

25th Results Briefing

The Juroku Bank, Ltd.

[The year ended March 2015]

All For Your Smile

こころにひびくサービスを



June 1, 2015



十六銀行

(TSE code: 8356)

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◆ Earnings forecasts and other forward-looking statements in this document are based on management's assumptions and beliefs in light of information available at the time of publication. Actual results may differ materially from forward-looking statements due to a wide range of factors.



Overview of Results for FY3/15

Overview of results for FY3/15 – Consolidated and Non-consolidated –

▼ Non-consolidated

(Billion yen) ▼ Consolidated

No	Calc. formula	FY3/14	FY3/15	Change	FY3/15
1	Gross operating profit [3+4+5]	69.5	80.1	10.6	86.5
2	Core gross operating profit [1-6]	(69.5)	(70.0)	(0.5)	(76.4)
3	Net interest income	61.8	61.4	-0.4	61.4
4	Fees and commissions	6.9	7.6	0.7	11.6
5	Other operating profit	0.8	11.0	10.2	13.4
6	Gains/losses on JGBs and other debt securities	-0.0	10.1	10.1	10.1
7	Expenses	51.5	52.3	0.8	55.5
8	Personnel expenses	29.0	29.0	0.0	
9	Non-personnel expenses	20.3	20.6	0.3	
10	Taxes	2.1	2.6	0.5	
11	Net business profit [1-7]	17.9	27.8	9.9	31.0
12	Net core operating profit [2-7]	18.0	17.7	-0.3	20.9
13	Net operating profit [11-15]	17.4	29.3	11.9	32.9
14	Credit costs [15+16-17-18-19]	3.5	2.8	-0.7	2.7
15	Provision of general loan-loss reserves	0.4	-1.5	-1.9	-1.8
16	Write-downs of nonperforming loans	3.0	4.3	1.3	4.6
17	Gain on reversal of loan loss reserves	-	-	-	-
18	Gain on collection of written-off loans	0.0	0.0	0.0	0.0
19	Gain on reversal of contingent loss	0.0	0.0	0.0	0.0
20	Gains/losses on equities	2.7	7.6	4.9	7.6
21	Other extraordinary gains/losses	1.2	2.2	1.0	2.1
22	Investment trust financing expenses	0.0	0.0	0.0	0.0
23	Ordinary profit [11-14+20+21-22]	18.4	34.9	16.5	38.0
24	Extraordinary gains/losses	0.2	-0.1	-0.3	0.1
25	Net income before taxes	18.6	34.7	16.1	38.2
26	Total income taxes	6.3	13.2	6.9	14.4
27	Net income [25-26]	12.3	21.4	9.1	22.7

Overview of non-consolidated results

Gross operating profit

Up ¥10.6 billion YoY

➤ Gross operating profit rose ¥10.6 billion to ¥80.1 billion, due mainly to increases in fees and commissions (up ¥0.7 billion) and gains/losses on JGBs and other debt securities (up ¥10.1 billion).

Net business profit

Up ¥9.9 billion YoY (up for three years in a row)

➤ Net business profit increased ¥9.9 billion to ¥27.8 billion, due to an increase in gross operating profit.

Ordinary profit

Up ¥16.5 billion YoY **[Record high]**

➤ Ordinary profit rose ¥16.5 billion to ¥34.9 billion. This was mainly attributed to an increase in net business profit, a decline in credit costs (down ¥0.7 billion) and an increase in gains/losses on equities (up ¥4.9 billion).

Net income

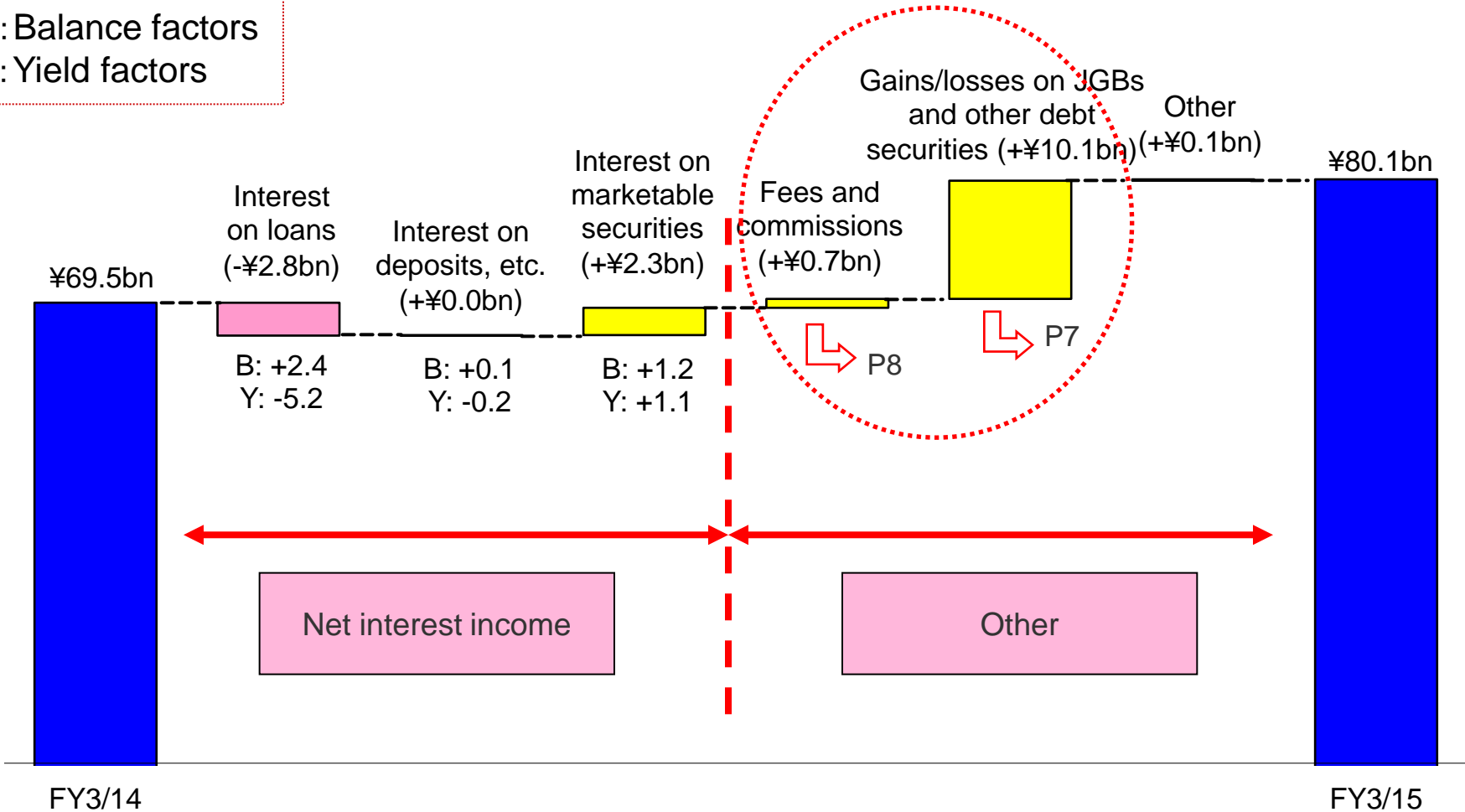
Up ¥9.1 billion YoY (second consecutive year of growth)

➤ Net income rose ¥9.1 billion to ¥21.4 billion, due to an increase in ordinary profit.

Factors affecting gross operating profit – Non-consolidated –

Gross operating profit rose ¥10.6 billion to ¥80.1 billion, due mainly to increases in fees and commissions and gains/losses on JGBs and other debt securities

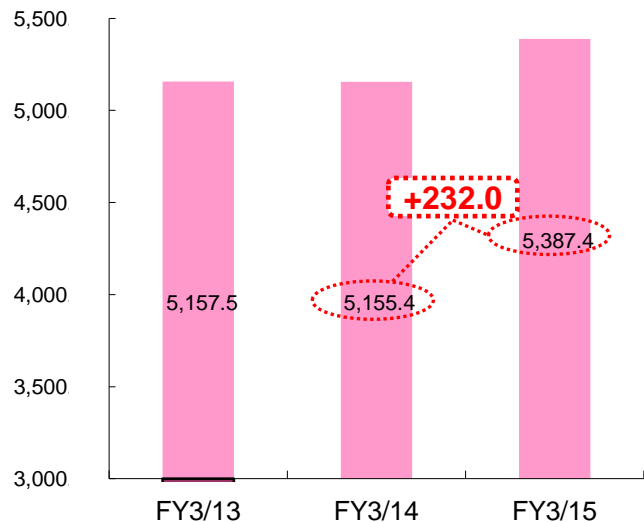
B: Balance factors
 Y: Yield factors



Key data (deposits, loans)

