

Fiscal year ended March 2026

# Management Strategy Briefing

May 27, 2026

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**TOKAI TOKYO FINANCIAL HOLDINGS, INC.**

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# 1

## Progress of the Medium-Term Management Plan

**KGI**      ROE 12%      Assets under custody ¥12T

Vision of the plan

Corporate Group  
with admiration and respect

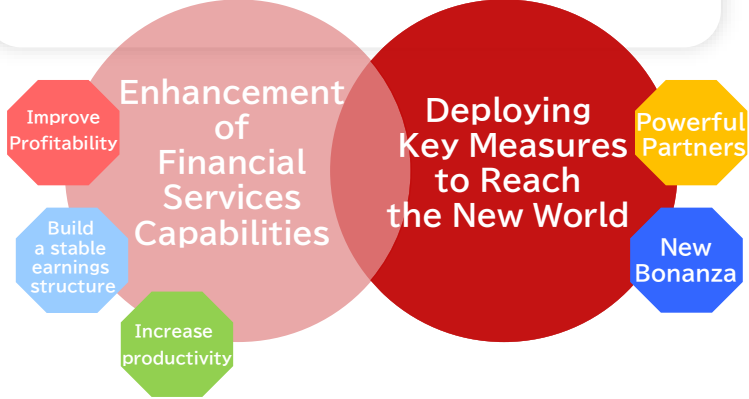
Action Guideline

“Social Value & Justice Comes first”

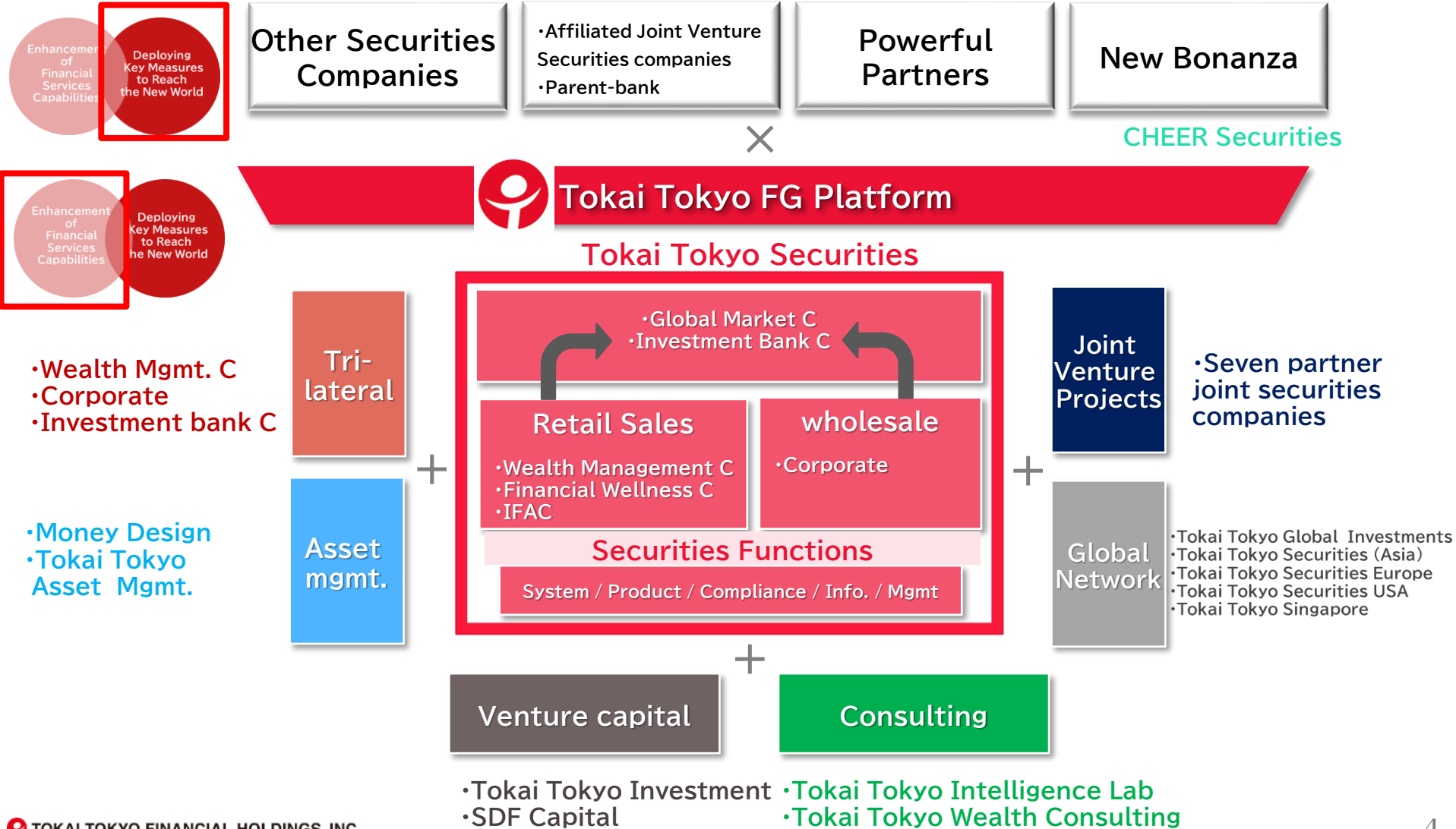
- For a better society
- Perfection in fulfilling all the mundane basics
- Be exciting

Destination

“New World”



Building the "Great Platformer" feature for a different dimension



		FYE Mar.2023 【Result】	FYE Mar.2024 【Result】	FYE Mar.2025 【Result】	FYE Mar.2026 【Result】	FYE Mar.2027 【Plan】
Group KGI	ROE	1.1%	6.2% ※1	6.1%	8.8%	12.0%
	Assets Under Custody	¥8.6trillion	¥10.9trillion	¥10.9trillion	¥13.4trillion	¥12trillion
Financial KPI	Ordinary Profit (1) -Enhancement of Financial Services Capabilities-	¥9.19billion	¥21.56billion	¥18.74billion	¥23.07billion	¥30billion
	Tokai Tokyo Securities	¥3.0billion	¥17.0billion	¥13.7billion	¥16.4billion	¥25billion
	Stable Earnings/Fixed Cost Coverage Ratio	18.6%	21.0%	23.7%	28.0%	20.0%
	Labor productivity per employee	¥16.5million	¥21.5million	¥19.8million	¥24.1million	¥23.0million
	Ordinary Profit (2) -Deploying Key Measures to Reach the New World-	-¥2.85billion	-¥3.17billion	-¥3.62billion	-¥2.58billion	¥6~10billion

Social Value & Justice KPI	CO2 net emissions (Reduction by half compared with FYE Mar.2021)	2,539t-co2	2,242t-co2	1,704t-co2	-	1,474t-co2
	Social contribution activities cost (Compared with ordinary profit in the previous year)	1.5%	4.6 %	1.7 %	2.2%	1.0%
	Customer-oriented (NPS®*2 of Tokai Tokyo Securities) (Compared with FYE Mar.2021)	Δ1.8pt improvement	+6.5pt improvement	+13.4pt improvement	+13.3pt improvement	+20pt improvement
	Employee engagement	40%	41%	38%	41%	63%
	Investment in training (Compared with ordinary profit in the previous year)	4.5%	8.4%	3.4%	3.9%	3.0%

※1 ROE after deducting UK corporate taxes on prior years' income

※2 NPS® is a registered trademark of Bain & Company, Fred Reichheld, and Satmetrix Systems (Currently, NICE Systems, Inc.). It is an abbreviation of “Net Promoter Score®” and is a performance indicator that quantifies customer loyalty (measuring the degree of attachment and trust to a company or brand).

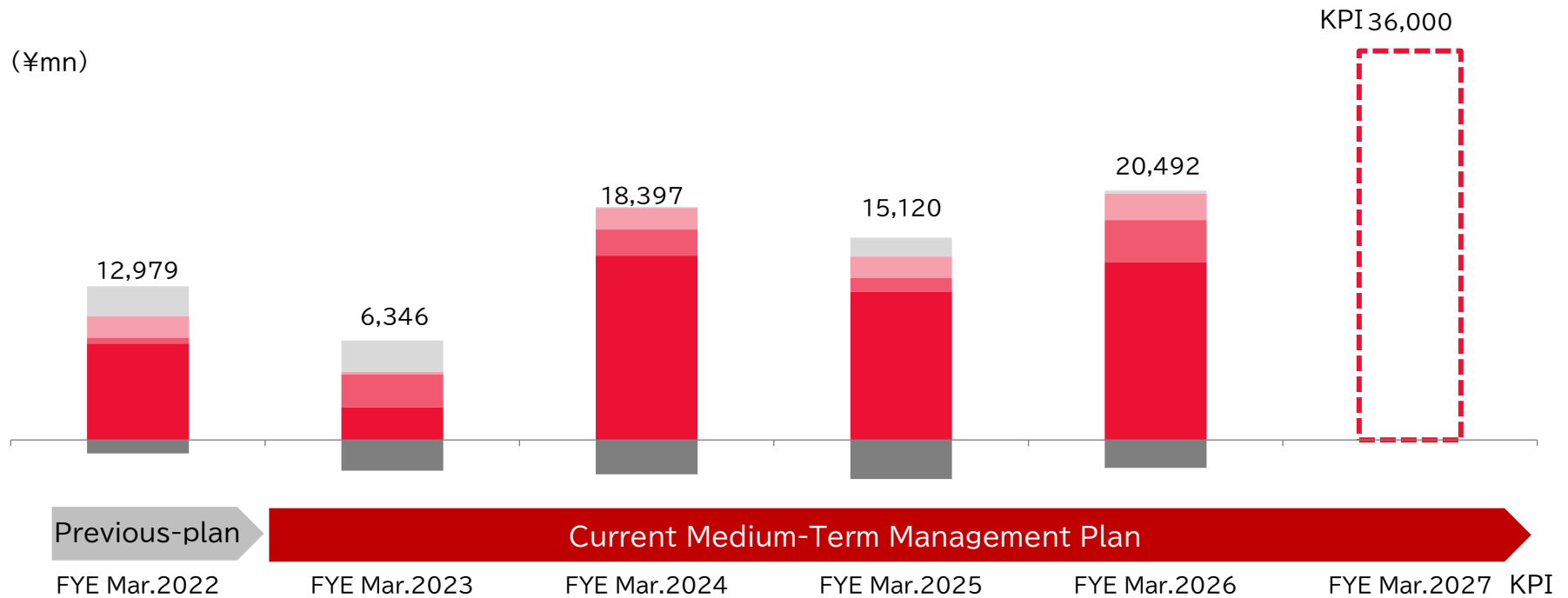
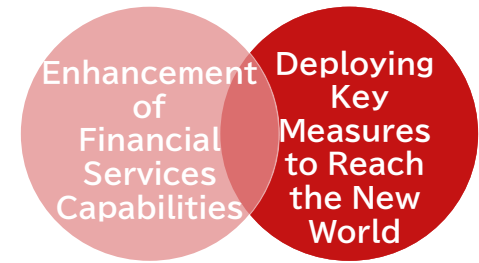
	KGI/KPI	Evaluation	Achievements and Challenges
Strategy	Enhancement of Financial Services Capabilities	○	<p><b>Countering the significant downsizing of the structured bond business with initiatives such as ‘advanced business structures’ and ‘diverse product strategies’</b></p> <ol style="list-style-type: none"> <li>GMC ~ Continuing to Enhance Trading Functions and Expand Flow to Establish a <u>¥3 Billion Monthly Revenue</u></li> <li>Individual Sales ~ Enhancement of Financial Services + Non-Financial Services ⇒ Supporting the Realization of Customer Prosperity ⇒ Elevated to the ‘<u>Orque d’ or 2.0 Strategy</u>’ for HNWI and newly launched for the semi-HNWI: the ‘<u>Clair Ciel Strategy</u>.’</li> <li>Product Expansion + <u>Strengthening Collaboration with Partner Banks (JV2.0)</u> + Strengthening Human Resources (Expertise &amp; Humanity) ⇒ Effective for High-Net-Worth and Corporate Business</li> <li>Productivity Improvement (Sales + Office Efficiency)</li> </ol>
	Deploying Key Measures to Reach the New World	△	<ol style="list-style-type: none"> <li>Expanding the customer base through partnerships with Powerful Partners ~ Negotiations continue and progress</li> <li>New Bonanza~”<u>Money Design (Asset Management Function)</u>” is getting their business on track, Meanwhile, digital businesses are transitioning to a ‘<u>select and focus</u>’ stage.</li> </ol>
Indicator	Assets under custody, Expansion of stable revenue	◎	<ol style="list-style-type: none"> <li>Achieve the Assets under custody’s target ahead of schedule ⇒Net asset growth from high-net-worth clients continues to be driven by securities-backed loans</li> <li><u>Stable earnings and fixed cost coverage rate achieved ahead of schedule</u></li> </ol>
	Ordinary profit, ROE	△	Although monetization from “Deploying Key Measures to Reach the New World” is delayed from plan, <u>strategies to improve ordinary profit and ROE are accelerating consideration.</u>
Policy	Capital Strategy	△~○	<ol style="list-style-type: none"> <li><u>Shareholder Returns ~ Dividend Implementation Based on Policy</u></li> <li><u>The shift from capital increase to utilization continues to be explored.</u></li> </ol>
	Customer-oriented	○	<ol style="list-style-type: none"> <li>Received an “SS” rating for the second consecutive year in the “R&amp;I Customer-Oriented Financial Sales Company Evaluation” (April 2026)</li> <li>Establishment and Penetration of “Social Value &amp; Justice” comes first.”</li> <li>Continuing to Improve “NPS®”</li> </ol>

