

IR Presentation

1st Half Year, FYE Mar 2025

November 20, 2024

The purpose of this material is to provide information concerning the Company's most recent operating results and is NOT to solicit investment in marketable securities issued by the Company.

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TOKAI TOKYO FINANCIAL HOLDINGS, INC.

1 Financial Summary

2 Business & Strategies Update

3 Group Companies performance highlights

4 For the Investors

1

Financial Summary

- Financial Highlights for 1st Half Year of FYE March 2025
- Topics of Tokai Tokyo Securities / Topics of Group companies

**Operating Revenue
(HY)**

YoY +0.8%

43.8 billion Yen1Q: 23.2 billion
2Q: 20.6 billion**Operating Profit
(HY)**

YoY - 10.2%

6.5 billion Yen1Q: 4.5 billion
2Q: 1.9 billion**Ordinary Profit
(HY)**

YoY - 10.8%

7.3 billion Yen1Q: 5.8 billion
2Q: 1.4 billion**Profit attributable
to Owners of Parent
(HY)**

YoY +8.2%

5.0 billion Yen1Q: 3.2 billion
2Q: 1.7 billion**Points**

- I . Due to sluggish performance in the 2Q FYE March 2025, Operating revenue increased slightly, and Ordinary profit decreased compared to the same period of the previous year (half-year total).
- II . The main reasons for the sluggish performance in 2Q:
 - (1) decrease in transaction flows reflecting sharp decline in stock markets in Aug
 - (2) recording of FX conversion loss on foreign currency-denominated securities due to sharp Yen depreciation,
 - (3) recording of losses on write-off for the Digital business.
- III . Net increases in assets under management by individual customers almost doubled YoY.

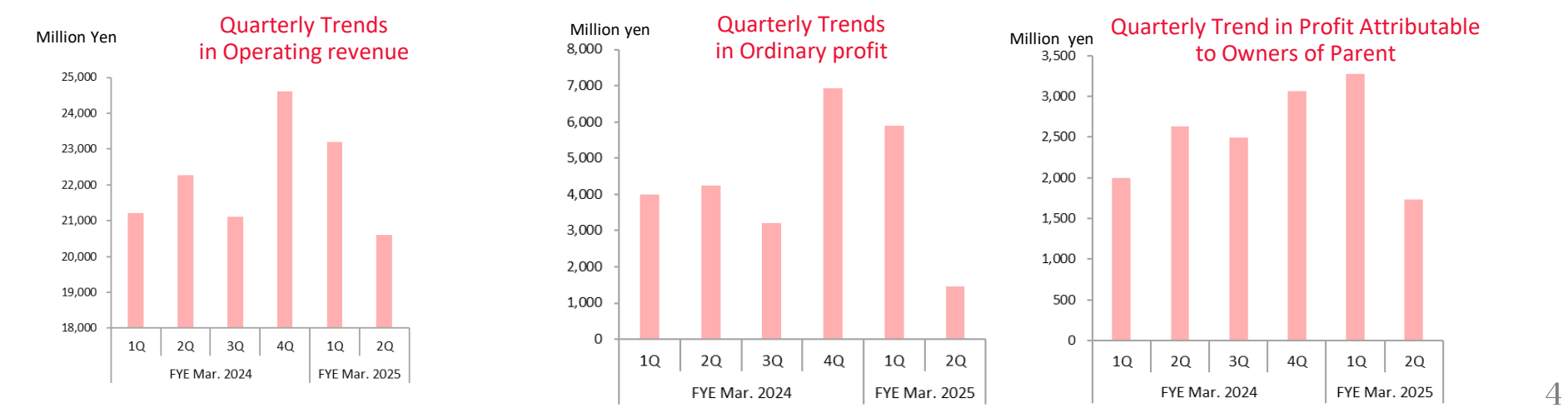
Due to sluggish performance in 2Q FYE Mar 2025, Operating revenue increased slightly, and Ordinary profit decreased

In 2Q, sales & profits decreased compared to 1Q due to decline in foreign stock trading flows. Net income decreased by 47.1%.

	FYE Mar.2024				FYE Mar.2025		FYE Mar. 2024	FYE Mar. 2025	QoQ	YoY
	1Q	2Q	3Q	4Q	1Q	2Q	2024 Apr.-Sep.	2025 Apr.-Sep.	% Change	% Change Apr-Sep.
Operating Revenue	21,205	22,269	21,116	24,610	23,203	20,607	43,474	43,810	-11.2%	0.8%
Net Operating Revenue	20,615	21,588	20,538	23,949	22,623	19,688	42,203	42,311	-13.0%	0.3%
SG&A Expenses	17,121	17,840	17,278	19,147	18,053	17,756	34,961	35,809	-1.6%	2.4%
Operating Profit	3,494	3,747	3,259	4,802	4,569	1,932	7,242	6,501	-57.7%	-10.2%
Ordinary Profit	4,004	4,252	3,210	6,930	5,893	1,467	8,256	7,361	-75.1%	-10.8%
Profit Attributable to Owners of Parent	1,998	2,626	2,498	3,066	3,271	1,731	4,625	5,003	-47.1%	8.2%
EPS (Yen)	8.03	10.55	10.03	12.29	13.06	6.91	-	-	-	-
BPS (Yen)	682.38	695.66	692.49	718.21	716.45	721.52	-	-	-	-
ROE (%) ^{*1}	4.7	6.1	5.8	6.8	7.3	3.8	-	-	-	-
Dividend per share (Yen)	-	12.00	-	16.00	-	12.00	-	-	-	-
Dividend payout ratio (%)	-	64.6	-	68.5	-	60.1	-	-	-	-
Dividend yield (%) ^{*2}	-	4.9	-	4.6	-	5.0	-	-	-	-

*1 : ROE: Converted to annual basis

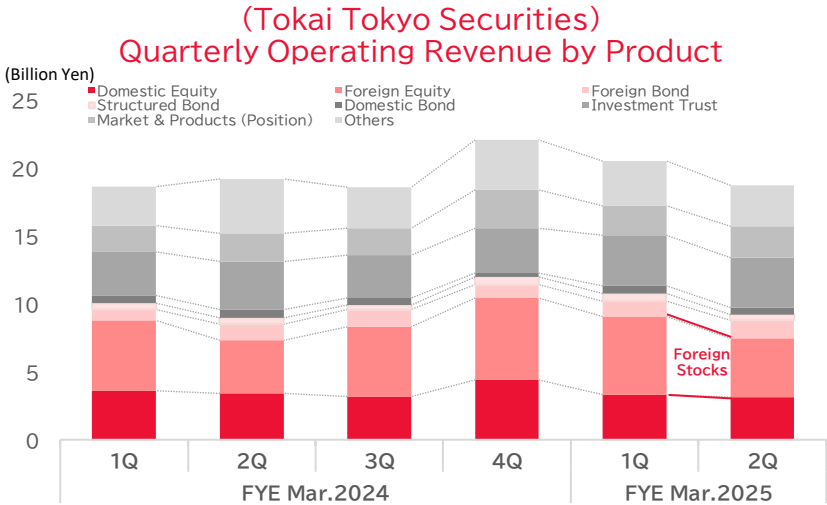
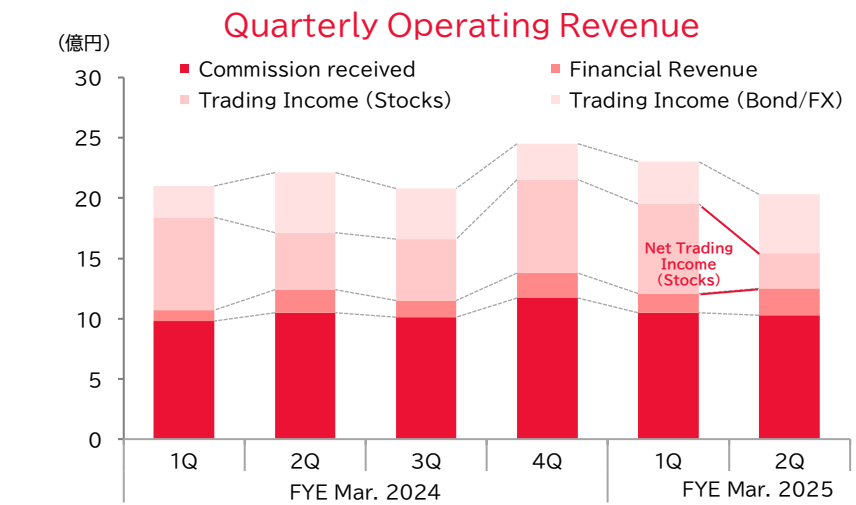
*2 : Based on the stock price of each end of 1Q and 2Q. Also, the mid-term one is converted to yearly basis.