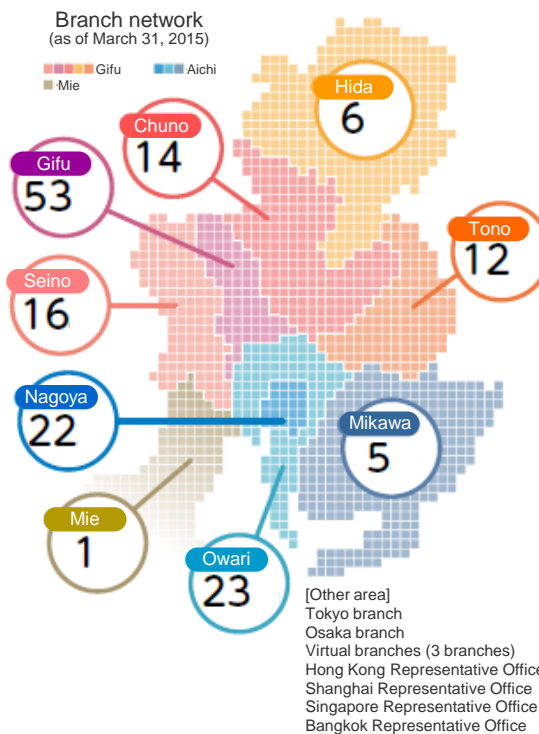
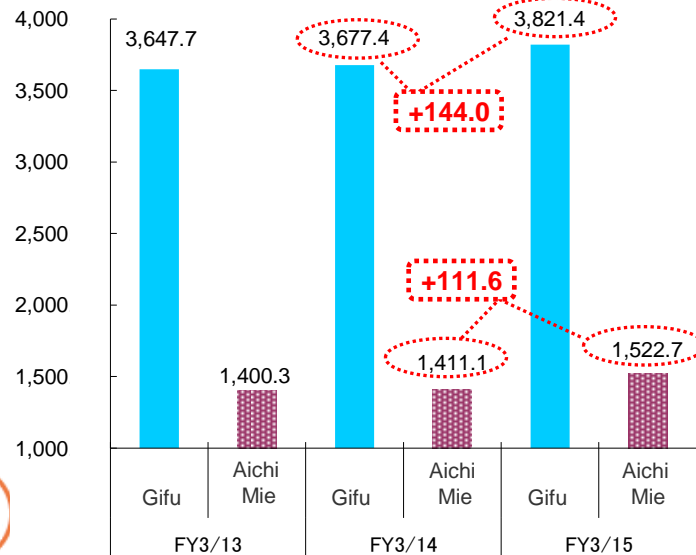
▼ Deposits

(Billion yen)



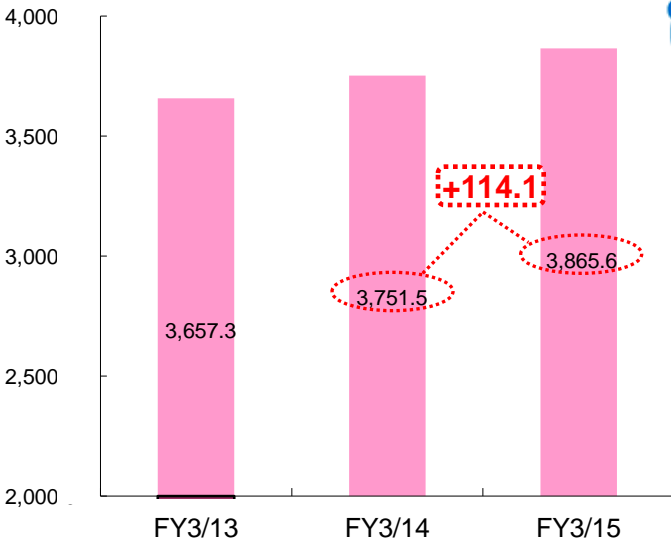
▼ Deposits by region

(Billion yen)



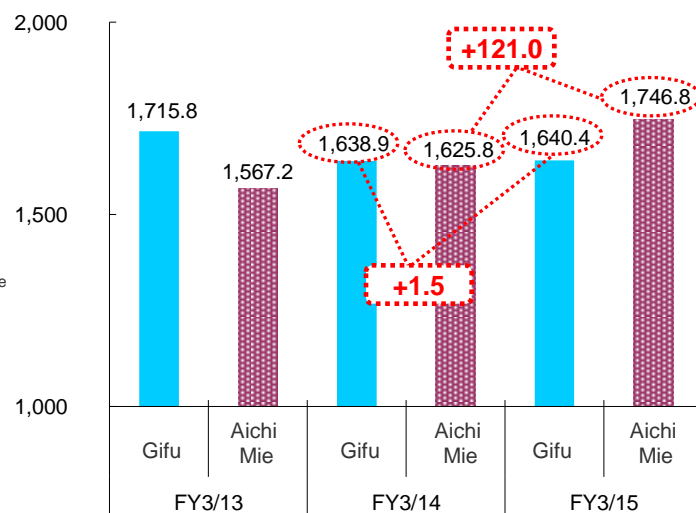
▼ Loans

(Billion yen)



▼ Loans by region

(Billion yen)

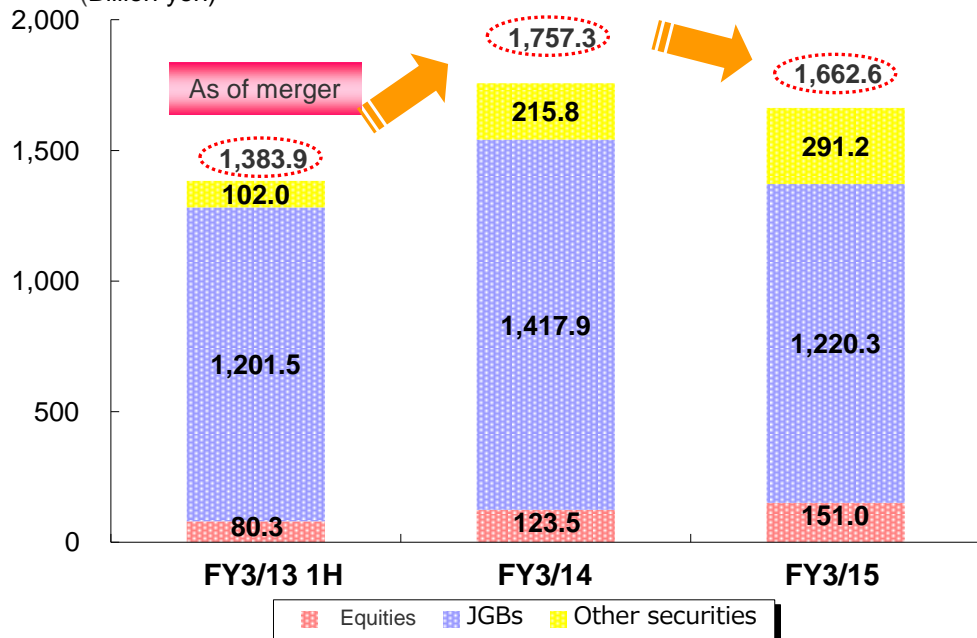


Key data (marketable securities)

Striving to realize investment yield by agile operation of marketable securities since merger

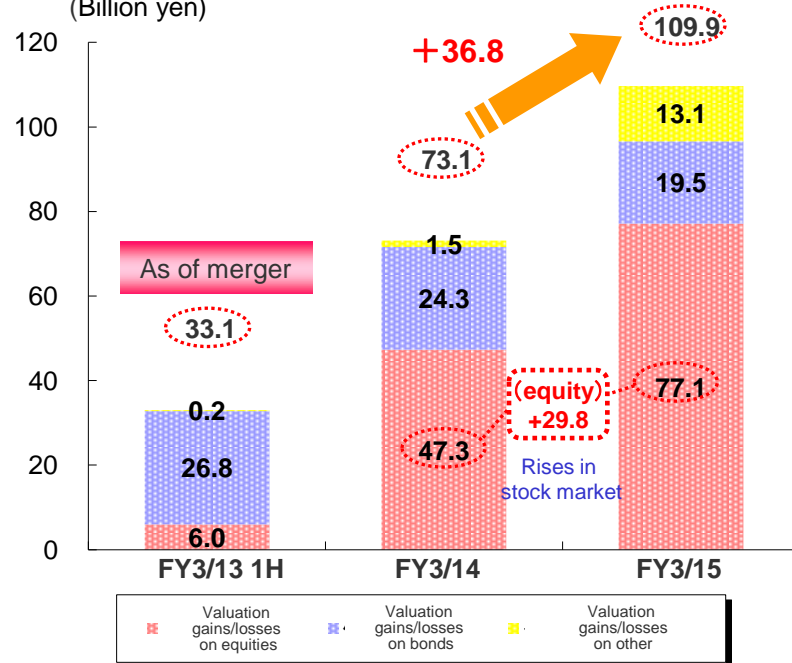
▼ Balance of marketable securities

(Billion yen)



▼ Valuation gains/losses

(Billion yen)

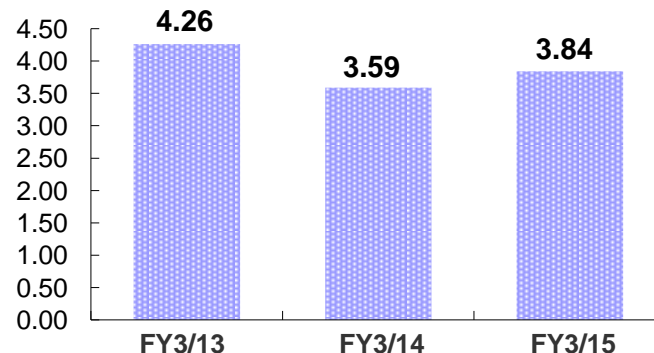


▼ Related gains/losses

(Million yen)

	FY3/14	FY3/15	Change
Gains/losses on JGBs and other debt securities	-42	10,109	10,151
Gains	1,113	11,073	9,960
Losses	1,166	963	-203
Gains/losses on equities	2,787	7,681	4,894
Gains	3,242	7,864	4,622
Losses	318	153	-165
Depreciation	136	30	-106

