

■ In August 2023, we announced initiatives to improve capital profitability and have been implementing measures based on the following basic policies.

## Basic Policy for Improving Capital Profitability

By investing in human resources and other forms of growth, we will achieve sustainable growth in profits and achieve an appropriate capital structure by enhancing shareholder returns and other measures. → We will promote initiatives focused on improving ROE.

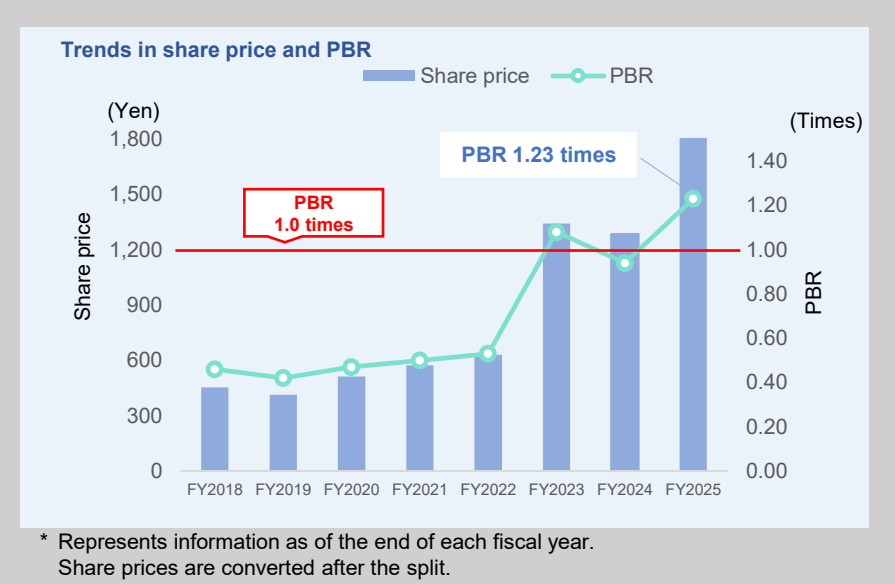
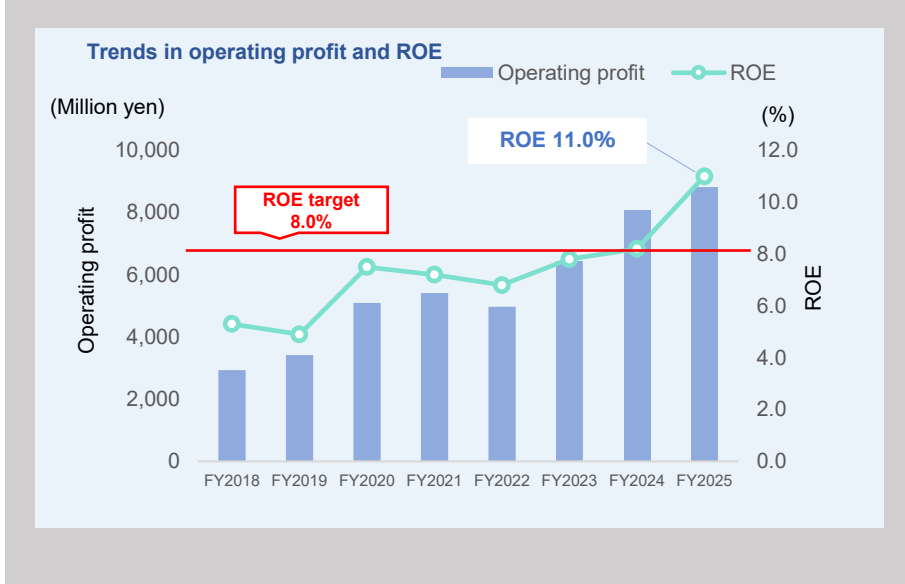
### Profit expansion

FY2024 (consolidated results) Operating profit: ¥8,073 million Ordinary profit: ¥8,536 million Profit*: ¥5,173 million * Profit attributable to owners of parent	⇒	FY2025 (consolidated results) Operating profit : ¥8,822 million Ordinary profit : ¥9,327 million Profit*: ¥7,500 million
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### Capital structure optimization

Jan. 30 and Apr. 23, 2026: Revision of dividend forecast (dividend increase)

- Conducted in line with upward revisions of earnings forecast  
 ⇒ Annual dividends: ¥65 ⇒ ¥77 (up ¥12 year on year)



\* Represents information as of the end of each fiscal year. Share prices are converted after the split.

Under the "Medium-Term Management Guidelines 2025," the shareholder return policy aims for a consolidated dividend payout ratio of 40% or more; however, under the "Medium-Term Management Guidelines 2030" (with an effective period of FY2026 to FY2030) formulated and announced in January 2026, we changed the shareholder return policy to a targeted consolidated dividend payout ratio of approximately 60% and a DOE of approximately 5.0%, with the aim of optimizing the capital structure to achieve the 10% ROE target.