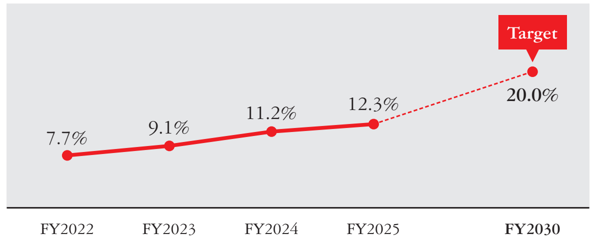
We have recently been actively recruiting persons with disabilities to promote diversity, welcoming a total of five new members into the Group: three at Juroku Business Service and two at Juroku Densan Digital Service. Our Group companies strive to improve their workplace environments and foster mutual understanding so that employees can work by utilizing their individual strengths. Going forward, the Group will work as one to create a workplace where all employees respect one another's individuality and everyone can work enthusiastically.

Support for the advancement of women

Our Group has long hired all employees as career track employees, regardless of their gender. Our employees work to solve the problems faced by customers and provide a high level of added value.

Since 2020, we have been using digital technologies to increase operational efficiency. We have stepped up efforts to reskill female employees previously involved in back-office operations at our branches. As a result, many women are now working as core personnel within our Group, responsible for FA operations or planning at our headquarters and Group companies.

Ratio of female managers



We also conduct position-specific training such as "Next Generation Leader Training" as well as the "Reskilling Program for Female Managers," which aim to foster a self-directed career-oriented awareness and career advancement to management positions. Furthermore, in FY2025, we started providing further support for career advancement by implementing a reskilling program to help employees acquire corporate sales skills.

Initiatives of the female project team "Jewelia"

Jewelia ジュエリア

In February 2020, we launched "Jewelia," a female project team. This team addresses community issues from women's perspectives and strives to solve the challenges of customers and communities through innovative and unconstrained thinking.

Currently, the team consists of ten women, including managers, and in addition to the "Skill Matching by Glass Slipper Project," which matches local companies with local women who possess various skills and certifications, it also held two "Osanpo Biyori in Yanagase," local events aimed at revitalizing Yanagase, the central district of Gifu-shi in FY2025. Jewelia will continue to engage in activities in response to the changing needs of the times and society, contributing to the creation of local communities where diverse forms of well-being can be realized.

Personnel exchanges with different industries

Our Group engages in active exchanges of personnel by collaborating with outside parties in order to empower human resources with diverse backgrounds and knowledge.

Specifically, these measures include accepting personnel from and dispatching personnel to collaborators and partners, along with collaborating in the operation of Group companies through joint ventures with Tokai Tokyo Financial Holdings, Inc., Densan System Holdings Co., Ltd., and Nihon M&A Center Holdings Inc. Through a wide range of personnel exchange activities, we incorporate broader perspectives and deeper expertise into our organization, helping ensure diversity across our Group as a whole.

Our Group ⟷

SoftBank	Accepted	5
	Dispatched	2
STATION Ai	Dispatched	1
Resona Holdings	Dispatched	1
Tokai Tokyo Financial Holdings	Dispatched	2

* To simplify presentation, the business entity suffixes of companies have been omitted. Names are current as of March 2026.

COMMENT

For two years starting in 2024, I was seconded to SoftBank Corp., where I primarily engaged in advisory services related to smart buildings. Although I started with zero experience in this field, I leveraged my financial expertise to gain a deep understanding of the dynamism of how cutting-edge technology drives cities, and experienced firsthand the forefront of IT and data utilization that expands the possibilities of cities and buildings.

Since returning from the secondment, I have been involved in the construction project for the new headquarters, scheduled to open in FY2027. I believe my mission is not simply to build a smart building, but to create spaces that go beyond that. Through design that creates spaces where everyone can relax and that brings vibrancy, my mission is to expand the value of the new headquarters as a single "point" into a broader "area-wide" value by enhancing foot traffic and revitalization in the downtown area. I will combine the advanced knowledge I have built up with my passion for the region to contribute to creating a prosperous future for this region.

Kazuma Matsui
Juroku Financial Group
Group Resource Management Division
Researcher

Career Challenge System

Our "Career Challenge System" accepts applications from throughout the Group to help employees proactively take on challenges to achieve their own personal visions. This system, which allows for recruitment for various positions, received a total of 35 applications in FY2025, and the cumulative number of employees who have been appointed through the program to date has reached 57.

This system offers a wide range of growth opportunities that go beyond the Group's boundaries. These include appointments to the head office operations of Juroku Bank and new business fields (such as NOBUNAGA Succession), as well as seconding to outside companies (such as SoftBank Corp., Tokai Tokyo Financial Holdings, Inc., Resona Holdings, Inc.).

By providing opportunities for employees to challenge themselves in various specialized fields, we have created an environment where employees can grow in their own way. Going forward, we will continue to support the growth of employees who continue to challenge themselves with high aspirations by providing such opportunities.

	Position	Number of applicants	Number appointed
FY2025	App-related operations	3	0
	DX promotion operations	16	1
	Core system development operations	5	1
	Marketing operations	8	1
	Management succession (M&A) support operations (NOBUNAGA Succession)	3	1

Expert system

In April 2023, the Group introduced an expert system to develop specialized human resources who will be responsible for future management strategies.