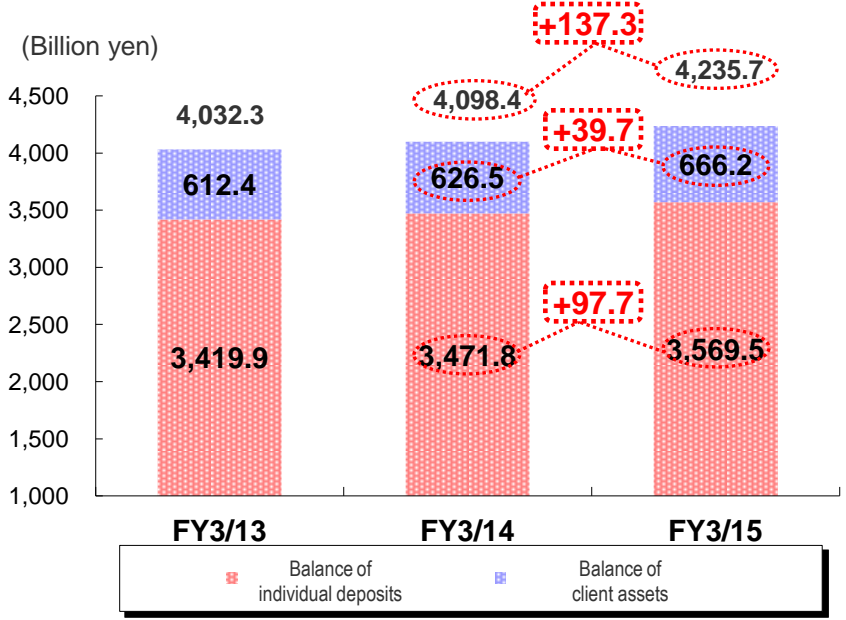
▼ Duration of yen-denominated securities



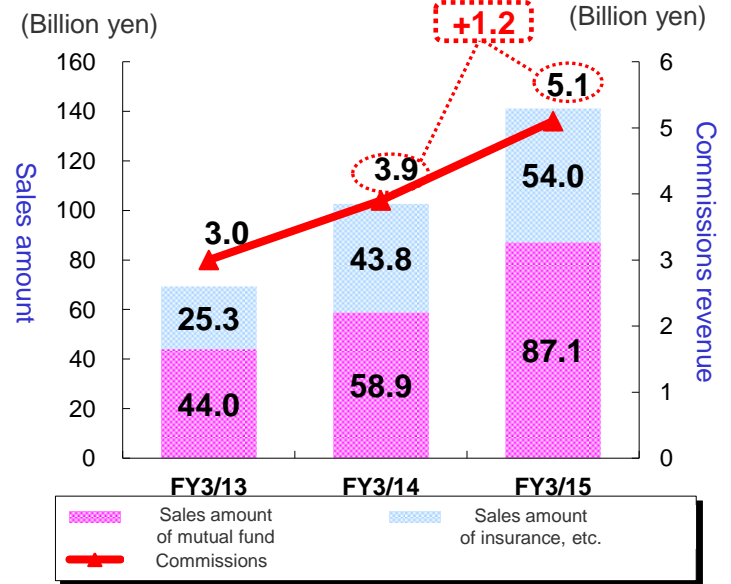
Key data (fees and commissions)

Profit expanded and individual client assets achieved ¥4,235.7 billion (up ¥137.3 billion YoY) driven by integrated financial transactions

Individual client assets



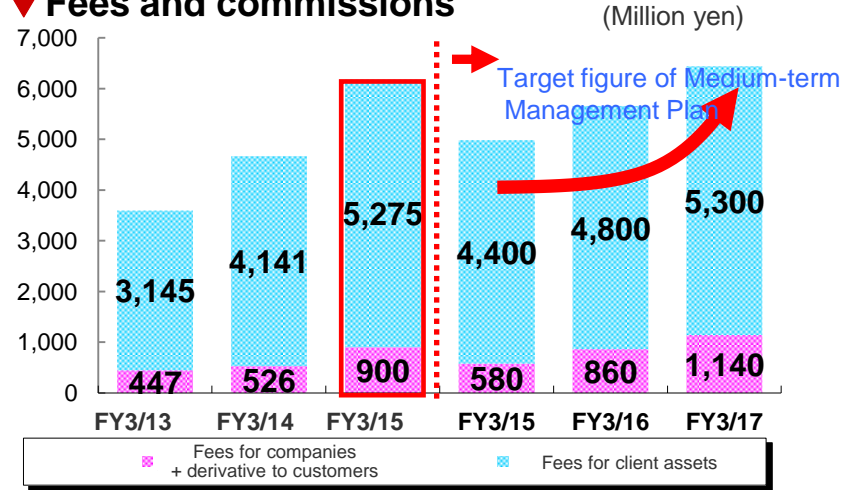
Sales amount of mutual funds and insurance and commissions



Other client assets

	FY3/13	FY3/14	FY3/15	YoY (FY3/13)	YoY
	(A)	(B)	(C)	(C)-(A)	(C)-(B)
Mutual funds	155.8	153.2	186.8	31.0	33.6
Individual annuity insurance	326.1	370.0	424.1	98.0	54.1
Public bonds	130.4	103.2	55.2	-75.2	-48.1
Total	612.4	626.5	666.2	53.8	39.7

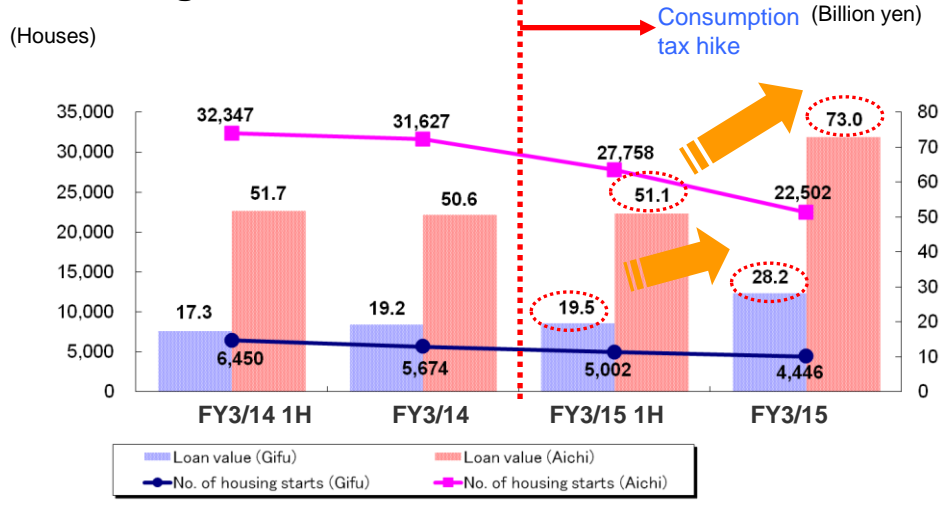
Fees and commissions



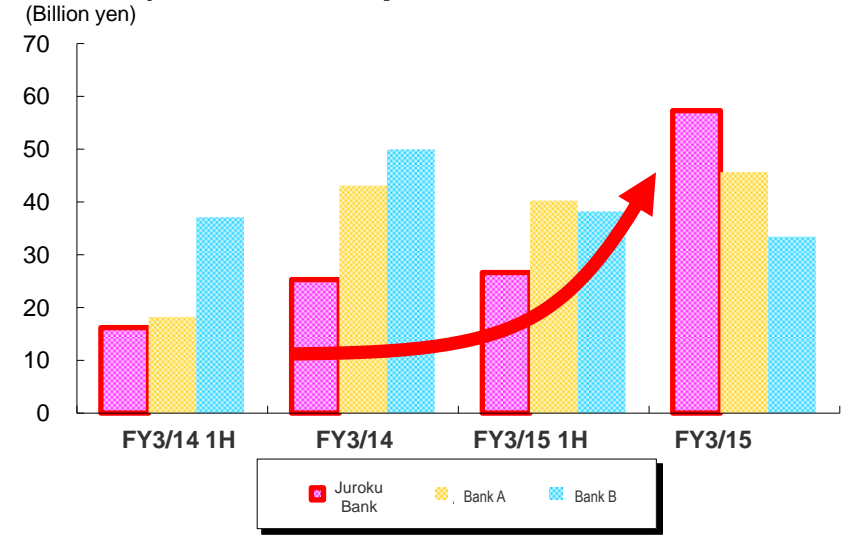
Key data (housing loans)

Housing loans have been steady, particularly in Aichi Prefecture, despite a drop in housing starts after the increase in consumption tax

Number of housing starts, value of new housing loans issued



Growth in value of housing loans (half yearly basis) vs. two competitors



Key economic indicators for Aichi Prefecture

		National share	National rank
Population	7.48mn	5.8%	4th/47 (2014)
Number of households	3.1mn	5.5%	4th/47 (2014)
Pref. GDP (nominal)	¥31.9tn	6.4%	2nd/47 (2011)
Number of businesses	0.32mn	5.8%	3rd/47 (2012)
Value of product shipments	¥41.9tn	14.4%	1st/47 (2013)
Pref. per capita income	¥3.105mn	-	3rd/47 (2011)

Strong market potential compared with other prefectures

Highest number of people coming from Gifu Prefecture

Entry point for lifetime banking relationships with employees in Aichi Prefecture

Driving growth in number of permanent residents in Tokai region

Role of housing loans

People from other areas moving into Aichi Prefecture

	People from other prefectures	
1	Gifu	14,038
2	Tokyo	11,894
3	Mie	9,083
4	Shizuoka	8,750
5	Osaka	7,554
...

