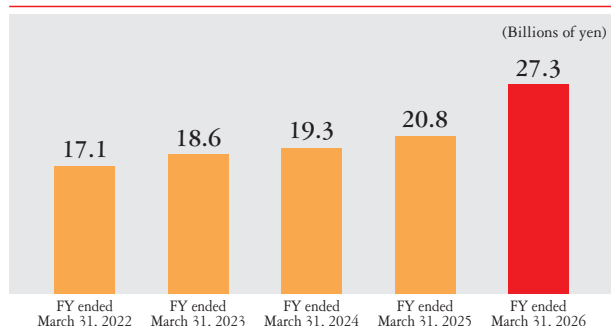


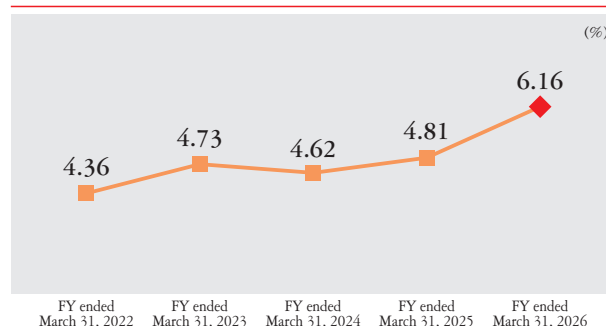
Financial and Non-Financial Highlights

Financial Highlights

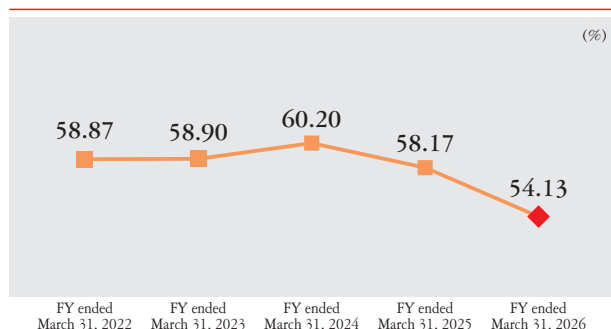
Consolidated net income: **¥27.3 billion**



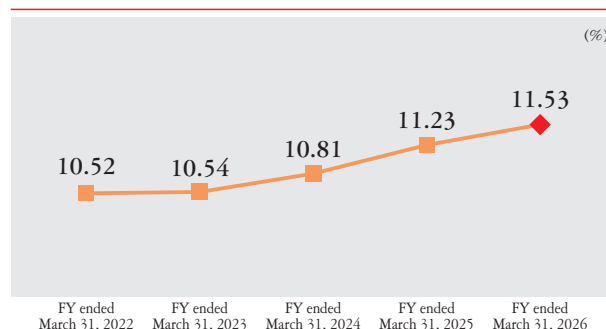
Consolidated ROE: **6.16%**



Consolidated adjusted OHR: **54.13%**



Consolidated capital adequacy ratio: **11.53%**



Non-Financial Highlights

Sustainable finance provided



¥914.4 billion

(Cumulative total from April 2022)

GHG emissions reduction rate



83.6% reduction

(FY2025 level compared to FY2013 level)

Financial literacy education (Juroku MONEY COLLEGE)



Over 15,000 attendees

(From April 2023 to March 2026)

Number of investments in startups



69 cases

(From April 2021 to March 2026)

Ratio of female managers(*)



12.3% (as of March 31, 2026)

(*) Branch general managers, local office managers and department heads, and other employees at equivalent positions

Composition of the Board of Directors



Internal Directors: **6** (male: 5, female: 1)

Outside Directors: **4** (male: 2, female: 2)

(as of June 30, 2026)