

Performance and Strategy Execution Progress

April 2025



TOKAI TOKYO FINANCIAL HOLDINGS, INC.

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.

The Company prepared this document based on the data available as of April 1, 2025. Please be notified that the Company does not assume liability for damages caused by omissions of the data or errors in the expressions used in this material. Further, the opinion and forecast presented in the material were put together by the Company using its discretion at the time of the said material preparation. Therefore, the Company does not warrant, assure, or promise the accuracy or completeness of the information contained in the material. Also, the information is subject to change hereafter without notice.

- Since the establishment of “Tokai Tokyo Securities” aiming for one of the “six major securities companies” in Japan, our unique strategy and corporate culture have established a firm position in the industry through “innovation” and “challenge” over the past 25 years.
- In its ongoing mid-term management plan, We aim to achieve ROE of 12%, assets under custody of 12 trillion yen, and ordinary profit of 36 billion yen in the fiscal year ending March 31, 2027, with an eye on “Another Dimension”.
- In terms of strategy, our target is “golden trapezoid” segment of the retail financial market to “strengthen its financial capabilities” and aim to be the first Japanese winner in this area.
- In “Deploying Key Measures to Reach the Another Dimension,” the key to the strategy, namely, collaboration and cooperation with “Powerful Partners,” a group of leading Japanese companies (several companies), is nearing realization.
- We expect a significant increase in business performance due to the realization of the digital business, which had made negative impact in terms of ROE and Ordinary profit due to previous upfront investments by way of collaboration with Powerful Partners.
- The final form of the medium-term management plan is to establish a “New Finance Group” that transcends “the banks”, involving various collaboration patterns with “Powerful Partners” and the JV securities model.
- We are now in the harvesting period of major achievements, and we hope that you look forward to Tokai Tokyo FG in 2025 (the 25th anniversary of its birth), which will mark a milestone in our history.



Asset under Custody

11,416.1 billion of yen

[as of Dec. 31, 2024]

Net Worth

194.3 billion of yen

[as of Dec. 31, 2024]

Market Cap.

128.9 billion of yen

[as of Dec. 31, 2024]

Ordinary Profit

13.002 billion of yen

[FYE2025 March 3Q Cumulative]

Securities Sales Offices

131 locations

[Tokai Tokyo Sec. 62、Maruhachi Sec. 5、JVs 62]

Number of Employees

2,743

[as of Dec. 31, 2024]

(Billions of yen)

	Securites Company Name	Asset under Custody	Net Worth	Ordinary Profit (3Q Cummu.)	Net Inflow of Cash & Securities (3Q Cummu.)
Face -to face based sales sec.	Nomura Holdings, Inc.	152,200	3,675	374	1,108
	Daiwa Securities Group Inc.	93,900	1,917	174	473
	SMBC Nikko Securities Inc.	83,600	1,229	514	—
	Mizuho Securities Co., Ltd.	64,427	—	76	—
	Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.	54,400	—	58	—
	Tokai Tokyo Financial Holdings, Inc.	11,416	194	13	207
	Okasan Securities Group Inc.	8,692	207	12	57
	Iwaicosmo Holdings, Inc.	2,578	67	7	—
	Marusan Securities Co., Ltd.	2,447	49	3	—
	Ichiyoshi Securities Co., Ltd.	2,295	28	2	—
	Aizawa Securities Group Co., Ltd.	2,058	48	2	—

Our Vision

We will contribute to the growth of our nation's economy by fulfilling our role as a financial service provider to help customers with their wealth formation and capital enhancement.

Our Mission

Customer

We will help customers to realize affluent lives and promote corporate values by advising them about the appropriate use of wealth and assets. Toward that end, we will keep striving to be the group with full commitment and devotion.

Global

We will read the times right and see things from a global perspective to prevail as an innovative group.

Region

We will care about the community in which we operate and render help to elevate the prosperity there now and in the future.

Employee

We will encourage employees with diverse individualities and expertise to attain sparkling self-realization in their respective ways.

Trust

We will prevail even the toughest times with the matching strength and resilience to win the confidence of our stakeholders.

Catchphrases



Exciting company



Ever-learning company



**Company nurturing
a sense of fellowship**



Company with integrity



Strong and resilient company

Materiality

Realization
of affluent
Life Mgmt.

Innovation

Partnership

Well
-being

Green

Oct. 2000: Tokyo Sec. (surviving company) and Tokai Maruman Sec. merge to form Tokai Tokyo Securities

 TOKAI TOKYO SECURITIES CO., LTD.

