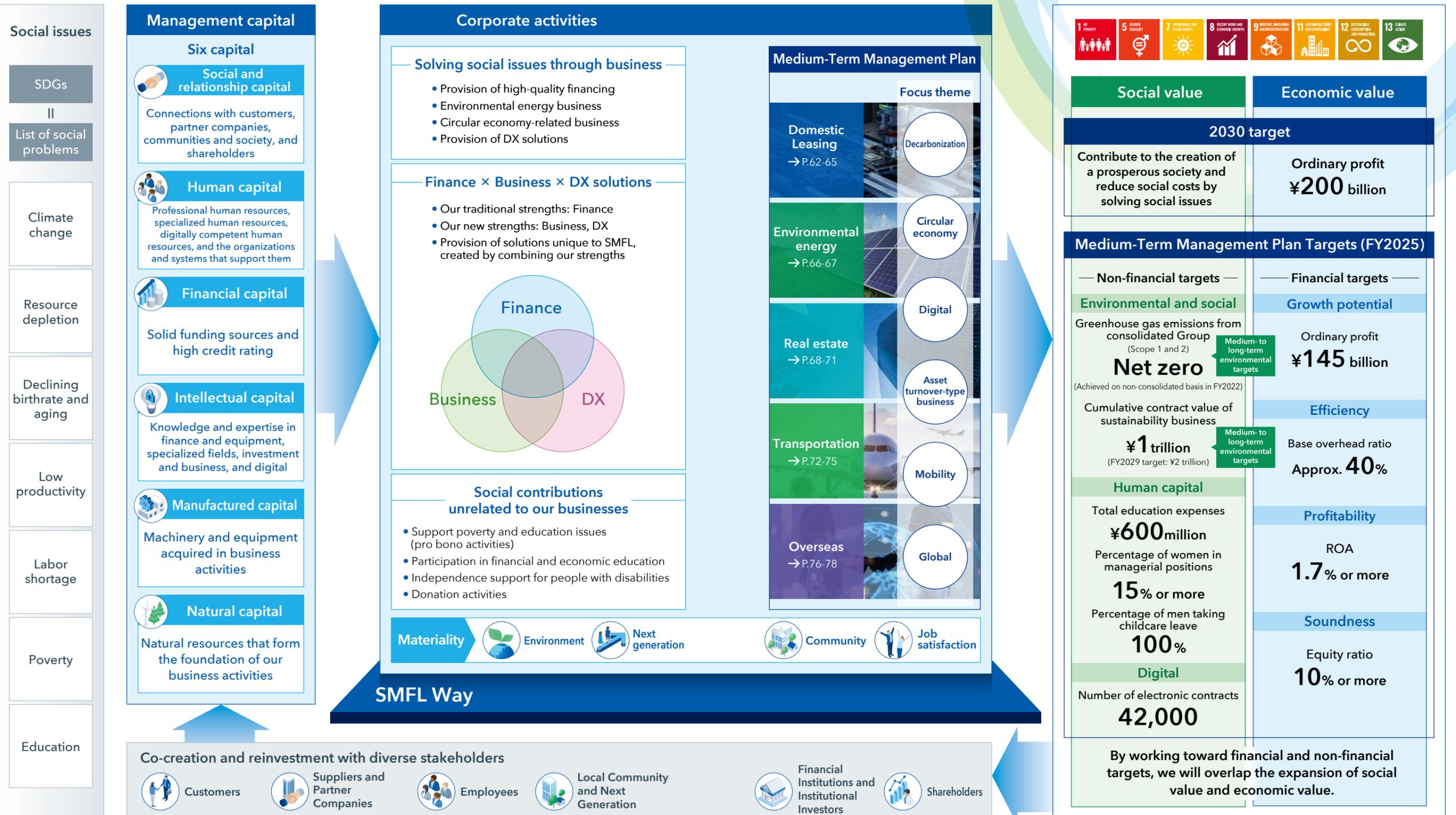


Value Creation Process

It is our belief that expanding social value will lead to the enhancement of our management capital, which is the source of our corporate activities. By combining our traditional strengths in finance with our newly accumulated businesses and digital transformation (DX) while working to resolve social issues, we will create new business opportunities and generate new economic value, which will lead to further solutions to social issues.



Note: Assumed exchange rate for ordinary profit, the target for economic value, is 1 U.S. dollar = 120 yen