

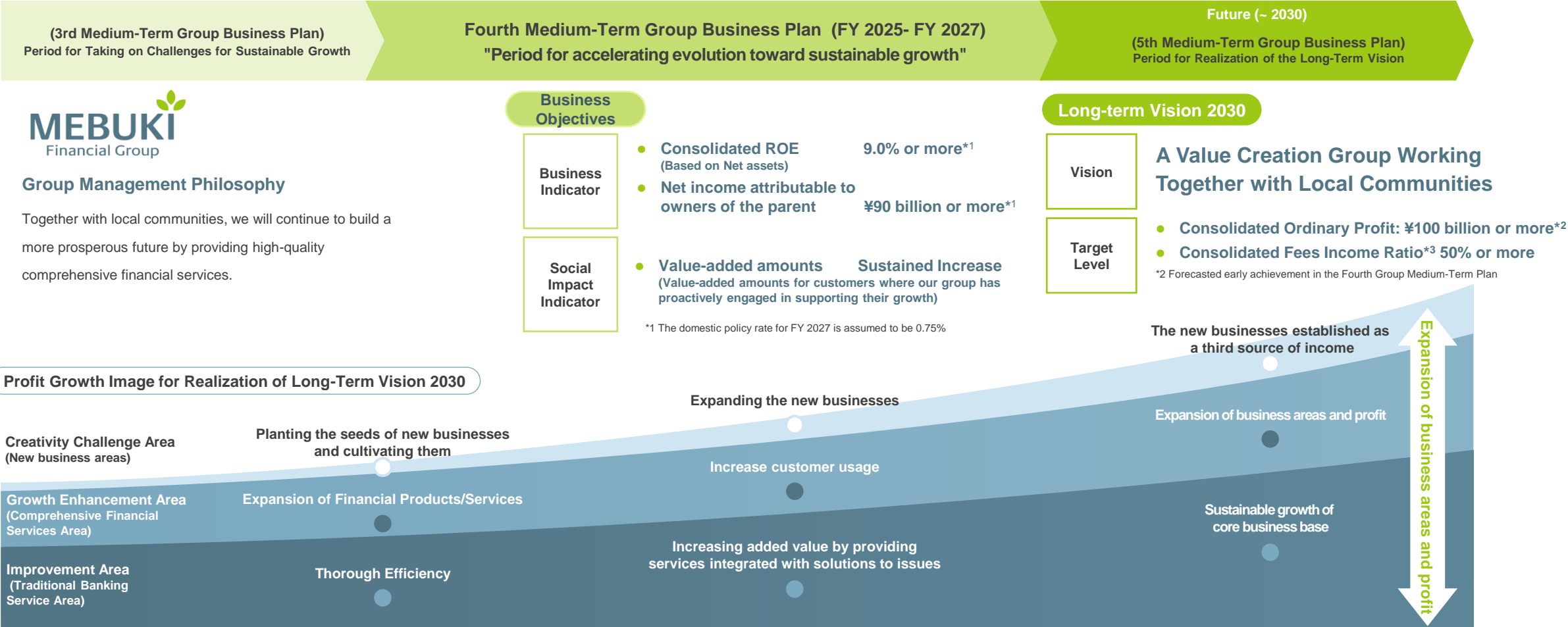
# Fourth Medium-Term Group Business Plan

(Plan period: April 1, 2025 to March 31, 2028)