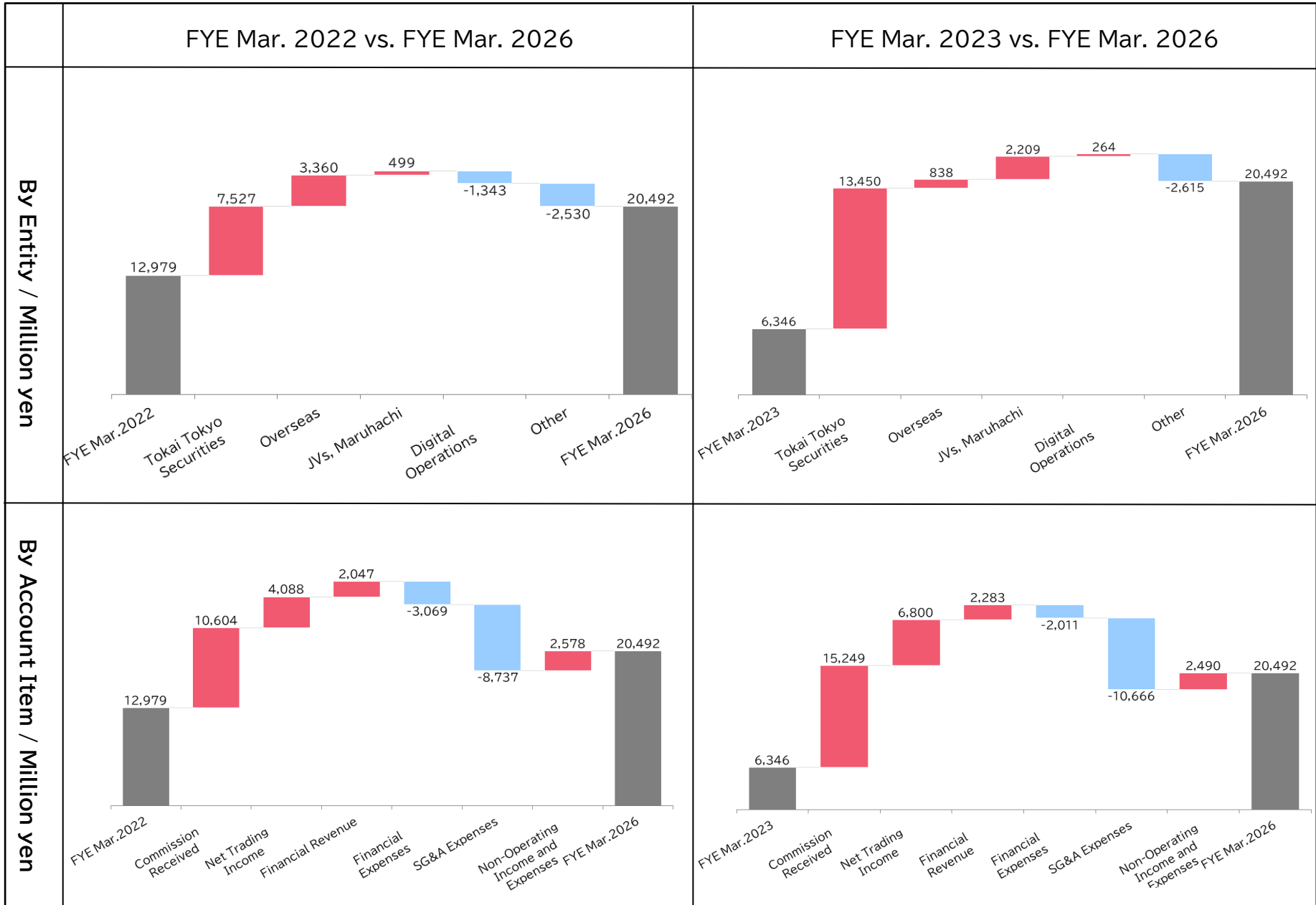
## Achievements and Current Initiatives

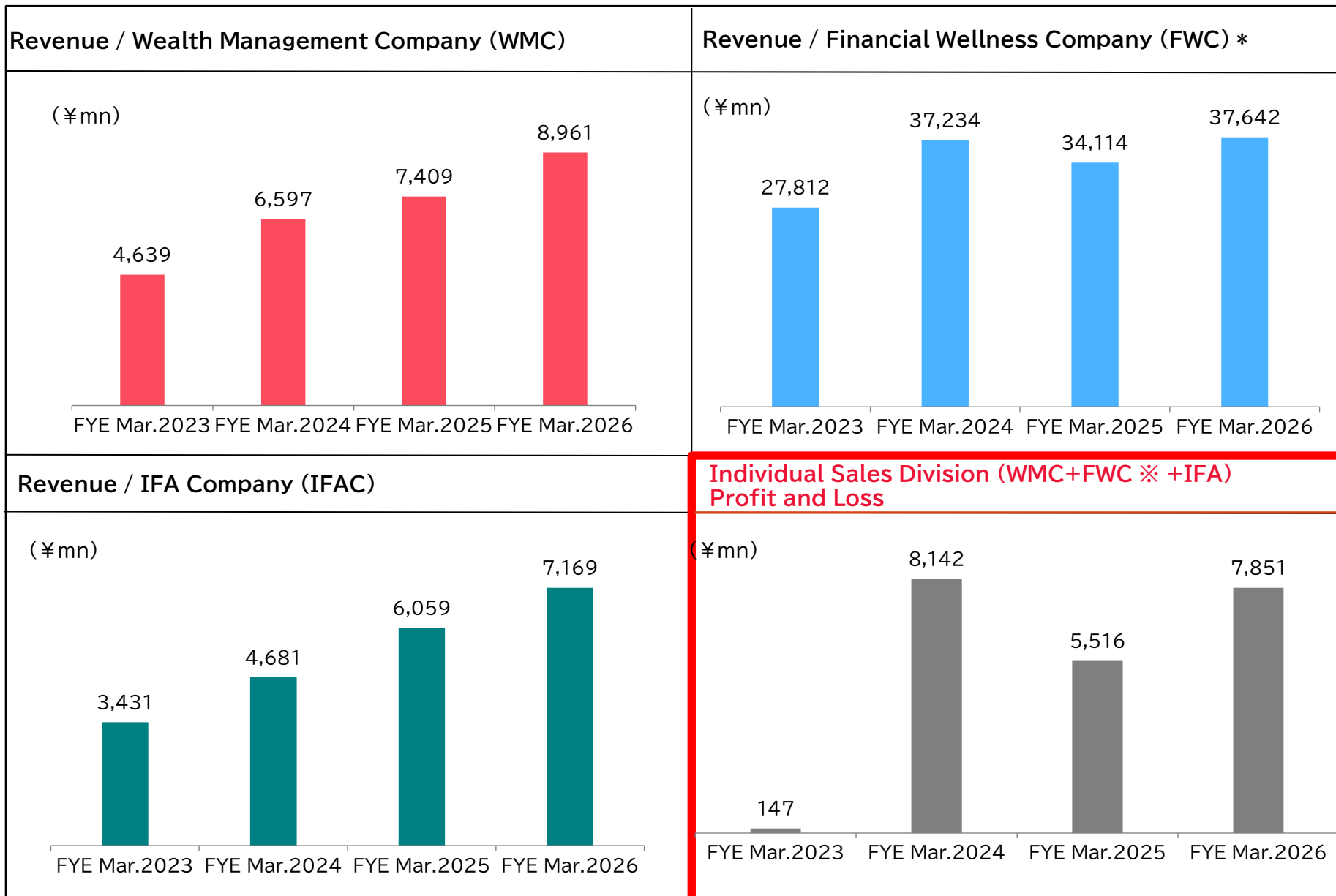
# 2

Consolidated ordinary profit

- Tokai Tokyo Securities
- Overseas※
- JV Securities, Maruhachi Securities
- Digital Operations
- Other

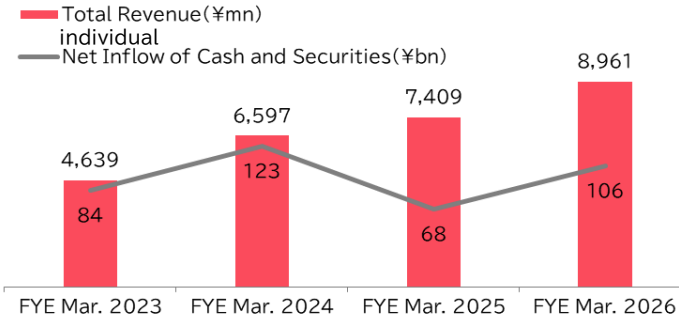




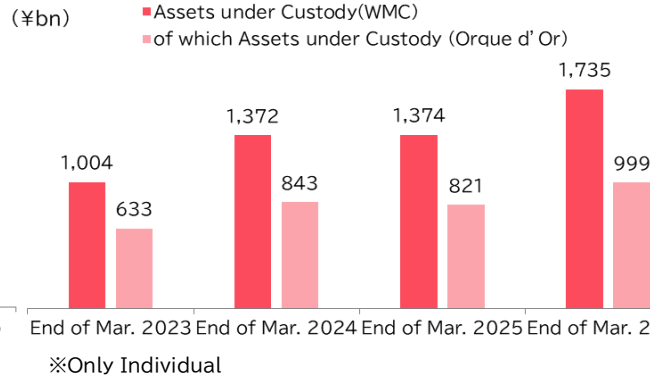


※Including Inside Sales Headquarters

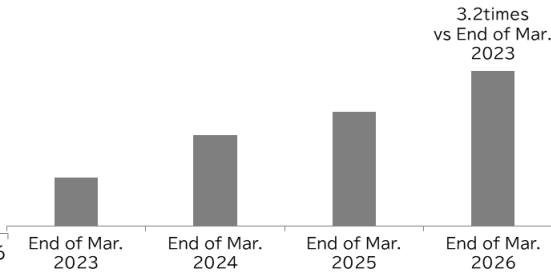
Revenue / Net inflow of Cash and Securities



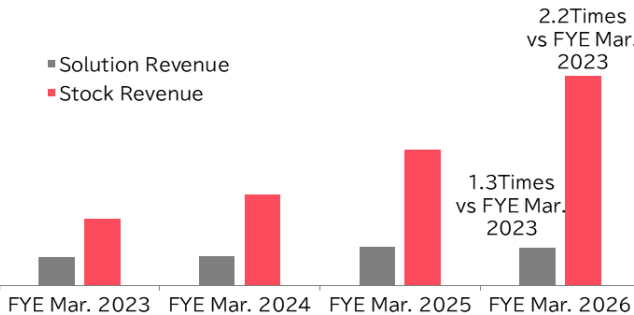
Assets under custody



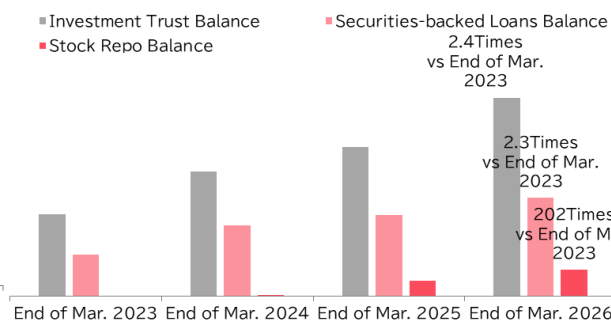
Foreign Currency Asset Balance



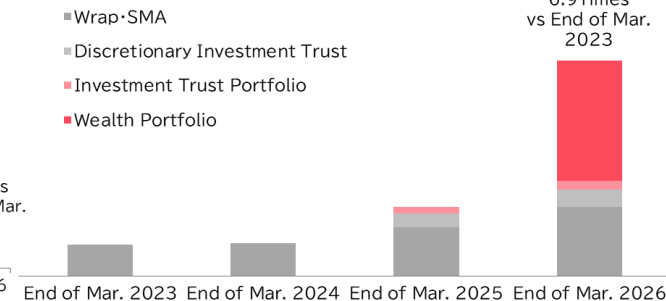
Solution / Stock Revenue



Stock Balance



Portfolio Asset Balance



※ The figures for investment trust portfolios and Wealth Portfolios are calculated based on the cumulative net increase, not the balance.

## Orque d'or 2.0

### 10 Years Since Brand Launch, Toward the Next 10 Years ~ Orque d'or Chapter 2

#### Vision

Elevating the 'value' and 'quality' of the Orque d'or brand to even greater heights,  
Becoming a one-of-a-kind presence

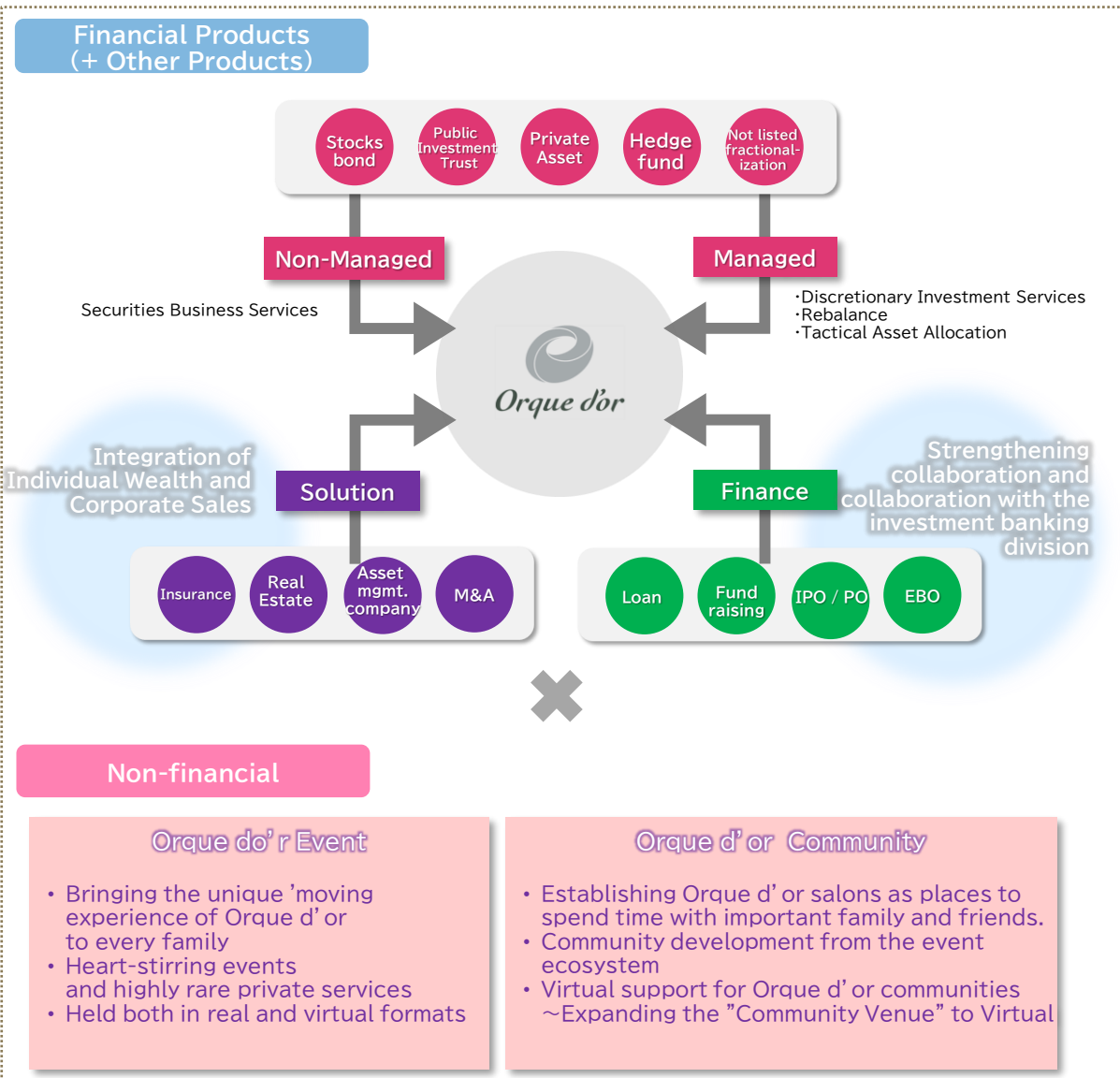
#### Strategic Direction

By enhancing financial and non-financial services, we aim to strengthen and  
strengthen the 'points of contact and bonds' with our members,  
toward something that feels familiar

