



Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (Under Japanese GAAP)

May 9, 2025

Company name: Juroku Financial Group, Inc.

Listing: Tokyo Stock Exchange (Prime) , Nagoya Stock Exchange (Premier)

Securities code: 7380

URL: <https://www.16fg.co.jp>

Representative: Naoki Ikeda, President and Representative Director

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Scheduled date of annual general meeting of shareholders: June 20, 2025

Scheduled date to commence dividend payments: June 2, 2025

Scheduled date to file annual securities report: June 12, 2025

Trading accounts: No

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes (For Institutional Investors and Analysts)

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2025	136,301	5.7	31,238	11.9	20,840	7.8
March 31, 2024	128,835	14.3	27,908	2.3	19,318	3.6

Note : Comprehensive income Fiscal year ended March 31, 2025: ¥ (19,066) million [-%]

Fiscal year ended March 31, 2024: ¥ 64,614 million [-%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2025	577.29	-	4.8	0.4	22.9
March 31, 2024	530.55	-	4.6	0.3	21.6

Reference : Equity in earnings (losses) of affiliated companies Fiscal year ended March 31, 2025: ¥ - million

Fiscal year ended March 31, 2024: ¥ - million

(2) Consolidated Financial Position

	Total assets	Net assets	Own capital ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2025	7,595,477	423,550	5.5	11,679.05
March 31, 2024	7,535,480	451,464	5.9	12,257.68

Reference : Equity

As of March 31, 2025: ¥ 419,128 million

As of March 31, 2024: ¥ 447,344 million

Notes :

(1) Own capital ratio = (Total net assets - Non-controlling interests) / Total assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

(2) We have applied the "Accounting Standard for Current Income Taxes" and other standards from the beginning of the fiscal year under review. We have reclassified the consolidated financial statements for the previous fiscal year accordingly.

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2025	2,876	107,834	(8,912)	1,070,066
March 31, 2024	156,768	70,657	(6,543)	968,268

2. Dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Dividends to net assets (Consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total			
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2024	-	70.00	-	90.00	160.00	5,839	30.1	1.3
March 31, 2025	-	80.00	-	100.00	180.00	6,459	31.1	1.5
Fiscal year ending March 31, 2026 (Forecast)	-	90.00	-	90.00	180.00		30.0	

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	16,000	0.4	10,700	2.9	298.15
Full year	31,500	0.8	21,500	3.1	599.09

* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: Yes

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(3) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

March 31, 2025: 37,924,134 shares

March 31, 2024: 37,924,134 shares

2) Number of treasury shares at the end of the period:

March 31, 2025: 2,036,929 shares

March 31, 2024: 1,429,087 shares

3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2025: 36,099,253 shares

Fiscal Year ended March 31, 2024: 36,411,641 shares

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

Descriptions of business projections and other forward-looking statements provided in this document are based on information currently available to the Company and some assumptions considered to be rational. Actual business performance and other factors could differ significantly due to a variety of factors.