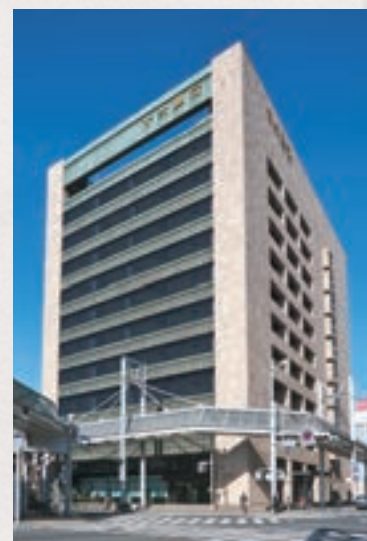


## PROFILE

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 140 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 162 domestic branch offices, mainly in Gifu and Aichi prefectures, as well as representative offices in Shanghai, Singapore, Bangkok and Hanoi. On a consolidated basis, as of the end of March 2019, the Bank had total deposits of ¥5,492.2 bil (US\$49,484 mil), total assets of ¥6,369.2 bil (US\$57,385 mil), and a capital ratio of 9.08% based on domestic standards.



Head Office

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### 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.