Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

May 14, 2026

Company name: TOMONY Holdings, Inc.
Representative: Takeshi Nakamura, Representative Director, President and CEO
(Securities code: 8600; TSE Prime)
Contact: Hitomi Fujii, Managing Director, General Manager of Corporate Planning Department
(Tel: +81-87-812-0102)

Notice Regarding the Formulation of the 6th Management Plan

TOMONY Holdings, Inc. (the "Company") has launched its 6th Management Plan, covering the three-year period from April 2026 to March 2029. An overview of the plan is provided below.

Details

1. Evaluation of Results of the 5th Management Plan

(1) In the three-year 5th Management Plan, which started in April 2023, the Company defined its vision for 10 years from now as "A wide-area financial group that makes customers say, 'I'm glad I chose TOMONY after all.'" Positioned as the first three years toward achieving this vision, the Company implemented specific measures based on five basic strategies (Sustainability Strategy, Sales Strategy, Human Capital Strategy, Operations Strategy, and Governance Strategy).

(2) Specifically, the Company strengthened its sustainability initiatives by clarifying its sustainability policy and establishing an implementation framework. It also enhanced support for sustainability in local communities through sustainable finance initiatives and financial education. In terms of business activities, the Company worked to revitalize the regional economy by strengthening consulting sales for corporate and individual customers in collaboration with its banking subsidiaries, utilizing the "Regional and TOMONY Fund," and holding TOMONY mini business matching events to enhance support for customer growth. Leveraging the strengths of a regional financial group, the Company also worked to expand its business base and transaction volume by acquiring new customers in its home and semi-home areas, as well as in the Osaka and Tokyo areas. Regarding human capital, the Company promoted the active participation of diverse human capital, including the advancement of women, through group-wide joint training programs. Furthermore, the Company strengthened its governance by increasing the number of independent outside directors and female directors to enhance the functions and ensure the diversity of the Board of Directors.

(3) As a result of these efforts by each banking subsidiary to expand business scale and earnings, the balances of deposits and loans, profit attributable to owners of parent, core net business profit, and core business profit (after deducting foreign currency funding costs) for the fiscal year ended March 31, 2026, all significantly exceeded their respective targets. In addition, the capital adequacy ratio as of March 31, 2026, significantly exceeded the target due to the accumulation of profits and the enhancement of capital through a public offering. Furthermore, as a result of efforts toward efficient business operations and asset management, return on equity (ROE) and Core Gross Business Profit OHR for the fiscal year ended March 31, 2026, also achieved their targets.

(4) During this period, the Company strove to enhance communication with shareholders and institutional investors. It also formulated its approach to "Action to Implement Management that is Conscious of Cost of Capital and Stock Price" and clarified its shareholder return policy. Against the backdrop of steady earnings, the Company increased the annual dividend per share for the sixth consecutive fiscal year, including the three years of the management plan.

[Target Management Indicators in the 5th Management Plan]

Target Management Indicators		Targets for the fiscal year ending March 31, 2026	
		Target	Results
Profit attributable to owners of parent (consolidated)	Profitability	14.8 billion yen	16.1 billion yen
Core net business profit (total for bank subsidiaries, non-consolidated)	Profitability	22.3 billion yen	33 billion yen
Core business profit after deducting foreign currency funding costs (total for bank subsidiaries, non-consolidated)	Profitability	14.1 billion yen	20 billion yen
Return on equity (ROE) (consolidated)	Efficiency	5.0% or more	5.62%
Core Gross Business Profit OHR (total for bank subsidiaries, non-consolidated)	Efficiency	60% or less	50.55%
Capital adequacy ratio (consolidated)	Soundness	9.0% or more	9.45%
Balance of deposits, etc. (total for bank subsidiaries, non-consolidated)	Growth	4.5 trillion yen	4.7203 trillion yen
Balance of loans (total for bank subsidiaries, non-consolidated)	Growth	3.6 trillion yen	3.8561 trillion yen

(Note) 1. Core business profit after deducting foreign currency funding costs = Average balance of loans × Loan-to-deposit spread - Foreign currency funding costs + Net fees and commissions - Expenses

2. Return on equity (ROE) = Profit attributable to owners of parent (consolidated) / Average balance of equity (Net assets - Share acquisition rights - Non-controlling interests) × 100

2. Direction of the 6th Management Plan

(1) At the start of the 5th Management Plan in April 2023, the Company established the Group Purpose (reason for existence) of the Group, clearly stated its "Vision for the Group 10 Years Ahead" as a regional financial group, and made "Six Promises to Everyone (Value Provided)," promising to provide value to each stakeholder through the realization of this vision.

(2) In the 5th Management Plan, based on medium- to long-term demographic trends in the region, the Company formulated a plan showing the "Management Strategy and Management Targets for the First Three Years" to realize its "Vision for the Group 10 Years Ahead" toward the realization of a sustainable society. As mentioned in (1) above, the Company achieved steady results and growth by working on specific measures based on the five basic strategies, and intends to continue evolving its efforts toward the realization of its vision.

(3) The 6th Management Plan, which started in April 2026, is positioned as the deepening phase toward the realization of the "Vision for the Group 10 Years Ahead" set forth in the 5th Management Plan: "A wide-area financial group that makes people say, 'I'm glad I chose TOMONY after all.'" It presents a problem-solving "Management Strategy and Management Targets for the Next Three Years" with a balance of continuity and evolution.

(4) Specifically, by working on specific measures based on five basic strategies (Sustainability Strategy, Sales Strategy, Human Capital Strategy, Operations Strategy, and Governance Strategy), the Company intends to evolve to the next stage together with all our stakeholders.

(5) As targets for the fiscal year ending March 31, 2029, the final year of the 6th Management Plan, the Company aims to achieve profit attributable to owners of parent of 20.5 billion yen, return on equity (ROE) of 6.5% or more, and a consolidated capital adequacy ratio of approximately 9.5%.

