

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 158 domestic branch offices, mainly in Gifu and Aichi prefectures, as well as representative offices in Hong Kong, Shanghai, Singapore, and Bangkok. On a consolidated basis, as of the end of March 2015, the Bank had total deposits of ¥5,227.4 billion (US\$43,500 million), total assets of ¥6,088.5 billion (US\$50,666 million), and a capital ratio of 10.63% based on domestic standards.



Head Office

CONTENTS

1 Financial Highlights (Consolidated)	16 Consolidated Statement of Income
2 Message from the President	16 Consolidated Statement of Comprehensive Income
3 Management Strategy	17 Consolidated Statement of Changes in Equity
10 Non-Performing Loans	18 Consolidated Statement of Cash Flows
11 Contribution to the Regional Economy and Community	19 Notes to Consolidated Financial Statements
13 Board of Directors and Audit & Supervisory Board Members	37 Independent Auditors' Report
13 Organization Chart	38 Corporate Data
14 Financial Review	38 Affiliates
15 Consolidated Balance Sheet	39 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.