

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 2020, the Bank had total deposits of ¥5,610.7 bil (US\$51,554 mil), total assets of ¥6,472.5 bil (US\$59,473 mil), and a capital ratio of 9.27% based on domestic standards.



Head Office

Financial Highlights (Consolidated)

The Juroku Bank, Ltd. and Subsidiaries Year Ended March 31, 2020

	Millions of Yen		Thousands of U.S.Dollars
	2020	2019	2020
For the Fiscal Year			
Total income	¥ 106,863	¥ 104,447	\$ 981,926
Total expenses	87,588	88,383	804,815
Net Income Attributable to Owners of the Parent	12,862	10,658	118,184
Cash dividends	(2,615)	(2,615)	(24,028)
At Year-End			
Total assets	¥6,472,454	¥6,369,157	\$59,473,068
Loans and bills discounted	4,345,574	4,304,066	39,929,927
Securities	1,251,602	1,345,422	11,500,524
Deposits	5,610,659	5,492,227	51,554,342
Total equity	366,404	370,199	3,366,755
Cash Flows			
Net cash provided by (used in) operating activities	¥ 84,244	¥ 180,627	\$ 774,088
Net cash (used in) provided by investing activities	63,122	(35,609)	580,006
Net cash used in financing activities	(3,734)	(3,136)	(34,311)
Cash and cash equivalents, end of year	629,152	485,525	5,781,053

Note: Amounts stated in United States dollars have been computed, solely for convenience, at the rate of ¥108.83 = US\$1, the approximate rate of exchange at March 31, 2020.

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.