3. Overview of the 6th Management Plan

(1) Name

6th Management Plan ~Now, let's move forward with TOMONY to the next stage~

(2) Plan period

April 2026 to March 2029 (3 years)

(3) Basic strategies

Basic Strategy	Strategic Direction
I Sustainability Strategy	➢ Contribution to regional value creation, enhancement of sustainability-related disclosures, etc.
II Sales Strategy	Building a sustainable business foundation by securing appropriate loan spreads and strategically increasing risk-weighted assets Optimizing proposal-based sales and non-face-to-face channels and shifting to high-value-added services
III Human Capital Strategy	Realizing human capital management and balancing diversity with expertise
IV Operations Strategy	➢ Business structure reform through DX/AI utilization and BPR promotion
V Governance Strategy	➢ Realization of management with an awareness of ROE, enhancement of dialogue with stakeholders

(4) Target management indicators

Target Management Indicators		Targets for the fiscal year ending March 31, 2029	Results for the fiscal year ending March 31, 2026
Profit attributable to owners of parent	Profitability	20.5 billion yen	16.1 billion yen
Return on equity (ROE) (financial results summary basis)	Efficiency	6.5% or more*	5.62%
Consolidated capital adequacy ratio	Soundness	Approx. 9.5%	9.45%

* With respect to return on equity (ROE), the Company will continue to aim for 8% or more.

* For details of the 6th Management Plan, please refer to the attached presentation materials.

End

Forward-looking statements contained in this document are based on information currently available to the Company and certain assumptions deemed reasonable by the Company. Actual results may differ materially due to various factors.

トモニホールディングス株式会社

The 6th Medium-Term Management Plan
—Moving Forward Together to the Next Stage—
(April 2026 – March 2029)

TOMONY Holdings, Inc.
May 2026

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3. Overview of the 6th Medium-Term Management Plan

4. Basic Strategies of the 6th Medium-Term Management Plan

5. Target Management Indicators and KPIs in the 6th Medium-Term Management Plan

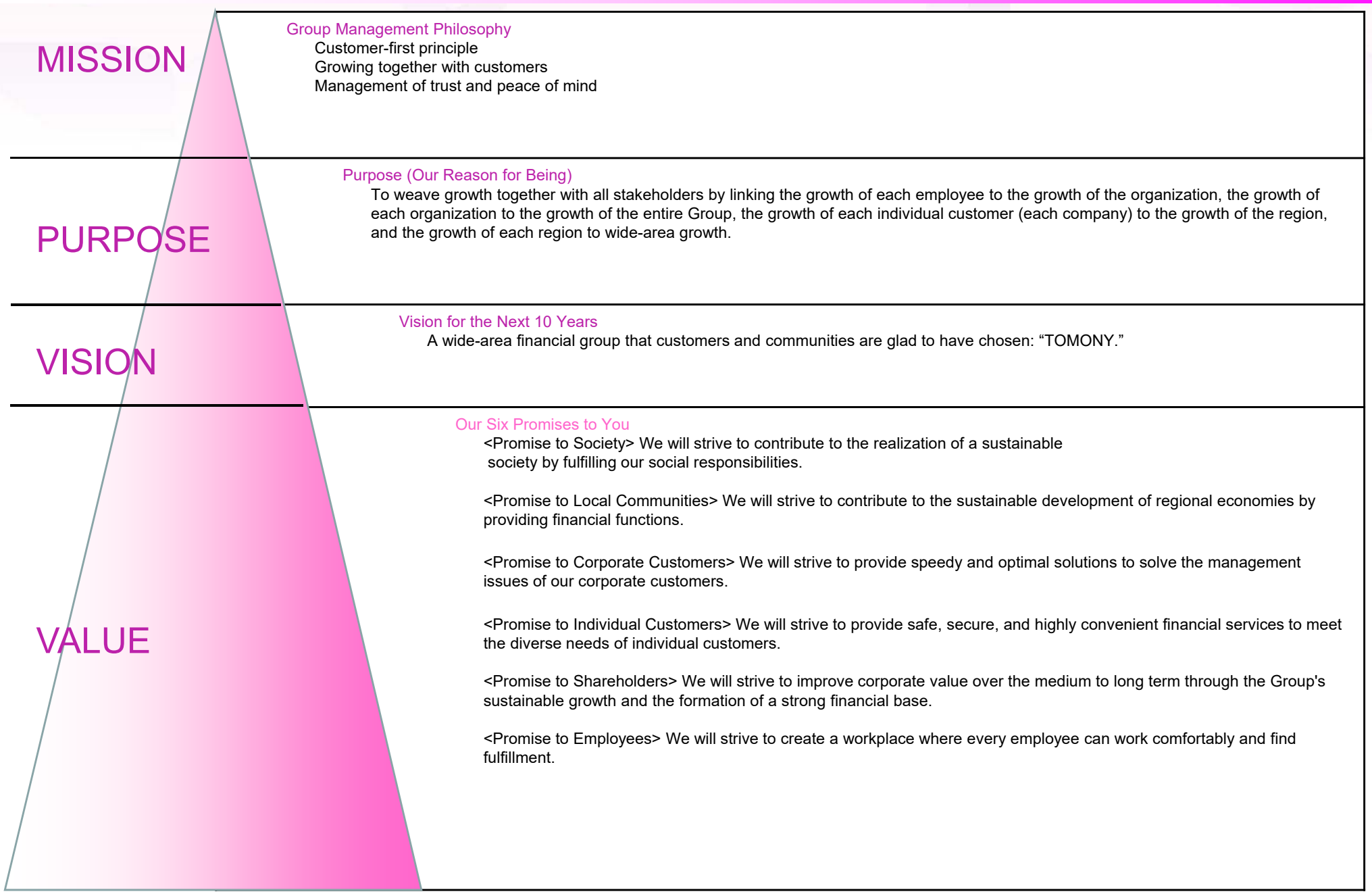
6. Capital Policy in the 6th Medium-Term Management Plan

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1. Medium- to Long-Term Vision and Management Strategy

