

Achieving Stakeholders Engagement

Engagement with Customers

Customer-oriented business operation policy

The Group has formulated and disclosed the “Customer-oriented Business Operation Policy” to ensure that we sincerely engage and connect with customers and align ourselves with their ideas in implementing customer-oriented asset formation, management, and succession services.

Please refer to our website for more details on the “Customer-oriented Business Operation Policy.” (In Japanese only)



Juroku Economic Meetings

Juroku Economic Meetings aim to further our interactions with top management of client companies and heads of local public bodies through activities that contribute to their business development, such as briefings on the Group’s initiatives by the Group CEO and talks by guest lecturers.



[Meeting held on October 9, 2025]
Speaker: Dr. Hiroaki Miyata
(A professor of Keio University)
Theme
“Co-creation Toward Future Society for Our Lives”



[Meeting held on April 7, 2026]
Speaker: Mr. Kenshi Hirokane
(A cartoonist)
Theme
“A Vision of Japan’s Future Through the Eyes of Kosaku Shima”

Juroku Promenade Concert

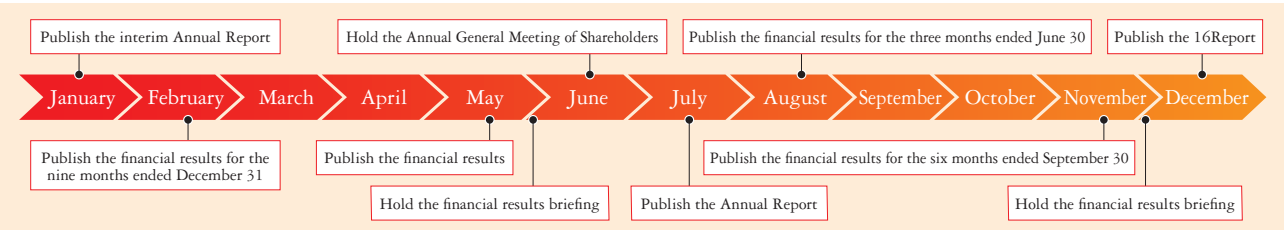
The Company holds the Juroku Promenade Concert every year to help local residents enjoy arts and culture. We are pleased to present authentic performances by the Nagoya Philharmonic Orchestra—a professional orchestra with more than half a century of history that leads the Chubu and Tokai areas—which have been enjoyed by many people.



Engagement with Shareholders and Investors

IR Calendar

Through shareholder meetings, financial results briefings, integrated reports, and other channels, the Company is working to provide shareholders and investors with a clear understanding of the Group’s sustainability initiatives, growth strategies, and financial information. In addition to enhancing these initiatives moving forward, we will take on feedback and requests from our shareholders and investors and strive to achieve sustainable growth and medium- to long-term improvements in corporate value.



Shareholder Benefit Program

We implement a shareholder benefit program with the aim of enhancing the attractiveness of investing in the Company’s shares and encouraging more people to hold our shares.

	Summer Shareholder Benefit	Winter Shareholder Benefit
Record date	March 31	September 30
Number of Shares Held	200 or more shares	1,000 or more shares
Benefit Details	One box of natural mineral water “KOUKASUI” (500ml x 24 bottles)	Gift Catalog of local specialties: Select one item

(as of June 30, 2026)

Engagement Between Officers and Employees

Targeting 1 million users of the Juroku App

In appreciation of the efforts of each employee who supported the expansion of Juroku App users, we held commemorative events to mark the milestones of 300,000 and 500,000 users. We shared the joy of this achievement with our special guests and distributed congratulatory cash bonuses to all employees, strengthening our sense of unity as we look toward the next goal and, beyond that, the target of 1 million users.



September 2025 300,000-user milestone event

We welcomed President Masahiro Minami of the Resona Group, a long-standing trusted partner, as a special guest to celebrate surpassing 300,000 users and presented commemorative gifts to employees and sales branches with outstanding acquisition results.



March 2026 500,000-user milestone event

We welcomed actress Momoko Fukuchi, who serves as our brand ambassador, as a special guest to celebrate surpassing 500,000 users and presented commemorative gifts to employees and sales branches with outstanding acquisition results.