2Q rev. reduction factors: 1) decline in brokerage com., 2) decline in trade flow in foreign equity (Trading Income: Stocks)

HY rev. increase factors: 1) increase in agency commission and Insurance sales fees (Other Fee Received),
2) FX Derivatives revenue increase (Trading Income: Bonds & Forex)

Operating Revenue breakdown	FYE Mar.2024				FYE Mar.2025		FYE Mar. 2024	FYE Mar. 2025	QoQ % Change	YoY % Change
							Apr.-Sep.	Apr.-Sep.		
	1Q	2Q	3Q	4Q	1Q	2Q				
Commission Received	9,815	10,567	10,148	11,707	10,559	10,384	20,383	20,943	-1.7%	2.7%
Brokerage Commission	4,283	4,039	3,873	5,586	4,212	3,594	8,322	7,807	-14.7%	-6.2%
Commission for Underwriting, Secondary Distribution & Solicitation	231	269	397	248	251	214	500	466	-14.8%	-6.9%
Fee for Offering, Secondary Distribution & Solicitation	2,009	2,341	1,877	1,953	2,297	2,251	4,351	4,548	-2.0%	4.5%
Other Fees Received	3,291	3,916	3,999	3,919	3,797	4,323	7,208	8,120	13.8%	12.7%
Net Trading Income	10,398	9,777	9,478	10,784	11,001	7,946	20,176	18,947	-27.8%	-6.1%
Stocks	7,790	4,741	5,193	7,771	7,477	2,981	12,532	10,458	-60.1%	-16.5%
Bonds & Forex	2,607	5,036	4,285	3,012	3,524	4,964	7,643	8,488	40.9%	11.1%
Financial Revenue	990	1,923	1,489	2,119	1,642	2,277	2,914	3,919	38.6%	34.5%
Total Operating Revenue	21,205	22,269	21,116	24,610	23,203	20,607	43,474	43,810	-11.2%	0.8%



Recorded FX loss due to Yen appreciation in 2Q

- ✓ FX Conversion loss on USD denominated Company-type Offshore Investment Trusts (consolidated subsidiary) held by external investors (Trading Income: Stocks)
- this loss Included in "2Q net income attributable to non-controlling shareholders of ▲ 979 million yen" and does not affect the Company's net income.

[Reference: \$/Yen rate movement:3/31/24:@151/\$, 6/30/24:@161/\$→9/30/24:@141/\$→11/15/24@155/\$]

Profits of 7 Joint Venture Securities Companies have been generally stable.

- ✓ In 2Q , despite decline in revenue from stock trading, generally maintained stable level profit.

Non-operating profits

	FYE Mar. 2024				FYE Mar. 2025		FYE Mar. 2024	FYE Mar. 2025	QoQ	YoY
	1Q	2Q	3Q	4Q	1Q	2Q	Apr.-Sep.	Apr.-Sep.	% Change	% Change
Non-Operating Income	740	484	-42	2,252	1,355	-47	1,225	1,307	-	6.7%
Share of Profit of Entities Share of Profit of Entities Accounted for Using Equity Methods	66	109	74	255	52	-52	176	-	-	-
Other	673	375	-117	1,997	1,303	4	1,049	1,307	-99.7%	24.7%
Non-Operating Expenses	230	-20	6	124	31	417	210	448	-	112.6%
Share of Loss of Entities Accounted for Using Equity Method	-	-	-	-	-	5	-	5	-	-
Other	230	-20	6	124	31	412	210	443	-	110.3%

(Reference) Profit on JV securities included in "Equity Method Investment gains and losses

	FYE Mar. 2024				FYE Mar. 2025		FYE Mar. 2024	FYE Mar. 2025	QoQ	YoY
	1Q	2Q	3Q	4Q	1Q	2Q	Apr.-Sep.	Apr.-Sep.	% Change	% Change
JV Securities Total	268	274	230	452	405	312	542	718	-23.0%	32.5%

Digital Operations (Subsidiaries + Equity Method) related to performance

1) Strategic changes in the 1st half of the year:

- Money Design: Raising our equity ratio to 33.4%, reformed mgmt. structure by dispatched new President
- Hash DasH HD: Renewed mgmt. & business operations (by dispatched new president) and strengthen financial base through capital increase

2) Business Results - recorded of losses on wright-off for the full-scale launch of the digital business

- Money Design: Additional goodwill amortization reflected equity ratio increase and revision of revenue share
- Hash DasH HD: Impairment of goodwill & software under previous mgmt. to reduce future expenses
- While upfront DX related investment costs continue, but CHEER Securities and others continue to discuss alliances and pursue profitability through the realization of alliances

Profits Made by Each Categorized Operation

Million yen

	FYE Mar. 2024				FYE Mar. 2025		FYE Mar. 2024 Apr.–Sep.	FYE Mar. 2025 Apr.–Sep.	QoQ % Change	YoY % Change Apr.–Sep.
	1Q	2Q	3Q	4Q	1Q	2Q				
Tokai Tokyo Securities	3,736	3,928	3,671	5,730	4,925	3,004	7,665	7,929	-39%	3%
JV Securities Total	268	274	230	452	405	312	542	718	-23%	32%
Tokai Tokyo Global Investments	164	254	-14	1,189	199	-276	418	-77	-	-
Maruhachi Securities	169	211	140	246	238	30	381	268	-87%	-30%
Insurance (ETERNAL, Mebius)	168	241	209	206	169	224	409	394	33%	-4%
M&A ^{*1}	-60	125	67	-40	-7	-5	65	-13	-	-
Digital Operations (Subsidiaries + Equity Method Affiliates' Profit and Loss as proportionally recognized) ^{*2}	-823	-736	-792	-817	-976	-1,043	-1,559	-2,020	-	-
Others	379	-45	-300	-37	938	-779	335	162	-	-52%
Total Consolidated ordinary income (loss)	4,004	4,252	3,210	6,930	5,893	1,467	8,256	7,361	-75%	-11%

^{*1} The figure until FYE Mar 2024 included Pinnacle. The figure for FYE Mar 2025 1Q included TT Solution (previously Pinnacle TT Solution) & Mafoolova, FYE 2Q was Mafoolova only.

^{*2} The figure of this contributing category is calculated as the sum of (1) Ordinary profit and loss earned by CHEER Securities and TTDP, and (2) evaluated gain or loss on a pro-rata basis from equity-method affiliates including Money Design, Hash DasH Holdings, and Digital Platformer.

Net increases in Assets under Custody by individual customers almost doubled YoY.

Net Inflow of Cash and Securities (Individuals customers)

Million Yen

	FYE Mar. 2024				FYE Mar. 2025		FYE Mar. 2024	FYE Mar. 2025	QoQ % Change	YoY % Change Apr.–Sep.
	1Q	2Q	3Q	4Q	1Q	2Q	Apr.–Sep.	Apr.–Sep.		
Inflow of Cash	75,249	87,104	87,286	113,735	110,054	122,461	162,354	232,516	11.3%	43.2%
Outflow of Cash	81,572	68,996	84,848	93,314	87,459	84,386	150,569	171,845	-3.5%	14.1%
Net Inflow of Cash	-6,323	18,108	2,438	20,420	22,595	38,075	11,784	60,671	68.5%	414.8%
Inflow of Securities	49,349	39,710	38,407	43,127	34,913	44,413	89,060	79,327	27.2%	-10.9%
Outflow of Securities	10,702	15,682	16,356	22,149	18,380	40,844	26,384	59,224	122.2%	124.5%
Net Inflow of Securities	38,647	24,028	22,050	20,978	16,533	3,569	62,675	20,103	-78.4%	-67.9%
Tokai Tokyo Securities Net Inflow of Cash & Securities	32,323	42,136	24,489	41,399	39,129	41,645	74,460	80,774	6.4%	8.5%
JV Securities Net Inflow of Cash & Securities	-1,043	11,856	11,386	19,681	28,426	56,059	10,812	84,485	97.2%	681.3%
Maruhachi Securities Net Inflow of Cash & Securities	-1,182	-698	-99	-1,241	1,103	48	-1,880	1,151	-95.6%	-
Net Inflow of Cash and Securities of the Group	30,098	53,294	35,777	59,838	68,658	97,753	83,392	166,411	42.4%	99.6%

Changes in Assets under Custody

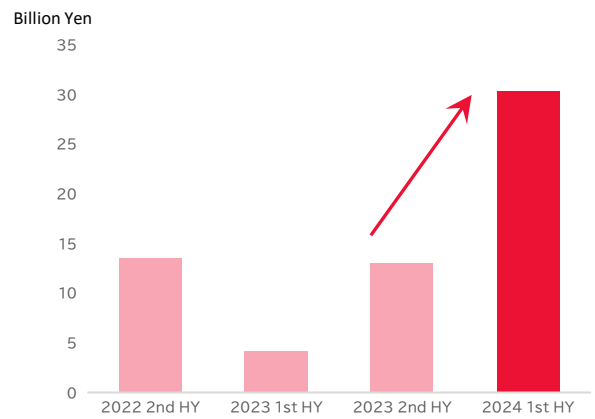
(Billions of yen)

		Sep. 2022	Dec. 2022	Mar. 2023	Jun. 2023	Sep. 2023	Dec. 2023	Mar. 2024	Jun. 2024	Sep. 2024
Tokai Tokyo Securities	Stocks	3,384	3,484	3,711	4,145	4,246	4,300	4,935	4,890	4,582
	Foreign	173	153	195	247	260	274	330	400	354
	Domestic	3,210	3,330	3,516	3,897	3,986	4,025	4,604	4,490	4,227
	Bonds	1,276	1,299	1,337	1,368	1,386	1,425	1,466	1,514	1,600
	Foreign	484	492	528	547	539	565	594	626	637
	Domestic	792	807	809	821	847	859	871	888	963
	Investment Trusts	1,311	1,288	1,340	1,435	1,436	1,500	1,624	1,676	1,599
	Other	61	61	59	76	80	77	87	90	90
Tokai Tokyo Securities		6,033	6,133	6,450	7,025	7,150	7,303	8,113	8,173	7,872
Maruhachi Securities		181	181	193	218	224	225	266	275	252
JV Securities	YM Securities	313	314	325	361	366	373	410	425	537
	Hamagin TT Securites	558	570	598	662	674	687	760	796	771
	Nishi-Nippon City TT Securites	311	316	334	361	368	378	438	453	432
	Senshu Ikeda TT Securities	163	172	186	212	225	234	265	282	279
	Hokuhoku TT Securities	219	218	230	249	253	252	281	295	279
	Tochigin TT Securites	142	140	147	161	164	166	181	185	176
	Juroku TT Securities	188	185	197	212	214	216	239	251	238
	JV Securities Total	1,898	1,918	2,021	2,221	2,268	2,308	2,577	2,689	2,714
Group Total		8,113	8,233	8,664	9,465	9,643	9,838	10,959	11,139	10,841