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(1) Group Philosophy and Value Framework



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(2) The Group's Purpose, Vision, and Management Strategy

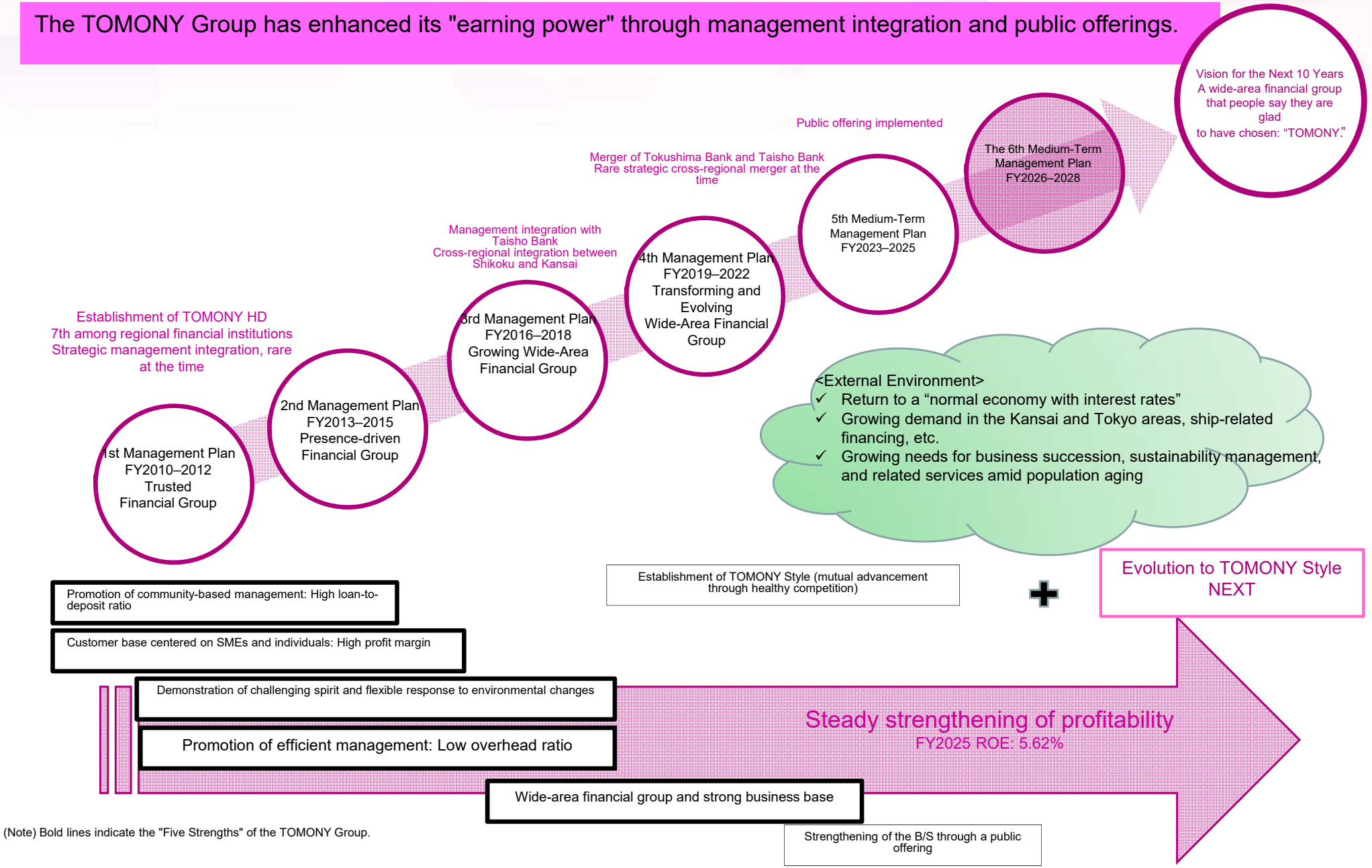
- ✓ The Group was among the first regional financial groups to pursue management integration through a holding-company structure. This was undertaken to expand its business base, maintain and improve profitability, continue community-based business activities, and achieve sustainable growth amid shrinking regional economies driven by a decline in the number of businesses, population decline, and population aging.
- ✓ At the time of management integration, the Group's vision was to establish a stronger management base and a broader network, further enhance its customer-first management philosophy, and form a financial group that grows together with regional customers. This philosophy remains unchanged today.

- ✓ The bank subsidiaries, which play an important role in supporting their regions, will continue to spur each other on and grow together with customers in their respective regions. In this process, the Company, as the holding company, will support the growth of the bank subsidiaries and regional customers by strengthening the Group's management base and leveraging its comprehensive strengths as a wide-area financial group. This will lead to the growth of the entire Group and the growth of customers across a wide area. We call this "TOMONY Style," and we have continued to transform and evolve it in line with the times.
- ✓ Furthermore, the Group's Purpose is to weave growth together with all stakeholders by linking the growth of each employee to the growth of the organization, the growth of each organization to the growth of the entire Group, the growth of each individual customer and company to the growth of the region, and the growth of each region to wide-area growth.
- ✓ Under the 5th Medium-Term Management Plan, the Group further transformed and evolved "TOMONY Style," clearly defining its Vision for the Next 10 Years as "a wide-area financial group that customers and communities are glad to have chosen: TOMONY," and set out the management strategy and targets for the first three years toward realizing that vision.
- ✓ The 6th Medium-Term Management Plan is positioned as a deepening phase toward realizing the Vision for the Next 10 Years. With a focus on generating further synergies, we will evolve TOMONY Style to the next stage, "TOMONY Style NEXT," and present a solutions-oriented plan that balances continuity with evolution through the management strategy and targets for the next three years.

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(3) Roadmap for Realizing the Medium- to Long-Term Vision

The TOMONY Group has enhanced its "earning power" through management integration and public offerings.