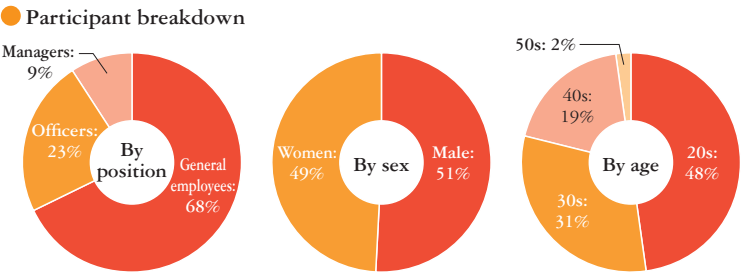
Presentation of reward money for preventing sophisticated scams

The Company has established a reward money system to recognize outstanding actions that contribute to the realization of our Purpose. In December 2025, we presented reward money for the first time to 17 employees from 11 branches who noticed unusual behavior by customers at sales branch counters or ATMs and, in cooperation with the police, successfully prevented them from becoming victims of sophisticated scams. By recognizing and sharing Company-wide the actions taken to protect the valuable assets of customers as a regional financial institution, we enhance employees’ job satisfaction and crime-prevention awareness, thereby fostering a corporate culture that encourages proactive behavior.



Sustainability Meetings—A platform for exchanging information to enhance employee fulfilment

The Group hosts Sustainability Meetings on sustainability-related themes in which executive management and employees directly exchange views. The Group CEO and the President of The Juroku Bank participated, and a total of 60 meetings were held from August 2022 to June 2026, with the participation of 355 employees who applied through an open call. We also hold sessions exclusively for employees in their third year, sessions exclusively for female managers, and satellite sessions in which top management visits each regional block. By limiting each session to six participants, these sessions offer high-quality communication opportunities in which each and every employee can directly convey to management the frank thoughts they feel on a daily basis.



Engagement with Local Community

Donations to Kodomo shokudo (children’s cafeterias)

As part of its 50th anniversary commemorative projects, Juroku Lease donated food products such as rice and snacks to “Gifu Kodomo Shokudo Net.” Through these initiatives, we provide practical support toward solving the issues of child and youth poverty in the local community, while contributing to the healthy growth of the generation that will carry the future and to the creation of a sustainable local community.



Job support at the vocational skills development school for people with disabilities

The Group conducts professional training in information literacy and financial literacy for trainees at the Gifu Prefectural Vocational Skills Development School for People with Disabilities. We provide support ranging from the acquisition of knowledge to the improvement of practical skills to help each individual find employment that matches their strengths and aspirations.

Support for the social participation of persons with disabilities

The Company purchases the rights to use artworks by artists with disabilities and supports their independence and social participation with the aim of realizing a society where diverse individualities can shine and of promoting local culture.

Furthermore, we planned and produced original craft items such as mizu-uchiwa fans, wagasa umbrellas, and andon lanterns by fusing those artworks with Gifu’s historic traditional crafts.

To widely publicize this initiative, we held a traditional art exhibition, which links artists with the local community, at The Juroku Bank branches and other locations, and after the exhibition the works were donated to local elementary schools and special-needs schools.

Through such activities, we strongly support the social participation of persons with disabilities while contributing to the promotion of sustainable arts and cultural activities in the local community.



Contributing to the promotion of sports in the local community

The Company endorsed the purpose of the 81st Japan Games Winter Games Skating Competition (Speed), “Crystal Japan Games Gifu 2027,” and presented a sponsorship donation as a Winter Japan Games Partner. By supporting the hosting of this event, we not only support the promotion of local sports and the development of young people but also contribute to the further revitalization of Gifu Prefecture as a whole and the showcasing of its appeal.



Donations through original investment trust products

In the original investment trust called the Gifu/Aichi Region Support Fund (nicknamed Nobunaga Fund) handled by The Juroku Bank and Juroku Tokai Tokyo Securities, a portion of the management fees is donated for the future development of Gifu and Aichi Prefectures as a regionally rooted initiative. When selecting recipients for donations, we conduct surveys of beneficiaries and support organizations engaged in social contribution activities within both prefectures in a manner that reflects their wishes. In FY2025, we donated approximately ¥8 million.



Donations through Juroku SDGs Private Placement Bonds and Juroku SDGs Housing Loans

The Group provides a mechanism for returning benefits to the local community through financial transactions with corporate and individual customers.

The Tsunagaru Kokoro Juroku SDGs Private Placement Bond is a product in which a portion of the fees received from the issuing companies of the private placement bonds is contributed and donated or gifted to local schools, local public bodies, medical and welfare facilities, and corporate organizations engaged in public-interest activities. By allowing issuing companies to directly select the donation or gift recipients, they can widely communicate their stance toward SDGs initiatives.

In addition, with Juroku SDGs Housing Loans, we donate amounts corresponding to the number of orders of environmentally conscious energy-saving homes (such as ZEH homes) to environment-related funds of both Gifu and Aichi Prefectures, thereby contributing to environmental conservation and the improvement of the residential environment in the local community.

We promote the creation of a sustainable society together with customers through this initiative. The results for FY2025 were approximately ¥14 million in donations and gifts through private placement bonds and approximately ¥3 million in donations through housing loans.