Credit costs and nonperforming loans

▼ Credit costs

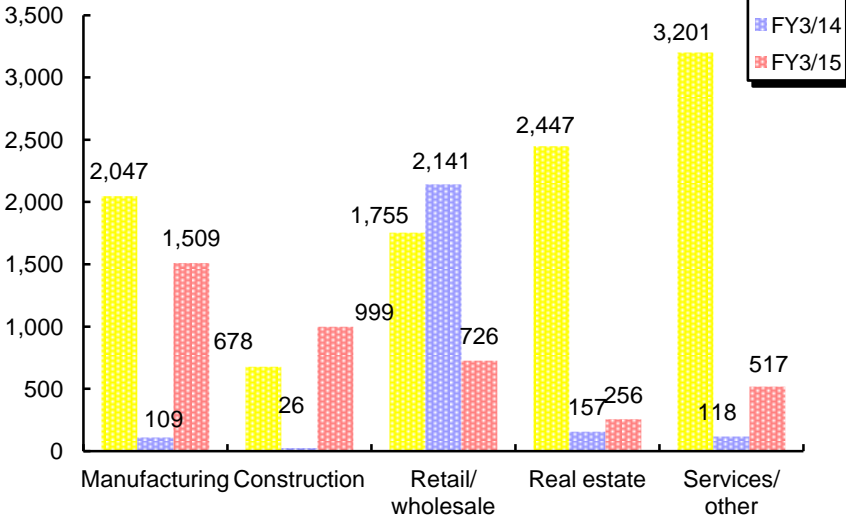
(Billion yen)

	FY3/13	FY3/14	FY3/15
Credit costs (1+2-3-4-5)	8.1	3.5	2.8
(1) Provision for general loan-loss reserves (gain on reversal)	-2.4	0.4	-1.5
(2) Write-downs of nonperforming loans	10.6	3.0	4.3
Loans written off	0.0	-	-
Provisions for specific loan-loss reserves	7.7	2.0	3.5
Losses on bulk sales	2.0	0.4	0.4
Other	0.7	0.5	0.3
(3) Gain on reversal of loan loss reserves	-	-	-
(4) Gain on collection of written-off loans	0.0	0.0	0.0
(5) Gain on reversal of contingent loss reserves	-	-	0.0

■ Credit costs remain low
■ Nonperforming loan ratio was 2.86% as of end-FY3/15
■ Nonperforming loan ratio was 2.66% after partial direct write-offs

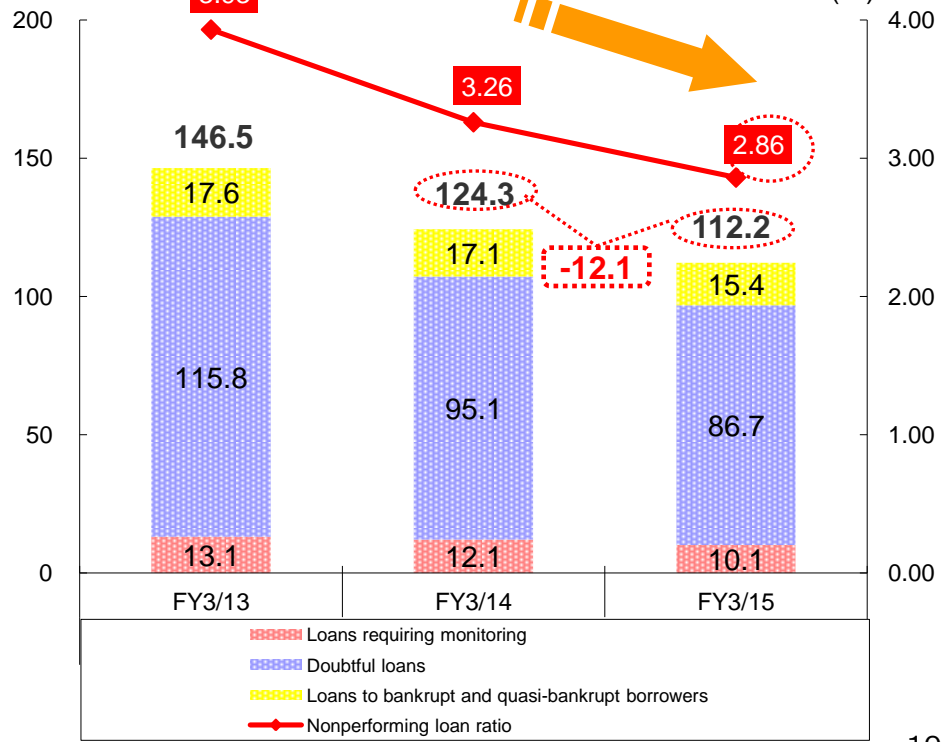
▼ Write-downs of nonperforming loans by sector

(Million yen)



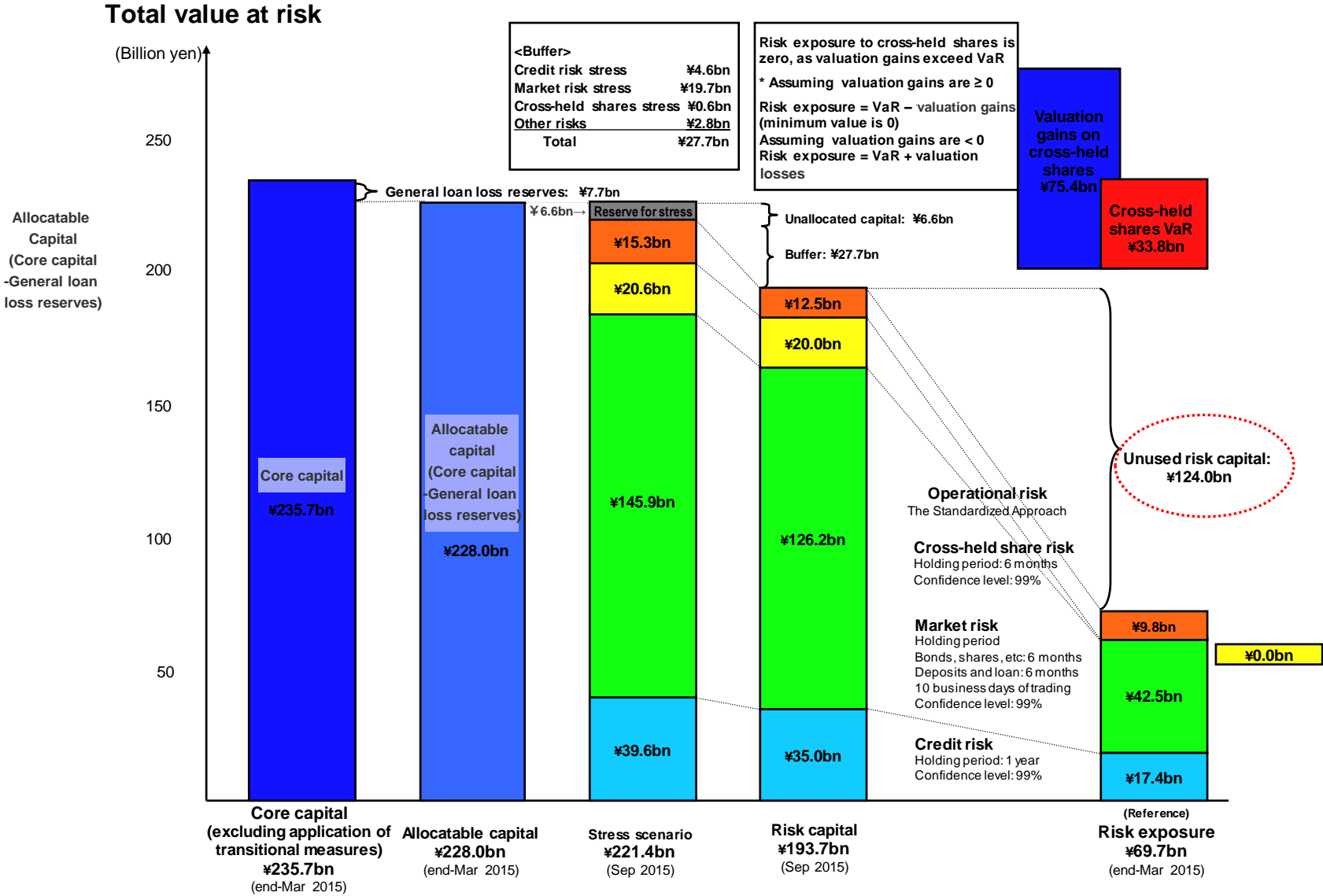
▼ Nonperforming loans (Financial Revitalization Law basis)

(Billion yen)



Total value at risk

● Total value at risk exposure is currently within the parameters of Juroku Bank's management capacity (allocatable capital)



Capital policy – Improving capital quality –

Retirement by purchase of preferred stock

March 10, 2015
 Purchased first preferred stock of ¥20 billion*

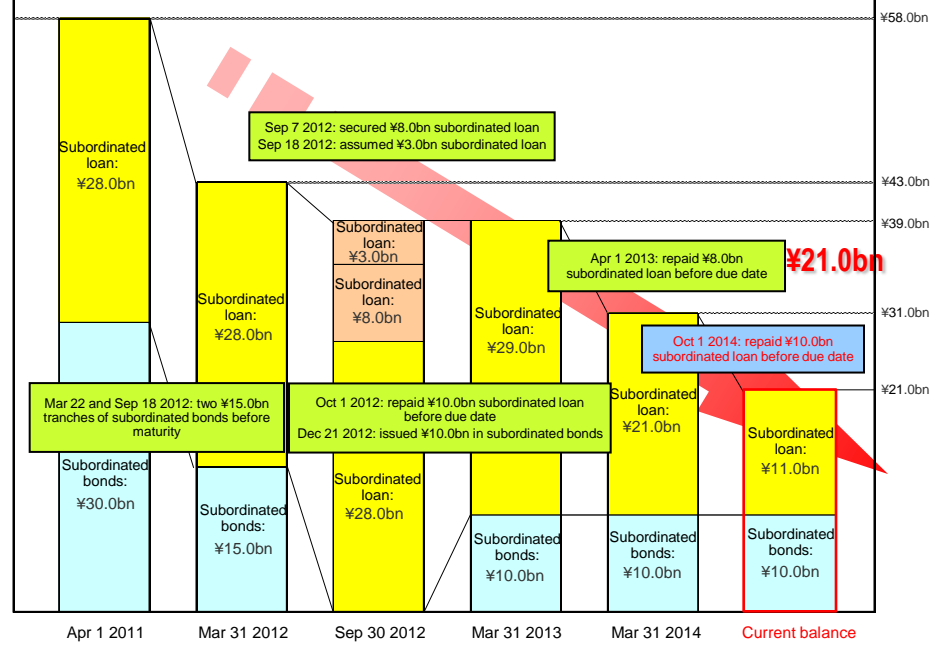
*Allocated issuance to Bank of Tokyo Mitsubishi UFJ at the time of merger with Gifu Bank in September 2012