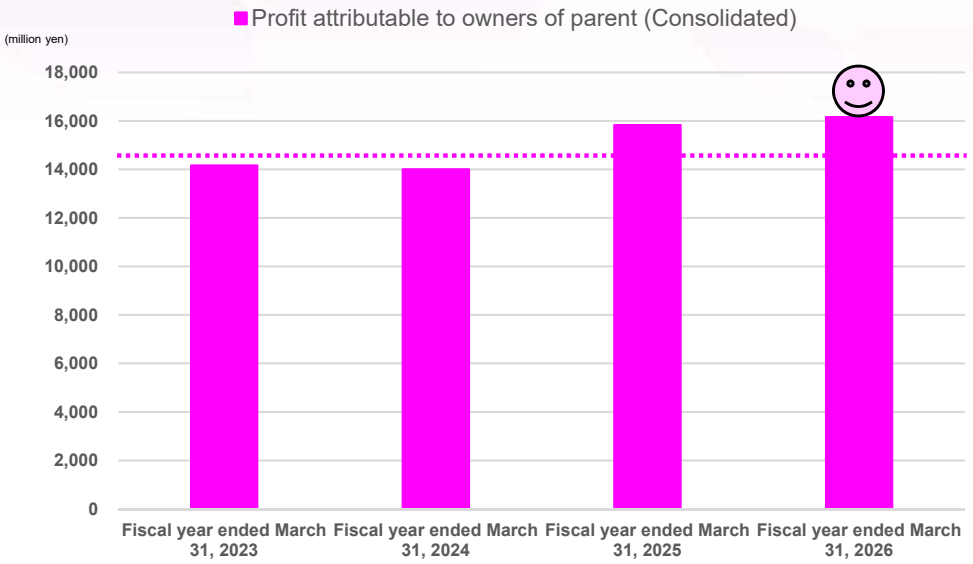
(Note) Bold lines indicate the "Five Strengths" of the TOMONY Group.

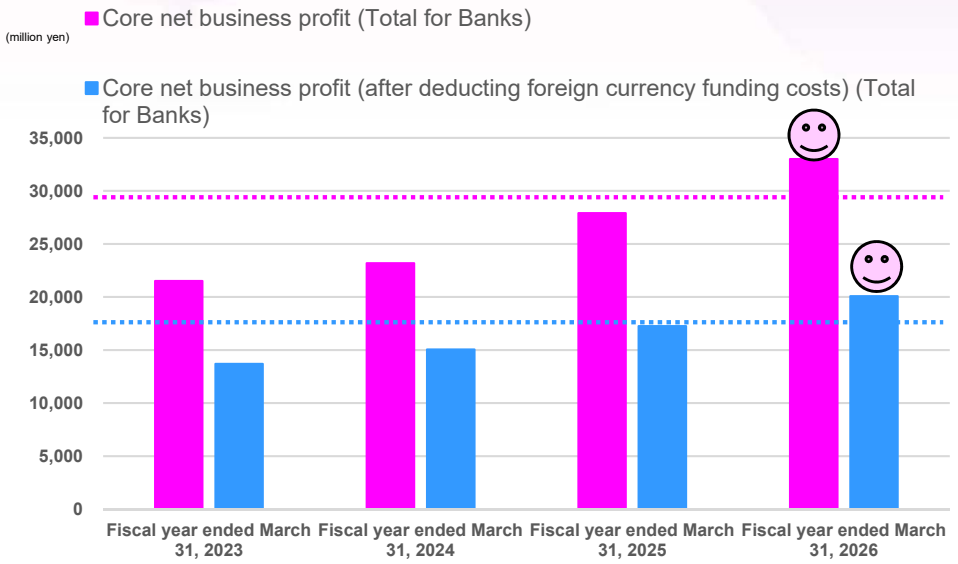
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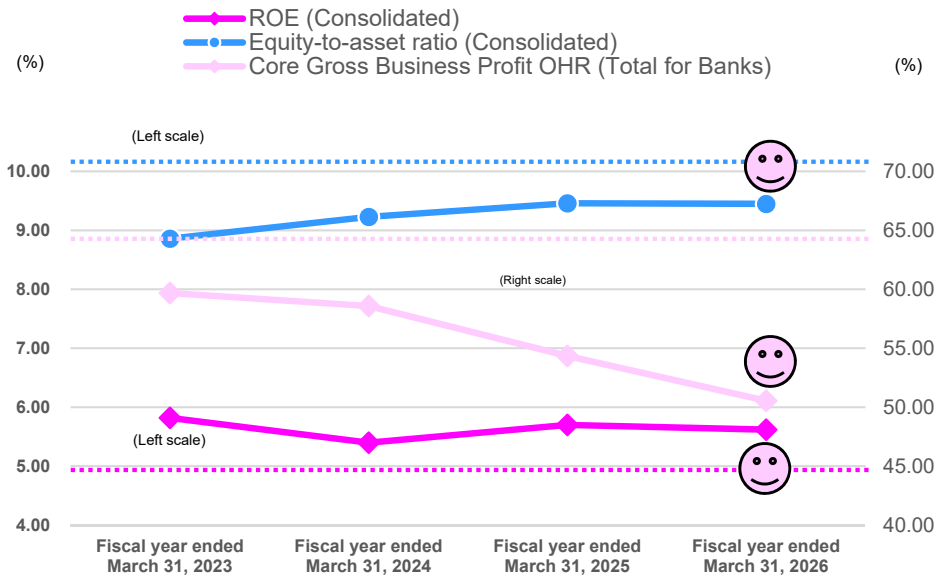
2. Review of the 5th Medium-Term Management Plan