Donations through trusts

The Juroku Bank has entered into partnerships regarding bequests with local public bodies, social welfare and educational institutions, and others, and supports local customers in fulfilling their wishes.

[Partner organizations for bequests]

Prefectures and municipalities	Social welfare and educational institutions
Gifu Prefecture, Gifu-shi, Takayama-shi, Anpachi-cho, Ikeda-cho, Ibigawa-cho, Ena-shi, Ono-cho, Kaizu-shi, Kakamigahara-shi, Kasamatsu-cho, Kani-shi, Kawabe-cho, Kitagata-cho, Ginan-cho, Gujo-shi, Gero-shi, Godo-cho, Sakahogi-cho, Shirakawa-cho, Shirakawa-mura, Sekigahara-cho, Seki-shi, Tajimi-shi, Tarui-cho, Toki-shi, Tomika-cho, Nakatsugawa-shi, Hashima-shi, Higashishirakawa-mura, Hida-shi, Hichiso-cho, Mizunami-shi, Mizuho-shi, Mitake-cho, Mino-shi, Motosu-shi, Yaotsu-cho, Yamagata-shi, Yoro-cho, Wanouchi-cho, Minokamo-shi, Ogaki-shi, Kuwana-shi, Okazaki-shi, Owariasahi-shi, Konan-shi, Komaki-shi, Nisshin-shi	Tokai National Higher Education and Research System (Nagoya University, Gifu University), Japanese Red Cross Society (Gifu Chapter, Aichi Chapter), Gifu Prefectural Council of Social Welfare, Nagoya City Social Welfare Council, Chubu Guide Dog for the Blind Association, Ogaki City Social Welfare Council, Kakamigahara City Social Welfare Council, Gifu City Social Welfare Council, Hashima City Social Welfare Council

PICK UP Social Contribution Activities by the Juroku Foundation for Regional Promotion

The Juroku Foundation for Regional Promotion conducts public-interest projects such as projects to support regional revitalization activities, which provide funding for various regional revitalization activities undertaken by local residents; scholarship projects for students from Gifu and Aichi Prefectures who advance to university; and projects to promote and support musical arts culture, which contribute to the realization of a rich and fulfilling life and a vibrant regional society.

[Projects to support regional revitalization activities]

The foundation provides grants to activities organized, supported, or sponsored by local public bodies and public organizations in Gifu and Aichi Prefectures. In FY2025, the foundation provided grants to 33 projects. As of the end of FY2025, cumulative grants totaled 910 projects with a total value of ¥261.06 million.

[Scholarship projects]

The foundation provides economic support to educate the younger generation responsible for the future of Gifu and Aichi Prefectures. In FY2025, the foundation awarded the Juroku Foundation for Regional Promotion Scholarship to 11 new university-bound students from Gifu and Aichi Prefectures. To date, the foundation has provided ¥357.20 million in scholarships to 247 students.



[Projects to promote and support musical arts culture]

Through the Clara Saal Juroku Music Hall, the foundation provides opportunities to appreciate and present high-quality musical performances from artists in Japan and overseas. In FY2025, six recitals featuring the artists were held, bringing the cumulative total to 50 such performances by the end of FY2025.

Moreover, the foundation hosts a young musician support program through a collaborative agreement with the Gifu Foundation for Education and Culture, and the hall has become widely known as a venue for skilled young musicians.

Clara Saal Juroku Music Hall

The Clara Saal Juroku Music Hall first opened in 1991 as the Clara Saal Manabe Memorial Hall, a dedicated music venue. When the hall closed in 2014, the Group took it over to protect this valuable local cultural asset from the threat of demolition, and revived it in 2015 as the Clara Saal Juroku Music Hall. Since then, it has delivered high-quality music to local residents and has been widely utilized as a venue for performance opportunities for artists active in Japan and internationally, as well as for local presentations.

Activities originating from this hall have been continuously certified as “This is MECENAT” by the Association for Corporate Support of the Arts since 2024. We will continue to cherish and preserve this hall as a regional asset and contribute to the creation of a spiritually rich society in which diverse individualities shine, as a foundation for passing on arts and culture to the next generation.

THIS IS MECENAT 2025

* Continuously certified since 2024

Support the promotion of sports

In addition to competing, our table tennis club also actively participates in regional table tennis classes, working to promote and improve the level of table tennis in the region.

We are also working to revitalize the region through sport in other ways, such as by hosting the 19th Juroku Cup tournament for U11 football teams in Gifu Prefecture.

In addition, as the sponsor of FC Gifu (professional football team) and the Gifu Swoops (professional basketball team), we are supporting professional sports in the region through the hosting of championship games and other events.