All retired Making agile decisions on management base easier

- Completed reorganization of group companies
- Completed integration of HR system

April 1, 2015 Completed management integration

Procurement of subordinated loans and bonds



Equity ratio

	FY3/14	FY3/15
Equity ratio (Non-consolidated)	10.47%	9.93%
(Full implementation)	8.66%	8.62%
Equity ratio (Consolidated)	11.15%	10.63%
(Full implementation)	8.81%	8.86%

<Disclosed information> (Non-consolidated) (Billion yen)

	end-FY3/14		end-FY3/15	
	Transitional measures		Transitional measures	
		Full implementation		Full implementation
Total equity capital	281.4	232.8	271.0	235.7
Preferred stock	20.0	20.0	-	-
Subordinated loans/bonds	31.0	-	21.0	-
Total risk assets	2,687.7	2,686.4	2,727.9	2,732.2
Equity ratio	10.47%	8.66%	9.93%	8.62%

<When adjusting preferred stock and subordinated loans/bonds> (Billion yen)

	end-FY3/14		end-FY3/15	
	Transitional measures		Transitional measures	
		Full implementation		Full implementation
Total equity capital	230.4	212.8	250.0	235.7
Preferred stock	-	-	-	-
Subordinated loans/bonds	-	-	-	-
Total risk assets	2,687.7	2,686.4	2,727.9	2,732.2
Equity ratio	8.57%	7.92%	9.16%	8.62%

Quality of total equity improved

Transitional measures: -0.54%
 Full implementation: -0.04%

Transitional measures: +0.59%
 Full implementation: +0.70%



FY3/16 Earnings Forecasts

FY3/16 earnings forecasts – Consolidated / Non-consolidated –

▼ Non-consolidated

(Billion yen) ▼ Consolidated

No	Calc. formula	FY3/14 (Results)	FY3/15 (Results)	FY3/16 (Forecast)	Change (YoY)	FY3/16 (Forecast)
1	Gross operating profit [3+4+5]	69.5	80.1	69.5	-10.6	
2	(Core gross operating profit) [1-6]	(69.5)	(70.0)	(66.9)	-3.1	
3	Net interest income	61.8	61.4	58.1	-3.3	
4	Fees and commissions	6.9	7.6	7.7	0.1	
5	Other operating profit	0.8	11.0	3.7	-7.3	
6	Gains/losses on JGBs and other debt securities	-0.0	10.1	2.6	-7.5	
7	Ex.penses	51.5	52.3	51.8	-0.5	
8	Personnel ex.penses	29.0	29.0	29.3	0.3	
9	Non-personnel ex.penses	20.3	20.6	19.8	-0.8	
10	Taxes	2.1	2.6	2.7	0.1	
11	Net business profit [1-7]	17.9	27.8	17.7	-10.1	
12	Net core operating profit [2-7]	(18.0)	(17.7)	(15.1)	-2.6	
13	Net operating profit [11-15]	17.4	29.3	18.0	-11.3	
14	Credit costs [15+16-17-18-19]	3.5	2.8	3.2	0.4	3.9
15	Provision of general loan-loss reserves	0.4	-1.5	-0.3	1.2	
16	Write-downs of nonperforming loans	3.0	4.3	3.5	-0.8	
17	Gain on reversal of loan loss reserves	-	-	-	-	
18	Gain on collection of written-off loans	0.0	0.0	0.0	0.0	
19	Gain on reversal of contingent loss	-	0.0	-	-0.0	
20	Gains/losses on equities	2.7	7.6	0.7	-6.9	
21	Other ex traordinary gains/losses	1.2	2.2	1.3	-0.9	
22	Investment trust financing ex.penses	0.0	0.0	0.0	0.0	
23	Ordinary profit [11-14+20+2-22]	18.4	34.9	16.5	-18.4	19.0
24	Ex traordinary gains/losses	0.2	-0.1	-0.1	0.0	
25	Net income before tax es	18.6	34.7	16.4	-18.3	
26	Total income tax es	6.3	13.2	5.4	-7.8	
27	Net income [25-26]	12.3	21.4	11.0	-10.4	11.7

Forecasts for FY3/16

▼ Non-consolidated

Ordinary profit	¥16.5 billion
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Net income	¥11.0 billion
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▼ Consolidated

Ordinary profit	¥19.0 billion
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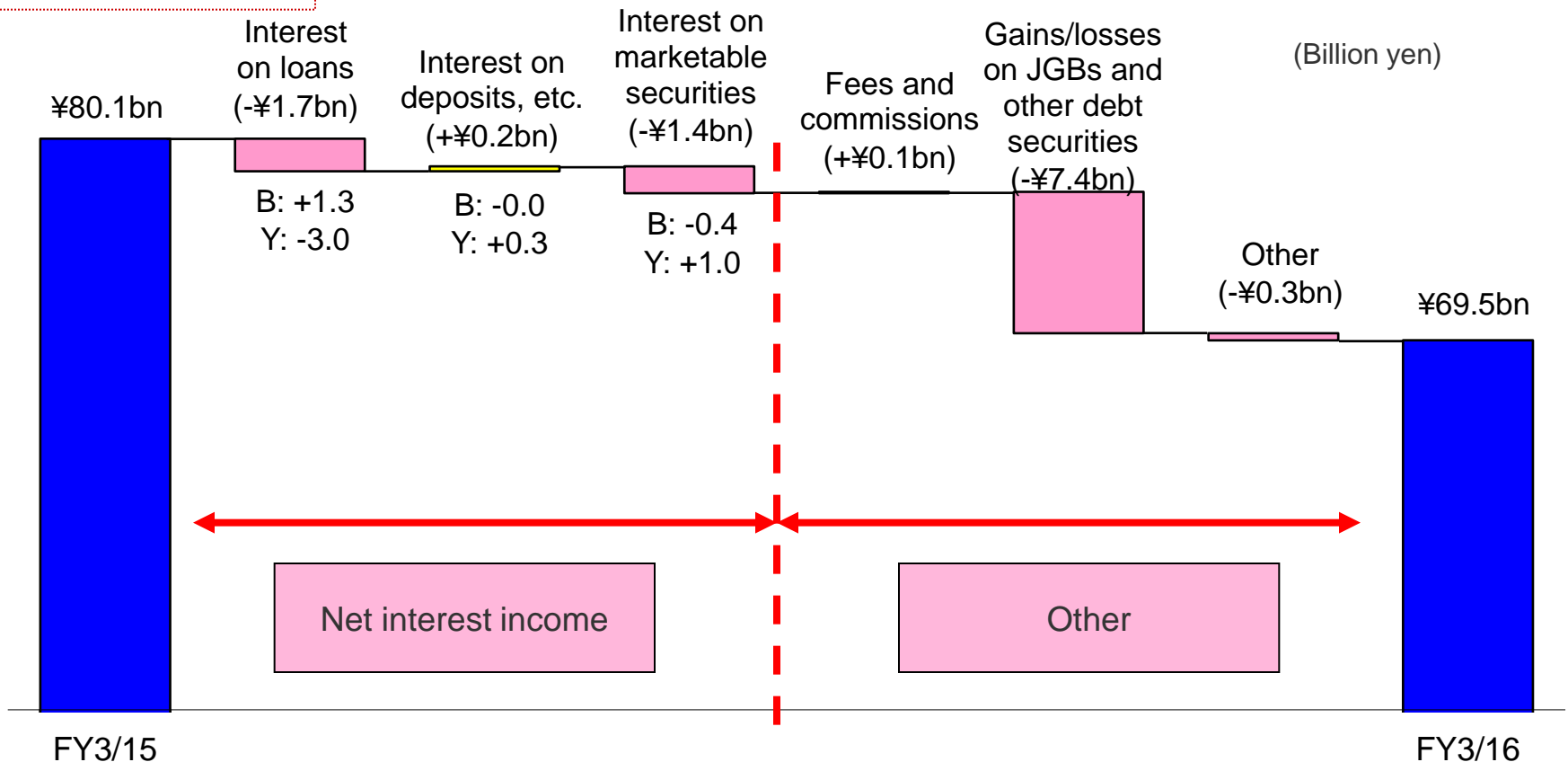
Net income attributable to stakeholders of a parent company	¥11.7 billion
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Forecasts of factors affecting gross operating profit

– Non-consolidated profit/loss –

Gross operating profit for FY3/16 is projected to decrease ¥10.6 billion YoY to ¥69.5 billion