Under this system, in principle, we do not reassign employees to other sections without their consent, and their evaluations emphasize their area of expertise. In this way, we strive to develop and promote human resources who can utilize their advanced knowledge and experience to realize various strategies. In FY2025, we appointed four new experts from a large number of applications, bringing the total number of experts appointed under this system to 22.

Additionally, starting in April 2026, we have sent one employee to attend the Master of Business Analytics (MBAN) course at Shiga University's Graduate School of Economics, with the aim of developing "business scientists" who have both business administration knowledge and advanced data science skills. By having them take on practical learning through the graduate school's interdisciplinary curriculum, we will further enhance the expertise of our personnel in important positions who drive the Group's management strategy, thereby promoting the advancement of our human capital.

Human resources portfolio supporting strategy

Our Group is working to develop a portfolio of human resources with the expertise to support our strategies.

Pursuing our Group Management Philosophy and achieving our long-term vision requires us to maximize the value of our human resources by appropriately developing and providing environments that support the growth of each and every employee, enabling them to embed the skills necessary to execute the strategies and measures outlined in our Sustainability Policy and 2nd Medium-Term Management Plan.

With regard to IT and DX, we designate personnel who possess high-level digital certifications obtained through exams such as the Registered Information Security Specialist, the Applied Information Technology Engineer Examination, or the Fundamental Information Technology Engineer Examination, and employees with six or more months of IT and digital-related operations experience, as "IT/DX human resources." Our goal is to have 300 IT/DX human resources by the end of FY2030 as part of our human resources portfolio to support our strategies (274 developed as of the end of FY2025).

What's more, to support the carbon neutral business management of local companies, we endorsed the acquisition of level 3 certification of Carbon Accounting Consultants. As of the end of FY2025, 585 employees had passed the exam, contributing to the conclusion of 431 carbon neutral navigator (carbon neutral business management consulting) contracts (cumulative total as of the end of FY2025).

In addition, as of the end of FY2025, we had 1,124 employees who had passed the Financial Operation Level 2 Business Succession / M&A Course, demonstrating their mastery of knowledge that could help solve the problems that local companies encounter during management succession. In the management succession and M&A field, developing staff with an even higher level of expertise has contributed to an increase in the number of management succession consulting projects we handle along with NOBUNAGA Succession, a joint venture we established together with Nihon M&A Center Holdings Inc. in July 2023.

IT/DX human resources: 274 (FY2030 target: 300)	
• Registered Information Security Specialist (Certified) • Applied Information Technology Engineer Examination Passers • Fundamental Information Technology Engineer Examination Passers, etc.	Experienced in IT and digital-related operations over six months

Carbon Accounting Consultants Level 3 (Certified)	Financial Operation Level 2 Business Succession / M&A Course (Certified)
585	1,124

Work Style to Provide a Good Work-Life Balance

Engagement survey

The Group positions human capital as an important management foundation, and as such is promoting the improvement of employee engagement.

We started conducting engagement surveys in July 2024 as a concrete measure to achieve this. Based on the analyzed results of these surveys, we have been dedicating ourselves to creating workplace environments that support sustainable growth throughout the Group. By doing so, we are striving to ensure that each and every employee experiences a stronger sense of fulfillment in their work.

Implementation period	July 2024 (1st survey)	February 2025 (2nd survey)	February 2026 (3rd survey)
Total engagement score(*)	65.8	66.4	66.4

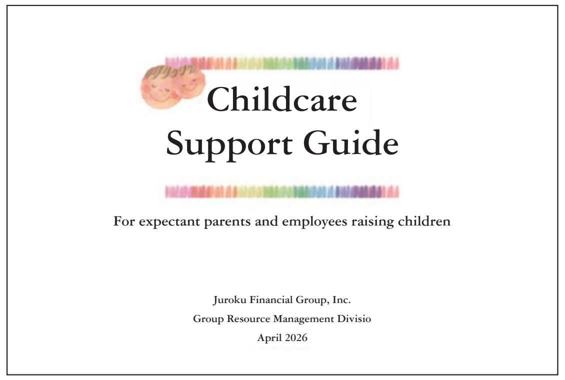
(*) Using the "Geppo" survey service from Recruit Co., Ltd.

Supporting a good work-life balance

Our Group is working to expand and enrich its systems for helping ensure that employees can live up to their full potential while balancing work and their own personal lives.

< Childcare support >

In April 2023, the Group introduced a "Retention System" of shorter working hours and exemptions from overtime for employees providing childcare until their child completes the third grade of elementary school. Furthermore, by setting the options for shorter working hours for childcare to 6 or 7 hours and establishing a structure that allows employees to work flexibly between the start and end of the business day, the number of users in FY2025 has reached 102. In addition, "Juroku Smile Room," an in-house childcare facility operated since 2016 (providing care for children from age 0 until they enter elementary school), was used by 8 employees in FY2025.



Moreover, to enable both men and women to balance work with childcare, we have formulated a "Childcare Support Guide" that covers public and internal systems, and launched "Childcare and Nursing Care Balance Support Navi," a chatbot using generative AI, to provide necessary information that employees can access quickly.

