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January 29, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



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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Trading accounts: None

Scheduled date to commence dividend payments: -

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

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

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Nine months ended December 31, 2025	Millions of yen	%	Millions of yen	%	Millions of yen	%
113,056		20.0	26,385	11.5	18,116	16.5
December 31, 2024	94,152	(3.4)	23,651	12.6	15,544	6.8

Note: Comprehensive income

For the nine months ended December 31, 2025: ¥ 56,747 million [-%]

For the nine months ended December 31, 2024: ¥ (7,683) million [-%]

	Basic earnings per share	Diluted earnings per share
Nine months ended December 31, 2025	Yen 505.47	Yen -
December 31, 2024	429.78	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of December 31, 2025	Millions of yen 7,694,959	Millions of yen 470,181	% 6.0
March 31, 2025	7,595,477	423,550	5.5

Reference: Equity

As of December 31, 2025: ¥ 465,472 million

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

Note :

Equity-to-asset ratio = (Total net assets - Non-controlling interests) / Total assets

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

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 80.00	Yen -	Yen 100.00	Yen 180.00
Fiscal year ending March 31, 2026	-	100.00	-		
Fiscal year ending March 31, 2026 (Forecast)				100.00	200.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts 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 Yen
	Millions of yen	%	Millions of yen	%	
Full year	34,800	11.4	23,500	12.7	654.65

Note: Revisions to the financial result forecast most recently announced: None

* Notes

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

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

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

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of December 31, 2025	37,924,134 shares
As of March 31, 2025	37,924,134 shares

(ii) Number of treasury shares at the end of the period

As of December 31, 2025	2,502,292 shares
As of March 31, 2025	2,036,929 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	35,841,269 shares
Nine months ended December 31, 2024	36,168,562 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* 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.

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“16FG” : Consolidated figures of Juroku Financial Group, Inc. and consolidated subsidiaries

“16BK” : Non-consolidated figures of The Juroku Bank, Ltd.

“16TT” : Juroku Tokai Tokyo Securities Co., Ltd.

1. Overview of Operating Results, etc. for the Consolidated Current Quarter

(1) Overview of Consolidated Operating Results

The consolidated operating results for the third quarter of this fiscal year (cumulative) under review, ordinary income increased by ¥18,904 million year on year to ¥113,056 million. Ordinary expenses increased by ¥16,169 million year on year to ¥86,670 million. As a result, ordinary profit increased by ¥2,734 million year on year to ¥26,385 million and profit attributable to owners of parent increased by ¥2,572 million year on year to ¥18,116 million.

(2) Overview of Consolidated Financial Position

Our consolidated financial position at the end of the third quarter of this fiscal year under review, total assets increased by ¥99,482 million compared to the end of the previous fiscal year to ¥7,694,959 million and total liabilities increased by ¥52,850 million compared to the end of the previous fiscal year to ¥7,224,777 million. In addition, total net assets increased by ¥46,631 million compared to the end of the previous fiscal year to ¥470,181 million.

Major account balances, deposits, etc. (including negotiable certificates of deposit) increased by ¥36,217 million compared to the end of the previous fiscal year to ¥6,404,087 million. Loans increased by ¥31,344 million compared to the end of the previous fiscal year to ¥5,035,291 million. Securities decreased by ¥115,031 million compared to the end of the previous fiscal year to ¥1,192,015 million.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	1,076,465	1,235,415
Trading securities	9	26
Money held in trust	12,027	12,157
Securities	1,307,046	1,192,015
Loans and bills discounted	5,003,947	5,035,291
Foreign exchanges	7,368	7,073
Lease receivables and investments in leases	57,183	57,584
Other assets	56,323	63,735
Tangible fixed assets	55,256	69,482
Intangible fixed assets	8,452	8,452
Retirement benefit asset	20,387	20,930
Deferred tax assets	522	507
Customers' liabilities for acceptances and guarantees	13,332	14,128
Allowance for loan losses	(22,848)	(21,841)
Total assets	7,595,477	7,694,959
Liabilities		
Deposits	6,354,870	6,403,587
Negotiable certificates of deposit	13,000	500
Securities sold under repurchase agreements	80,012	76,973
Cash collateral received for securities lent	118,400	124,828
Borrowed money	508,008	497,640
Foreign exchanges	437	639
Borrowed money from trust account	223	218
Other liabilities	59,825	66,053
Provision for bonuses	1,350	25
Retirement benefit liability	5,334	5,115
Provision for reimbursement of deposits	207	144
Provision for contingent loss	635	761
Reserves under special laws	24	29
Deferred tax liabilities	9,704	27,805
Deferred tax liabilities for land revaluation	6,558	6,324
Acceptances and guarantees	13,332	14,128
Total liabilities	7,171,927	7,224,777