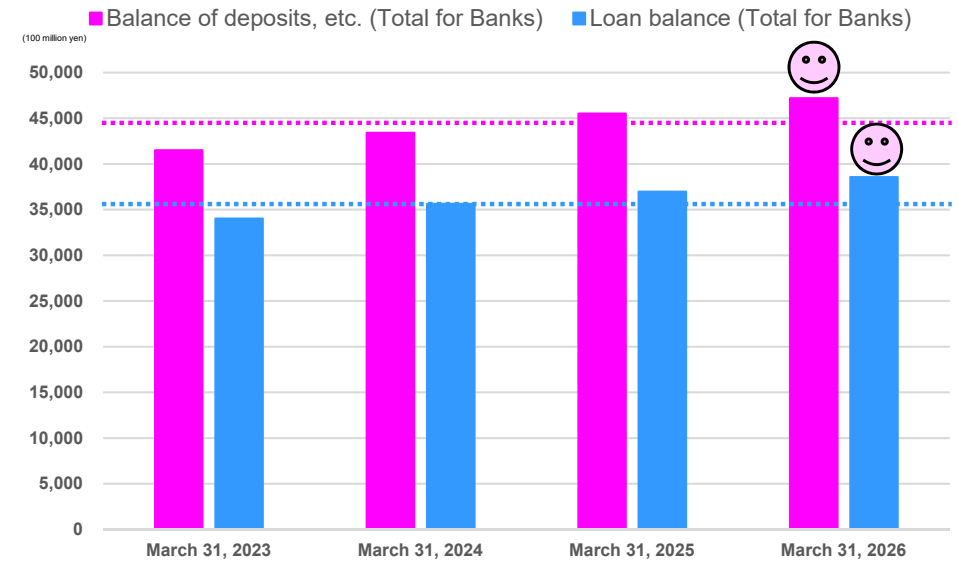
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(1) Performance Against Targets of the 5th Medium-Term Management Plan









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(2) Analysis of Factors Behind Changes in Profit under the 5th Medium-Term Management Plan

(Unit: hundred million yen)



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(3) Trends in Key Indicators

✓ During the 5th Medium-Term Management Plan period, the Company's stock price rose 1.9x (418 yen → 814 yen), and PBR reached 0.53x

(Consolidated basis)	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025
PBR	0.30x ↘	0.26x ↘	0.21x ↘	0.21x →	0.23x ↗	0.29x ↗	0.36x ↗	0.53x ↗
ROE	4.63% ↘	3.70% ↘	4.38% ↗	5.42% ↗	5.82% ↗	5.40% ↘	5.70% ↗	5.62% ↘
PER	6.75x ↘	7.09x ↗	5.18x ↘	4.02x ↘	4.02x →	5.09x ↗	6.53x ↗	9.70x ↗
Dividend payout ratio	12.8% ↗	15.8% ↗	12.7% ↘	11.0% ↘	11.4% ↗	13.3% ↗	20.0% ↗	31.0% ↗
DOE	0.59% ↘	0.58% ↘	0.56% ↘	0.59% ↗	0.66% ↗	0.75% ↗	1.14% ↗	1.74% ↗
Dividend yield	1.90% ↗	2.22% ↗	2.46% ↗	2.74% ↗	2.83% ↗	2.63% ↘	3.06% ↗	3.19% ↗
RORA	0.42% ↘	0.31% ↘	0.38% ↗	0.48% ↗	0.50% ↗	0.48% ↘	0.52% ↗	0.52% →
Capital adequacy ratio	8.72% ↘	8.52% ↘	8.82% ↗	8.84% ↗	8.86% ↗	9.23% ↗	9.46% ↗	9.45% ↘

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3. Overview of the 6th Medium-Term Management Plan

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(1) Sustainability Priorities and Direction of Medium- to Long-Term Initiatives

After examining and reviewing material issues from ESG (Environmental, Social, and Governance) perspectives, we identified the six items expected to have the greatest medium- to long-term impact on regional communities, customers, and the Group as sustainability priorities under the 6th Medium-Term Management Plan. By addressing these priorities across the Group, we aim to help realize a sustainable society.

Sustainability Priorities			Direction of Medium- to Long-Term Initiatives
1	Environment (E)	Sustainability initiatives including climate change issues	● Strengthening support for sustainability initiatives of the region and customers ● Advancement of the Group's sustainability management and regional contribution activities
2	Social (S)	Initiatives for regional revitalization and contribution to the local economy	● Value creation through solving regional and customer issues, such as business succession, startup support, and strengthening disaster prevention capabilities ● Development of sales strategies tailored to sales areas, industries, and the characteristics of bank subsidiaries ● Strengthening and expanding consulting functions by leveraging the strengths of a wide-area financial group ● Expansion of solution-providing services as a regional trading company-style financial group
3		Responding to a society with a declining birthrate and an aging population	● Strengthening and expanding consulting functions by leveraging the strengths of a wide-area financial group ● Expansion of products and services according to sales channels (face-to-face and non-face-to-face) ● Strengthening initiatives related to customer-oriented business operations
4	Governance (G)	Initiatives for work-life balance and development and securing of human resources	● Strengthening incentives toward the realization of our Purpose ● Developing management personnel and highly specialized personnel aligned with management strategies ● Initiatives to promote the active participation of diverse human resources
5		Responding to digitalization and pursuit of efficient management	● Improving business efficiency and productivity through the use of DX and AI and business reforms ● Further enhancement of management efficiency through Group-wide system investment and cost reduction ● Consideration of the next core system replacement
6		Initiatives to improve corporate value and strengthening of corporate governance	● Strengthening the Group governance system by strengthening Board of Directors functions ● Generating further synergies and further strengthening profitability through evolution to "TOMONY Style NEXT" ● Realize growth investment, shareholder returns, and internal reserves in a well-balanced and larger scale ● Strengthening risk management and improving valuation gains/losses on securities in light of the return to a world with interest rates ● Enhancement of information disclosure and communication with investors, etc.