Abridged Edition

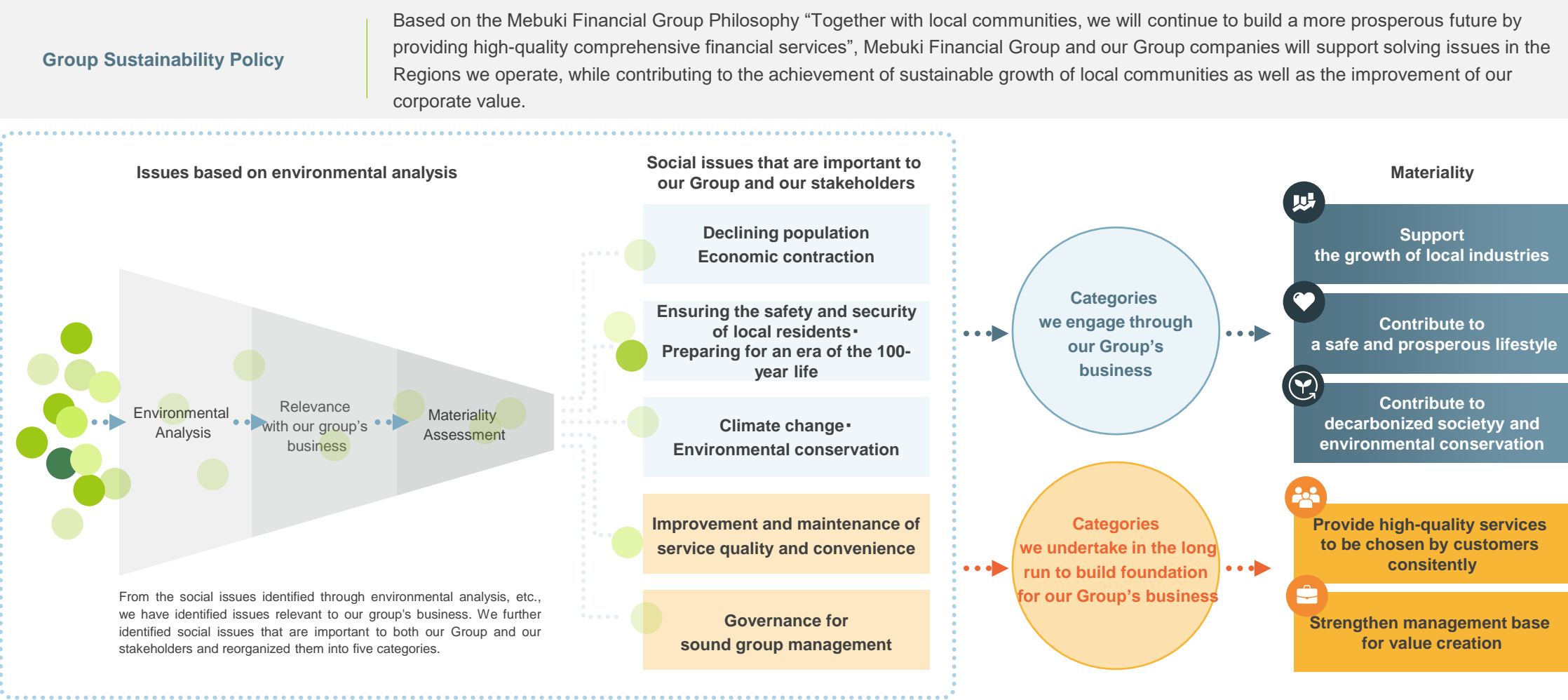
# Positioning of the Fourth Medium-Term Group Business Plan

- The Fourth Medium-Term Group Business Plan aims to achieve a substantial increase in net income attributable to owners of the parent and build a sustainable profit structure by addressing the following issues: "Enhancing fees income from customers by advancing group-wide initiatives to provide solutions to issues of local communities and customers", "Appropriate asset allocation for profit growth following the monetary policy normalization in Japan", and "Further enhancement of productivity across the Group".