Retail Company *Clair Ciel*

- Portfolio Manager for the family
- Net increase in Asset under Custody (Historical high)

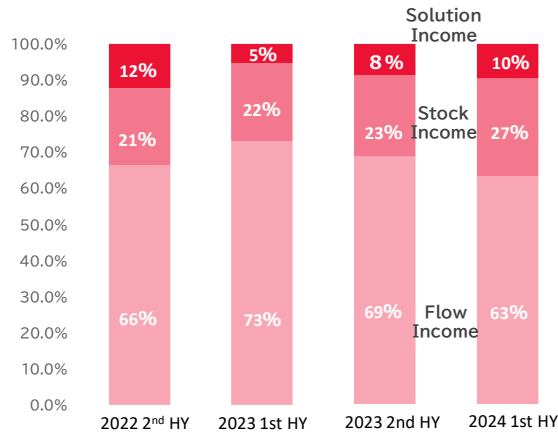
[Asset under custody (individual)]



Wealth Management Company

- Increase number of "Orque d'or" members
- Promote Port. Proposal/Discretionary Invest.
- Focus on solution proposal (R&E, Insurance)

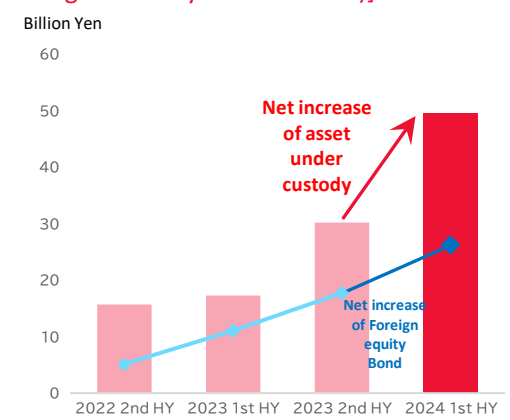
[Revenue breakdown by ratio]



IFA Company

- Increase number of affluent customers
- Expand accumulative inv. by Insurance IFA
- Net increase in foreign currency assets Asset under Custody (record high)

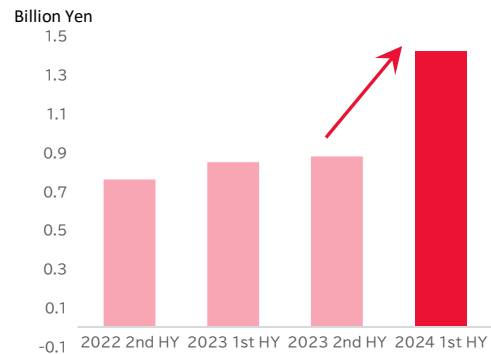
[Net increase in Asset under Custody (with foreign currency denominated)]



Global Market Company

- Revenue growth in Int. Rate/FX derivatives.
- Expand earnings and base of corporate customers
- Expand Asset under Custody of Foreign equity/bond
- Start CFD trading and lending transaction as new business

[Revenue of Int. Rate/FX derivatives (gross)]



Investment Bank Company

- SB(regional/corporate) stable underwriting
- Start-up promotion (Tokai Tokyo Sec. agreement with STATION Ai/Nagoya Univ.)
- Revitalization of AOYAMA startups business

FYE Mar E2025 1st HY (Apr.-Sept.)	Rank
Bond Underwriting Amount	6th
IPO no. of Underwriting	9th



Joint Venture Securities Companies

Penetrate Tokai Tokyo Sec.'s "Sales Strategy", expand Support activities.

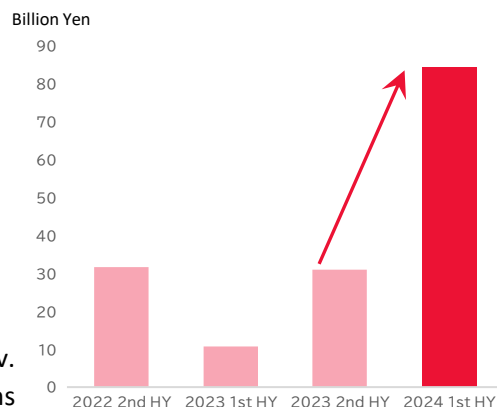
[Retails]

- Promote Portfolio proposals
- Empowering High-net-worth business

-Net increase in Asset under Custody (record high)

[Corporate]

- Bank/Sec. collaboration and Integrated promotion
- Strengthen proposal to local gov. entities, increase the transactions



Digital related subsidiaries /affiliates

[Money Design]

- Increased equity ratio to 33.4% for enhancing our asset management function and dispatched president/CEO

[CHEER Securities]

- Started linkage of AD delivery with Japan Post Bank, TEPCO i-Frontiers (TEPCO's group company)

[TT Digital Platform]

- Developed the workplace app "YORISO" in-house as a tool, for welfare programs for employees by companies
- Participated in local settlement-typed hometown tax donation program to contribute regional revitalization.

Insurance Agency Business

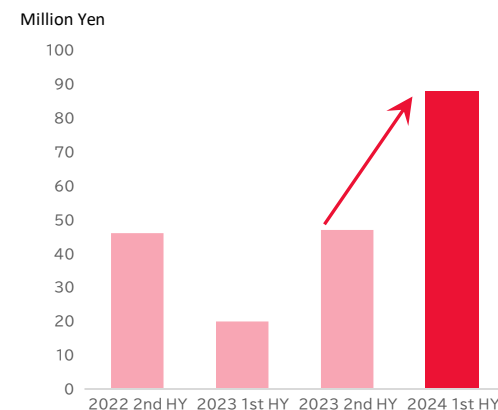
[ETERNAL]

- Operating Profit(record high)
- Implement measures to increase number of customer visits (Renewed highest # of contracted customer visits Aug.&Sept.)

[Mebius]

- Opened Tokyo Office,adding 2 alliances
- Opened new office in Namba/Osaka for Call Center function expansion.

【ETERNAL Operating Profit】



Venture Capital

[Tokai Tokyo Investment]

- "EXIT" of investment to LP (Limited Partner) contributed to revenue (record high)

Subsidiaries in overseas

[Tokai Tokyo Global Investment]

- Absolute return strategies based Relative-Value Funds were sluggish
- interest rate macro funds were sluggish
- Could not get Alpha return on Chinese stocks

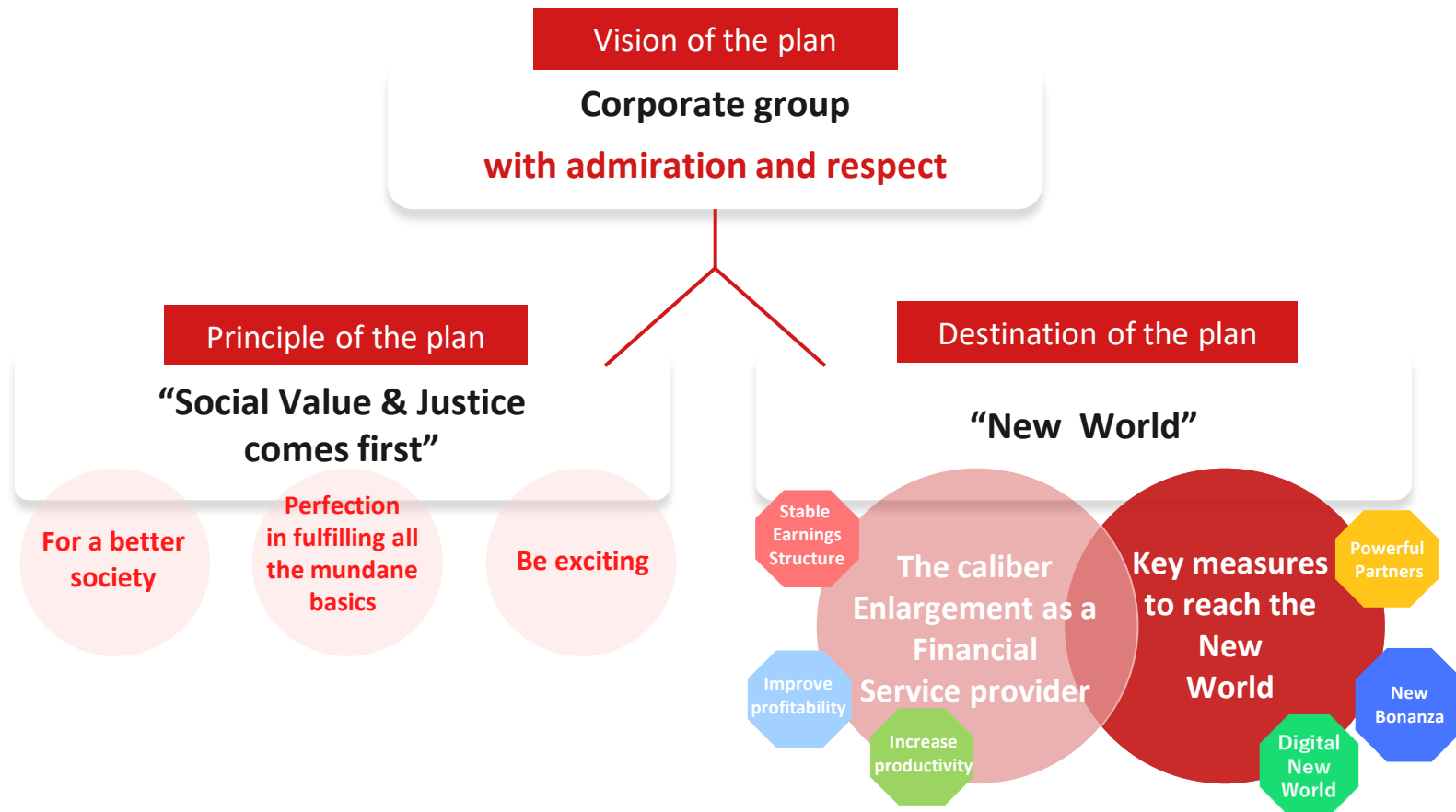
[Tokai Tokyo Singapore]