#### Approach

With Orque d'or unique "marketing, events, and enhanced community,"  
helping members and their families achieve the fulfillment of 'wealth and spiritual  
richness'

Orque d'or Business Model ~ Full-scale Expansion of the European Private Brand Model in Japan ~



① Direct Use of Orque d'or


Utilization of affiliated securities and Powerful Partners in HNWI's businesses

- Provision of financial and non-financial services
- Human resource development support
- Promoting the formation of high-net-worth communities through affiliated securities in conjunction with Orque d'or 2.0, among other efforts

② Horizontal Deployment of Orque d'or Strategy

Horizontal Deployment to the Clair Ciel Strategy

- Focus on the Semi-HNWIs
- Membership system
- Non-financial services exclusively for members



Strengthening the expertise needed for high-net-worth business at the organizational level through a training program specialized for Orque d'or

## Orque d'or Academy

**Establishment of Orque d'or Academy** As the first part of the curriculum, training for new employees in fiscal year 2026 will be launched.

- (1) Event Format In principle, the training will be conducted in person
- (2) Event Period May 2026 ~ End of March 2027 (11 months)

### **Purpose of Orque d'or Academy**

A training scheme to systematically develop talent to reproduce the advanced expertise required of high-net-worth businesses and the quality of service befitting a brand at a high organizational level.

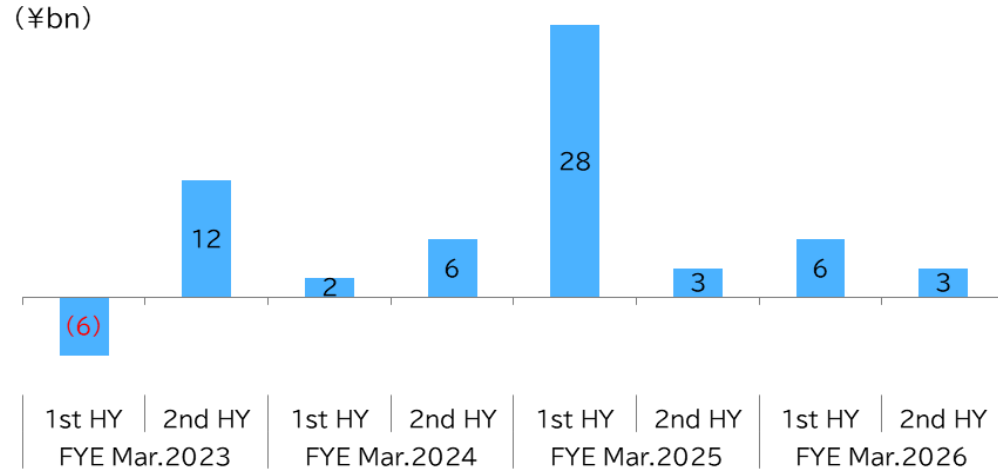
### **Operational Policy**

- The curriculum is a hybrid format, including "internal training," "external training," and "correspondence education/self-directed learning."
- Throughout the entire curriculum, we encourage people to take on the challenge of obtaining highly challenging qualifications based on the concepts of 'self-discipline support' and 'thorough enforcement.'
- The first half of the curriculum focuses on group strategy, brand strategy, basic financial knowledge, and understanding and mastering the essence of PB as the main themes.
- In the latter half of the curriculum, in addition to acquiring applied and practical knowledge, external organizations actively utilize them to gain hands-on experience in sales skills and non-financial knowledge.
- In principle, an "output" session is established as the final unit of each curriculum to monitor growth and mastery.

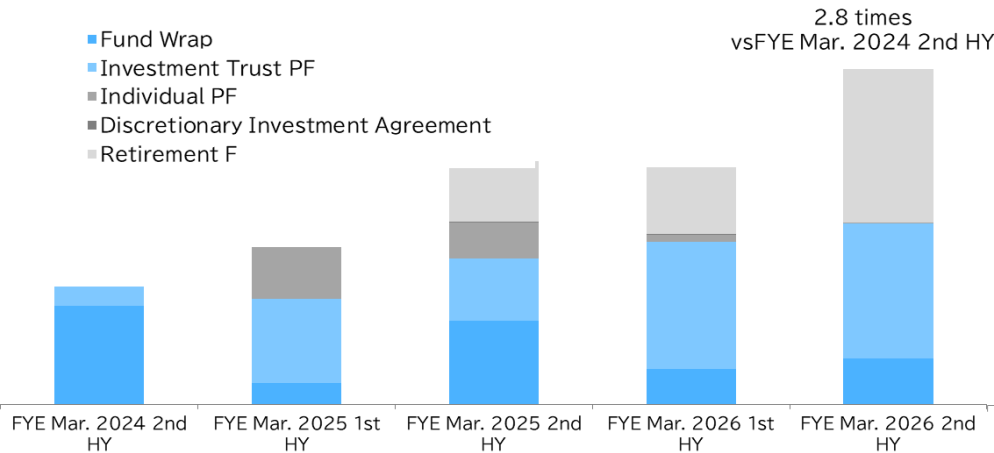
### Initiatives to Expand Revenue

- Thorough support for customers with registered financial assets of ¥50mn or more
- Expansion of recurring revenue
- A product-specific approach to pursuing the greatest benefits for customers
- Strengthening and enhancing the sales capabilities of young employees

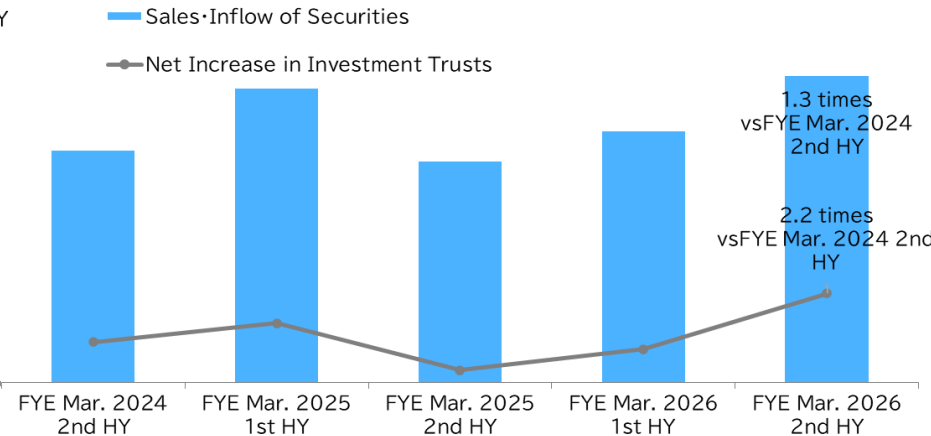
### Individual net increase in funds and assets



### Portfolio asset introduction (Start from Mar. 2024)



### Net increase in investment trusts and investment trust sales

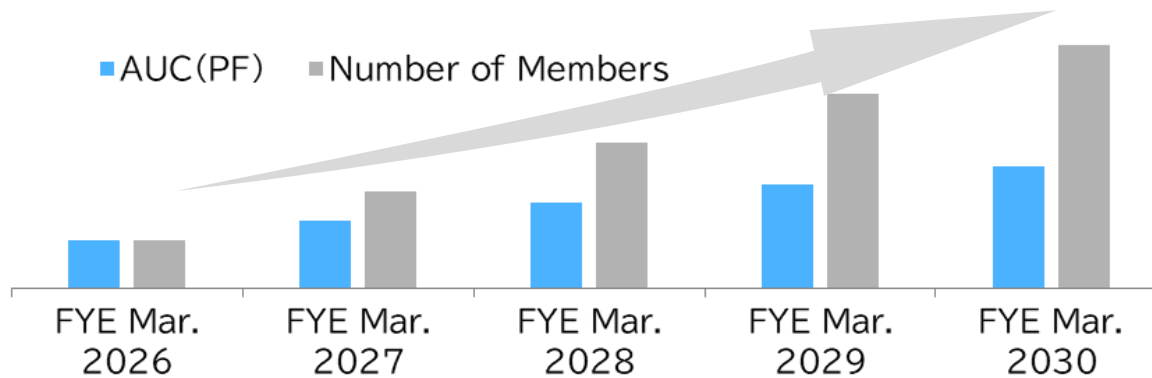


**Who** Financial assets of ¥50mn or more

**What** A community where you can share hobbies and values

**How** Through the provision of non-financial services

Expansion image of Clair Ciel



**Member Expansion**

Further expansion of the PF consulting division in the Chubu region

**Events**

Events & Concerts

Considering expansion into the western Japan region  
Considering Expansion into the Eastern Japan Region

Large-scale events planned in Tokyo, Nagoya, and Osaka

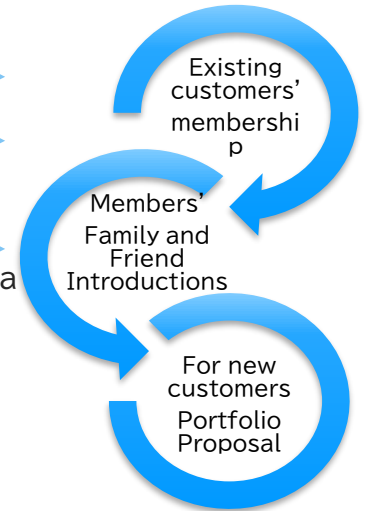
Small Group Community Events

**Website**

Opening May 2026

Columns & Various Benefit Services

Original events with a focus on local characteristics (such as travel)



- IFA business is progressing smoothly in terms of assets under management and top-line management, and the business field is steadily expanding.
- Directly confronting structural issues and engaging in activities aimed at fundamental resolution

AUC

(¥bn)