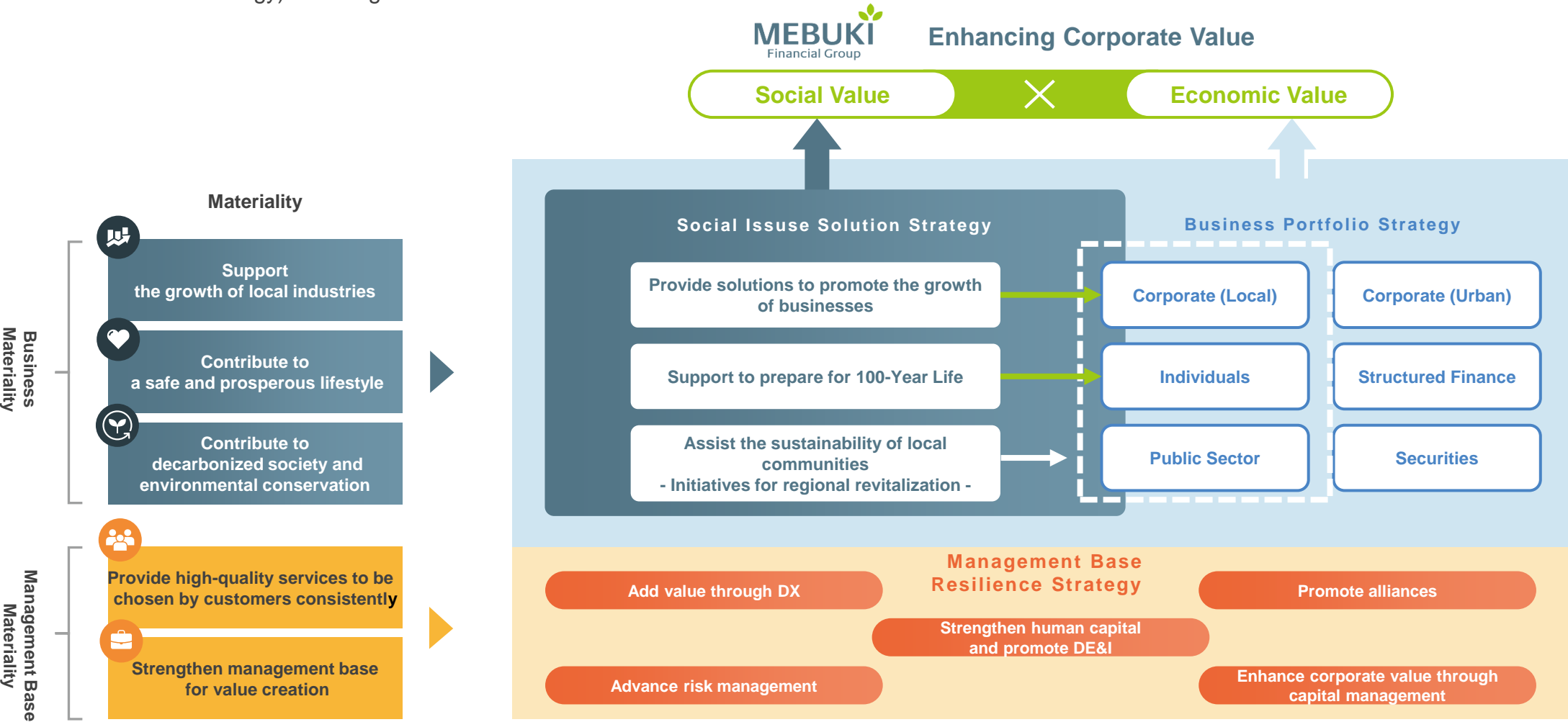
# Reorganization of Materiality

- Based on environmental analysis and in accordance with our Group Sustainability Policy, we have reorganized the key issues (“Materiality”) that our Group will prioritize.