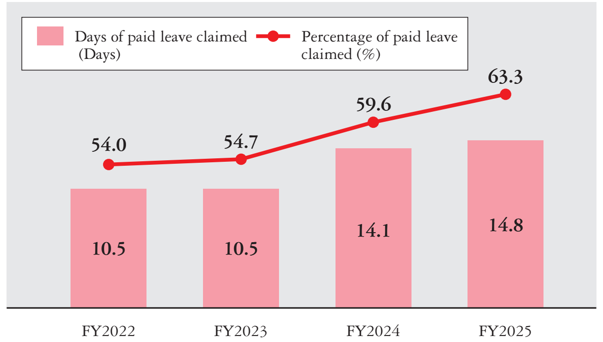
We are also focusing on the participation of male employees in childcare, and the FY2025 usage rate for spouse childbirth leave (a special leave period of three days), which was introduced in April 2017, was 86.1%. Furthermore, as a result of promoting the use of longer-term childcare leave, the percentage of employees taking seven or more days of childcare leave, including company-designated leave for childcare purposes, reached 100% in FY2025.

< Promoting the use of paid leave >

As part of our work style reforms to achieve better work-life balance, we are promoting the use of paid leave. By promoting the taking of annual paid leave in half-day increments and creating a workplace environment that makes taking leave easier, the percentage of paid leave taken climbed to 63.3%(*) in FY2025.

Furthermore, in April 2026, we introduced a new hourly paid leave system, allowing employees to utilize more flexible working styles.

(*) From FY2024, special continuous leave (4 or 5 days) has been included in the calculation of paid leave.



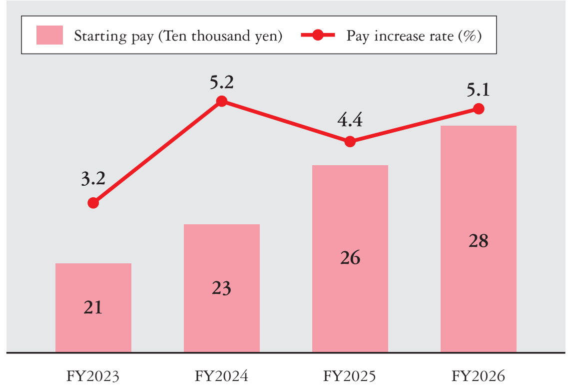
Returning value to employees and improving financial wellness

< Pay increase and starting pay increase >

To respond to each employee's motivation and spirit of challenge and provide well-defined compensation, we implemented a base pay increase for the fourth consecutive year, resulting in a 5.1% pay increase combined with regular salary increases.

Furthermore, we raised starting pay for the third consecutive year in order to enhance our competitiveness in recruiting new graduates and to secure skilled human resources. The starting pay for employees joining in FY2026 was raised by ¥20,000 to ¥280,000.

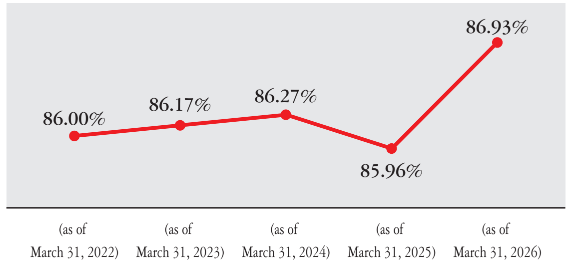
In addition, as a proactive measure to give back to employees, we provided congratulatory cash bonuses to all Group employees to commemorate the Juroku App surpassing 300,000 users in September 2025 and 500,000 users in March 2026.



< Employee stock ownership system >

To foster awareness and a corporate culture focused on increasing corporate value while also supporting the asset formation of Group employees, we provide participants in the employee stock ownership system with incentive payments equivalent to 5% of their contributions. Furthermore, we reinvest dividends twice a year based on the number of shares they own.

Participation in employee stock ownership system



< Scholarship repayment support system >

In May 2024, as part of our employee benefits package and with the aim of enhancing employees' financial wellness, we introduced a new system to provide interest-free loans to employees who have received scholarships. By reducing the burden of scholarship loan repayment, this initiative helps improve job satisfaction and motivation of each and every employee.

Promotion of health management

In line with our Group Management Philosophy of "achieving growth and prosperity for our customers and the local community," the Group believes it is essential that each employee is healthy in both mind and body, feels a sense of growth, and thrives at work. With this in mind, we newly established a "Health and Productivity Management Declaration" in April 2026 with the aim of actively supporting employees' health improvement efforts and creating comfortable and vibrant work environments.

We have also established a promotion framework with the Group CEO serving as the chief executive, and have set up a system for providing regular reports on the implementation status of initiatives and any issues we face to the Group Management Council and the Board of Directors. Furthermore, the employee union, health insurance society, occupational physician, and Group companies work closely together to promote health management as a unified Group.

As a concrete initiative, starting in April 2026, we will cover the cost of comprehensive health screenings and brain checkups for employees and their dependents, to encourage employees and their families to maintain and improve their health. Furthermore, we promote health awareness through sports by holding "Bone Wave Measurement Sessions" at the workplace and conducting health promotion events for attendees at home matches for our table tennis club. By creating a lively atmosphere at these events together with the local community, we aim to enhance organizational vitality and strengthen employee engagement.

In addition, Juroku Research Institute operates a "Health and Productivity Management Consulting Business," providing ongoing support for health management initiatives at local companies.