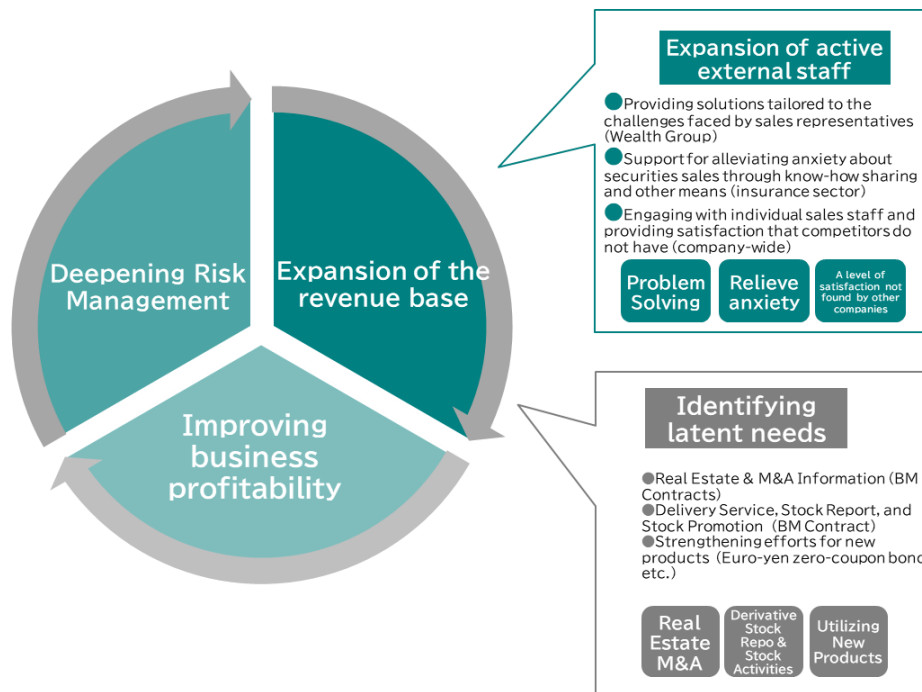
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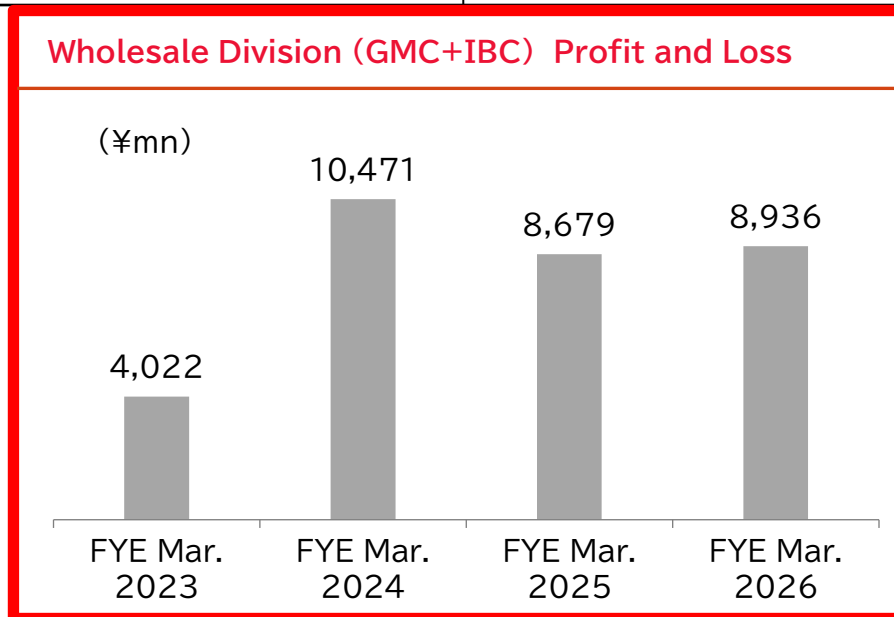
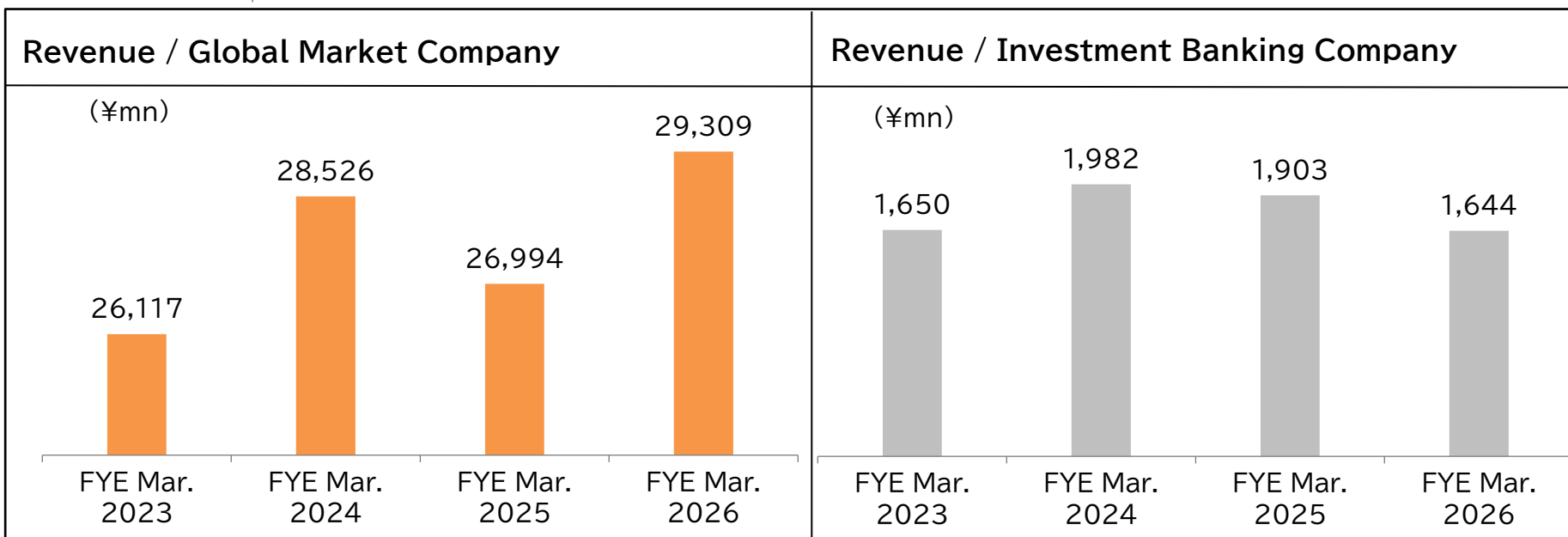
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End of Mar. 2023 End of Mar. 2024 End of Mar. 2025 End of Mar. 2026

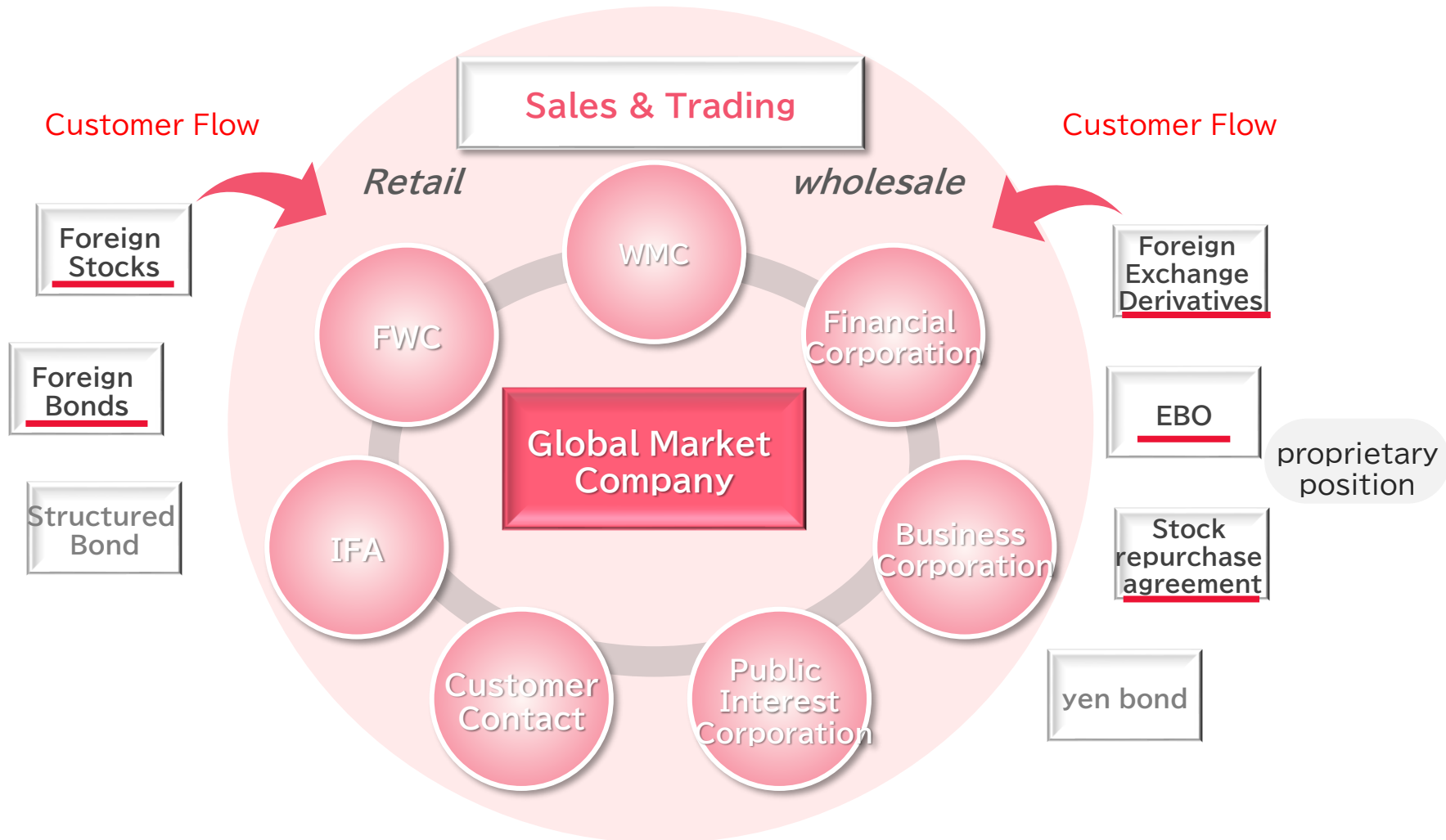


## Feature Enhancements

- Diversification of products offered to IFA vendors (Hedge Funds, Derivatives, Foreign Debt, VWAP)
- Collateral diversification in securities-backed loans (Foreign stocks, US Treasury bonds, foreign bonds)
- Introduction of AI chat and STAR mobile

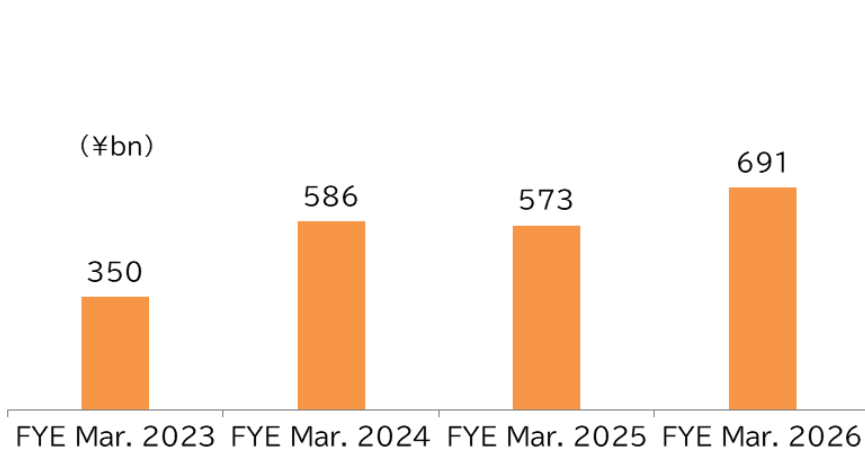


A flow circulation system centered on Global Market C (GMC) has been established.

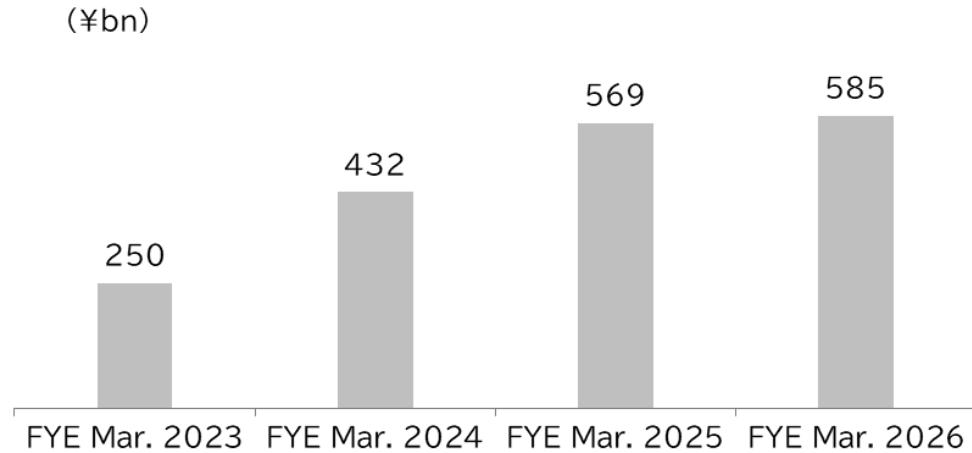


Foreign currency asset balance (expansion of foreign stocks and bonds) and equity block offer revenue surged

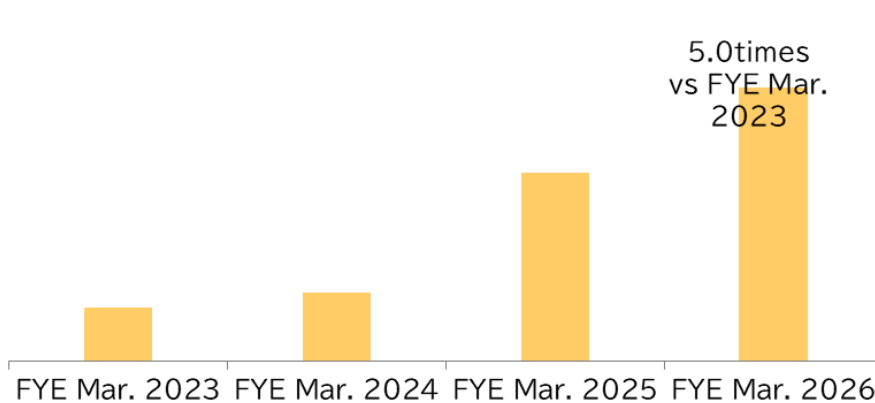
Foreign Equity Balance



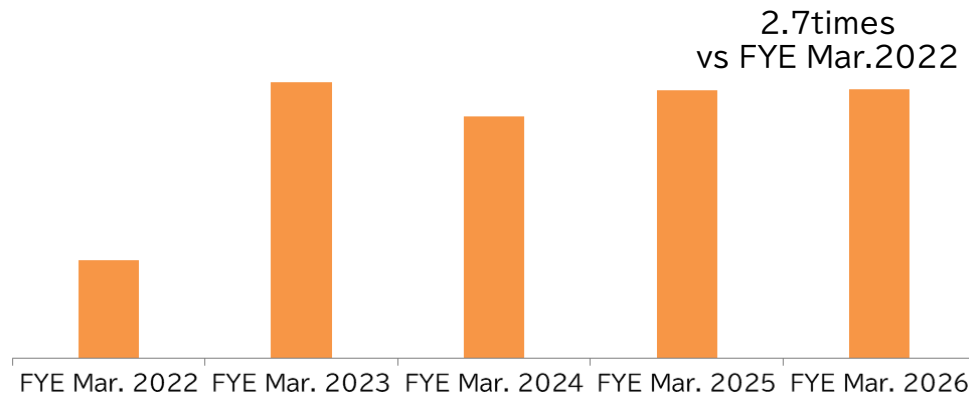
Foreign Bond Balance



Equity Block Offer (Company-wide Revenue)



Interest Rate and Foreign Exchange Derivatives (GMC Revenue)



- Expansion of share of lead managers in local government bonds
- Expanding Retail Bond Underwriting (Aiming for Double the Current Amount)
- Overall and underwriting ranking (April 2025~March 2026): **6th**

