

## FY2024 interim results, and FY 3/2025 financial and dividend forecasts

- ✓ FY2024 interim results - Both ordinary income and interim net income **increased year-on-year**
- ✓ FY 3/2025 forecasts - In light of the expected increase in interest income, the Bank revised its consolidated and non-consolidated financial results **upward** from its initial forecast, and expects **to renew the record high** in FY2022
- ✓ Dividend per share - Dividend per share for FY2024 is expected to be **18 yen**, **an increase of 3 yen** from the previous fiscal year's actual dividend of 15 yen, including the commemorative dividend

## Progress of the Medium-term Management Plan (KGI and KPI)

- ✓ The current Medium-term Management Plan is the second stage towards achieving the long-term vision for the 150th anniversary of the Bank's founding  
The next Medium-term Management Plan is entering the final stage
- ✓ **KGI** set out in the Medium-term Management Plan **is generally progressing smoothly**
- ✓ KPI for corporate solutions fees **reached its target level set in the Medium-term Management Plan** ahead of schedule
- ✓ Housing-loan-related fees and commissions related to depository assets are affected by changes in the external environment, but **we are promoting various measures to achieve our targets**. Going forward, the Bank will step up **its investment in human capital and digital transformation**, and take on **the challenge** of building a system for further efficiency

## Initiatives to Improve Corporate Value

- ✓ The Bank will continue to take on **the challenge** of improving the P/B ratio and achieving the long-term vision
- ✓ Regarding shareholder returns, the Bank will aim to **achieve a dividend payout ratio of 30% as soon as possible** while maintaining a stable long-term dividend policy
- ✓ With regard to cross-shareholdings, the Bank **will determine the significance of holding and whether it will help to improve corporate value**, and will reduce cross-shareholdings through continuous dialogue with investees