

## PROFILE

The Juroku Bank, Ltd., has its business base in Gifu and Aichi prefectures, the industrial center of the Chubu region of Japan. During the over 130 years since its founding in 1877, it has played a pivotal role as a leading financial institution in its area.

We will continue to follow our philosophy of “serving our community by fulfilling our social mission as a financial institution.” We will also pursue reforms by staying open-minded, managing our operations rationally and steadily, creating a strong management style through stronger earnings power, and improving our personnel and organization.

The head office of the Bank is located in Gifu prefecture. The Bank has 157 domestic branch offices, mainly in Gifu and Aichi prefectures, as well as representative offices in Hong Kong and Shanghai. On a consolidated basis, as of the end of March 2014, the Bank had total deposits of ¥5,026 billion (US\$48,835 million), total assets of ¥5,746 billion (US\$55,829 million), and a capital ratio of 11.15% according to domestic standards. The Bank has been calculating its capital ratio based on Basel III since the end of March 2014.



Head Office

## CONTENTS

1 Financial Highlights (Consolidated)	15 Consolidated Statement of Income
2 Message from the President	15 Consolidated Statement of Comprehensive Income
3 Management Strategy	16 Consolidated Statement of Changes in Equity
9 Non-Performing Loans	17 Consolidated Statement of Cash Flows
10 Contribution to the Regional Economy and Community	18 Notes to Consolidated Financial Statements
12 Board of Directors and Audit & Supervisory Board Members	36 Independent Auditors' Report
12 Organization Chart	37 Corporate Data
13 Financial Review	37 Affiliates
14 Consolidated Balance Sheet	38 Directory

### Forward-Looking Statement

This annual report contains certain forward-looking statements. Those forward-looking statements are subject to risks and uncertainties, and Juroku Bank's actual results may differ from those described in the forward-looking statements. We are under no obligation, and expressly disclaim any obligation, to update or alter our forward-looking statements, whether as a result of new information, future events, or otherwise.