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Notice Concerning Revisions to the Full-Year Consolidated Financial Results Forecasts and Expected Differences from the Results for the Previous Fiscal Year

Juroku Financial Group, Inc. (hereinafter, "16FG") hereby announces the revisions to the full-year consolidated financial results forecasts for the fiscal year ended March 31, 2026, which were announced on November 13, 2025.

In addition, 16FG announces that it expects ordinary income to differ from the results for the previous fiscal year.

1. Revisions to full-year consolidated financial results forecasts for the fiscal year ended March 31, 2026 (April 1, 2025 through March 31, 2026)

(Millions of yen)

	Ordinary profit	Net income attributable to owners of the parent	Net income per share (Yen)
Previously announced forecasts (A)	34,800	23,500	130.93
Revised forecasts (B)	42,700	27,300	152.77
Change (B - A)	7,900	3,800	—
Change (%)	22.7	16.1	—
Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	31,238	20,840	115.45

Note: 16FG conducted a share split at a ratio of five shares for one common share effective April 1, 2026. Net income per share is calculated on the assumption that the share split was conducted at the beginning of the previous consolidated fiscal year (the fiscal year ended March 31, 2025).

(Reasons)

16FG has revised the full-year consolidated financial results forecasts for the fiscal year ended March 31, 2026, as net interest income and gain on sale of shares are expected to be higher than the previous forecast, primarily at its subsidiary The Juroku Bank, Ltd.

* The above forecasts have been made based on the information currently available, and actual results may vary due to various factors in the future.

2. Expected differences from the results for the previous fiscal year (April 1, 2025 through March 31, 2026)

(Millions of yen)

	Ordinary income (consolidated)
Actual results for the previous fiscal year (A)	136,301
Expected results for the current fiscal year (B)	169,000
Change (B-A)	32,699
Change (%)	23.9

(Reasons)

16FG expects ordinary income to increase by 10% or more from the results for the previous fiscal year, mainly due to an increase in interest income and the recording of gain on sale of shares primarily at its subsidiary The Juroku Bank, Ltd.

* The above forecasts have been made based on the information currently available, and actual results may vary due to various factors in the future.

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