2026
健康経営優良法人
KENKO Investment for Health
大規模法人部門

In terms of external recognition, we have been certified as a "Certified KENKO Investment for Health Outstanding Organization (Large Enterprise Category)" for seven consecutive years under the program conducted by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi (including certifications received by The Juroku Bank prior to the transition to the holding company structure).

Going forward, we will continue to cultivate environments that enable our employees to thrive through the practice of health management, and aim to realize a healthy and prosperous society, both physically and mentally, together with the local community.

< Health and Productivity Management Declaration >

Under our Group Management Philosophy, the Juroku Financial Group aims to achieve growth and prosperity for our customers and the local community.

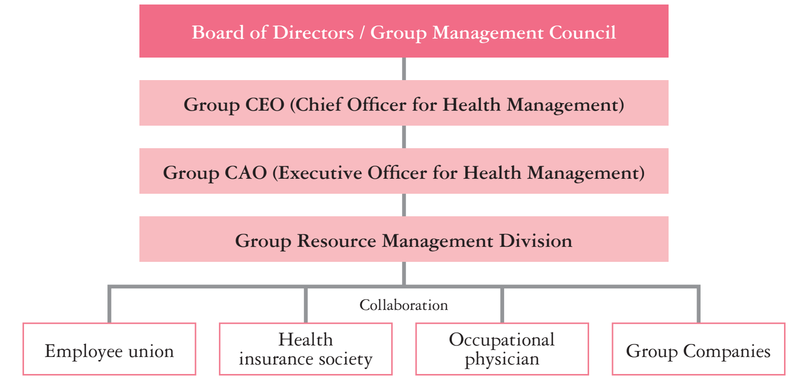
To realize this management philosophy, it is crucial that each and every employee, who serves as the driving force, is healthy in both mind and body, experiences a sense of growth, and works with vitality.

We also want our employees, as members of this community, to lead healthy and fulfilling lives.

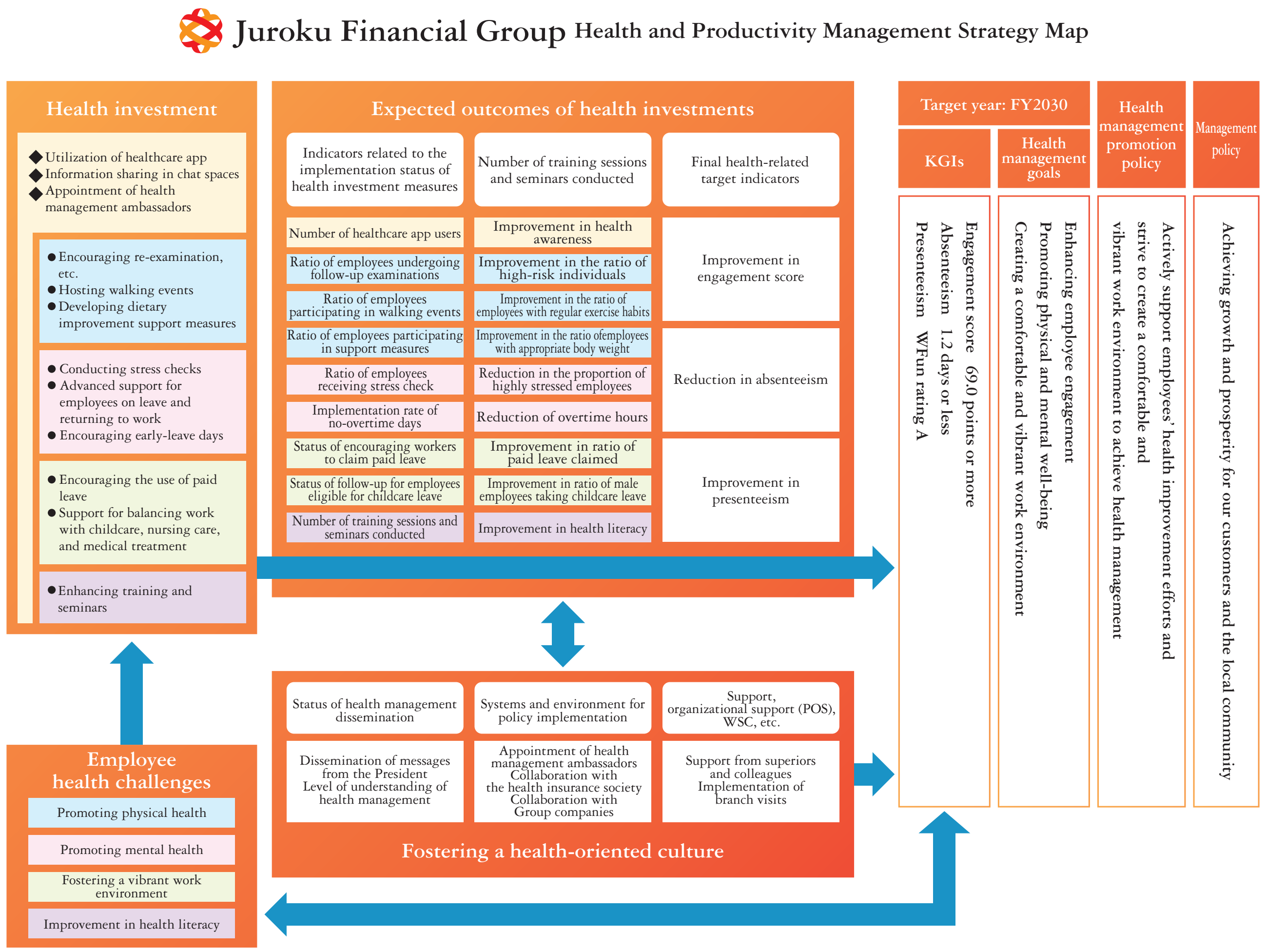
Juroku Financial Group will realize health management by actively supporting employees' health improvement efforts and striving to create a comfortable and vibrant work environment.