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	36,000	36,000
Capital surplus	60,989	61,013
Retained earnings	281,528	292,921
Treasury shares	(6,281)	(9,243)
Total shareholders' equity	372,236	380,691
Valuation difference on available-for-sale securities	28,245	66,109
Deferred gains or losses on hedges	379	1,056
Revaluation reserve for land	12,270	11,816
Remeasurements of defined benefit plans	5,996	5,799
Total accumulated other comprehensive income	46,891	84,781
Non-controlling interests	4,421	4,708
Total net assets	423,550	470,181
Total liabilities and net assets	7,595,477	7,694,959

(2) Quarterly Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
 Quarterly Consolidated Statement of Income
 For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	94,152	113,056
Interest income	47,122	58,064
Interest on loans and discounts	30,528	39,573
Interest and dividends on securities	14,433	14,173
Trust fees	2	0
Fees and commissions	17,709	19,733
Other ordinary income	23,425	22,494
Other income	5,892	12,762
Ordinary expenses	70,501	86,670
Interest expenses	6,439	11,949
Interest on deposits	1,987	8,041
Fees and commissions payments	5,514	5,597
Other ordinary expenses	22,225	32,481
General and administrative expenses	32,793	35,000
Other expenses	3,527	1,642
Ordinary profit	23,651	26,385
Extraordinary income	0	3
Gain on disposal of non-current assets	0	3
Extraordinary losses	212	819
Loss on disposal of non-current assets	89	44
Impairment losses	116	770
Provision of reserve for financial instruments transaction liabilities	5	4
Profit before income taxes	23,439	25,570
Income taxes - current	6,461	6,350
Income taxes - deferred	1,172	815
Total income taxes	7,633	7,166
Profit	15,806	18,403
Profit attributable to non-controlling interests	261	286
Profit attributable to owners of parent	15,544	18,116

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	15,806	18,403
Other comprehensive income	(23,490)	38,343
Valuation difference on available-for-sale securities	(24,536)	37,863
Deferred gains or losses on hedges	1,526	677
Remeasurements of defined benefit plans, net of tax	(480)	(197)
Comprehensive income	(7,683)	56,747
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(7,943)	56,460
Comprehensive income attributable to non-controlling interests	259	286

(3) Notes to Quarterly Consolidated Financial Statements

(Segment Information Notes)

For the nine months ended December 31, 2024

Information on ordinary income, and profit or loss by reportable segment

	Reportable segment			Others	Total	Adjustments	(Millions of yen) Amount recorded in quarterly consolidated financial statements
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from outside customers	66,886	21,085	87,972	6,180	94,152	—	94,152
Inter-segment ordinary income	753	209	963	9,181	10,144	(10,144)	—
Total	67,640	21,295	88,935	15,361	104,297	(10,144)	94,152
Segment profit	21,987	375	22,363	8,394	30,757	(7,106)	23,651

(Notes) 1. Rather than general companies' net sales, ordinary income is shown.

2. The "Others" category includes business segments not included in the reportable segments, such as the financial instruments service, and credit card flotation service.
3. Adjustments mainly consist of the elimination of inter-segment transactions.
4. Segment profit has been adjusted to reflect ordinary profit on the quarterly consolidated statement of income.

For the nine months ended December 31, 2025

Information on ordinary income, and profit or loss by reportable segment

	Reportable segment			Others	Total	Adjustments	(Millions of yen) Amount recorded in quarterly consolidated financial statements
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from outside customers	86,077	20,478	106,556	6,500	113,056	—	113,056
Inter-segment ordinary income	926	195	1,121	9,949	11,070	(11,070)	—
Total	87,004	20,673	107,677	16,449	124,127	(11,070)	113,056
Segment profit	24,234	747	24,981	9,303	34,285	(7,899)	26,385

(Notes) 1. Rather than general companies' net sales, ordinary income is shown.

2. The "Others" category includes business segments not included in the reportable segments, such as the financial instruments service, and credit card flotation service.
3. Adjustments mainly consist of the elimination of inter-segment transactions.
4. Segment profit has been adjusted to reflect ordinary profit on the quarterly consolidated statement of income.

(Notes in the Event of Significant Changes in the Amount of Shareholders' Equity)

Not applicable.

(Notes on Going Concern Assumption)

Not applicable.

(Notes to the Cash Flow Statement)

We have not prepared a quarterly consolidated cash flow statement for the third quarter of the current consolidated cumulative period. However, depreciation expenses (including amortization expenses for intangible fixed assets other than goodwill) and amortization of goodwill for the third quarter of the consolidated cumulative period are as follows.