- Rapid expansion of AUM of "Japan Phenix Fund (Strategy)"

Business & Strategies Update

- The Medium-term Management Plan *“Beyond Our Limits”*
- Capital Policy / Basic Policy on Shareholder’s returns
- About “Clair Ciel Strategy”

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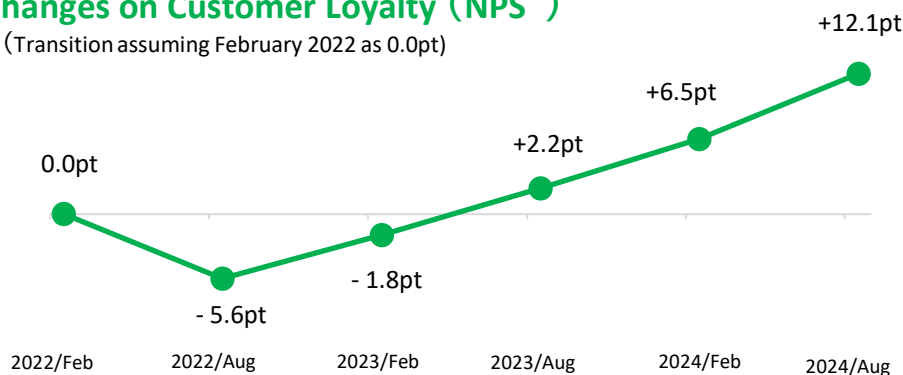
Group KGI & major KPI

		FYE Mar 2023 [Actual]	FYE Mar 2024 [Actual]	FYE Mar 2025 [HY-Actual]	FYE Mar 2027 [Plan]
Group KGI	Asset under Custody	8.6 trillion yen	10.9 trillion yen	10.8 trillion yen	12.0 trillion yen
	ROE	1.1%	6.2% ※1	5.5% ※2	12.0%
Financial KPI	Operating Profit (1) [The Cliber Enlargement as a Financial Service Provider]	9.2 billion yen	21.5 billion yen	9.3 billion yen	30.0 billion yen
	Tokai Tokyo Securities	8.5 billion yen	17.0 billion yen	7.9 billion yen	25.0 billion yen
	Stable revenue/Fixed cost covering ratio	18.6%	21.0%	23.0%	20.0%
	Labour Productivity per person	16.5 million yen	21.5 million yen	19.1 million yen ※2	23.0 million yen
	Operating Profit (2) [Deploying Key Measures to Reach the New World]	-2.8 billion yen	-3.1 billion yen	-2.0 billion yen	6.0 - 10.0 billion yen
Social Value & Justice KPI					
	Customer-oriented (*)	-1.8pt	+6.5pt	+12.1pt	+20pt
	Employee engagement	40%	41%	—	63.0%

※1 ROE after deducting UK corporate taxes on previous year's income ※2 2Q Cumulative annualized

Changes on Customer Loyalty (NPS®)

(Transition assuming February 2022 as 0.0pt)



*Tokai Tokyo Securities' NPS®

NPS® is registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetric System Inc. (currently NICE Systems, Inc.). It is an abbreviation for "Net Promoter Score ®" and is translated as net promoter ratio. And is an index that quantifies customer loyalty (the degree of attachment and trust in a company or brand).

Initiatives to Improve Employee Engagement

Fostering organizational culture that encourages employees to take on challenges

- In-house recruitment, Position Challenge System
- Humanity Enhancement Program
- Study abroad at MBA schools in Japan and overseas
- Exchange of opinions between HR Depart. and each departments/branches. And personnel System Information sharing activities
- Holding roundtable discussions between top management and young employees
- Social Contribution/Activities that Contribute to the Resolution of Social Issues. (In-house sustainability events), etc.

Equity Capital Policy

Leveraging equity capital that contributes to corporate value enhancement
- Capital Efficiency, Shareholder Returns, Growth Investments

Interim dividend of 12 yen/share, based on dividend policy

- 1) Dividend payout ratio on consolidated net income attributable to parent company: 50% or more,
- 2) Annual dividend: 24 yen or more

Dividend Policy

Leverage capital

Leverage capital in strategic areas by redistributing and expanding spare capacity by reviewing capital allocation based on efficiency of existing capital.

Promote initiatives to halve cross-shareholdings (at 2027 March-end)

Started with 10.7 billion yen at 2023 Sep-end, sold 1.7 billion yen (progress 32%)

Reduction of cross-shareholdings

IR Activities

Increase opportunities to engage with investors and improve the quality of dialogue
- Conduct IR Events (large/small sized meetings, financial results briefing <tele. conf.>, overseas IR session),

Breakdown of consolidated net assets

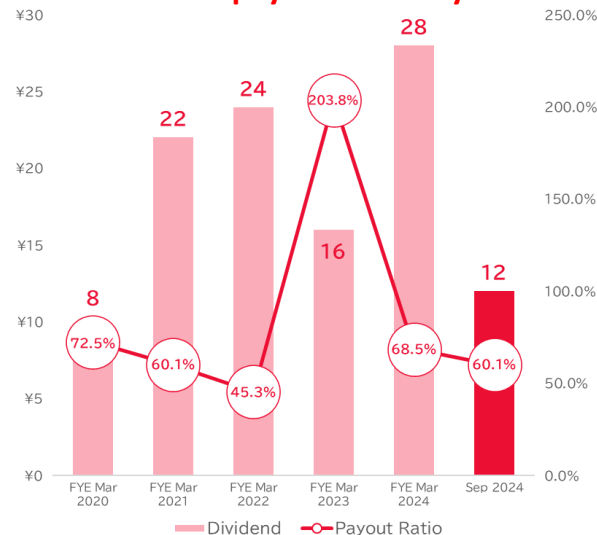
Capital in use:
150.6 billion yen

Capital Capacity: 42.8 billion yen

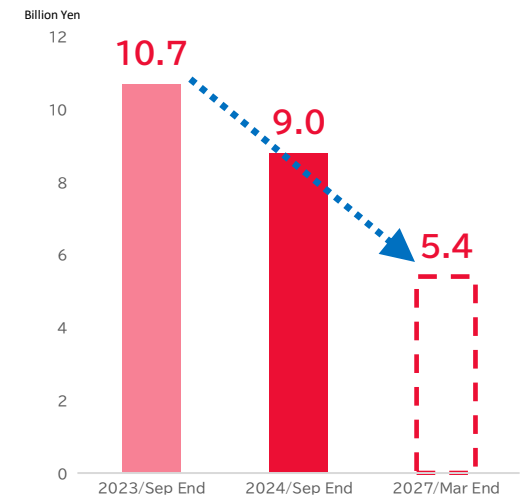
Capital Enhancement

((as of S2024/9/30))

Dividend payment history

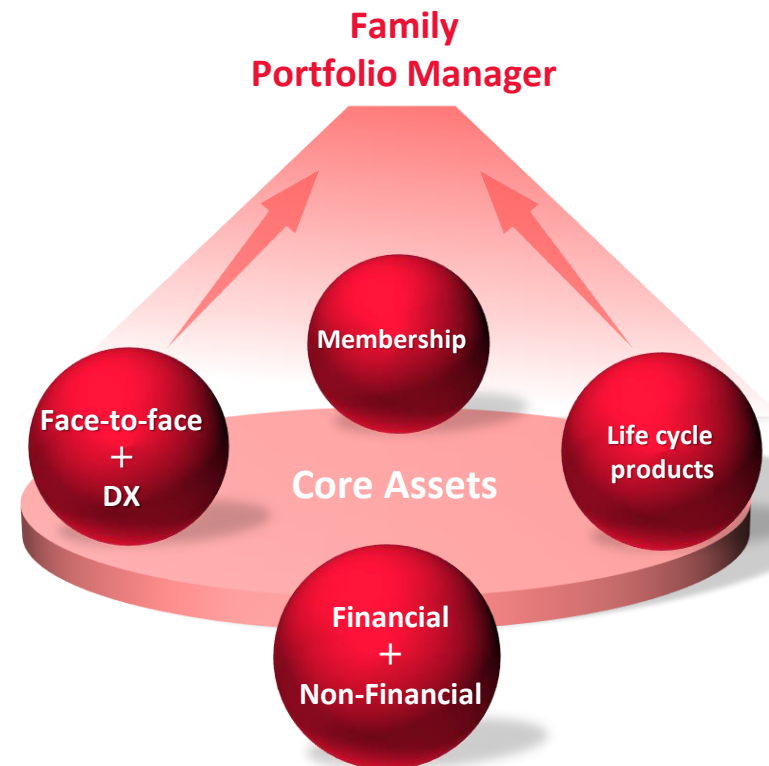
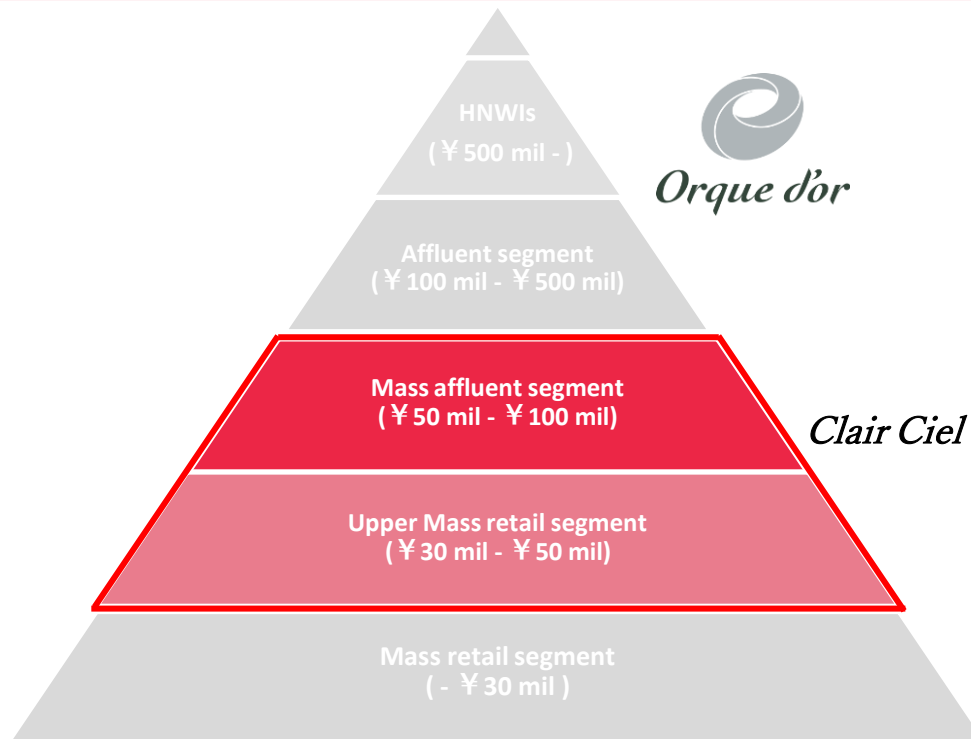


