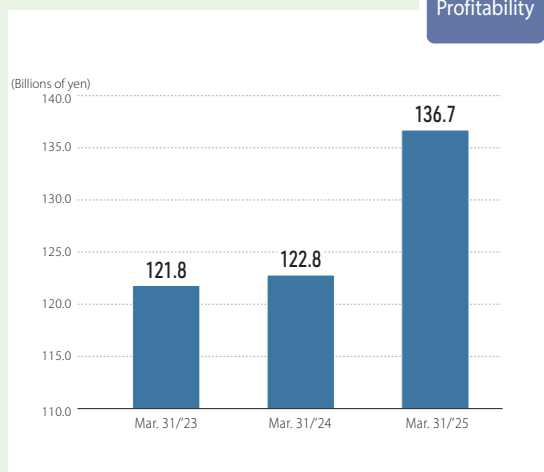


Financial Highlights

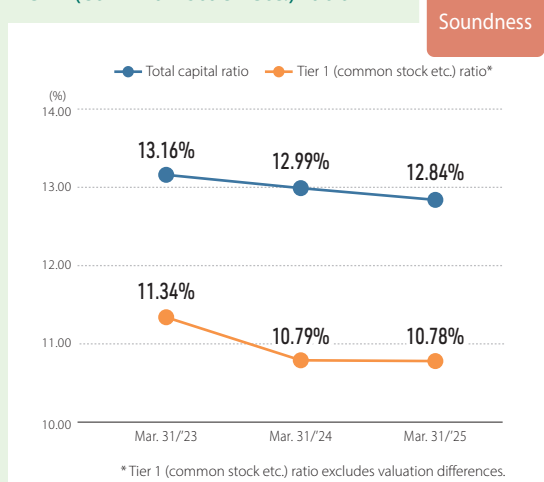
Gross operating profit



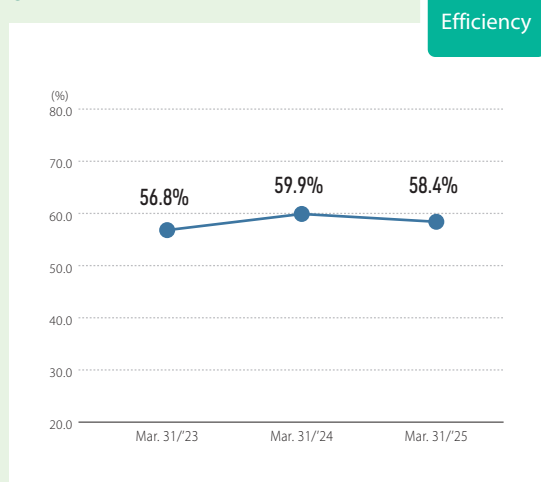
Net income and ROE



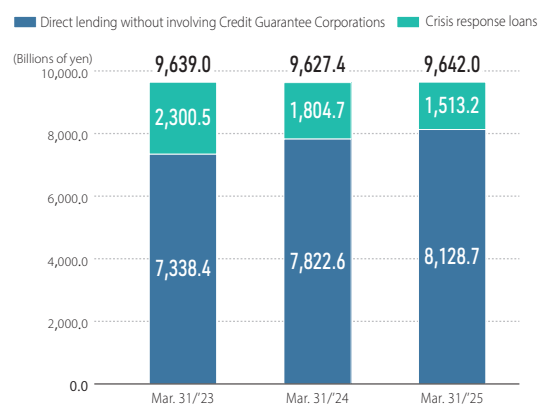
Total capital ratio / Tier 1 (common stock etc.) ratio



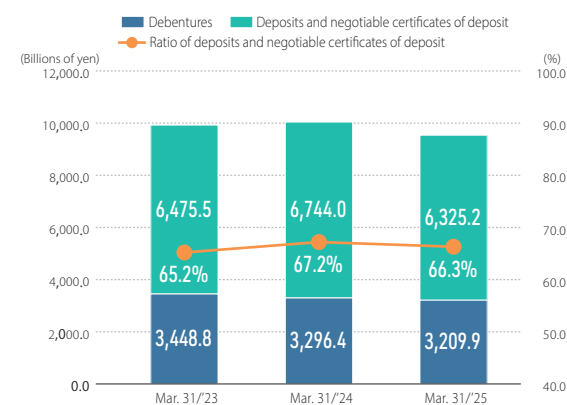
OHR



Status of outstanding loans



Status of fund-raising



Non-financial Highlights

Environment

CO2 emissions in FY2023 (compared to FY2013)

9,270 t-CO₂ (down by 39%)

FY2022: 9,736 t-CO₂ (down by 36%)

For Scope 1 and 2

Sustainable finance: number of cases and balance as of March 31, 2025*

150 cases, ¥90.8 billion

FY2023: 142 cases, ¥55.1 billion

Society

Percentage of female employees in management positions**

13.2%

Target: 20% in March 2027

Percentage of male employees who took childcare leave*

87.4%

Target: 100% in FY2026

Governance

Ratio of external directors***

53%

June 2024: 53%

Ratio of female directors***

30%

June 2024: 30%

Others

NPS***

(7.0)

FY2023: (2.7)

eNPSSM*

(43.3)

FY2023: (42.5)

Sales representative satisfaction*

82.1%

FY2023: 79.2%

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.

Percentage of respondents who answered "5: Satisfied" or "4: Somewhat satisfied" on a 5-point scale

*FY2024 / **As of March 31, 2025 / ***As of June 30, 2025