< Health management promotion structure >

We have established a promotion framework with the Group CEO serving as the chief executive, and provide regular reports to the Board of Directors and the Group Management Council. We also work in collaboration with the employee union, health insurance society, occupational physician, and Group companies to promote health management.



<Health and Productivity Management Strategy Map>



Creating Workplaces That Facilitate the Growth of Diverse Human Resources and Empower Them

One of the values in our Group Management Philosophy is "Diversity & Inclusion." In our 2nd Medium-Term Management Plan, which covers the period from FY2023 to FY2027, we have set forth the following "Human resource development policy" and "in-house environment improvement policy," under our "Human Innovation Strategy."

Human resource development policy

Under the following principles, the Group will strive to develop human resources who can maximize their capabilities, build relationships of trust with our customers, and proactively take on challenges aligned with the Group's various strategies, to achieve the growth and prosperity of our customers and the community, and sustainability.

— Human resource development policy —

1

We aim to develop human resources who are rooted in and care about the community, and can maximize their capabilities for the community to achieve the growth and prosperity of the community.

2

We aim to develop human resources who can build relationships of trust with our customers by "facing them," "connecting with them," and "supporting them closely" to achieve their growth and prosperity.

3

We aim to develop human resources who actively take on challenges aligned with our various strategies, based on our shared values ("Trust & Integrity," "Creation & Innovation," and "Diversity & Inclusion") to achieve sustainability.

In-house environment improvement policy

The Group will implement the following initiatives to enhance the motivation and skills of its officers and employees, with a focus on development of human resources, which is the most important aspect of group management. Through these efforts, we aim to build an organizational environment in which each officer and employee can thrive independently.

— Building an organizational environment in which officers and employees can thrive independently —

1 Integration of business strategy and human resource strategy

- Establishment of a strategic workforce allocation scheme through collaboration between the human resources department and the corporate planning department
- Development and appointment of talent for key positions
- Visualization of capabilities and skills, and optimal placement of personnel

2 Fostering a challenging organizational culture

- Proper implementation of the new human resources system introduced in April 2023 and the transfer of employees to the holding company
- Enhancing the competency of evaluators to promote the penetration of the new human resources system
- Human resources operations that reduce the emphasis on seniority-based practices

3 Appropriate investment in human capital

- Strengthening initiatives that contribute to human resource development, such as training
- Treatment with clear distinctions to encourage autonomous behavior
- Encouragement of acquiring specialized qualifications based on strategy
- Development of specialized human resources through external secondments and related programs

4 Ensuring diversity of human resources and work styles

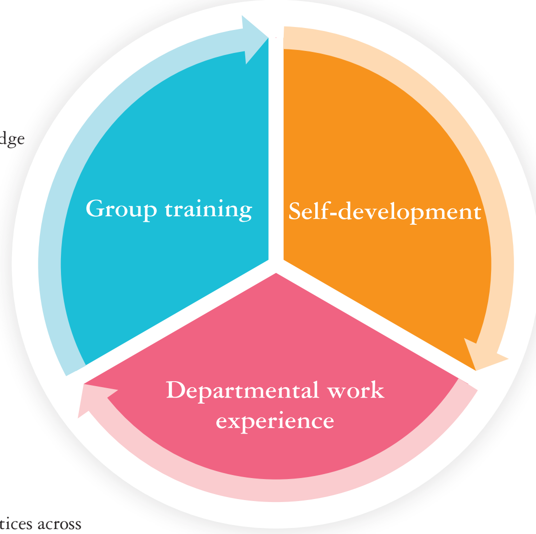
- Promotion of diversity and diverse, flexible work styles
- Establishment of a location-free work environment
- Enhancing reskilling opportunities for role expansion
- Proactive recruitment of specialized personnel and science and engineering talent

{Human resource development cycle}

We use a multi-faceted approach to develop our human resources as set forth in our human resource development policy through the following "human resource development cycle" that combines group training, self-development, and departmental work experience.

Change
awareness and behavior
- The first step in acquiring knowledge
- Triggers for learning
- Opportunities for colleagues to inspire each other

Challenge
oneself proactively and continuously
- Support for self-directed study
- Diverse challenges that make use of individual strengths and talents
- Creating environments that encourage development toward growth



Communication
actively both inside and outside the Group
- Growth through the accumulation of experience in the workplace
- Thorough implementation of the basics
- Share human resource development practices across the organization