Reduction of cross-shareholdings

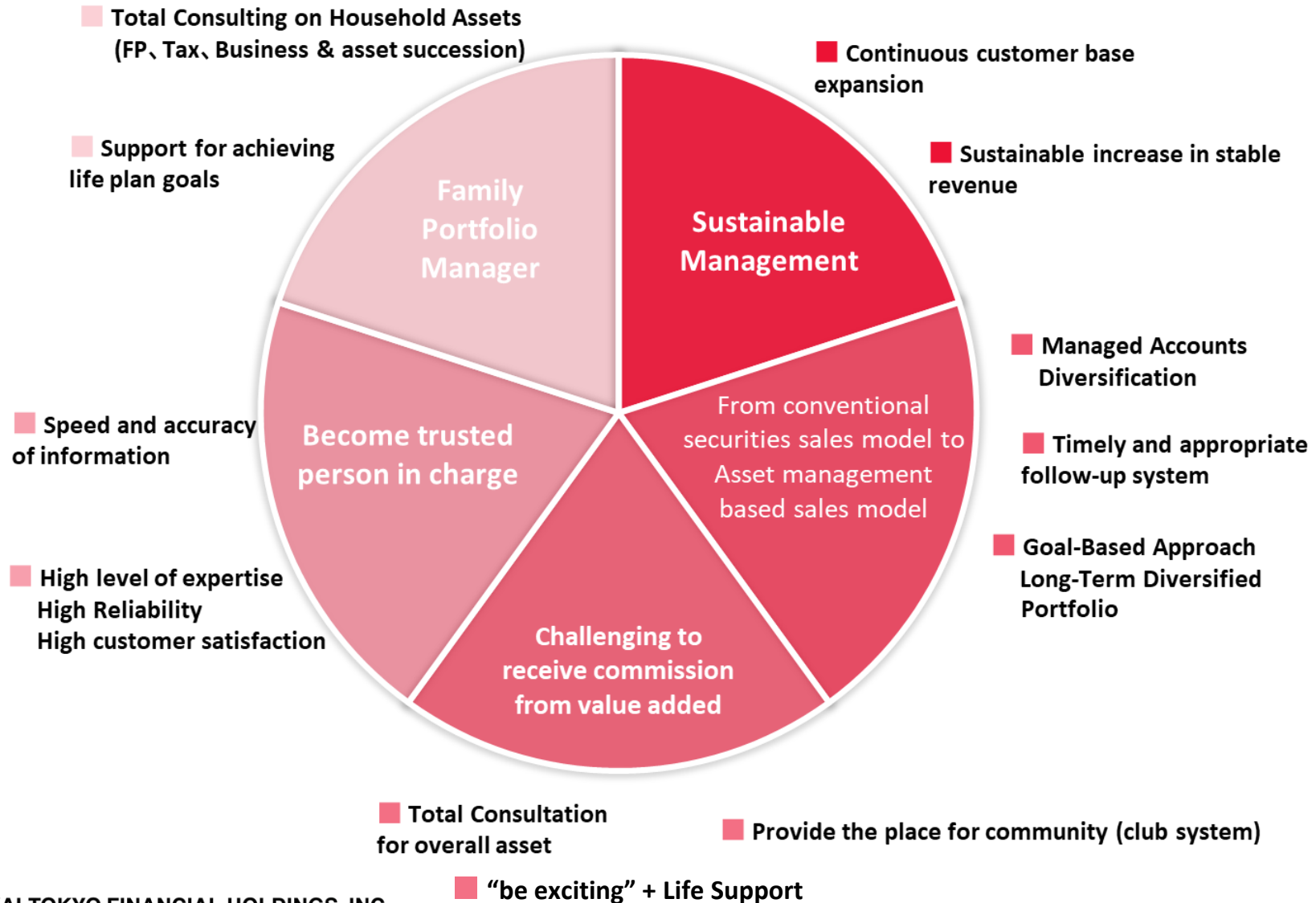


“Clair Ciel” = Bright「Clair」+ Sky「Ciel」

- It is the Brands for second segment after the wealthy brand "Orque d'or" Brands for the mass affluent customers.
- Adopting a membership system and services cultivated in “Orque d'or”. Forming a community for a wide range of ages.
- Fostering Tokai Tokyo fans by providing services that integrated financial and non-financial services that appeal to the needs of the mass-affluent segment.
- From product strategy that fits the life cycle, approach core assets, and become family portfolio manager for the customer.



