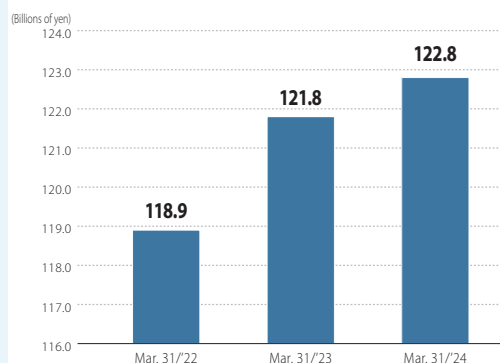


Financial Highlights

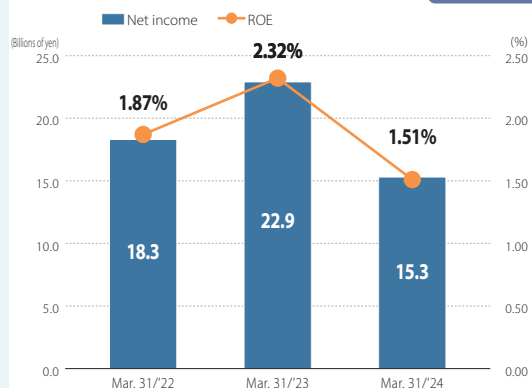
Gross operating profit

Profitability



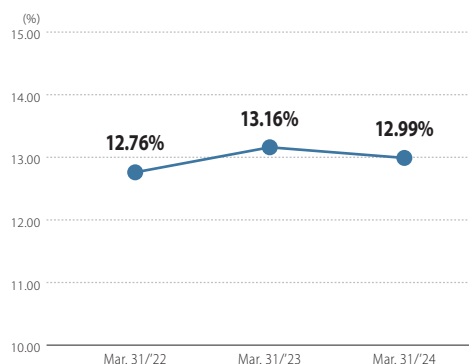
Net income and ROE

Profitability



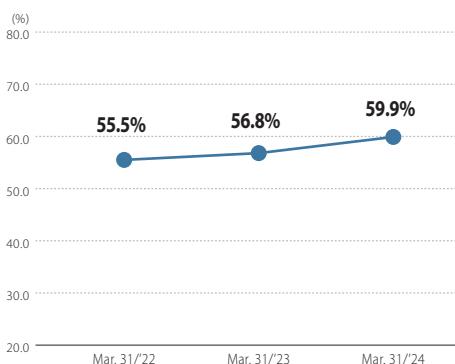
Total capital ratio

Soundness

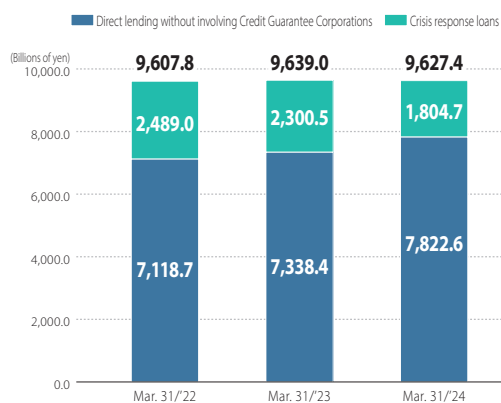


OHR

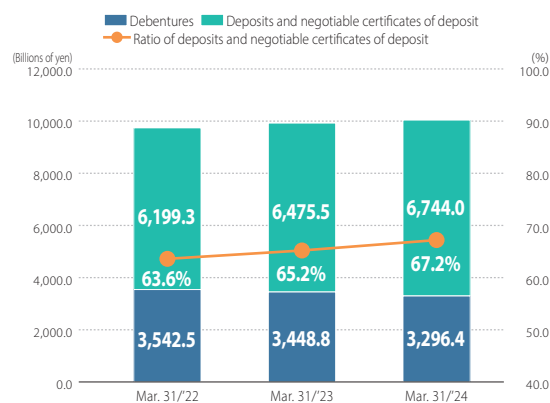
Efficiency



Status of outstanding loans



Status of fund-raising



Non-financial Highlights

Environment

■ CO2 emissions in FY2022 (compared to FY2013)

9,736 t-CO2
(down by 36%)

FY2021: 9,176 t-CO2 (down by 40%)

For Scope 1 and 2

■ Sustainable finance: number of cases and balance as of March 31, 2024*

142 cases, ¥55.1 billion

FY2022: 51 cases, ¥19.0 billion

Society

■ Percentage of female employees in management positions**

8.7%

Target: 20% in March 2027

■ Percentage of male employees who took childcare leave*

84.8%

Target: 100% in FY2026

Governance

■ Ratio of external directors***

53%

March 2023: 55%

■ Ratio of female directors***

30%

March 2023: 22%

Others

■ NPS®*

(2.7)

FY2022: (2.9)

■ eNPSSM*

(42.5)

FY2022: (48.8)

NPS®: Net Promoter Score

NPS® is a registered trademark of Bain & Company, Inc., Fred Reichheld, and Satmetrix Systems, Inc.

eNPSSM: employee Net Promoter Score

eNPSSM is a service trademark of Bain & Company, Inc., Fred Reichheld, and NICE Systems, Inc.

*FY2023 / **As of March 31, 2024 / ***As of June 30, 2024