The Takahashi Naoko Cup / Gifu Half Marathon 2026

Each year, the Group is involved as the main sponsor in the Takahashi Naoko Cup / Gifu Half Marathon, which is one of Gifu Prefecture's largest sporting events.

At the tournament held in April 2026, approximately 130 members of the Group participated as runners, wearing uniforms in our corporate color of orange and running through the fresh greenery of Gifu City under the refreshing early-summer sun. In addition, a total of 1,140 people participated as volunteers, supporting the smooth operation of the event while delivering smiles and enthusiastic cheers to the runners from the roadside.

We received a great deal of praise from citizen runners and local residents, who said that support from Juroku had given them strength and encouraged us for our efforts, and in this way we helped foster community vitality while also demonstrating our presence as a regional comprehensive financial services group that leads the area.



A runner's voice

Although we tend to have fewer opportunities to experience being cheered on by others as we grow older, at the Gifu Half Marathon I received enthusiastic cheers from the large crowds packing the roadside and once again realized just how powerful that support can be.

Although there were many times during the race when I felt like giving up, with the single-minded determination to show that I would never give up until the end and to respond to the passionate feelings of everyone supporting the event, I kept my eyes on the goal and managed to run all the way to the finish line. Even after finishing the race, the volunteers warmly congratulated me with smiles, and it was an event in which I felt the great affection of the local community.

I hope that even more people will participate next year and share this moving experience together.

Enterprise Support Management Department, The Juroku Bank Seita Takagi



Construction of new headquarters [Scheduled for opening in FY2027]

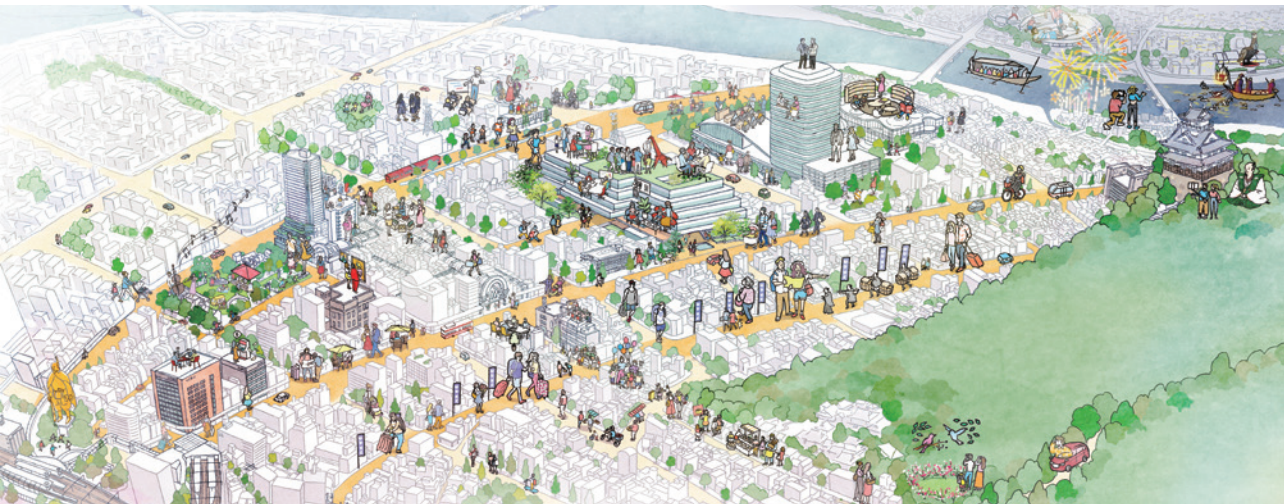
Construction of our new mixed-use headquarters building is progressing smoothly. It will combine facilities where local residents can casually gather and spend time with offices that will house our headquarters and those of Group companies, and is scheduled to open in FY2027, marking the 150th anniversary of Juroku Bank's founding.

The first floor will feature a cafe, bakery, and bookstore, and create an open space where local residents can relax and naturally interact as part of their daily lives.

As a company playing a part in the project to utilize the site of the Gifu city hall, as per Gifu-shi's goal we will strive to create "spaces to gather the bustle which is the source of vitality and support the creation of prosperity to achieve a sustainable city."

Concept of New Headquarters

Aimed at increasing the attractiveness and foot traffic of the downtown area through a hub featuring **appealing public spaces** and a **next-generation workplace**.



Floor guide

7F	Office floor (Company headquarters and Group companies' headquarters)
4F	
3F	Cafeteria, entrance, meeting rooms, emergency response conference room
2F	Terrace, bank and securities sales branches, others
1F	Food and beverage store, bike parking, ATM, safe deposit boxes, entrance, large conference room, others
B1F	Parking