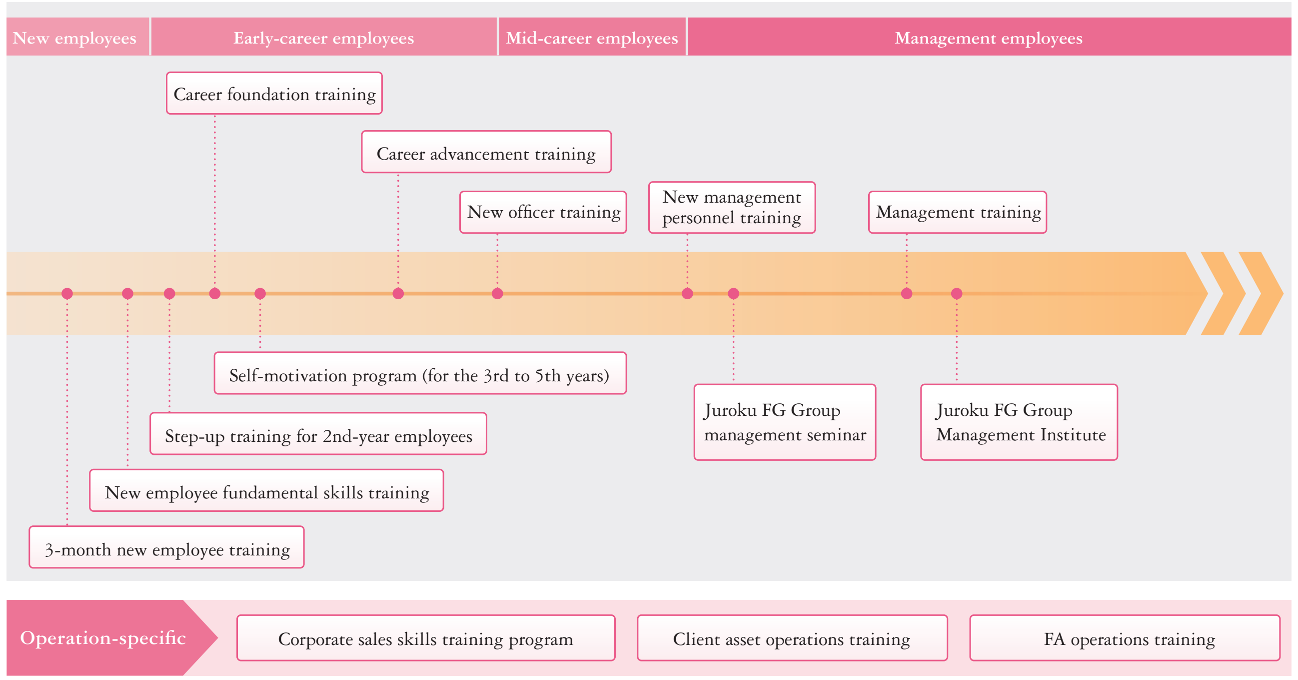
Maximize the benefits of insights from "group training" and learning from "self-development" by applying them in "departmental work experience"

Expanding training opportunities

Our Group positions group training as the first step in acquiring knowledge and a catalyst for proactive learning, promoting investment in human capital through systematic programs tailored to different levels and job functions.

Under our tier-based training system, we establish learning environments according to each career stage, starting with the "3-month new employee training" for the first three months after joining the Company, followed by the "New employee fundamental skills training" to consolidate basic knowledge; the "Step-up training for second-year employees" to enhance the skills and mindsets of employees in their second year; and the "Self-motivation program" targeting early-career employees in their third to fifth years, in addition to "New officer training," "New management personnel training," and "Management training" for newly appointed branch managers and new managers.

Under our job-specific training system, we are implementing practical support to reinforce our responsiveness in a world of positive interest rates by deploying "FA operations training" and "Client asset operations training" as well as the "Corporate sales skills training program" for young relationship managers and loan officers.



< Implementation of the 3-month new employee training >

In our Group, the first three months after joining the Company are positioned as an important development period for new employees. In FY2026, to ensure that these three months serve as a reliable growth opportunity, we adopted a new format that alternates between "group training" and "branch work."

In group training, we focus on business basics such as business manners, ethics (compliance), and communication, as well as the fundamentals of banking operations. By repeating input in training and output in the field, we strive to build a foundation for new hires to thrive as active members of the Group. Furthermore, during this period, we encourage proactive participation and help them deepen interactions with their peers, as well as supervisors and senior colleagues at their assigned branches, thereby fostering a positive sense of belonging and enhancing engagement.

< Self-development courses >

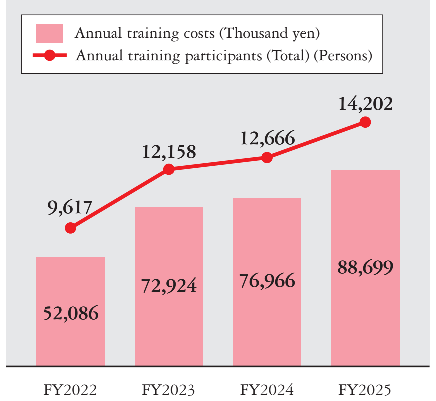
To help employees grow in their own ways, we conduct self-development courses with a variety of curricula.

These courses, called "e-school," are offered in both classroom-based and online formats, with courses held on weekends and weekday evenings to provide self-development opportunities that accommodate employees' diverse lifestyles.

Main Curricula		
	● Various qualification preparation courses (FP, finance, and taxation)	● Advanced Financial Skill Course
	● GWS Utilization Course	
	● "Urban Development and Regional Economy" Course	● Hands-on Startup Support Course

In FY2025, we invested ¥88,699 thousand in training, including these training programs and self-development courses, and a total of 14,202 participants took part.