B: Balance factors
Y: Yield factors





13th Medium-term Management Plan: Progress

13th Medium-term Management Plan: current position

▼ Numerical targets

Targets		Start of plan (end-FY3/14)	FY3/15 Results	Final FY
Growth potential (customer base)	Deposit balance	¥5,155.4bn	¥5,387.4bn	¥5,600bn
	Number of retail borrowers	97,780	102,024	100,000 or more
Earning capability	Net income	¥12.3bn	¥21.4bn	¥10bn
Financial soundness	Core equity ratio (Full-implementation basis)	8.66%	8.62%	8.8% or more
	Ratio of credit cost to total loans	0.09%	0.07%	Less than 0.2%

■ Number of retail borrowers = SME borrowers (including proprietors) + Number of housing loans and apartment loans (based on the Bank's standards)

■ Core capital ratio = $\frac{\text{Core capital (before transitional arrangement)}}{\text{Risk assets (before transitional arrangement)}}$
(full implementation basis)

■ Ratio of credit costs to total loans = $\frac{\text{Credit costs}}{\text{Average loan balance}}$

Good start towards achievement of the Medium-term Management Plan



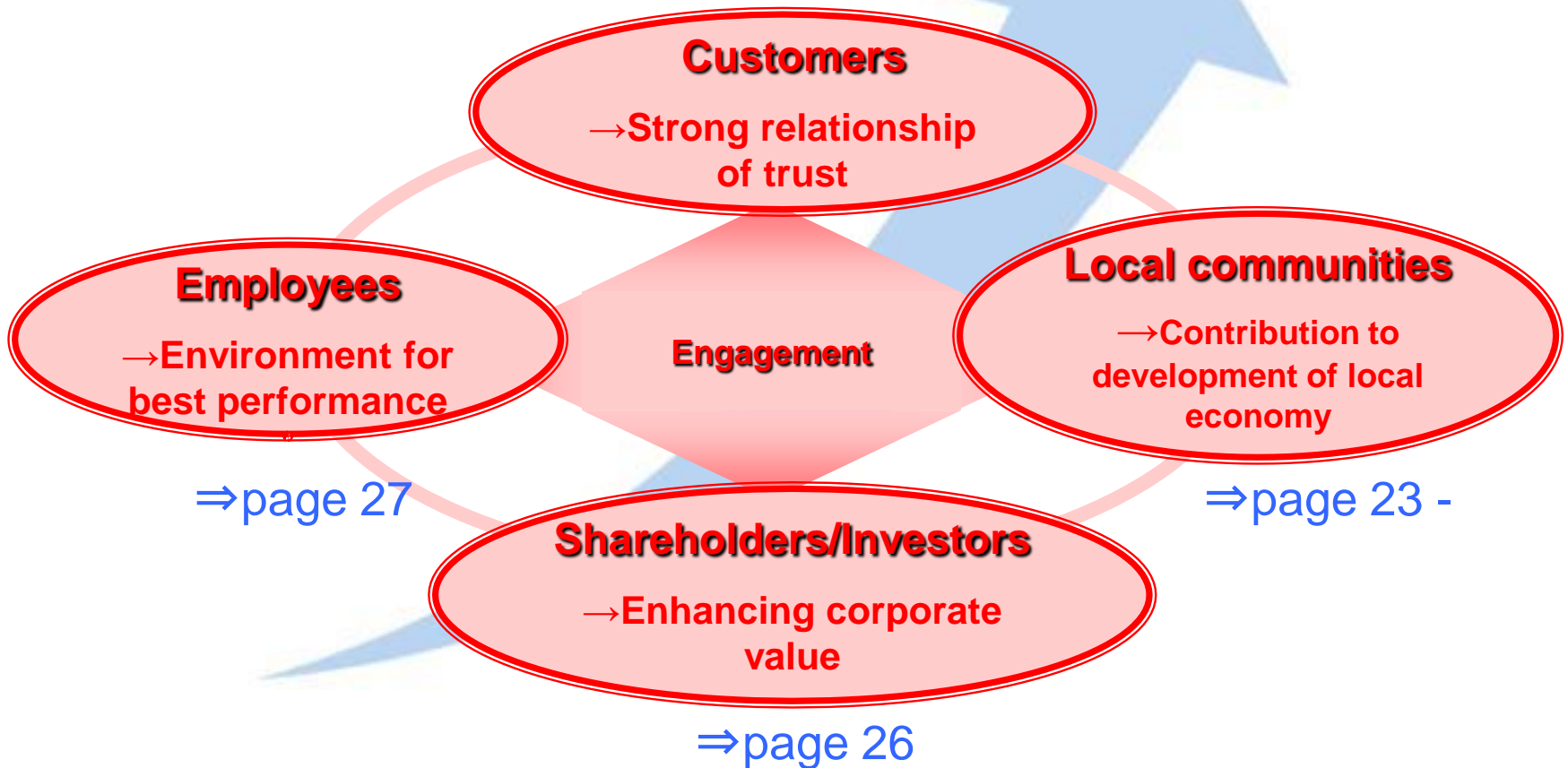
Basic Strategies

Overview of basic strategies

▼ Improving “Engagement”

“Engagement” means to actively strengthen mutual relationships and to build strong trust between our stakeholders; customers, shareholders, local communities and employees, and Juroku Bank.

⇒page 20 -



[Customers]

Improve service quality by focusing on customers (1) <Strategies for Gifu and Aichi prefectures>

■ We will implement improvements to change our passive approach of dealing with complaints and requests to an active approach of product and service provision, based on an uncompromising focus on the customer

[FY3/15 H1]

Changing attitudes for uncompromising focus on the customer

Established a new Customer Service Division

● Action plan to boost customer service



Upgrade



Concrete initiatives

[FY3/15 H2]

Shift from changing attitudes to changing behavior

Ensure employees understand “little things matter”

- Opened non-branch ATMs with new design
- Extended operating hours of ATMs
- Introduced Wi-Fi (21 branches)
- Opened new one-stop banking counters near Tokyo Station
- Conducted branch monitor surveys, etc.

<New designs for non-branch ATMs> + <Longer ATM operating hours>



<Juroku Bank's ATM>
Max. operating hrs.
7:00 - 23:00

*ATMs at partner convenience stores operate 24/7.

<Wi-Fi introduced>

- Sticker sample
- 3D ad sample



One-stop banking counters



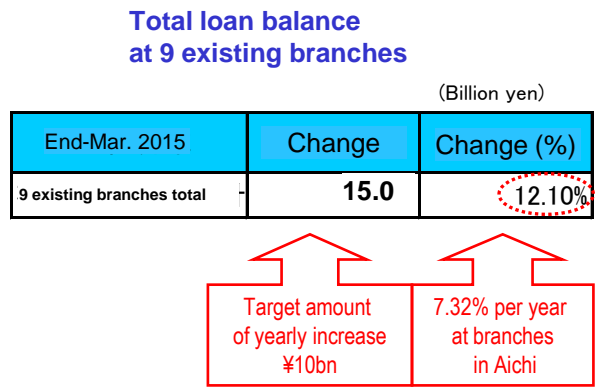
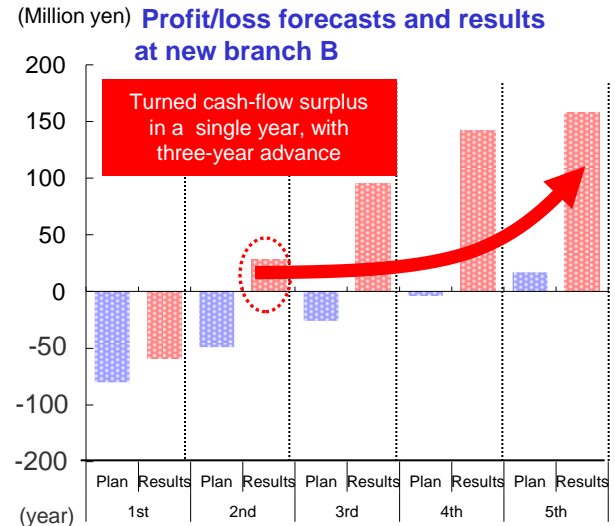
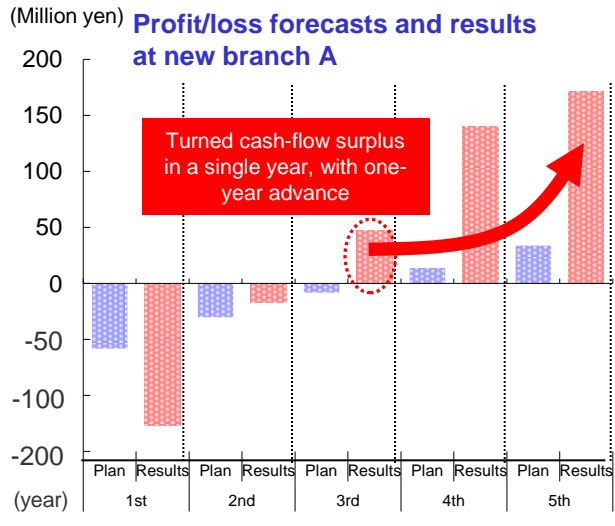
Mainly in the Tokyo metropolitan area, we started reception services such as changing address, at premises other than our branches. (Operation: ATM Japan, Ltd.)