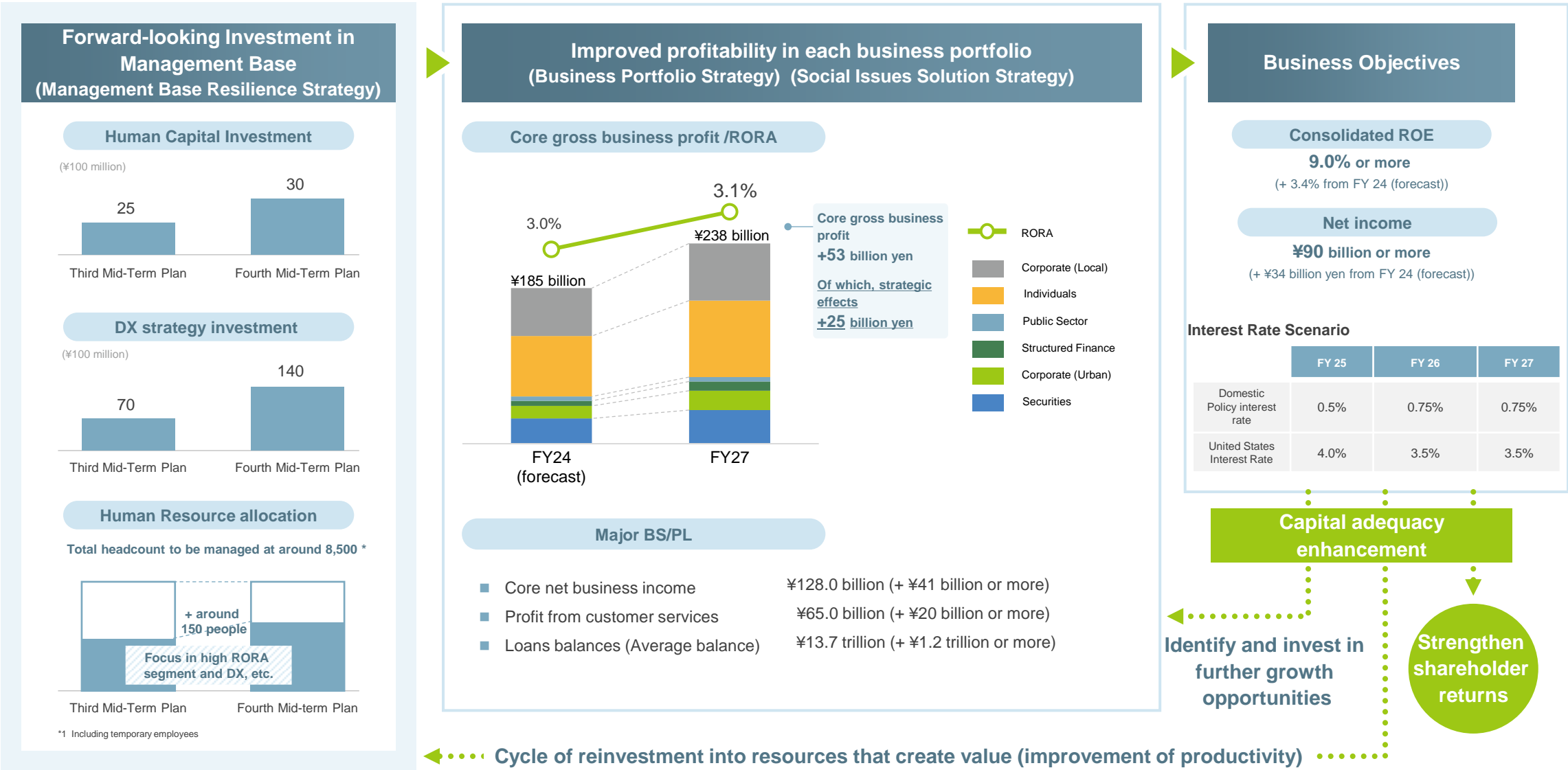


# Overview and Strategic Structure of the Fourth Medium-Term Group Business Plan

- The Fourth Medium-Term Group Business Plan aims to enhance corporate value by creating both social and economic value. In this plan, we will advance initiatives in which the reorganized materiality and business strategies (social issues resolution strategy, business portfolio strategies, and management base resilience strategy) are integrated.



# Performance Targets - Overview



# Performance Targets - Business Objectives and Long-Term Vision 2030

## ■ Business Objectives

In addition to consolidated ROE (based on net asset) and net income attributable to owners of the parent as performance indicators for economic value, we set our business objectives for value-added amounts as performance indicators for social value. We strive to achieve these target performance indicators presented in the below table by carrying out the respective strategies.

		FY 2024 Actual (Forecast)	FY 2027 Plan	Change
Business Indicators (Economic Value)	Consolidated ROE (Based on Net assets)	5.6%	9.0% or more	+3.4%pt
	Net income attributable to owners of the parent	56 billion yen	More than 90 billion yen	+34 billion yen
Social Impact Indicator (Social Value)	Value-added amounts <sup>*1</sup> (Value-added amounts for customers where our group has proactively engaged in supporting their growth)	Approx. ¥2 trillion (FY 2023 results)	Sustained increase	-

## ■ Long-Term Vision 2030 (Formulated in March 2022)

We plan to achieve the target consolidated ordinary profit in the long-term vision ahead of the schedule considering the changes in economic and market landscape such as monetary policy change.

We continue to strengthen consolidated fees income leveraging our core business base.

	FY 2024 Actual (Forecast)	FY 2027 Plan	Change	(Reference) Long-term Vision (FY 2030)
Consolidated Ordinary Profit	¥80 billion	More than 130 billion yen	+50 billion yen	More than 100 billion yen
Consolidated Fees Income Ratio (amount of fees income)	Around 40% (¥70 billion)	Around 40% (Around 75 billion yen)	±0%pt (+5 billion yen)	More than 50%

<sup>\*1</sup> Value-added amounts are calculated with the following methodology presented by the Bank of Japan (Value-added amount = Ordinary profit + Personnel expenses + Rent expenses + Depreciation expenses + Financial expenses + Taxes and duties).