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(2) Overview of the 6th Medium-Term Management Plan

- Name: 6th Medium-Term Management Plan — Moving Forward Together to the Next Stage —
- Plan period: April 2026 to March 2029 (3 years)

5 Basic Strategies	Strategic Direction
Sustainability Strategy	➢ Contribution to regional value creation and enhancement of sustainability-related disclosure, etc.
Sales Strategy	➢ Build a sustainable business foundation by securing appropriate lending spreads and strategically expanding risk-weighted assets ➢ Optimize proposal-based sales and non-face-to-face channels, and shift to high-value-added services
Human Resources Strategy	➢ Realize human capital management by balancing diversity and expertise
Operational Strategy	➢ Reform the business structure through DX/AI utilization and BPR
Governance Strategy	➢ Realize management with an awareness of ROE and strengthen dialogue with stakeholders

Plan for the fiscal year ending March 31, 2029

<Policy interest rate scenario>
July 2026: 0.75% ⇒ 1.00%
January 2027: 1.00% ⇒ 1.25%

Profit attributable to owners of parent
¥20.5 billion

ROE (financial results summary basis)*
6.5% or higher

Capital adequacy ratio
Approx. 9.5%

* Profit attributable to owners of parent / ((equity at beginning of period + equity at end of period) / 2); equity = total net assets - share subscription rights - non-controlling interests

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4. Basic Strategies of the 6th Medium-Term Management Plan

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(1) Sustainability Strategy

1. Value creation through solving regional and customer issues, such as business succession, startup support, and strengthening disaster prevention capabilities

(1) Strengthening initiatives related to business succession and business startup support

(2) Promoting initiatives to strengthen disaster prevention capabilities

(3) Strengthening initiatives to support asset succession (inheritance)

2. Strengthening support for regional and customer sustainability initiatives

(1) Expanding and strengthening ESG-related initiatives

(2) Expanding and strengthening initiatives to support asset formation

(3) Expanding and strengthening initiatives related to financial and economic education, etc.

3. Advancement of the Group's sustainability management and regional contribution activities

(1) Establishing policies and implementation structures for sustainability initiatives

(2) Strengthening initiatives for regional economic revitalization, including industry-government-academia collaboration

(3) Strengthening initiatives to reduce CO2 emissions

(4) Enhancing sustainability-related information disclosure

[Value Provided]

Contributing to the realization of a sustainable society by fulfilling social responsibilities
Contributing to the sustainable development of regional economies by providing financial functions

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(2) Sales Strategy

1. Development of sales strategies tailored to sales areas, industries, and the characteristics of bank subsidiaries

(1) Strengthening coordination across all areas

(2) Strengthening coordination in local areas (Tokushima and Kagawa) and semi-local areas (Ehime, Kochi, Okayama, Hiroshima, and Awaji)

(3) Strengthening coordination in the Osaka and Tokyo areas

(4) Intra-group coordination for ship finance and real estate finance customers

2. Strengthening and expanding consulting functions by leveraging the strengths of a wide-area financial group

(1) Strengthening initiatives for business matching and other initiatives that contribute to regional and cross-Group activities

(2) Strengthening consulting functions for individual customers

(3) Strengthening consulting capabilities for issue identification and proposal-making skills

3. Expanding solution-provision services as a regional trading company-style financial group

(1) Strengthening initiatives in the fund business utilizing the "Regional Tomoni Fund," etc.

4. Expanding products and services according to sales channels (face-to-face and non-face-to-face)

(1) Strengthening customer contact points by expanding services utilizing apps and IB, such as cashless payment support, and expanding non-face-to-face channels

(2) Providing investment products and services tailored to customer needs

(3) Expanding and strengthening initiatives in the loan business

5. Strengthening initiatives related to customer-oriented business operations

(1) Continuous review of the basic policy on customer-oriented business operations

(2) Expansion and evolution of initiatives for customer-oriented business operations

[Value Provided]

Contributing to the sustainable development of regional economies by providing financial functions
Providing swift and optimal solutions to address corporate customers' management issues
Providing safe, secure, and highly convenient financial services to meet the diverse needs of individual customers

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(3) Human Resources Strategy

1. Strengthening incentives toward the realization of the Purpose
(1) Introduction of a stock-based compensation system for employees

2. Developing management personnel and highly specialized personnel aligned with management strategies
(1) Conducting training to foster Group awareness and enhance Group synergies
(2) Development of management personnel linked to management strategies
(3) Development of highly specialized personnel

3. Initiatives to promote the active participation of diverse human resources
(1) Initiatives to support diversity of human resources, including the active participation of women

[Value Provided]

Creating a workplace where every employee can work comfortably and find fulfillment

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(4) Operational Strategy

1. Improve operational efficiency and productivity through DX/AI utilization and business reforms
(1) Establish efficient business operation structures through DX/AI utilization
(2) Promote Group-wide operational efficiency and productivity improvements through BPR

2. Further enhance management efficiency through Group-wide system investment and cost reduction
(1) Implement efficient and effective system investment through the System Strategy Committee
(2) Pursue expense reduction initiatives through the Cost Reduction Task Force

3. Consider the next core system replacement
(1) Consider the next core system replacement

[Value Provided]

Enhancing medium- to long-term corporate value through improved operational efficiency, cost reduction, and other initiatives

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(5) Governance Strategy

1. Evolution of the Group governance structure by strengthening Board of Directors functions
(1) Further strengthening the governance structure, including strengthening Board of Directors functions
(2) Strengthening the crisis management and security structures on a Group-wide basis
(3) Strengthening the compliance management structure on a Group-wide basis
(4) Strengthening appropriate risk management structures on a Group-wide basis
(5) Further sophistication of internal audit functions

2. Generating further synergies and further strengthening profitability through evolution to “TOMONY Style NEXT”
(1) Strengthening initiatives toward improving ROE

3. Realizing growth investment, shareholder returns, and internal reserves in a well-balanced and larger form
(1) Realizing optimal capital policies (capital adequacy, capital utilization, and shareholder returns)
(2) Optimization of policy shareholdings for the entire Group
(3) Initiatives to maintain and improve the capital adequacy ratio

4. Strengthening risk management and improving valuation gains/losses on securities in light of the return to a world with interest rates
(1) Strengthening risk management in preparation for rising domestic interest rates
(2) Initiatives toward improving valuation gains/losses on securities

5. Enhancing information disclosure and communication with investors, etc.
(1) Active engagement in SR and IR activities
(2) Effective information dissemination in coordination with bank subsidiaries

[Value Provided]

- Enhancing medium- to long-term corporate value through the Group’s sustainable growth and the formation of a robust financial base

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5. Target Management Indicators and KPIs in the 6th Medium-Term Management Plan

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(1) Target Management Indicators in the 6th Medium-Term Management Plan

The target management indicators (financial indicators) under the 6th Medium-Term Management Plan are as follows.