	(Millions of yen)	
	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation	2,576	2,810
Amortization of goodwill	339	339

3. Third Quarter Financial Results Materials for the Fiscal Year Ending March 31, 2026

We would like to announce the outline of our results for the third quarter of the fiscal year ending March 31, 2026 as follows.

(1) Status of Profit and Loss

<16FG>

No.		Nine months ended December 31, 2024 (A)	Nine months ended December 31, 2025 (B)	Compared to nine months ended December 31, 2024 (B-A)	(Millions of yen)	
					Reference	Performance forecast for the fiscal year ending March 31, 2026
1	Core gross operating profit [2+3+4]	56,291	63,545	7,254		
2	Net interest income	40,685	46,124	5,439		
3	Profits from fees and commissions	12,197	14,137	1,940		
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)	3,408	3,283	(125)		
5	Expenses	33,447	35,260	1,813		
6	Core net operating profit [1-5]	22,843	28,284	5,441		
7	Profit/loss on JGBs and other debt securities	(2,208)	(13,270)	(11,062)		
8	Net business profit [6+7]	20,634	15,014	(5,620)		
9	Credit-related costs	2,650	1,191	(1,459)		
10	Profit/loss on equities	4,815	11,866	7,051		
11	Other	851	696	(155)		
12	Ordinary profit [8-9+10+11]	23,651	26,385	2,734		34,800
13	Extraordinary profit/loss	(211)	(815)	(604)		
14	Profit before income taxes [12+13]	23,439	25,570	2,131		
15	Total income taxes	7,633	7,166	(467)		
16	Profit [14-15]	15,806	18,403	2,597		
17	Profit attributable to non-controlling interests	261	286	25		
18	Profit attributable to owners of parent [16-17]	15,544	18,116	2,572		23,500
19	Adjusted OHR(%)	59.41	55.48	(3.93)		

※ Adjusted OHR = Expenses ÷ Core gross operating profit × 100

<16BK>

(Millions of yen)

No.		Nine months ended December 31, 2024 (A)	Nine months ended December 31, 2025 (B)	Compared to nine months ended December 31, 2024 (B - A)	Reference
					Performance forecast for the fiscal year ending March 31, 2026
1	Core gross operating profit [2+3+4]	48,868	55,926	7,058	
2	Net interest income	41,653	46,926	5,273	
3	Profits from fees and commissions	7,683	9,016	1,333	
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)	(468)	(16)	452	
5	Expenses	28,602	30,591	1,989	
6	Personnel expenses	13,515	13,982	467	
7	Non-personnel expenses	13,045	14,535	1,490	
8	Taxes	2,041	2,073	32	
9	Core net operating profit [1-5]	20,266	25,334	5,068	
10	Core net operating profit (excluding profit/loss on the redemption of investment trusts)	19,916	25,030	5,114	
11	Profit/loss on JGBs and other debt securities	(2,208)	(13,270)	(11,062)	
12	Net business profit [9+11]	18,057	12,064	(5,993)	
13	Credit-related costs	1,707	690	(1,017)	
14	Profit/loss on equities	4,409	11,795	7,386	
15	Other	936	806	(130)	
16	Ordinary profit	21,693	23,966	2,273	31,600
17	Extraordinary profit/loss	(200)	(806)	(606)	
18	Profit before income taxes [16+17]	21,493	23,160	1,667	
19	Total income taxes	6,585	6,130	(455)	
20	Profit [18-19]	14,907	17,030	2,123	22,000
21	Adjusted OHR(%)	58.52	54.69	(3.83)	
22	Profit from customer services	8,783	12,047	3,264	

※ Adjusted OHR = Expenses ÷ Core gross operating profit × 100

※ Profit from customer services = (Average loan balance × Loan to deposit spread × Number of days in the term ÷ 365 days)

+ Profits from fees and commissions — General and administrative expenses

(2) Status of Non-performing Loans under the Banking Act and Financial Revitalization Law

<16BK>

(Millions of yen)

	End of December 2024	End of March 2025	End of December 2025	Compared to end of December 2024	Compared to end of March 2025
Bankrupt and substantially bankrupt claims	13,288	11,598	12,160	(1,128)	562
Doubtful claims	46,773	44,914	44,413	(2,360)	(501)
Substandard claims	1,880	1,667	1,499	(381)	(168)
Loans past due 3 months or more	206	11	185	(21)	174
Restructured loans	1,674	1,656	1,313	(361)	(343)
Total	61,942	58,180	58,072	(3,870)	(108)
Ratio against total claims outstanding	1.21%	1.14%	1.12%	(0.09%)	(0.02%)

(3) Valuation Gains and Losses of Securities

<16BK>

(Millions of yen)

	End of March 2025			End of December 2025			
	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Compared to end of March 2025	Valuation gains	Valuation losses
Held-to-maturity	(393)	78	471	(608)	(215)	23	632
Available-for-sale securities	40,165	91,851	51,686	94,612	54,447	142,421	47,808
Stocks	89,388	90,864	1,475	138,536	49,148	138,845	308
Bonds	(41,501)	128	41,629	(41,447)	54	2	41,450
Other	(7,722)	858	8,580	(2,476)	5,246	3,574	6,050
Derivative transactions (deferred hedging) ※	547			1,526	979		

(Note) Market value is based on the market price, etc. on the final day of the period.