What we are aiming for in the “Clair Ciel” strategy



Housework childcare support

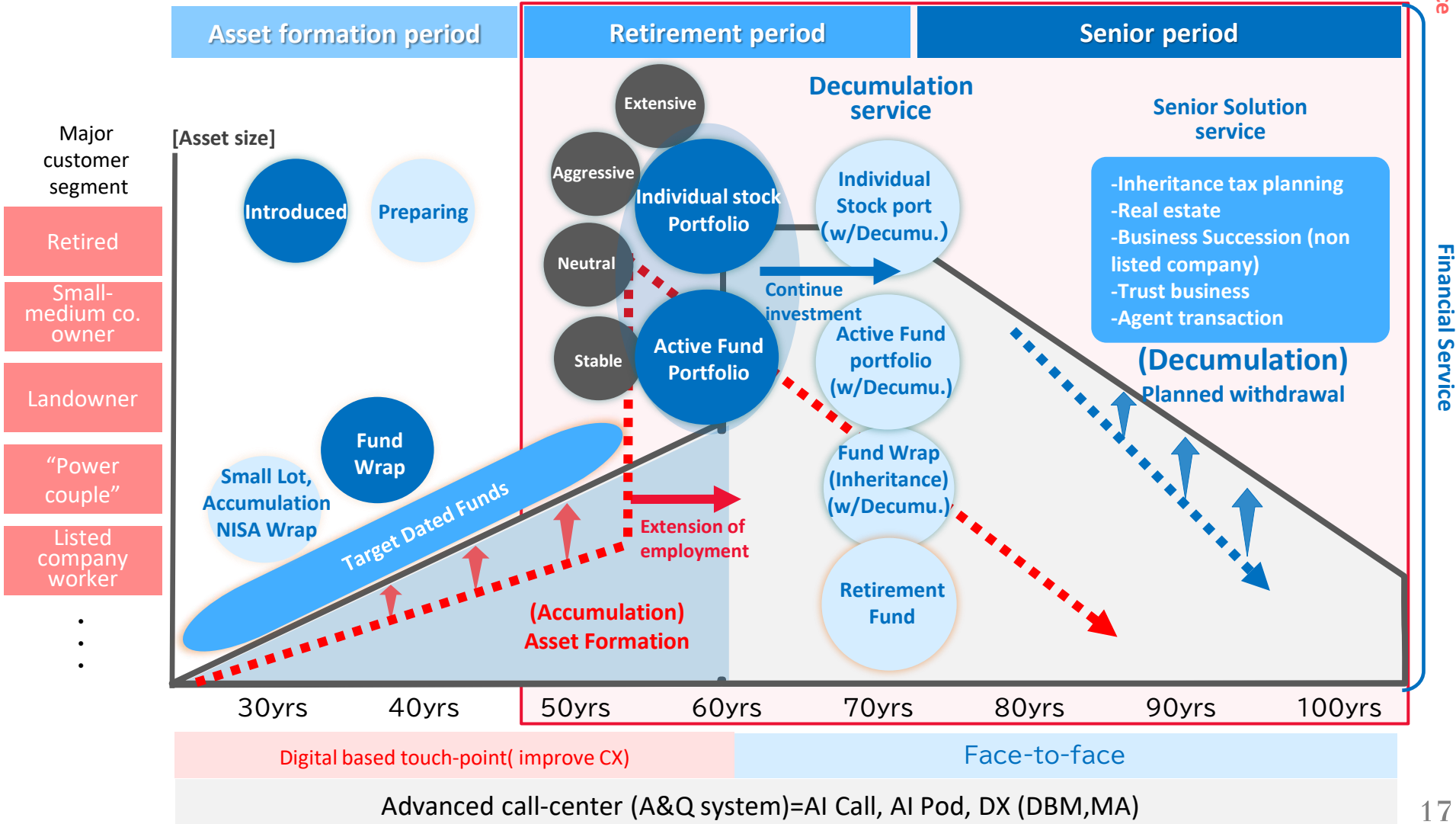
Nursing care / Medical care

Music Art Gourmet Travel

Re-learning

Preparation for end of life

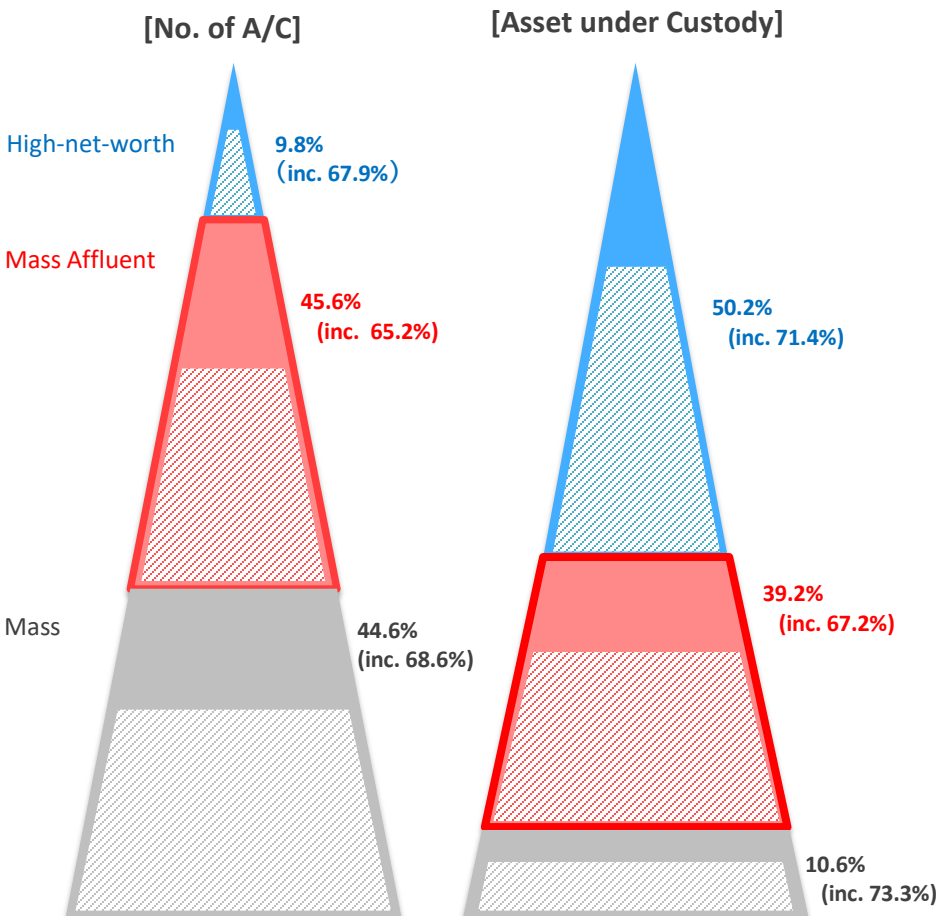
Non-financial service



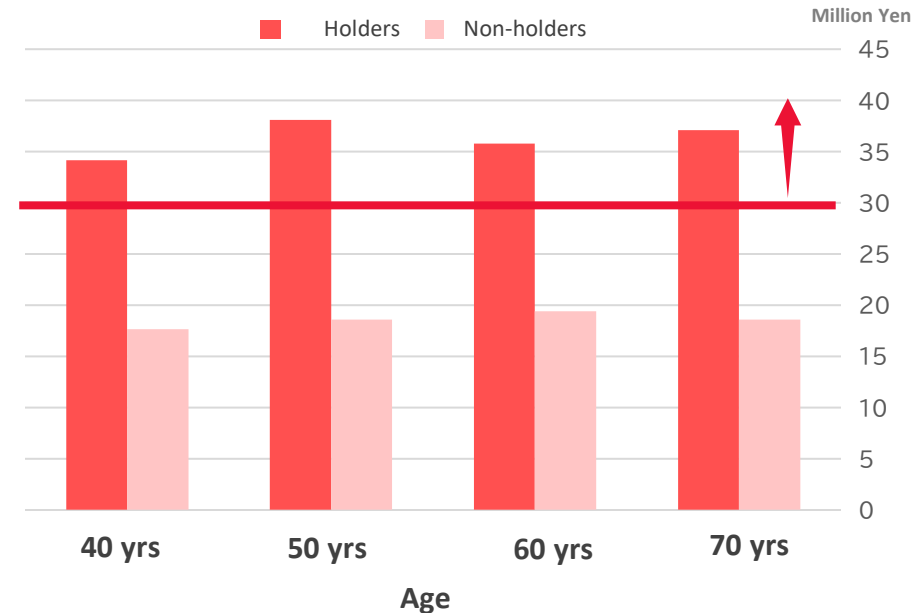
Distribution of customer segments and assets under custody
(face-to-face channels)

(As of 2024/9/30)

※percentage in parentheses & shading means portion of customers whose age between 40 yr to 79 yr.



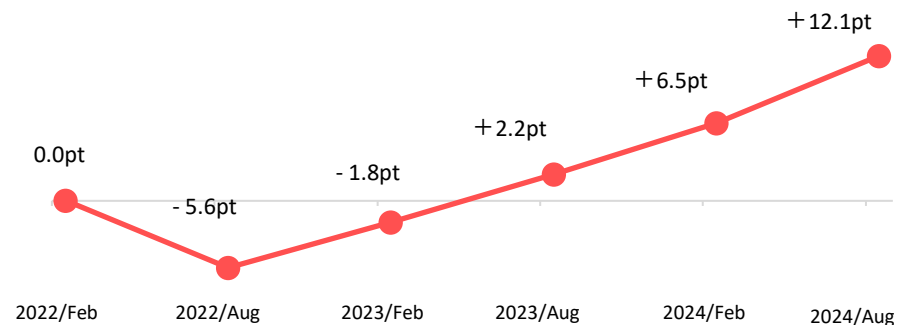
Comparison of average asset under custody amount, by holding of
Portfolio Assets in Mass Fluent customer (by age group)



Changes on Customer Loyalty (NPS®)

(Transition assuming February 2022 as 0.0pt)

NPS® for portfolio asset owners is +39.4 points higher than overall clients



Group Companies' highlights

- Our History of "Challenge"
- Recognition of management issues
- Business Structure / Sales Strategies / Management Strategies



2000

2003

2005

2007

2009

2010

2011

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

2022

2023

2024

2000/10
Tokyo Sec. and Tokai Maruman Se. merge
to form Tokai Tokyo Securities

2009/4
Transition to new structure, Tokai Tokyo Financial Holdings
established

Management Plan

2006/4~
Innovation Jump up 52009/4~
TT Revolution2012/4~
Ambitious 52017/4~
New Age's, Flag Bearer 52022/4~
Beyond Our Limits

Platformer strategy

Base Expansion

Provide securities functions in
partnership w/regional banks and
other securities companies.

Enhancement of
functions

Deepening of securities functions and
expansion of new functions

Segmentation strategy

Decomposing target
customers

Providing optimal services in line with
customer needs

2007/10
YM Securities opened2010/5
Nishi-Nippon City Tokai Tokyo Sec.
opened2013/9
Senshu Ikeda Tokai Tokyo Sec.
opened

2016/9 ACE Sec. acquired as an equity-method affiliate

2021/10 Started financial instruments
intermediation with FIDEA HD2008/11
Hamagin Tokai Tokyo Securities
opened2017/1 Hokuohoku Tokai Tokyo Sec. opened
2017/4 Tochigin Tokai Tokyo Sec. opened
2017/4 Takagi Sec. acquired as
a subsidiary2019/6 Jyuroku Tokai Tokyo Sec.
opened2021/4 ACE Sec. & Maruhachi
Sec. acquired as subsidiaries2007/3 Established Customer Support Center
2007/6 Started Wrap a/c service
2007/6 Started Derivatives business
2007/10 Global Market Company started to
product supply to JV securities

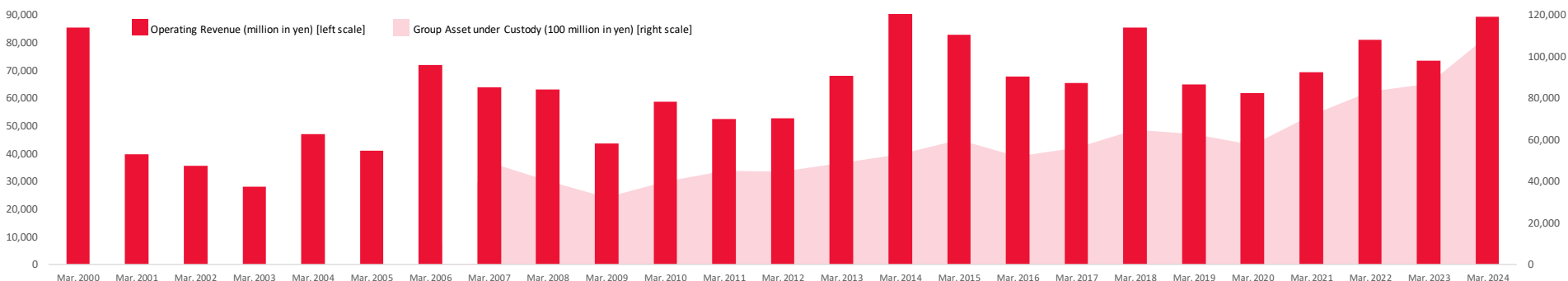
2011/11 Started On-Line trade

2015/10
Started providing information & consulting support to JV securities
(Tokai Tokyo Wealth Consulting)Powerful
PartnersNew
Bonanza2007/3
Opened Midland Premier Salon2010/4
Merged with Toyota FS
Securities Corp→Provide
Workplace service2012/4
Set-up Direct
Channel division2013/4
Renamed head office sales dept.
to Wealth Management Division2016/3
Opened "Orque d'or Salon" Nagoya2015/11
New Brands for wealthy customers
"Orque d'or" established2019/4
Opened "Orque d'or Salon" Tokyo