[Target Management Indicators]

Target Management Indicators (Consolidated)		Results for the fiscal year ended March 31, 2026	Plan for the fiscal year ending March 31, 2029
Profit attributable to owners of parent	Profitability	16.1 billion yen	¥20.5 billion
ROE (financial results summary basis)	Efficiency	5.62%	6.5% or higher*
Consolidated capital adequacy ratio	Soundness	9.45%	Approx. 9.5%

*For ROE, we will continue to target 8% or higher.

[Reference: KPI targets]

KPI Targets (Total for Two Banks or Consolidated)		Results for the fiscal year ended March 31, 2026	Plan for the fiscal year ending March 31, 2029
Core net business profit (total for two banks)	Profitability	33 billion yen	33.8 billion yen
Core net business profit (after deducting foreign currency funding costs) (total for two banks)	Profitability	20 billion yen	21.5 billion yen
RORA (Consolidated)	Efficiency	0.52%	0.6% or more
Core gross business profit OHR (total for two banks)	Efficiency	50.55%	52% or less

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(2) Toward ROE Improvement under the 6th Medium-Term Management Plan

Indicator		Fiscal year ended March 31, 2026	Initiatives	Fiscal year ending March 31, 2029
RORA	Profit / Risk-weighted assets	0.52%	➢ Profit attributable to owners of parent: ¥20.5 billion ➢ Increase risk-weighted assets by ¥350.0 billion	0.60% or higher
×				
Financial leverage	1 / Capital adequacy ratio	10.58 times	➢ Implement shareholder returns averaging approximately 38.5% over the three-year period against cumulative profit of ¥57.4 billion over the same period ➢ Increase risk-weighted assets by ¥350.0 billion ➢ Raise the capital adequacy ratio from 9.45% to approximately 9.5%	10.51 times
×				
Equity adjustment ratio	BIS capital / B/S equity	1.02 times	➢ Maintain broadly the same level	1.03 times
=				
ROE	Profit / B/S equity	5.62%	➢ Raise ROE to 6.5% or higher ➢ Continue to target 8% or higher	6.5% or higher

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6. Capital Policy in the 6th Medium-Term Management Plan

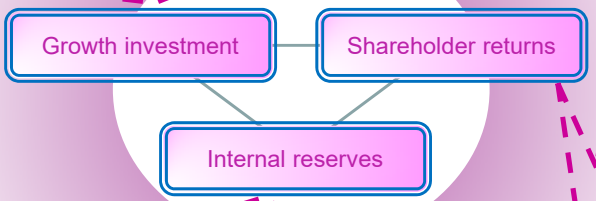
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(1) Capital Policy and Shareholder Returns during the 6th Medium-Term Management Plan

- In the fiscal year ended March 31, 2026, the Company achieved its fifth consecutive fiscal year of dividend increases, with a dividend payout ratio of 31.0% and DOE of 1.7%.
- Under the 6th Medium-Term Management Plan, the Company's capital policy is to realize growth investment, shareholder returns, and internal reserves in a well-balanced and larger scale, thereby working to further enhance corporate value.

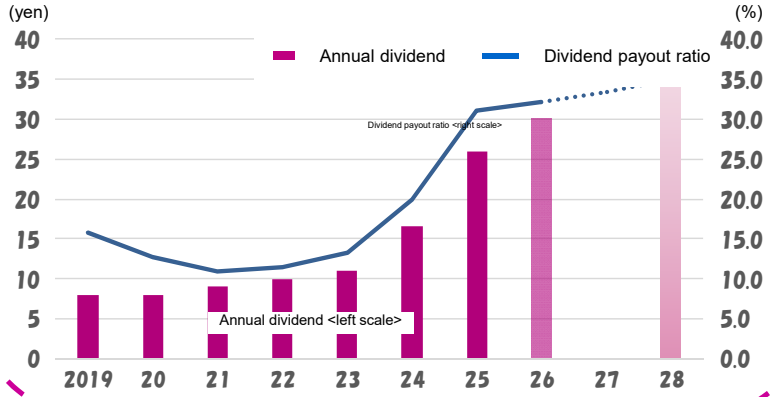
(1) Strategic investment for the future

Accumulation of risk-weighted assets through proactive initiatives in the Kansai and Tokyo areas, ship-related financing, and loans to SMEs and individuals
Practice human capital management through the introduction of RS for the employee stock ownership plan, proactive DX investment, etc.

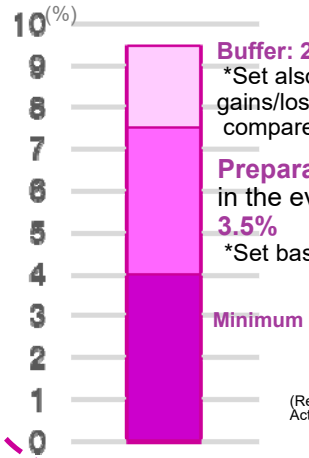


(2) Stable and sustainable shareholder returns

As for the shareholder return policy during the 6th Medium-Term Management Plan, the Company aims to maintain and improve stable and sustainable dividend levels through profit growth, while also implementing flexible and agile acquisitions of treasury shares to gradually raise the dividend payout ratio to 35% or more and the total return ratio to 40% or more by FY2028.