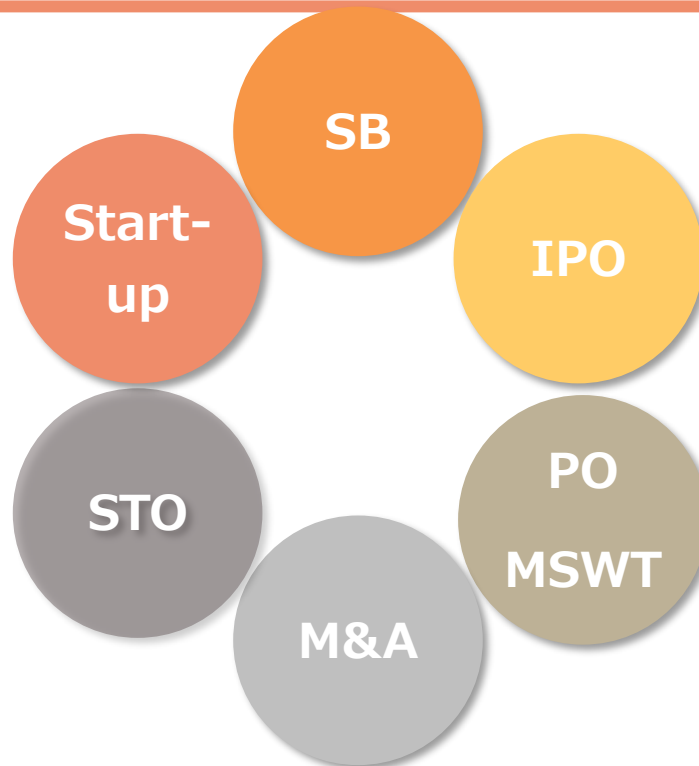
- Full-scale Expansion of the NEX-T Fund (Sourcing Investments / Recruitment of LP Investments)
- Exploring a Framework for Supporting Nagoya University Startups Through Collaboration between Nagoya University, Nagoya Securities Exchange, and Our Company

- Expansion of the number of products formed through new sales channels
- ST sales to JV Securities
- Considering Corporate Bond STs (While Assessing Demand)

- Strengthening the sales system to acquire FA projects
- Establishing a new corporate sales system through collaboration with WMC
- Establishing an M&A business model through our unique sourcing and utilizing external boutiques

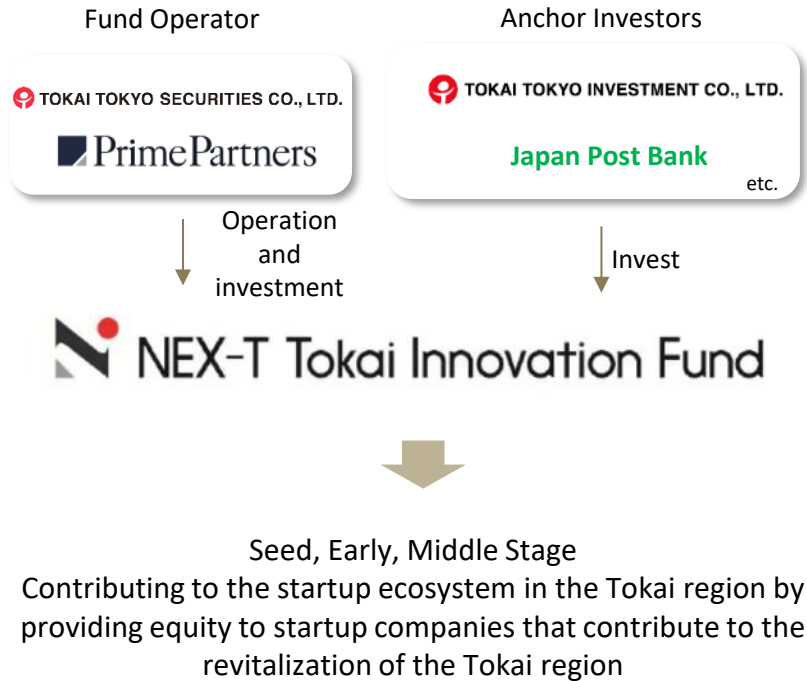
- Acquiring high-quality lead managers in accordance with IPO guidelines
- A system where lead managers can handle more than five IPOs per year

- Acquisition of underwriting for large offers related to policy holdings, such as the resolution of cross-ownership

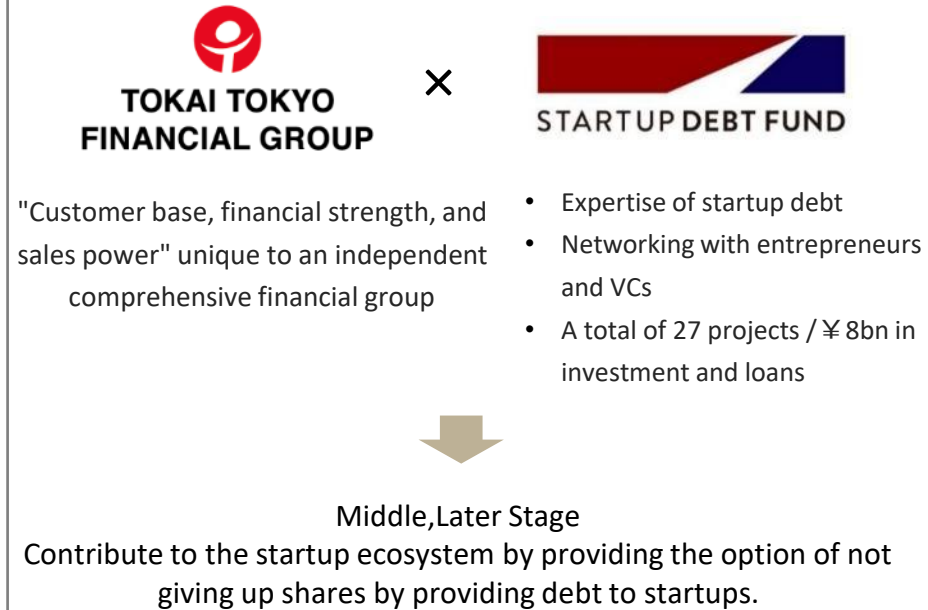


Implementing financing functions according to the growth phase of startups through equity × debt

Establishment of the Tokai Regional Revitalization Fund

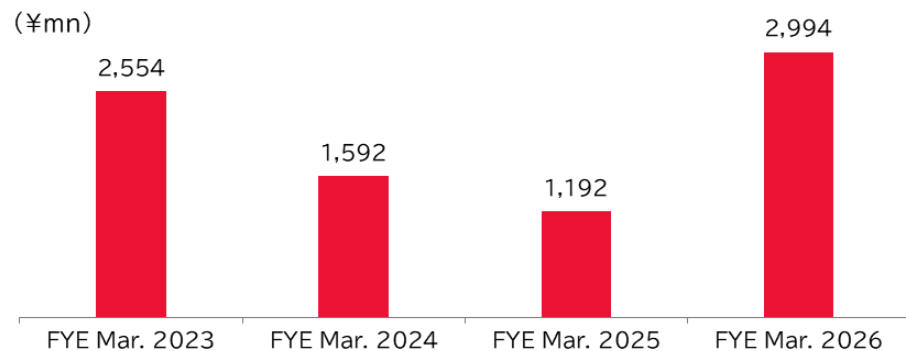


Capital and business alliance with SDF Capital

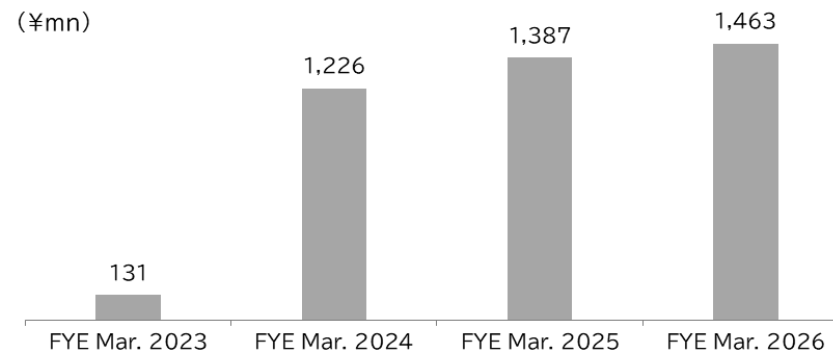


Strongly support growth and new listing of startups with high growth expectations from an early stage

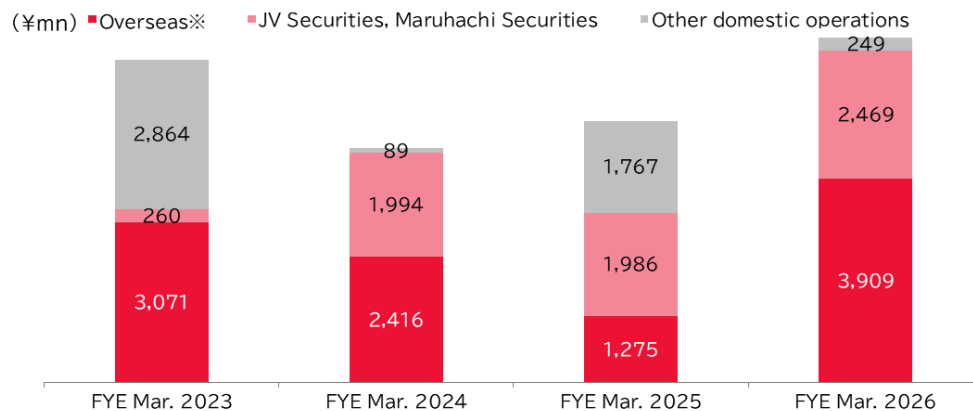
Ordinary Profit/ Tokai Tokyo Global Investments



Ordinary profit seven joint venture securities companies



Ordinary Profit(Overseas Business + Domestic Business (Other Securities + Other Businesses))



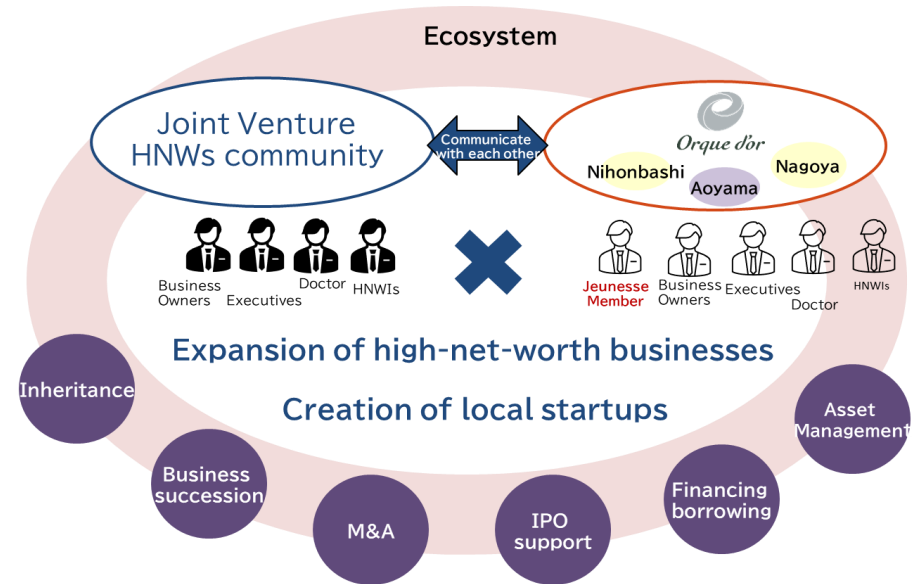
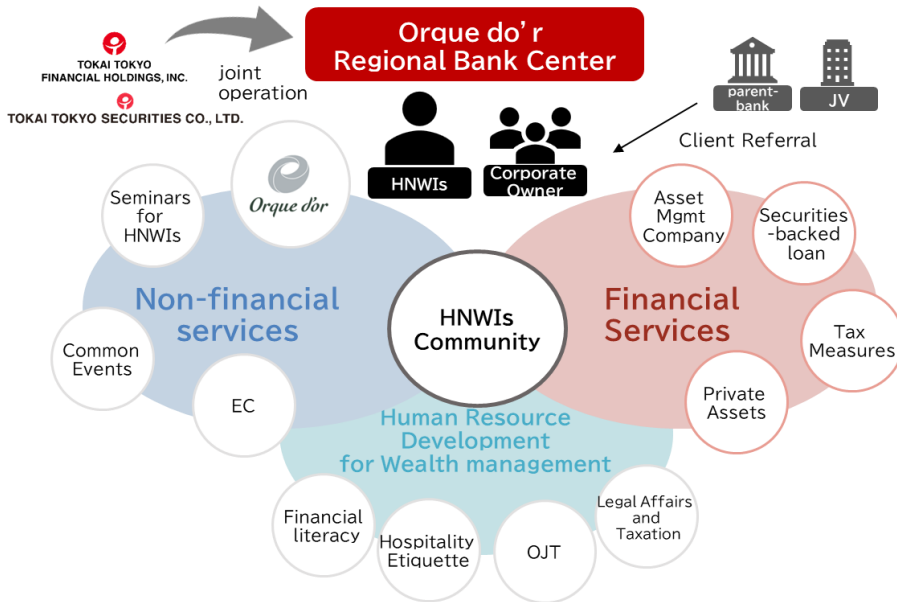
Overview of Orque d'or Regional Bank Center

- ◆ Established the 'Orque d'or Regional Bank Center' to provide financial and non-financial services for HNWI and support human resource development.
- ◆ We want to work in conjunction with Orque d'or 2.0 to promote the formation of a wealthy community jointly by the seven JV companies.

Future vision for the JV affluent community ~ Collaboration with Orque d'or

- ◆ Through collaboration with the Wealth Division, we aim to expand HNWI's business and create regional startups.
- ◆ Expanding the community of HNWI and startup entrepreneurs and promoting interaction is expected to bring significant synergy.