Operating hours
 Weekdays : 12:00 - 20:00
 Weekends & holidays :
 10:00 - 18:00



[Customers]
 Improve service quality by focusing on customers (2) <Aichi Prefecture strategy>

■ Solid earnings at new branches and existing branches transferred from Gifu Bank



▼ Branch strategy: create a branch network that improves customer convenience

- Build and relocate branches
 Nagoya Ekimae Branch (in Nagoya city)
- Open new branches
 New branches in Mikawa and Chita areas
- Roll out an intensive program of non-branch ATM openings

<DCM Khama Okazaki branch>

<APITA Toyota Motomachi branch>

<V·drug Owari Asahi branch>

Nagoya Ekimae Branch is to be relocated to New DaiNagoya Bldg. * (*now under construction)

Increased non-branch ATMs in response to requests from housing loan users

Opened new branches in Mikawa and Chita areas

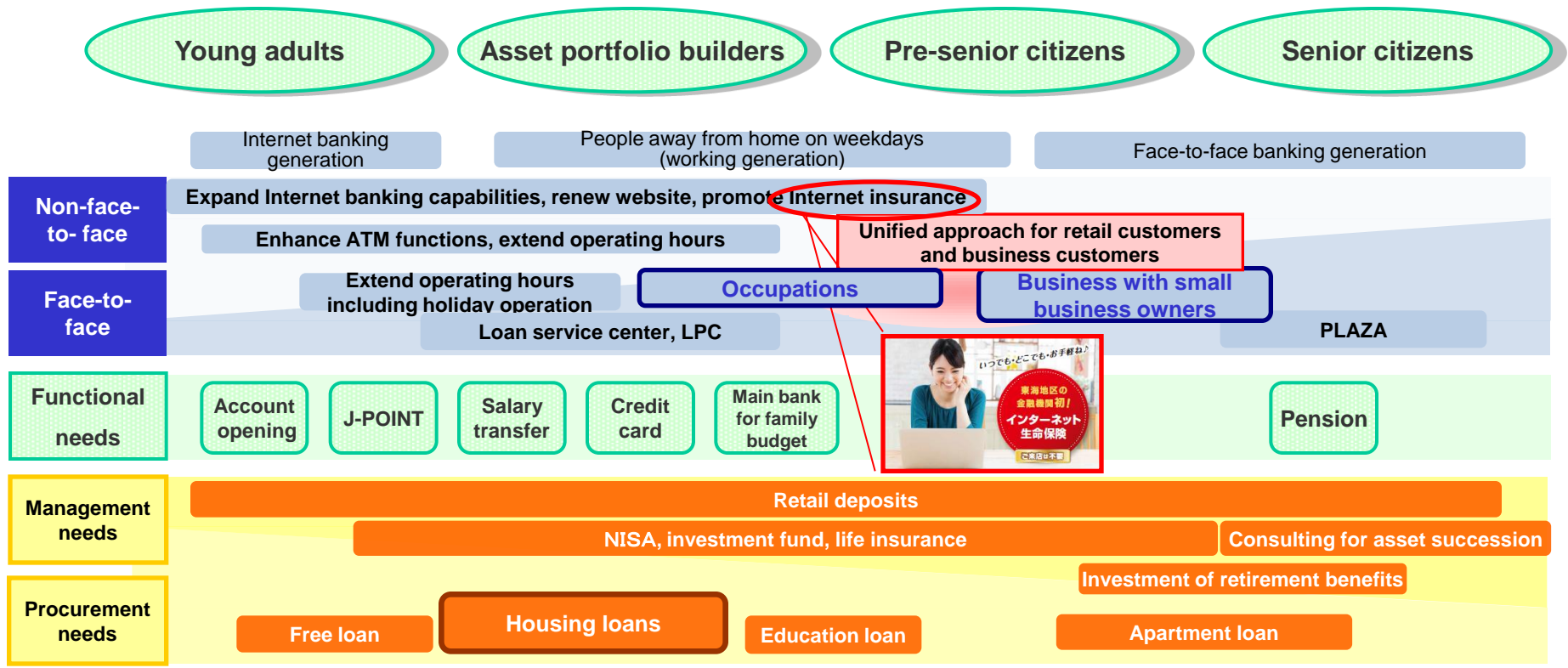
Already opened non-branch ATMs in FY3/15

Prospects for return on investment

[Customers] Improve service quality by focusing on customers (3) <Strategies for Gifu and Aichi prefectures>

▼ Promoting comprehensive banking relationships starting with housing loans

- Our goal is to become the most trusted regional bank, using more housing loans as the entry point to lifelong banking relationships with customers
- We will rapidly provide products and services tailored to the life stages of each customer at the optimum time and through the best channel, aiming to expand the size of retail investor assets under management by promoting comprehensive banking relationships



[Local communities]

Further promote community-based financial services (1) <Strategies for Gifu and Aichi prefectures>

▼ The first year of a new program to revitalize the regions: reenergizing regional economies

- Leverage our role as a regional financial institution
- Support local economies and companies to revitalize the regional economy

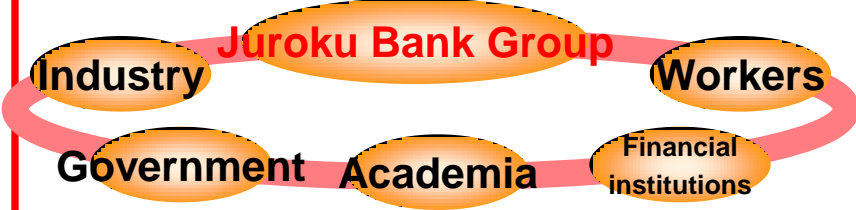
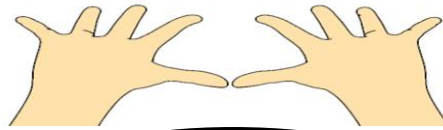
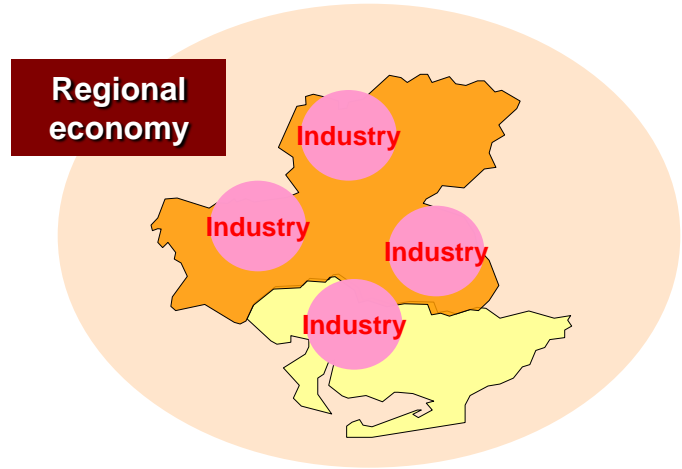
A comprehensive strategy aimed at revitalizing communities, people and work

Create highly appealing regional communities

Areas where Juroku Bank can make a difference

Help boost the competitiveness of regional industry

- Comprehensive support for business creation
- Support for companies that play a key role in the region ⇒ Loan provision based on assessments of commercial viability
- Provide support for smooth business handovers, business revitalization and business improvement
- Support to transform agriculture, forestry and fisheries into a growth sector



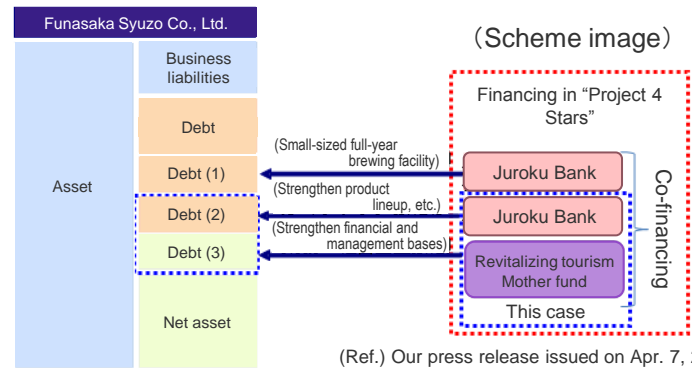
[Local communities] Further promote community-based financial services (2) <Strategies for Gifu and Aichi prefectures>

▼ Example of concrete initiatives

Japan's first co-financing deal including a regional bank

<Co-financing offered through a mother fund to revitalize tourism>

Juroku Bank and its partners are providing co-financing through a nationwide tourism revitalization fund to "Project 4 Stars," which aims to continue revitalizing the Takayama area, one of Japan's tourist destinations.



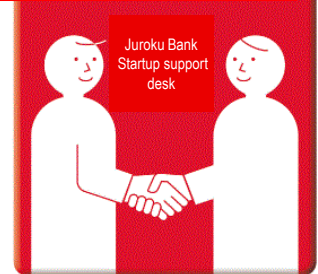
<Consultation service for people planning to start a company>

Supporting network for venture companies in Gifu region

NOBUNAGA 21

Opened on Feb. 25, 2015

First in Japan!
 Private-led supporting network organization, centering regional banks, securities companies and audit firms



1st in Japan!

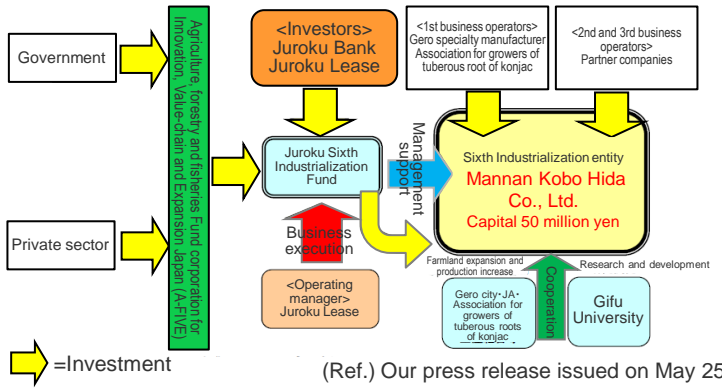


Award ceremony on Feb. 27, 2015

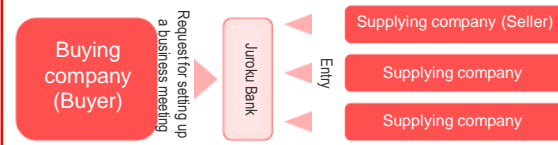
First investment project covering the Tokai area's three prefectures

<Agriculture, forestry and fisheries growth sector fund>

Juroku Bank will use this fund to invest in Mannan Kobo Hida Co., Ltd., which aims to boost the konjac production area and output, farming incomes and employment in the Hida area.