※ Within "Other," deferred hedging of foreign bonds is carried out through derivative transactions to reduce the risk of market price fluctuations.

(4) Balance of Loans and Deposits

<16BK>

(Millions of yen)

	End of December 2024	End of March 2025	End of December 2025	Compared to end of December 2024	Compared to end of March 2025
Loans (Balance at end of period)	5,033,545	5,032,760	5,085,482	51,937	52,722
Balance of loans to small and medium-sized companies, etc.	3,792,947	3,803,859	3,818,968	26,021	15,109
Balance of consumer loans	2,134,365	2,159,386	2,217,120	82,755	57,734
Balance of housing loans	2,083,242	2,107,437	2,164,823	81,581	57,386
Deposits (Balance at end of period)	6,462,793	6,406,809	6,451,246	(11,547)	44,437

(Reference)

Balance of Individual Assets in Custody

<16BK>

(Millions of yen)

	End of December 2024	End of March 2025	End of December 2025	Compared to end of December 2024	Compared to end of March 2025
Deposits	4,479,379	4,407,133	4,456,530	(22,849)	49,397
Investment trusts (including fund wrap)	232,680	233,033	307,012	74,332	73,979
Public bonds	18,525	20,745	30,837	12,312	10,092
Personal pension insurance, etc.	958,450	977,297	1,032,079	73,629	54,782
Total	5,689,036	5,638,209	5,826,459	137,423	188,250
(Reference)16TT assets in custody	255,932	241,945	290,611	34,679	48,666
(Reference)Total for both companies	5,944,968	5,880,155	6,117,070	172,102	236,915

(5) Capital Adequacy Ratio (Domestic Standard)

“Composition of Capital Disclosure” will be posted on 16FG’s website.
 (Web address <https://www.16fg.co.jp/ir/kessan/>)

<16FG>

(Millions of yen)

	End of December 2024	End of March 2025	End of December 2025	Compared to end of December 2024	Compared to end of March 2025
(1) Capital Adequacy Ratio (4)/(5)	10.84%	11.23%	11.54%	0.70%	0.31%
(2) Amounts of basic items related to core capital	381,869	382,319	393,765	11,896	11,446
(3) Amounts of adjustment items related to core capital	23,827	20,692	20,972	(2,855)	280
(4) Amount of capital (2)–(3)	358,041	361,627	372,792	14,751	11,165
(5) Total amount of risk assets, etc.	3,302,601	3,218,598	3,228,923	(73,678)	10,325
(6) Total required capital (5)×4%	132,104	128,743	129,156	(2,948)	413

<16BK Consolidated>

(Millions of yen)

	End of December 2024	End of March 2025	End of December 2025	Compared to end of December 2024	Compared to end of March 2025
(1) Capital Adequacy Ratio (4)/(5)	9.91%	10.27%	10.48%	0.57%	0.21%
(2) Amounts of basic items related to core capital	341,883	341,129	347,688	5,805	6,559
(3) Amounts of adjustment items related to core capital	22,583	19,554	20,136	(2,447)	582
(4) Amount of capital (2)–(3)	319,299	321,574	327,552	8,253	5,978
(5) Total amount of risk assets, etc.	3,221,116	3,128,202	3,123,869	(97,247)	(4,333)
(6) Total required capital (5)×4%	128,844	125,128	124,954	(3,890)	(174)

<16BK>

(Millions of yen)

	End of December 2024	End of March 2025	End of December 2025	Compared to end of December 2024	Compared to end of March 2025
(1) Capital Adequacy Ratio (4)/(5)	9.67%	10.02%	10.22%	0.55%	0.20%
(2) Amounts of basic items related to core capital	327,684	327,457	334,156	6,472	6,699
(3) Amounts of adjustment items related to core capital	16,097	13,724	14,468	(1,629)	744
(4) Amount of capital (2)–(3)	311,587	313,732	319,687	8,100	5,955
(5) Total amount of risk assets, etc.	3,221,147	3,129,652	3,125,446	(95,701)	(4,206)
(6) Total required capital (5)×4%	128,845	125,186	125,017	(3,828)	(169)

(Note) Credit Risk : Standardized Approach

Operational Risk :

The end of December 2024 : Gross Profit Allocation Approach

From the end of March 2025 : Standardized Measurement Approach