2019/9 IFA Company set-up

2024/2
Opened "Orque d'or Salon AOYAMA""The Caliber
Enlargement as a
Financial Service
Provider"

Operating Revenue and Group Asset under Custody



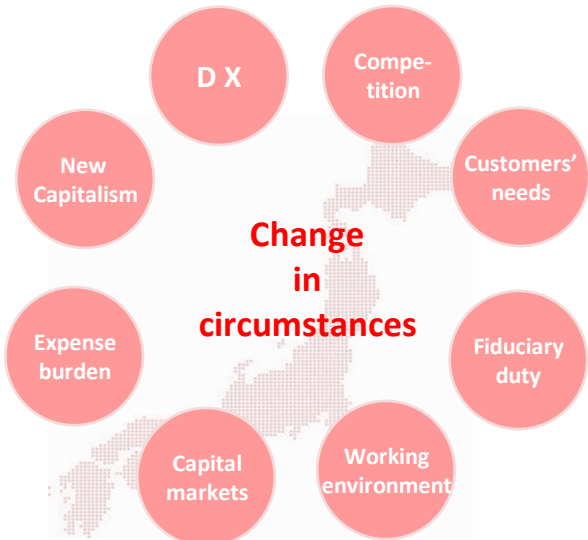
Characteristics of the face-to-face securities business



Limit of the Business Model



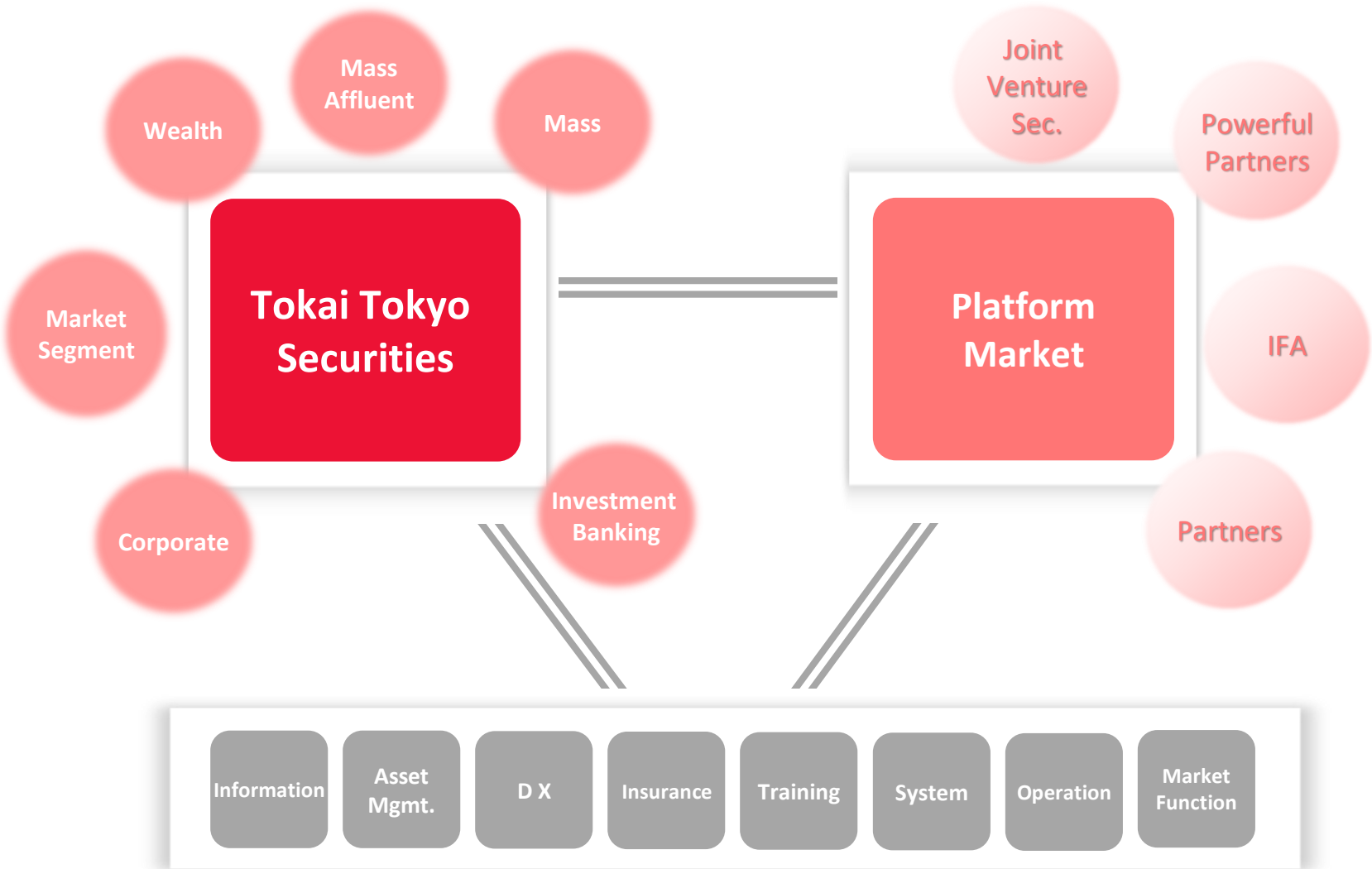
Changes in the environment



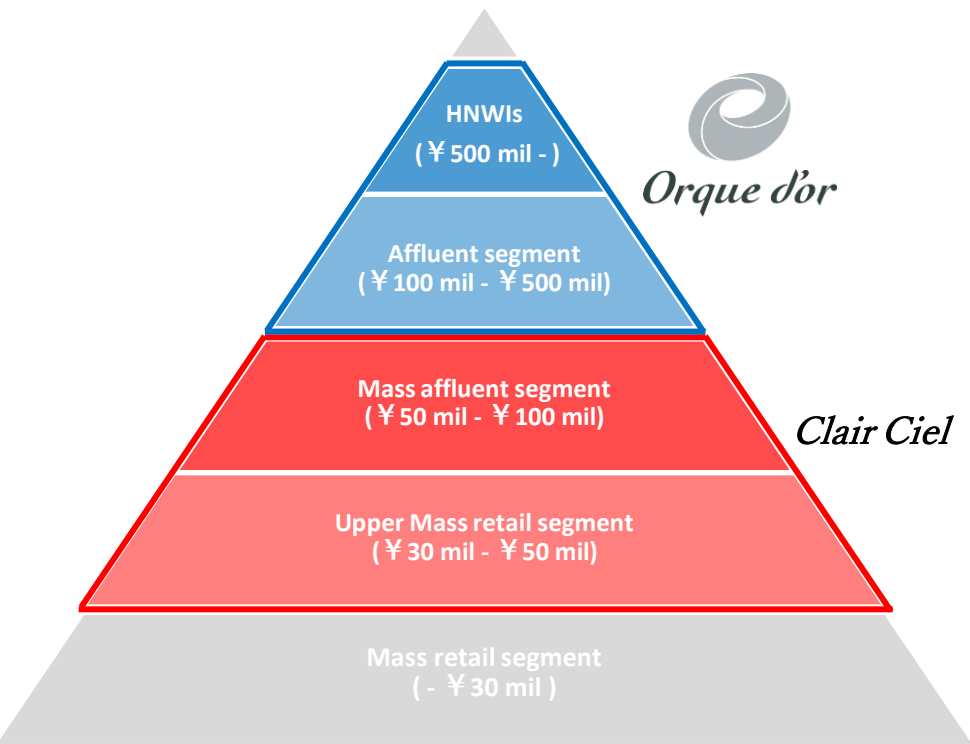
3 Options

"Profitability" and "Growth"

- 1) **“Stock Shop”**
- surviving with the old business model
- 2) **Partnership with operating company**
- Growth Partnership Model I -
- 3) **Partnership with Financial Group**
- Growth Partnership Model II -