Aiming to Expand JV Securities' Profitability by Focusing on HNWI's business



## JV TT Securities company 1

- Face-to-face sales are limited to corporations and high-net-worth clients
- Renewing the system to strengthen corporations and high-net-worth individuals
  - New Sales Department Structure
    - (1) "Only corporations, wealthy individuals, and semi-wealthy individuals who require advanced proposal skills  
The sales department in charge,
    - (2) "Sales Section Responsible for Financial Assets of 30M to 50M"

## JV TT Securities company 2

- Further strengthening of bank-securities collaboration and asset management consulting for sales staff and enhance our ability to respond to group solution provisions.
  - Support and training opportunities to help high-net-worth individuals improve their sales skills
  - Strengthening proposal systems to corporate clients through enhanced group collaboration
  - Providing solutions utilizing group functions for PB and senior customers, strengthening relationships with the next generation

## JV TT Securities company 3

- Collaboration among corporate representatives⇔ individual representatives⇔ and securities representatives
  - Strengthening the full-asset approach and portfolio proposal
- Partner regional banks have introduced 'referral-type brokerage services\*' with TT Securities (3),
  - Activating securities trading
  - \* Soliciting certain securities products by bank employees

## JV TT Securities company 4

- Customer Segment Strategy (Formulation of Referral Criteria)
  - Individuals and corporations with financial assets of 20 million yen or more\* are set as the referral criterion
    - ※Owners, Local Governments, and Prefectural Municipal Affiliated Organizations
    - ⇒Strengthening Collaboration Between Banks and Securities
    - ⇒Sales Efficiency Improvement through Segment Strategy

■ Other bank-securities linkages are under discussion with each bank

## Features of TTGI

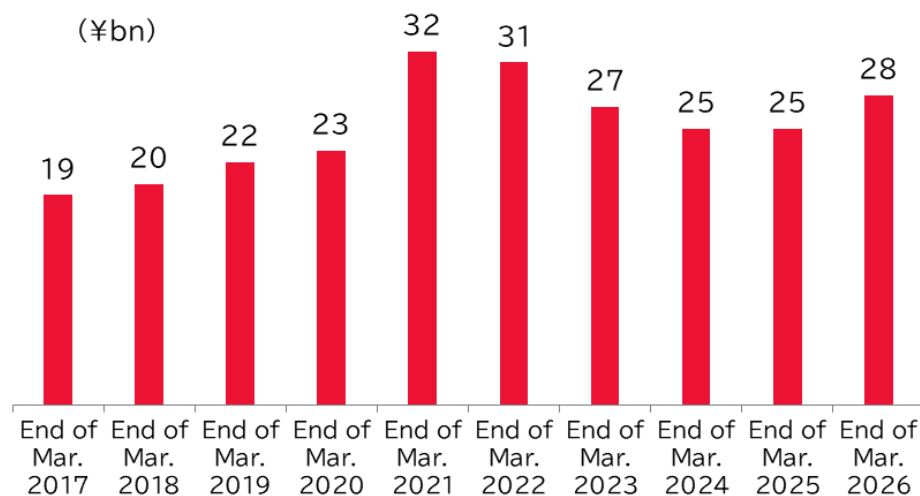
- ✓ Became independent as the group’s fund management function. Holds a diverse portfolio including interest rate arbitrage and investments in Asian equities including Japan.
- ✓ Focusing on investing in high-quality funds, risk is suppressed through exchanges of opinions on investment strategies and position management.
- ✓ Stable performance ensures profits. Overseas companies also centrally hold policy-held shares.

## TTGI’s Key Achievement

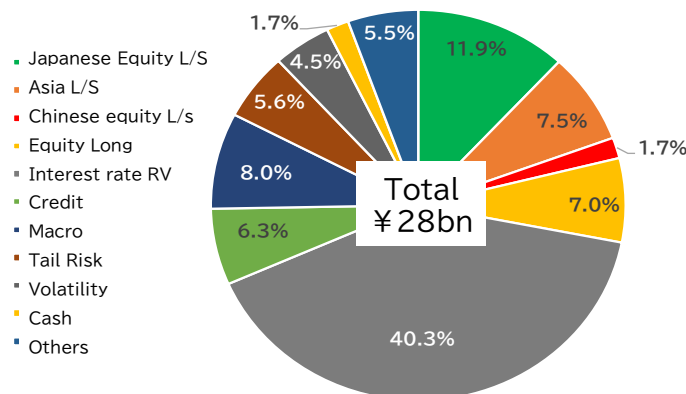
- ✓ Fund performance remained stable. The average rate of change over the past year is 5.7% (as of the end of March 2026).
- ✓ The fiscal year ended March 2026 exceeded the previous year’s results, March was a tough month due to stock market turmoil caused by the US-Iran war.

## AUM

(¥bn)



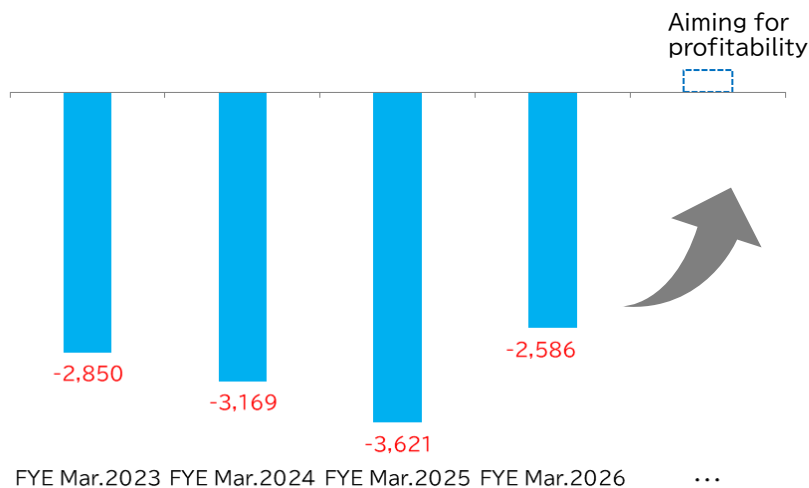
## TTGI Fund Investment Strategy Breakdown (End of Feb. 2026)



After the early investment phase ends, we are advancing selection and concentration toward a new phase: 'Harvest' and 'Profit Creation'

Digital Business  
Ordinary Profit and Loss

(¥mn)



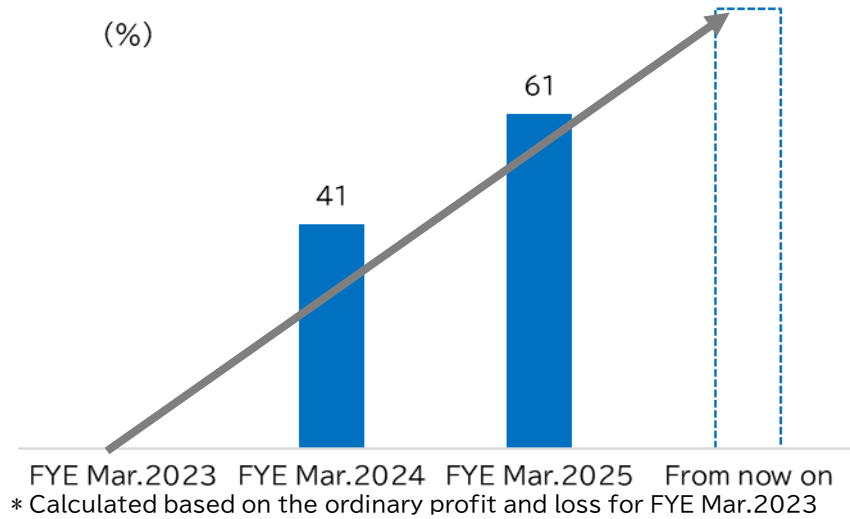
Results

- The design of money has yielded results through alliance strategies, business alliances, product strategy expansion, and company expansion.
- By starting a partnership with TradeWorks, we shifted our digital strategy from 'self-reliance' to 'collaboration with experts.'

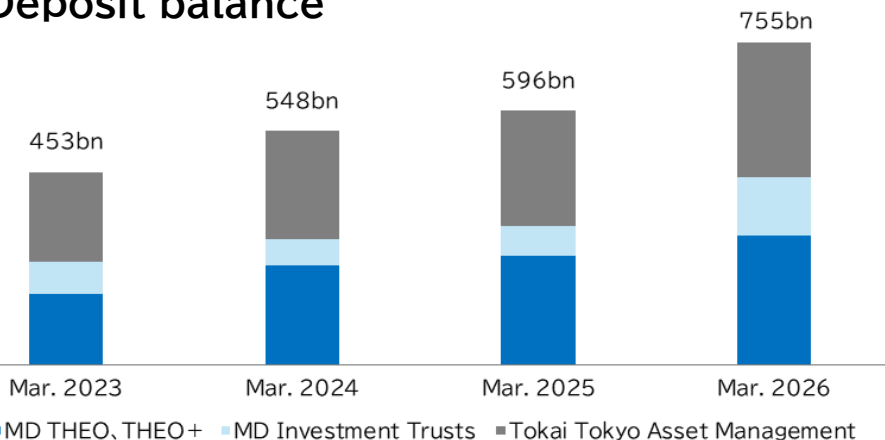
Selection and Concentration

- April 2025  
CHEER Securities and TT Digital Platform Merger
- December 2025  
Sale of Hash Dash Holdings
- March 2026  
CHEER Securities Software Impairment Processing

## Ordinary profit improvement rate

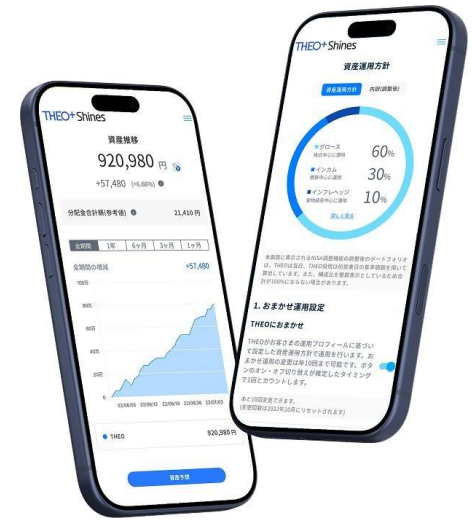


## Deposit balance



## Foundation Strengthening~ Part 1

Painter, part of the NEC Group, has launched asset-building services for job roles using the robo-advisor “THEO,” a money design robot. (March 2026)



## Foundation Strengthening~ Part 2

### 【Expansion of Sales Channels】

Available at various locations such as

- ①SBI Securities (February 2026)
- ②Rakuten Securities (September 2025)

## Capital and Business Alliance with TradeWorks Inc.

Acquired 2 million common shares of TradeWorks Co., Ltd. (voting rights ratio: 4.87%\*1)

### Our Direction

- Under the theme “Beyond Our Limits” ~ Deploying Key Measures to Reach the New World,” we are actively working to improve sales productivity and operational efficiency through the use of digital tools and AI.
- To meet the diverse needs of various customers, we utilize channels and digital tools that support both face-to-face and non-face-to-face services when offering a wide range of financial products and services.



### Features of TradeWorks<sup>※2</sup>

- A team of engineers well-versed in securities knowledge = financial IT talent
- Cost competitiveness through in-house development, short delivery times, and responsiveness to customer needs
- Providing all-in-one solutions rooted in development capabilities specialized in financial systems
- A growth design where experience and know-how accumulate in both people (engineers) and products (packaging)
- Business Expansion + Challenging New Areas Expected to Grow in the Market, such as Cryptocurrency, Pensions, and Insurance

Expected synergies generated by capital and business alliances

- (1) Collaboration in Customer Service Development
  - Next-Generation Securities Foundation
  - 24-hour support for US stock trading
- (2) Collaboration in DX and AI Fields
  - Data Infrastructure
  - Security Foundation: Zero Trust
- (3) Interaction of Digital and IT Personnel
  - Study sessions held

※1 Calculated by dividing the total number of issued shares of TradeWorks as of December 31, 2025 (excluding treasury shares) by the number of shares increased by this third-party allotment of shares.

※2 From the TradeWorks website



Direction Aimed for

Enhancement of  
Features

Expanding the  
customer base



Something to cherish

Sharing a  
Vision

Strengthening the  
Management  
Foundation  
(Human Resources,  
DX)

Maximizing  
synergy creation

**Q1 Securities Functions**

- Expansion of scale  
Deployment of Platform Strategy  
(Diverse products and features + expanding the customer base)  
Cost reduction through shared common functions
- Collaboration in Specific Business Areas  
Cross-border programs for overseas investors, etc.

**Q2 Banking Functions**

- Regional Strategy (Filling in the Blank Puzzle) Access to customers outside the current coverage area through affiliated joint securities.
- Acquiring bank procurement capabilities  
Expansion of finance business such as securities-backed loans

**Q3 Partnerships with Other Industries**

- Concrete collaboration with real estate and cards

**【Review of the personnel system】**

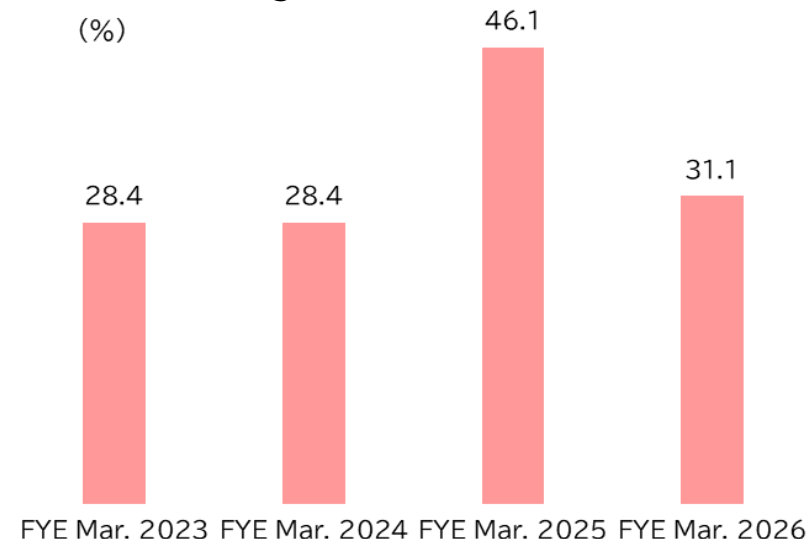
<Background>

- ①Overheating in the new graduate recruitment market (seller’s market continues)
- ②Rising Career Recruitment Costs
- ③Diversification and advancement of required expertise  
⇒ Under the current rigid HR system, it is difficult to acquire and retain talent.  
With the current standardized talent development program, it is difficult to develop the necessary personnel.