(3) Stable maintenance of capital adequacy ratio



Buffer: 2%
*Set also taking into account the gap in valuation gains/losses on securities compared to other banks

Preparation for maximum loss in the event of a Lehman Shock-level crisis: **3.5%**
*Set based on the Company's stress tests

Minimum level required under the **Banking Act** : **4%**

Target level for the time being
: Approximately 9.5%

Maintain by strengthening profitability and enhancing control of risk-weighted assets

(Reference) Bank holding companies exceeding 10% are eligible for simplified procedures under the Banking Act when establishing companies related to the advancement of banking operations.

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(2) Measures to Enhance Corporate Value

Practice management with an awareness of ROE and strengthen dialogue with stakeholders

Strengthening profitability
- ✓ Regional revitalization, core business support, promotion of community-based banking, and strengthening of solutions businesses (expansion of non-interest income)
- ✓ Focus on loans in the Kansai and Tokyo areas and ship-related financing
- ✓ Securing appropriate lending rates in a world with interest rates
- ✓ Optimization of proposal-based sales and non-face-to-face channels
- ✓ Improving performance of securities investment and overall gains/losses

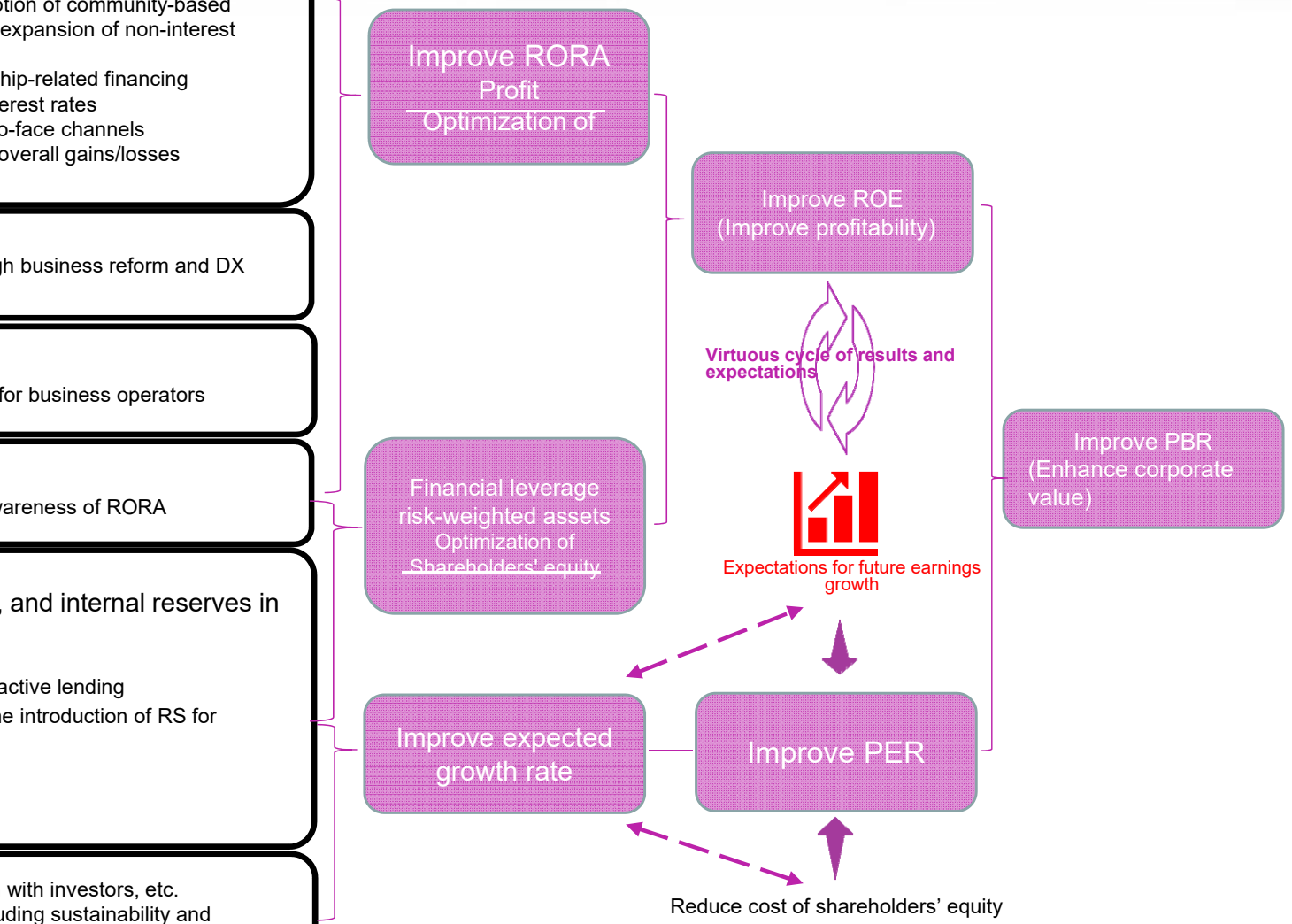
Strengthening expense control
- ✓ Improve operational efficiency and productivity through business reform and DX utilization

Strengthening risk management
- ✓ Avoid credit concentration risk and enhance support for business operators

Strengthening control of risk-weighted assets
- ✓ Execute lending and securities investment with an awareness of RORA

Realize growth investment, shareholder returns, and internal reserves in a well-balanced and larger scale
- ✓ Strategic investment for the future
  - ・Accumulation of risk-weighted assets through proactive lending
  - ・Expansion of human capital investment through the introduction of RS for the employee stock ownership plan, etc.
- ✓ Stable and sustainable shareholder returns
- ✓ Stable maintenance of capital adequacy ratio

Enhancement of information disclosure and communication with investors, etc.
- ✓ Enhance disclosure of non-financial information, including sustainability and regional contribution activities
- ✓ Continue holding briefings for institutional and individual investors



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This material contains forward-looking statements.
These statements are not guarantees of future performance and involve risks and uncertainties.
Please note that actual results may differ from targets due to changes in the business environment and other factors.

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