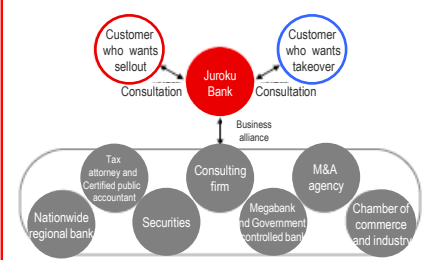


<Supplier search service> (Reverse trade fair meetings)

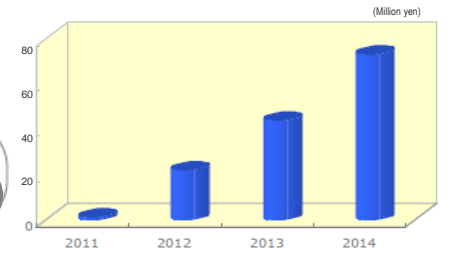


<Number held since FY3/12>
 Trade fair meetings : 78
Total no. of business consultations : 1,075
 *Contract completion rate 35.4% one year after initial business consultation

<M&A operations>



Changes in commission income



[Local communities]

Further promote community-based financial services (3) <Aichi Prefecture strategy>

▼ Boost the growth of local economies and businesses

Automobile+α



(Source) Toyota Motor Corp. Official Site

Center of Japanese manufacturing



Kawasaki Heavy Industries, Ltd. Gifu works
 <Kakamigahara city, Gifu Prefecture>

Mitsubishi Heavy Industries, Ltd.
 Nagoya Guidance & Propulsion System Works
 <Komaki city, Aichi Prefecture>
 Mitsubishi Aircraft Corp.
 Head office
 <Nishikasugai-gun, Aichi Prefecture>

Toyota Motor Corp.
 Head office and factories
 <Toyota city, Aichi Prefecture>

Mitsubishi Heavy Industries, Ltd.
 Factory districts of Iwatsuka, Oye and Tobishima
 Kawasaki Heavy Industries, Ltd.
 Nagoya works 1 and 2 area
 <Nagoya city, Aichi Prefecture>

Honda Motor Co., Ltd.
 Suzuka factory
 <Suzuka city, Mie Prefecture>

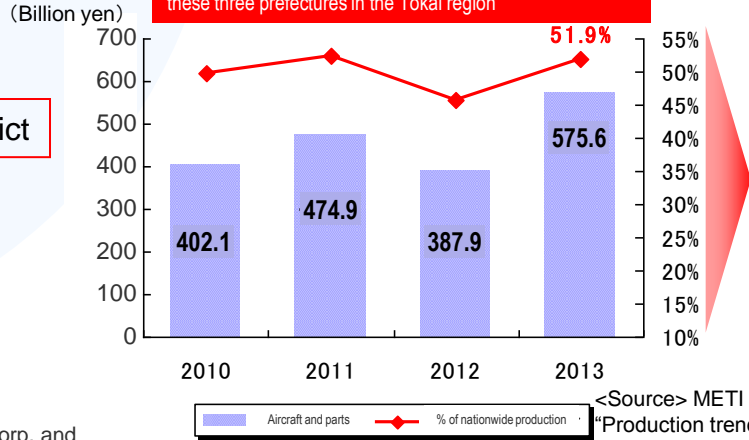
Centrair and Central Japan Airport city district



*MRJ is a product of Mitsubishi Aircraft Corp. and registered mark of Mitsubishi Heavy Industries, Ltd.

<Production value of aircrafts and parts in Chubu area>

Over 50% of domestic aircraft and parts are produced in these three prefectures in the Tokai region



Supplier search service
 (Reverse trade fair meetings)

<Source> METI
 "Production trend statistics"

■ Memorial dividend for completion of merger is planned (Annual dividend is 8 yen from 7 yen/share)

▼ Dividend breakdown (FY3/15)

	Planned amount	Previous amount
Record date	March 31, 2015	March 31, 2014
Dividend per share	4.5 yen (including 1 yen of commemorative dividend)	3.5 yen
Total dividends	1,681 million yen	1,307 million yen
Effective date	June 22, 2015	June 30, 2014
Dividend resource	Retained earnings	Retained earnings

	FY3/13	FY3/14	FY3/15
Dividends per share (Annual)	7.0 yen	7.0 yen	8.0 yen (including 1 yen of commemorative dividend)

<Shareholder special benefit plan>

Summer 2015

Enhanced special benefit plan since FY3/15

Winter 2015



▼ Status of shareholder returns

		FY3/13	FY3/14	FY3/15
Net income (Non-consolidated)	1	23,803	12,353	21,488
Dividends paid in total	2=3+4	2,736	2,836	3,099
Common share	3	2,616	2,616	2,989
(Dividend per share)		(7.00 yen)	(7.00 yen)	(8.00 yen)
First preferred stock	4	120	220	110
(Dividend per share)		(6.00 yen)	(11.00 yen)	(5.50 yen)
Treasury stock acquired value	5=6+7	-	-	20,090
Common share	6	-	-	-
First preferred stock	7	-	-	20,090
Dividend payout ratio	3/(1-4)	11.0%	21.6%	14.0%
Shareholder return ratio	(3+6)/(1-4)	11.0%	21.6%	(*) 14.0%

(Million yen)

Juroku Bank was founded in October 1877.



Old head office (Gifu city)

To mark 140th anniversary of establishment in October 2017



Head office (Gifu city)

Juroku Bank Nagoya Building (Nagoya city)

(*) The ratio for FY3/15 is 107.9%, which includes retirement by purchase of first preferred stock and dividends.

[Employees]
Create an environment where employees can leverage their skills

▼ **President's meeting**

Held monthly exchange of opinion meetings between president and employees.
FY3/15: 11 times in total, 171 employees attended



Image of President's meeting in session

▼ **Joint corporate briefing by 3 banks**

Held joint corporate briefing between 3 banks; Juroku Bank, Hyakugo Bank and Nagoya Bank, including young employees. 2,600 students gathered at the three venues of Kyoto, Tokyo and Nagoya



Image of Nagoya venue for FY3/16



Freshmen joined April 2015 (at training center)

▼ **“Shine Nadeshiko☆Project”**



▼ **Well-developed training system**



Freshman training



Saturday seminar (J-College)

Training center (Gifu city)



Conclusion

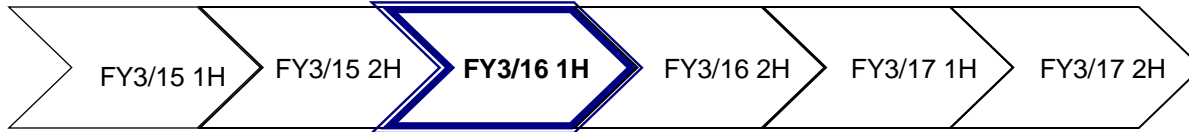
▼ Enhancing engagement between customers and Juroku Bank

13th Medium-term Management Plan

- Reform our awareness and actions to ensure an uncompromising focus on the customer
- Return to our roots as a regional financial institution
- Implement a growth strategy focused on our Aichi Prefecture Strategy

Long-term vision

Truly reliable local financial institution with sustainable growth potential



Thorough focus on customers

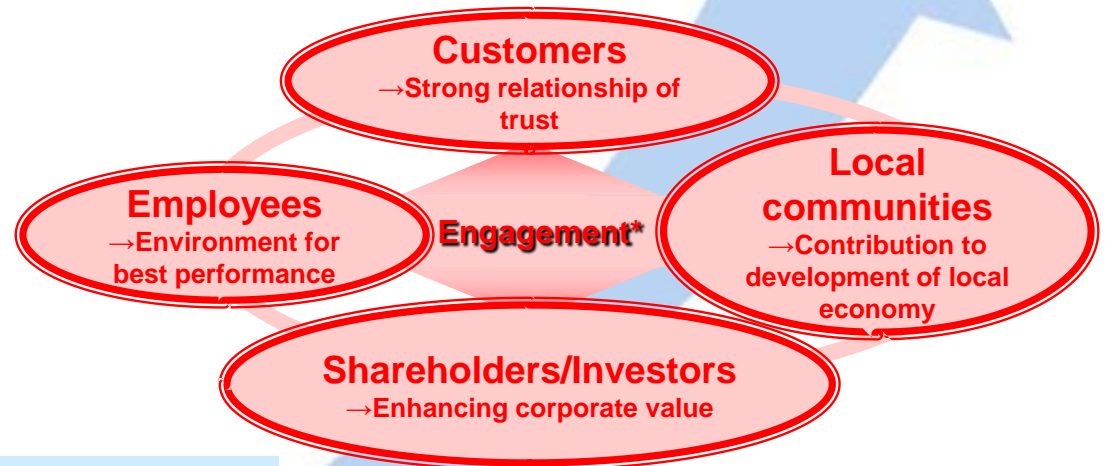
Awareness reform

Action reform

Enhancing on-site strength
||
Enhancing organizational strength

Management Issues

- Narrowing loan-deposit spread
- Sluggish growth in loans for local businesses/enterprises
- Optimization of costs



* "Engagement" means to actively strengthen mutual relationships and to build strong trust between our stakeholders; customers, shareholders, local communities and employees, and Juroku Bank.

We would like to thank you all
for your attention.

All For Your
Smile

こころにひびくサービスを