<A revolution in human affairs>

- ①Introduction of a new personnel system
  - ・Changing the system to enable the acquisition and retention of talented personnel
  - ・“Acquisition” requires setting a staffing structure aligned with the business plan and allowing flexibility in designing positions and compensation.
  - ・To “maintain,” it is also necessary to build a core system that motivates people to work and promote (raise)
- ②Establishment of new human resource development programs
  - ・The specialized skills required for each task are diversifying and becoming more advanced, making customization of human resource development programs necessary.
  - ・We live in an era where continuous growth, including management, is required, making training tailored to job responsibilities (posts) increasingly important.

**Career hiring ratio**



To address current challenges such as "expansion of recruitment by department," "speed of development and differences in individual abilities," and "variation in digital literacy," in fiscal year 2026, measures will be implemented based on the following human resource development policies.

### Strengthening the expertise of hires by department

- Departmental hires, including wealth management companies, build their own programs within their departments to strengthen their expertise.
- Training on basic skills for working adults, mindset, and career design is conducted as a level training common to all companies, including for department-specific hires.

### Early Deployment of Open Recruiters

- After reviewing the two-year training, in the first year, students acquire foundational knowledge and skills through training and self-study, and gain experience that leads to practical sales through centralized training at each location, aiming for early development.
- Generative AI role-playing and talent management systems We utilize these for development, establishing programs and skill checks tailored to each individual's development status and required expertise.

## Cultivating high expertise and rich humanity as financial professionals

### Enhancing digital and AI skills for all employees

- [Basic Literacy Level] Targeting employees joining in fiscal year 2026, we will understand the importance of digital technology and acquire basic IT literacy.
- Systematically formulate training programs and ultimately conduct training for all employees.

### Enhancement of management and development capabilities Support for Employees' Career Autonomy

- New management training conducted entirely for branch managers
- Training for all section managers and GLs was conducted
- Conducting promotional activities on career initiatives through training sessions for managers

Status of Consolidated Equity (As of the end of March 2026)



ROE for FYE March 2026: 8.8%

<Capital Strengthening>

- ③ In Group Businesses "Selection and Concentration"
- ② Utilization of capital/funds through the sale of policy-held shares
- ① Profit Enhancement through Enhancement of Financial Services Capabilities

<Shareholder Returns>

- Year-end dividend: ¥7.1 billion
- 1) Ordinary dividend @ ¥20 per share
  - 2) Commemorative dividend @ ¥8 per share
- Annual dividend yield 7.0%\*

<Growth Investment>

- Establishing a comprehensive financial group with enhanced finance functions
- ↑
- 〈Enhancing Group Corporate Value〉  
Growth Investment in Priority Initiatives  
Deploying Key Measures to Reach the New World
1. Capital Partnership with Powerful Partners
  2. Acquiring banking functions
  3. Active Investment in AI and Systems to Enhancement of Financial Services Capabilities

### Towards improving ROE

✓ Target: Halve the balance of policy-held shares by the end of March 2027 (reduction amount: 5.4 billion yen) ~Autonomous initiatives aligned with the Corporate Governance Code as indicated by the Tokyo Stock Exchange

✓ Purpose: Recover fixed capital→ Utilizing Highly Profitable New Business Strategy Investments→ ROE Improvement ~Investing capital in strategic focus areas and acquiring banking functions expected to achieve a 12% ROE

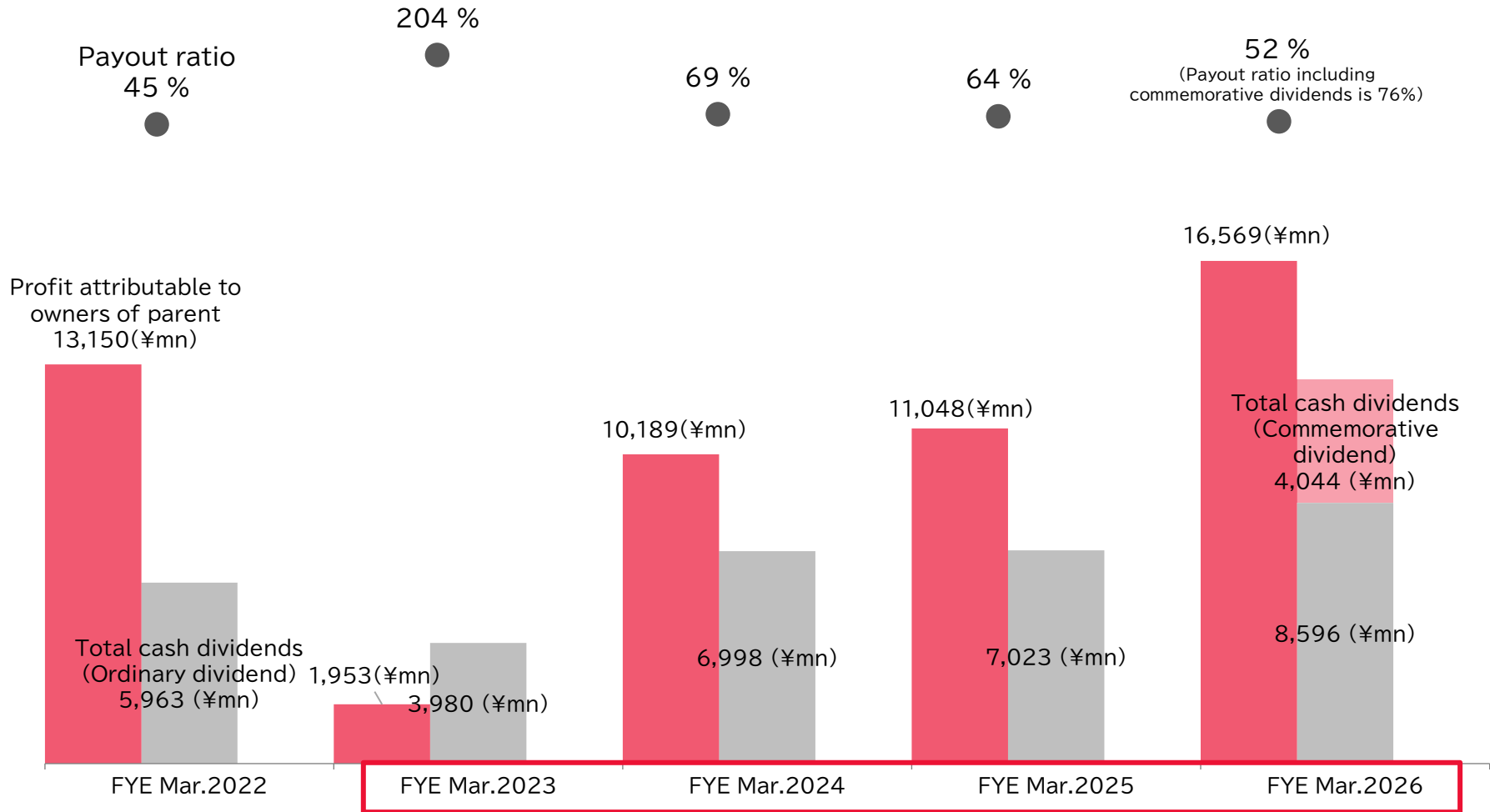
### Status of Policy Holdings

- (1) Balance of policy shares held by our company:  
¥10.7 billion  
(Halving target base date: End of Sep. 2023)  
~ Ratio of policy-held shares to consolidated net assets of 186.4 billion : 5.7%  
...Held balance and capital burden are limited
- (2) Planned reduction amount: ¥5.4 billion
- (3) Sale amount by the end of Mar. 2026:  
¥3.8 billion  
(Progress rate against reduction plan amount: 70.4%)

⇒Effects of Balance Reduction

- ① Reduction of capital impairment risk  
(price fluctuation risk)
- ② Expanding the capacity available for new strategic business investments through the release of fixed capital (funds)

■ Total cash dividends(Ordinary dividend) ■ Total cash dividends(Commemorative dividend) ■ Profit attributable to owners of parent

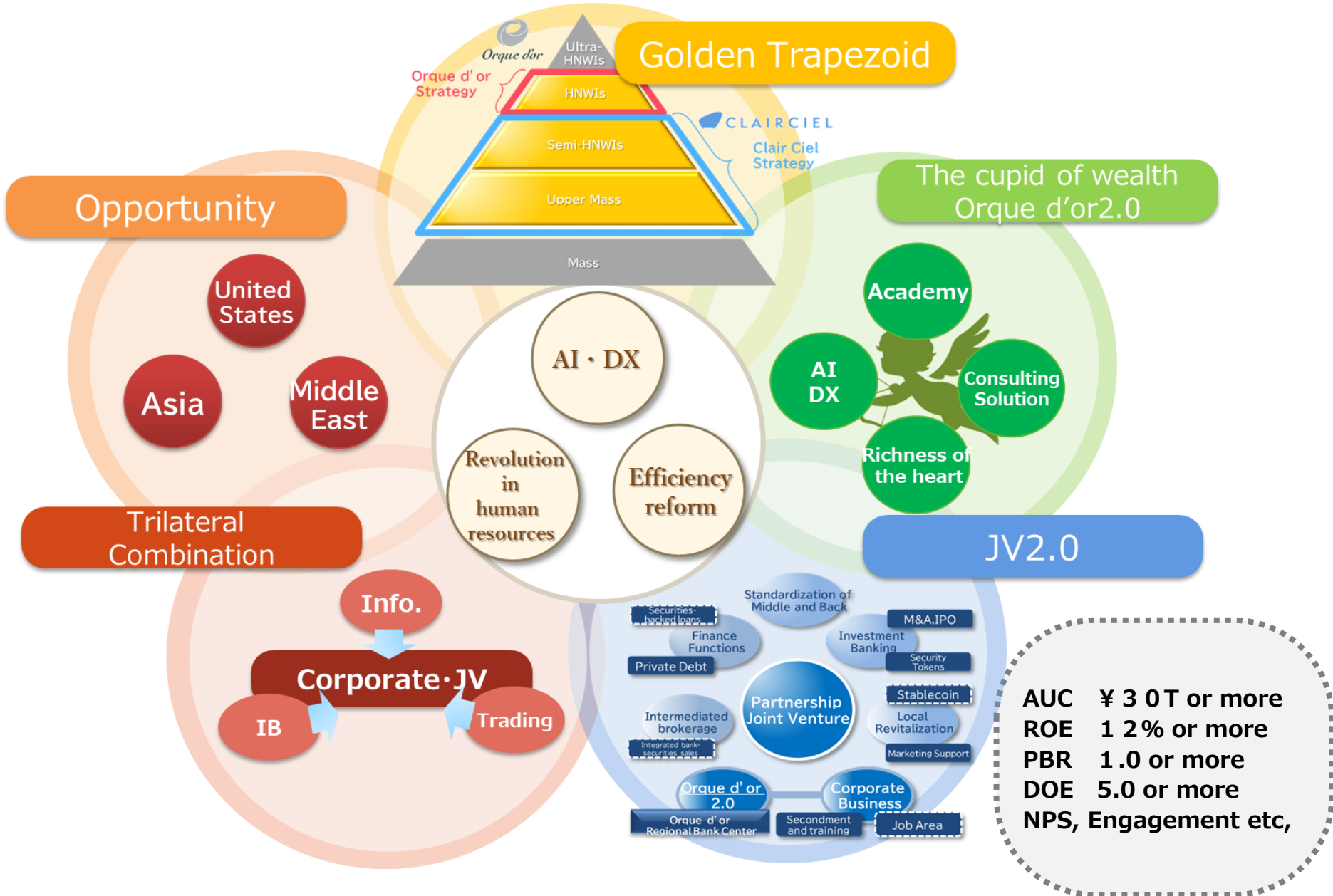


**Current Medium-Term Management Plan (~FYE March 2027)**

During the medium-term management plan period, the dividend standard is set at the higher of the consolidated dividend payout ratio of 50% or 24 yen or more per share

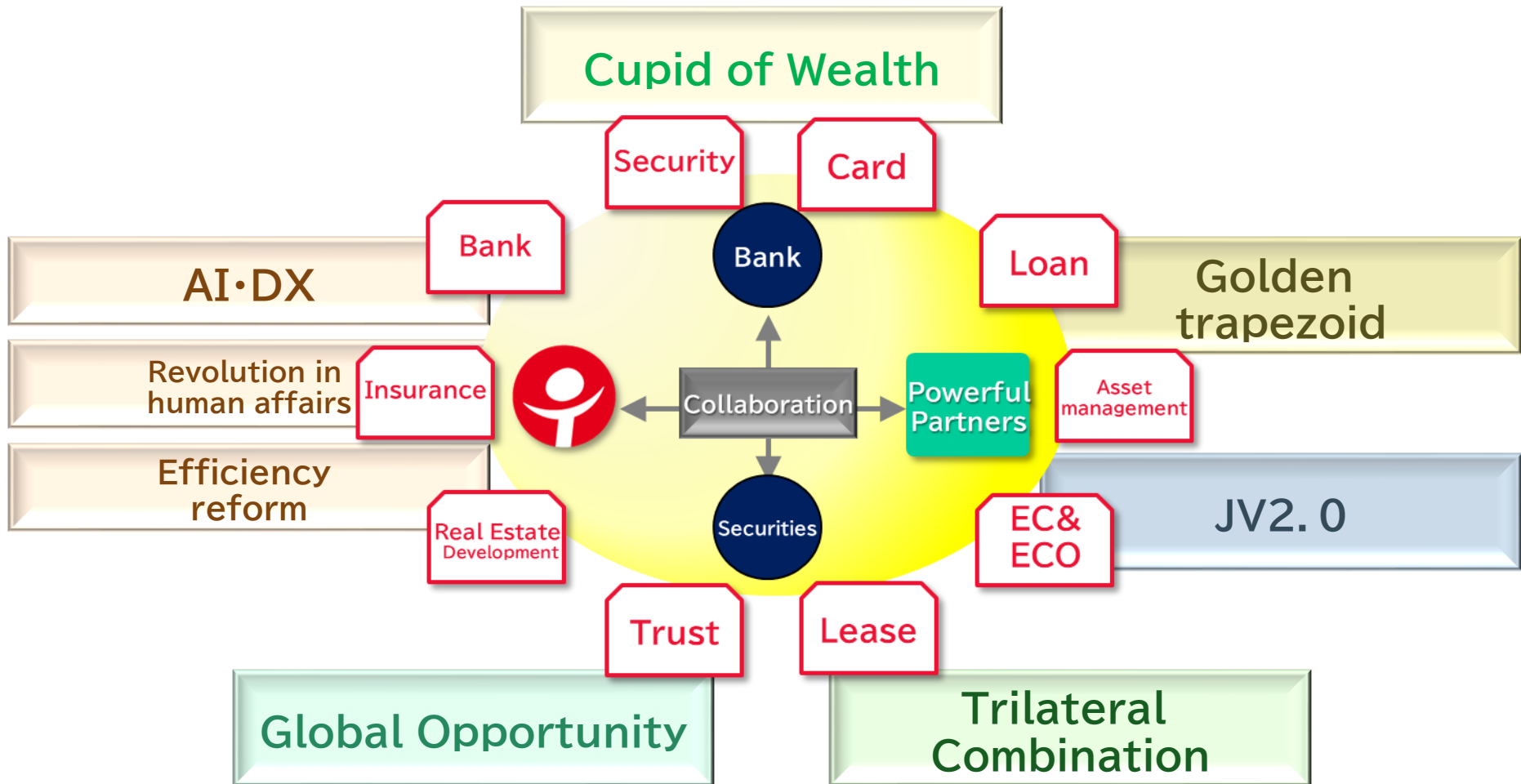
Toward the formulation of the management plan