We will continue to make appropriate and substantial investments in human capital by conducting training programs that serve as catalysts for learning and lead to changes in awareness and behavior, while also striving to create an environment that encourages self-development toward growth.



Self-Development Qualification Acquisition Subsidy System

To meet our employees' desire to grow and actively take on new challenges, we have established a "Self-Development Qualification Acquisition Subsidy System." This system provides financial incentives for passing designated certification tests. In addition to providing full subsidies for the cost of learning materials (preparation classes) for certain qualifications like the "FP Level 1 Preparation Program," we have significantly expanded the qualifications and exams eligible for incentive payments under a new self-development support system launched in December 2025, thereby supporting our employees in taking on a diverse range of challenges

Main eligible qualifications	Incentive payment
Certified Public Tax Accountant	¥300,000
Certified Public Accountant	¥300,000
Small and Medium-sized Enterprise Consultant	¥300,000
Securities Analyst	¥200,000
Financial Planner Level 1 (FP1)	¥200,000
Certified Financial Planner (CFP)	¥200,000
Labor and Social Security Attorney	¥200,000
Bar Examination	¥300,000

Main eligible qualifications	Incentive payment
Information Technology Engineers Examination	
Registered Information Security Specialist	¥150,000
Advanced IT Examination (per individual exam passed)	¥100,000
Applied Information Technology Engineer Examination (AP)	¥50,000
Fundamental Information Technology Engineer Examination	¥20,000
Information Security Management Exam	¥20,000
Information Technology Passport Examination	¥10,000

[FY2025 Results]

Cases used
605

Total incentive amount
11,412 thousand

Knowledge Point Stage Certification Program

To develop talent who can work alongside our customers to address their diverse issues and those of the region with reliable knowledge, the Group has introduced the Knowledge Point Stage Certification Program. Under this program, we visualize the qualifications and exams that should be acquired as a member of the regional comprehensive financial services group, systematically convert the acquisition status of these qualifications and exams into points, and certify stages based on cumulative points. By encouraging self-directed learning aimed at achieving the highest Black Stage certification and awarding the Applis pin as proof of reliable expertise, we support mindset and behavioral reforms that encourage employees to set high goals, take on challenges, and continue creating new value using their expertise as a weapon.

In addition, we have designated 10 qualifications and exams as Basic Knowledge, the fundamental financial knowledge essential for providing value to our customers and the local community, making them requirements for promotion and advancement. By encouraging study at the appropriate timing, particularly among young employees, we aim for them to acquire the reliable knowledge needed to build relationships of trust with our customers.

[Cumulative points] [Applis pins]

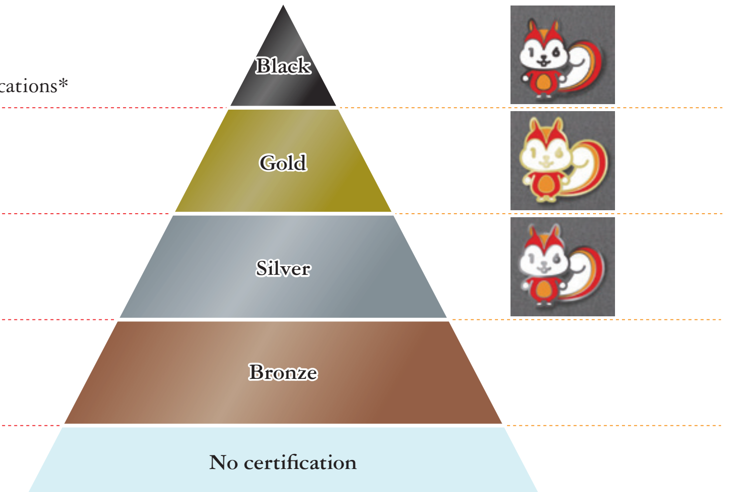
● Black
300 points or more + high-difficulty qualifications*

● Gold
300 points or more

● Silver
200 points or more

● Bronze
100 or more

○ No certification



* Bar Examination, Certified Public Tax Accountant, Certified Public Accountant, Labor and Social Security Attorney, Small and Medium-sized Enterprise Consultant, Financial Planner Level 1 (FP1), CFP, Securities Analyst, Registered Information Security Specialist, etc.

Applis pins that prove employees' expertise

Employees who are certified at a higher stage are awarded Applis pins. This pin serves as proof that they possess the expertise necessary to support our valued customers.

Highest Black Stage certification

Employees who hold professional qualifications that are difficult to obtain and continuously deepen their knowledge are certified as Black Stage employees. Employees who meet these stringent standards will support our customers as reliable advisors in their respective fields.

COMMENT

Comment from an employee who reached Black Stage

I passed the highly difficult Financial Planner Level 1 (FP1) Skills Exam and reached the Black Stage, the highest level in the Knowledge Point Stage Certification Program.

Although I had been studying for FP Level 1 for some time, I hadn't set a clear target date, so my studies weren't progressing as smoothly as I'd hoped. That was when this system began, providing me with a strong sense of purpose and motivation to pass before the next stage certification. The environment which enables colleagues to share their learning progress and current stage and inspire one another, and the generous Self-Development Qualification Acquisition Subsidy System also helped maintain my motivation. Without growing complacent with my current situation, I intend to continue my self-directed learning, taking pride in my Black Stage status.