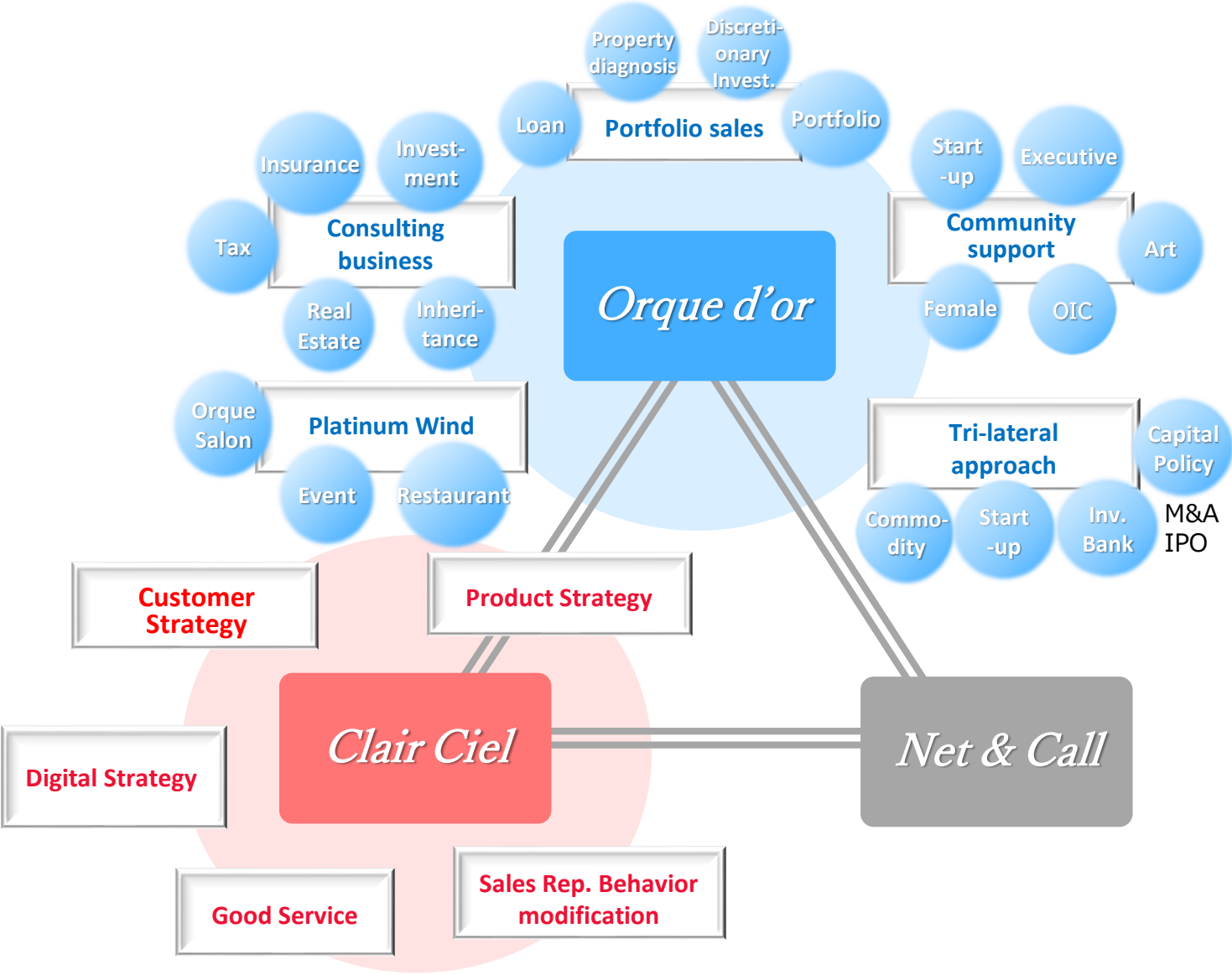


Retail Market

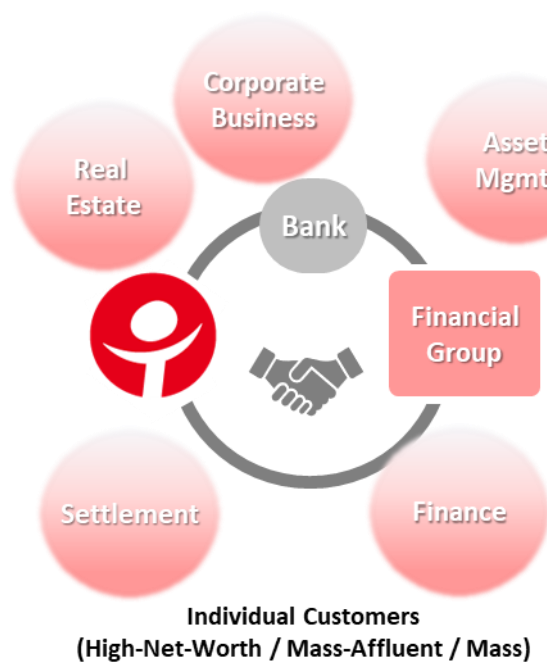


Market / Corporate Market

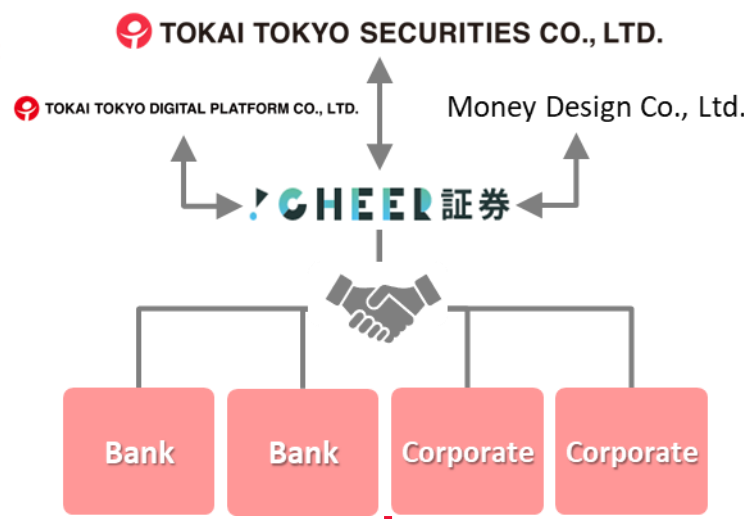




Super Tie Up



Digital Tie Up

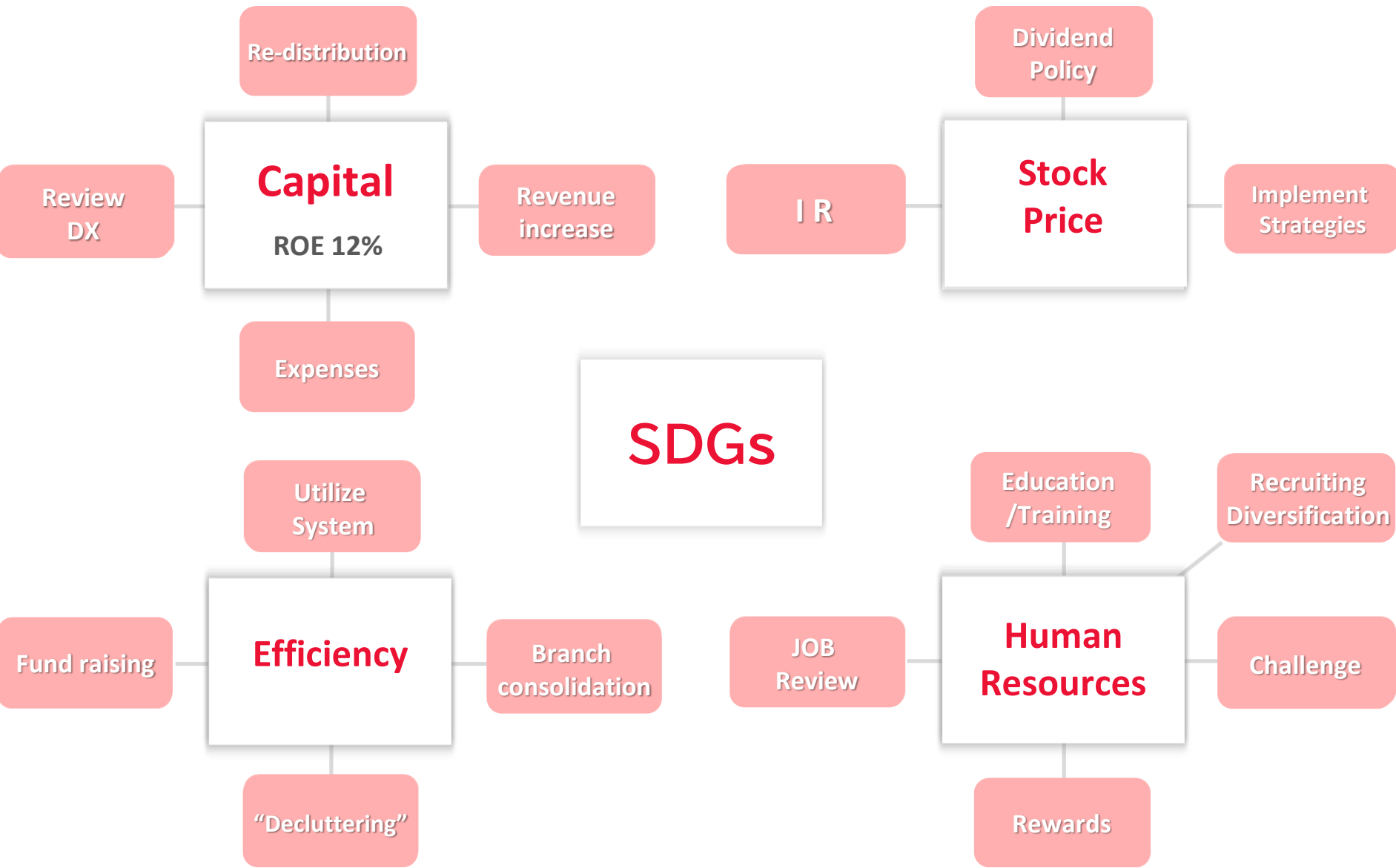


Bank Tie Up



Digital Bank

- Key Factor for Success**
- System
 - Capital
 - Human Resources
 - Assets



Key Messages to Investors

- Three things we would like to communicate

4

The Group recognizes the situation in the financial and securities industries, the business environment, and its own challenges, and is steadily implementing growth strategies that contribute to the enhancement of corporate value. Please look forward to our one-of-a-kind strategies development.

1

Challenging attitude and stunning original strategies

2

Dramatic financial effects are in sight,
"Beyond Our Limits" and "Great Platformer" Vision

3

Penetration of brand power with a strong presence of
"admiration" and "respect"
- Improving NPS, promoting SDGs, and improving engagement

Tokai Tokyo Financial Holdings – Group Information



As of 2024/9/30

Total Net Assets

193.4 billion of yen

Market Capitalization

125.8 billion of yen

Asset under Custody

10,841 billion of yen

Number of employees

2,779



FTSE Blossom
Japan Sector
Relative Index



FTSE Blossom
Japan Index



DX銘柄2021
Digital Transformation



DX銘柄2022
Digital Transformation



DX銘柄2023
Digital Transformation