3



# Next Management Plan

~ Keywords ~

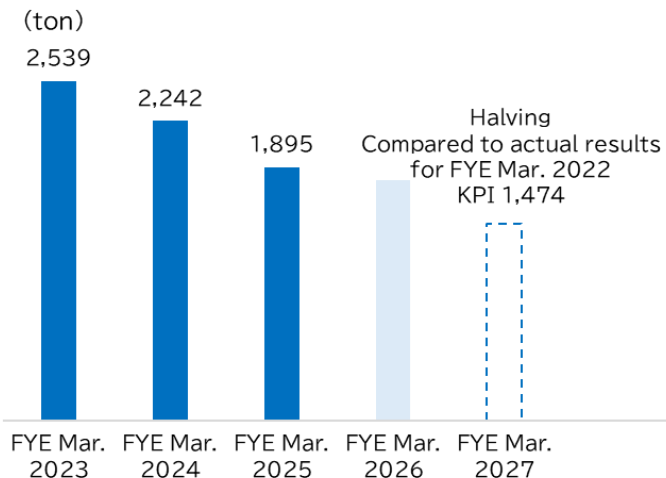


# Appendix

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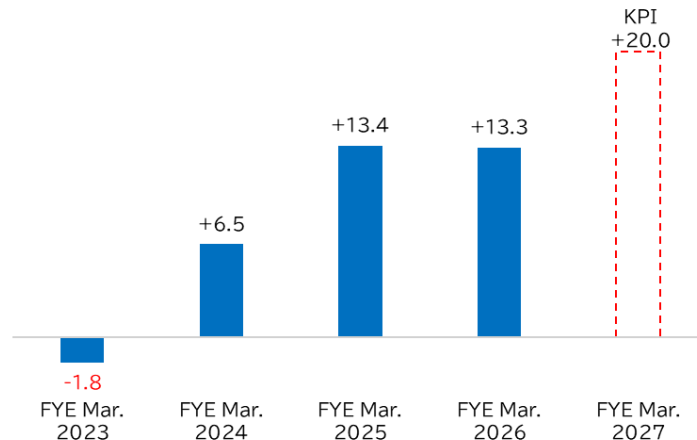
# 4

CO2 Net Emissions



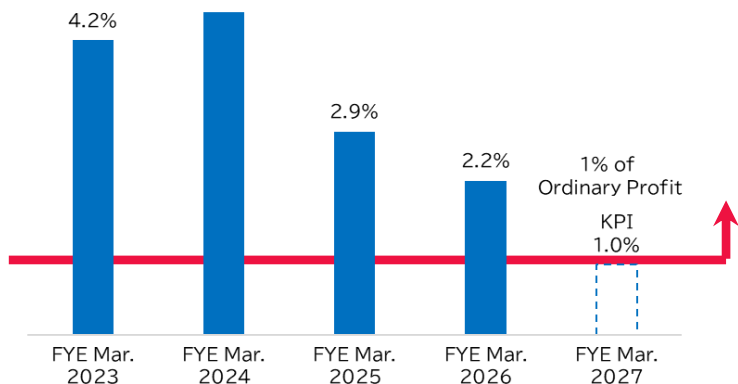
·Introduction of renewable energy, replacement with ZEV vehicles, high-efficiency lighting and high efficiency Switching to Air Conditioning  
 ·Renewable energy conversion at two stores will be reflected in the fiscal year ending March 2026

Customer-Oriented (TTSC’s NPS®)



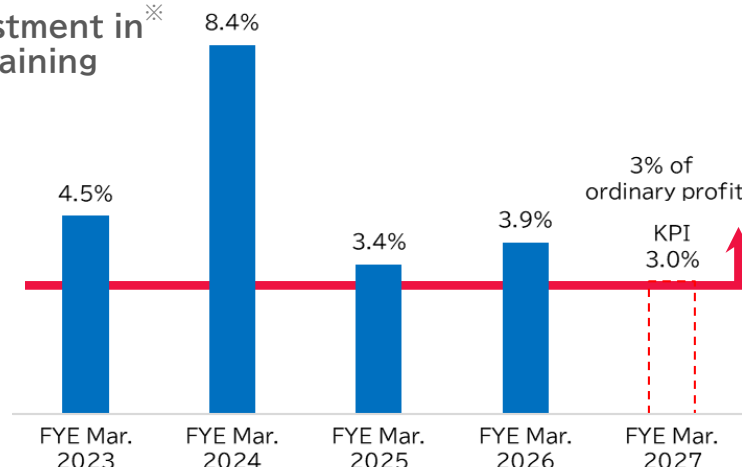
Tokai Tokyo Securities has received ‘SS’ rating for two consecutive years

Social Contribution Activity Costs



Donations were made to the Japanese Red Cross Society, Musubie, and other organizations through the Aichi Triennale 2025 and the company’s internal sustainability initiative, “Sasu-Chare.”

Investment in Training



Departmental training and study sessions, qualification acquisition support, career design training, domestic and international MBA dispatches, cafeteria training, etc.

\* Social contribution activity costs and investment in training are calculated as a percentage of the previous year’s ordinary profit.

## External Evaluation

**CDP**

- Fiscal Year 2024 “B”  
→ Fiscal Year 2025 “B”
- The “Net Zero Declaration of Greenhouse Gas Emissions” and Strong evaluation of management and initiative system contributes
- Usually evaluated in January



Rating: 3rd out of 8 ratings from “D-” ~ “A”  
(※1) Nomura HD「A-」(Feb 2024)、  
Daiwa 「A」、Okasan「D」、SBIHD 「B」、Monex G「D」

**MSCI**

- Fiscal Year 2024 “BBB”  
→ Fiscal Year 2025 “BBB”
- Expanded disclosure of human capital information on the website and integrated reports has contributed to improved evaluations of “human capital development” and a higher evaluation of “corporate governance.”
- Evaluated every summer

Rating:「CCC」～「AAA」The 4th out of 7 stages  
(※2) Nomura HD「AA」、Daiwa「AAA」、SBIHD「BBB」

**FTSE**

- Fiscal Year 2024: “3.5”  
→ Fiscal Year 2025: “3.8”
- Selected for the FTSE Blossom Japan Sector Relative Index since 2022, and the FTSE Blossom Japan Index since 2023.
- Evaluated every summer



FTSE Blossom  
Japan Sector  
Relative Index



FTSE Blossom  
Japan Index

Rating:0.0 ~ 5.0  
(※3) Nomura HD「4.5」、Daiwa「3.3」、  
Okasan 「2.8」、Monex G「4.1」

## ESG Initiatives

**E**

- Announced the “Net Zero Greenhouse Gas Emissions Declaration,” setting KPIs and managing progress
- Introduction of renewable energy and replacement of ZEV vehicles
- Switching to high-efficiency lighting and high-efficiency air conditioning

**S**

- Comprehensive support systems such as the “Humanity Enhancement Program” and “Position Challenge” to help employees voluntarily improve their skills and build their careers
- Initiatives for health management such as employee health consultations and sports support
- May 2026: Operation of the “Group External Consultation Desk” as a human rights relief contact

**G**

- Provisions for the prevention of corruption and bribery in the “Group Code of Ethical Conduct,” and the implementation of study sessions for officers and employees
- A majority of the board of directors consists of outside directors.
- Skill Diversity of Board Members (Including the Audit and Supervisory Committee)

\*1: Unless otherwise noted, as of April 21, 2025

\*2: As of April 21, 2025

\*3: As of December 13, 2024

## Voice-related DX

### Reliable execution and effectiveness of audio-related DX projects

- Pilot introduction of sales contact centers in May and formulation of plans to expand all stores
- Introduction of Speech-to-Text and Compliance Check System for Branches
- Planning and promotion of AI operator leveling
- (Stock price inquiries, account opening/closure, etc.)

## AI and Data Utilization

### Formulation of AI strategies and promotion of company-wide and individual initiatives

- Organizing use cases based on on-site needs and concretizing individual initiatives
- Consideration and promotion of business advancement measures utilizing internal data (including call text)
- Planning and promotion of company-wide DX and AI literacy improvement measures

## "Offensive" IT

Promotion of DX and AI to improve company-wide productivity and profitability

## Key Strategy DX

### Promoting collaboration with business units for important strategic projects

- Consideration and promotion of various systems to realize Orque d' or 2.0 initiatives
- Examination and promotion of extreme lending systems to strengthen stock-based revenue models
- Proposing, planning, and promoting IT adoption to improve middle/back-office efficiency

## IT Architecture

### Promotion of consideration based on our system environment

- Consideration and policy formulation of our data infrastructure and analysis environment, including AI utilization
- Strengthening the security model (introducing zero trust)  
Consideration and planning for this
- Consideration of in-house development using low-code, no-code tools, and AI

## Improved Sales Productivity

### ◎Development of new face-to-face tools

•Development and promotion of portfolio service proposal tools to improve sales efficiency

### ◎Automation of Data Aggregation Operations

•Automation of data aggregation tasks through dash boardization

### ◎Launch of the AI Strategy Promotion Project Team

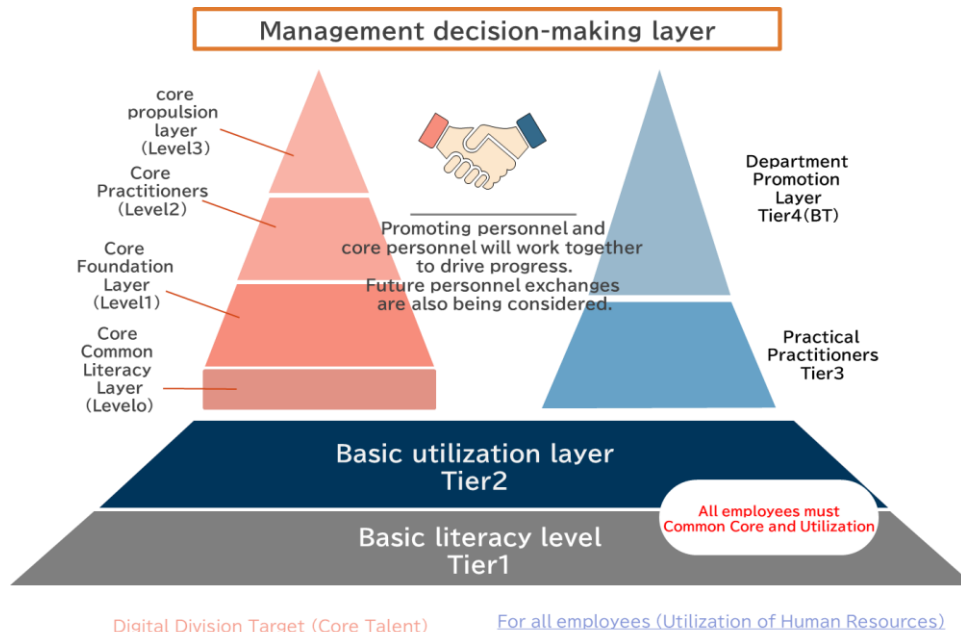
•Establishing a promotion system for full-scale cross-group DX/AI utilization

## Initiatives for DX

-Building a data infrastructure and nurturing AI talent are the two wheels necessary for winning in the AI society.

### Development of Digital and AI Talent

- To raise the digital skills of all employees, development is carried out in stages, and at Tier 1 and 2, core and utilization personnel acquire common foundational skills. All employees must have completed or possessed Tier 2 skills. Afterwards, business departments will move up to Tier 3 and 4, and DX/AI-related departments will move to core personnel.
- Utilizing and core personnel will collaborate to solve problems, establishing a system that promotes company-wide operational efficiency and the use of DX and AI.

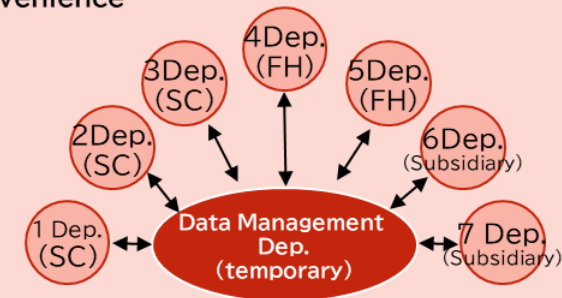


### Building a Data Platform

- The use of AI involves processing and analyzing data.
- Data management that accurately and quickly accumulates necessary and up-to-date data becomes extremely important (incorrect or outdated data cannot provide accurate output).

#### Ideal Vision

Centralized management system improves data acquisition and convenience



Assuming the construction and concurrent management of mirror organizations with SC and FH



- ✓ Final organizational structure of the integrated data platform PT
- ✓ As a centralized system, it supports a wide range of use cases, including existing operations, AI, DX, and more.



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