Masaki Otsubo
Group Strategy Division,
Juroku Financial Group

Initiatives to Respect Human Rights

Establishment of the Human Rights Policy

As awareness of human rights grows both domestically and internationally, we established our Human Rights Policy in March 2024 in accordance with the International Bill of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, and the Guiding Principles on Business and Human Rights.

This policy applies to all officers and employees of Juroku Financial Group, and we also declare our commitment to respecting the human rights of our customers, suppliers, and other stakeholders in line with the spirit of this policy.

Human Rights Policy
Please refer to our website.
https://www.16fg.co.jp/jinkenhoushin.html (in Japanese only)

Human Rights Policy

Juroku Financial Group (the corporate group consisting of the Company and its consolidated subsidiaries) recognizes that respecting human rights is an important management challenge in order for us to “achieve growth and prosperity for our customers and the local community” as stated in our Group Management Philosophy. We have established this Human Rights Policy (hereinafter, “this Policy”) to promote initiatives to respect human rights in our business activities.

1. Respect for International Norms
Juroku Financial Group complies with laws and regulations applicable in each country and region where it conducts business. With regard to human rights, we respect international norms such as the International Bill of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, and the Guiding Principles on Business and Human Rights.

2. Scope
This Policy applies to all officers and employees of Juroku Financial Group. We also expect our customers, suppliers, and other stakeholders to respect human rights in line with the spirit of this Policy.

3. Action Guidelines

Response to Officers and Employees
Juroku Financial Group does not tolerate discrimination of any kind based on race, nationality, origin, creed, religion, age, sex, sexual orientation, gender identity, physical characteristics, disability, or health condition. Likewise, we do not tolerate harassment, including sexual harassment and abuse of authority, or human rights violations such as forced labor and child labor.

In accordance with the Labor Standards Act and other laws, we strive to prevent excessive work and reduce overtime, provide a healthy and safe working environment for workers, guarantee wages equal to or exceed the legal minimum wage, and respect freedom of association and the right to collective bargaining. We also work to ensure that each and every employee gains a correct and deeper understanding and awareness of human rights by implementing human rights awareness training.

Response to Customers
Juroku Financial Group respects the human rights of its customers and strives to prevent discriminatory treatment when providing products and services. We recognize that our business activities, including investments and loans, may cause or contribute to a negative impact on human rights, or may be directly related to such impacts through business dealings. In the event of negative impacts on human rights, we will urge our clients to take appropriate measures and promote initiatives to respect human rights.

Response to Suppliers
Juroku Financial Group urges its suppliers to respect human rights and avoid infringing upon them in order to eliminate any negative impacts on human rights in its supply chain.

4. Human Rights Due Diligence
Juroku Financial Group strives to prevent or mitigate negative impacts on human rights resulting from its business activities through human rights due diligence.

5. Remedial Action
Juroku Financial Group takes appropriate steps to provide remedial action in the event it is found that any of its officers and employees or the products or services it provides have caused or contributed to a negative impact on human rights, or are directly related to such impact through business dealings.

We accept human rights consultations from customers and other stakeholders via telephone and our website. For officers and employees, we establish whistleblowing and consultation channels for issues such as discrimination and harassment, and respond appropriately to anonymous consultations.

6. Governance
Resolutions regarding the establishment and revision of this Policy will be made at meetings of the Board of Directors following deliberation at the Group Management Council.

7. Information Disclosure and Dialogue with Stakeholder
Juroku Financial Group discloses its human rights initiatives on its website and strives to enhance and improve its initiatives to respect human rights through dialogue with stakeholders.

Human Rights Due Diligence

Based on its Human Rights Policy, the Group is working to prevent or reduce any negative impacts on human rights resulting from its business activities.

< Prevention/reduction of negative impacts >

Officers and employees	Promotion of health management, prevention of discrimination or harassment, promotion of LGBTQ+ understanding, promotion of women’s advancement, human rights awareness training/testing, whistleblowing system/human resources hotline
Customers	Customer-oriented business operations, information management, protection of personal information, compliance, prevention of money laundering, store development using universal design, financial literacy education
Investment and loan recipients	Reducing and avoiding negative impacts on human rights through our Investment and Lending Policy
Suppliers	Dissemination of information through the distribution of Human Rights Policy and Procurement Policy

Investment and Lending Policy
Please refer to our website.
https://www.16fg.co.jp/syakaikeisei.html
(in Japanese only)

Procurement Policy
Please refer to our website.
https://www.16fg.co.jp/choutatsu.html
(in Japanese only)

< Remedial action >

For officers and employees, customers, and other stakeholders, we have established telephone, our website, and other consultation channels to ensure appropriate response to any concerns surrounding human rights, discrimination, harassment, and other matters.

< Information disclosure and dialogue with stakeholders >

Recognizing that respect for human rights is a key management challenge, we engage in dialogue with various stakeholders and disclose our human rights initiatives on our website and other channels.

Main initiatives

Introduction of web accessibility tools

We introduced web accessibility (*) tools in March 2026 to ensure that everyone, regardless of age or physical condition, can smoothly access the information they need on our Company website. Visitors to our website can now customize their browsing environment, such as font size and color, in real time to suit their individual needs, creating a comfortable user experience.

(*) Web accessibility means that everyone, regardless of age or physical condition, can use the information and functions provided on the website without difficulty

● Main functions (website display buttons)