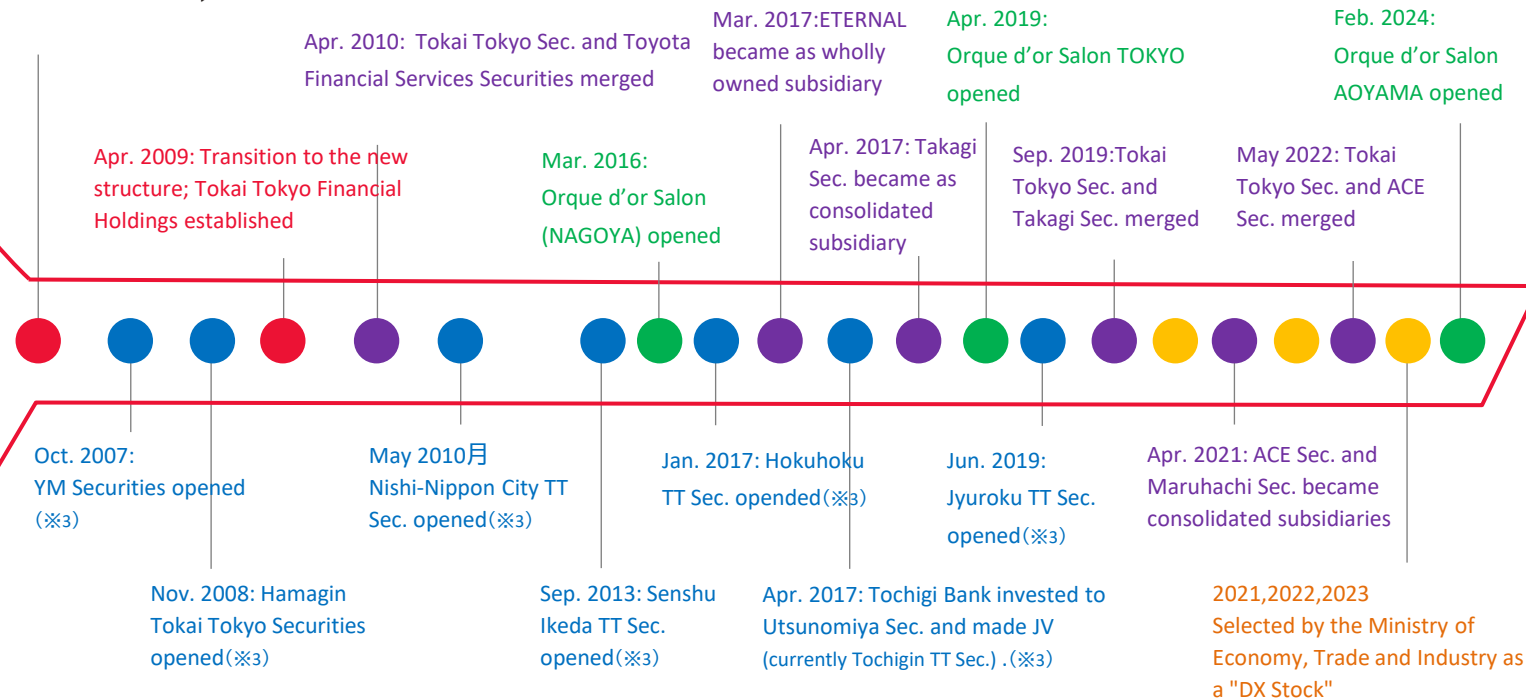
Our history ~Innovation and Challenge~

Nikko Securities(※1)series

Tokyo Securities

Tokai Bank(※2)group

Tokai Maruman Securities



※1 Currently SMBC Nikko Sec.

※2 Currently MUFG Bank

※3 JV w/regional bank

[Changes of Medium-Term Plan]



TOKAI TOKYO FINANCIAL HOLDINGS, INC.

 東海東京フィナンシャル・ホールディングス



Operating Revenue
(3Q cumulative)

YoY +3.6%

66.8 billion yen

1Q: 23.2 billion
2Q: 20.6 billion
3Q: 23.0 billion

Operating Profit
(3Q cumulative)

YoY +7.6%

11.2 billion yen

1Q: 4.5 billion
2Q: 1.9 billion
3Q: 4.8 billion

Ordinary Profit
(3Q cumulative)

YoY +13.4%

13.0 billion yen

1Q: 5.9 billion
2Q: 1.5 billion
3Q: 5.6 billion

**Profit attributable to
Owners of Parent**
(3Q cumulative)

YoY +35.2%

9.6 billion yen

1Q: 3.2 billion
2Q: 1.7 billion
3Q: 4.6 billion

Points

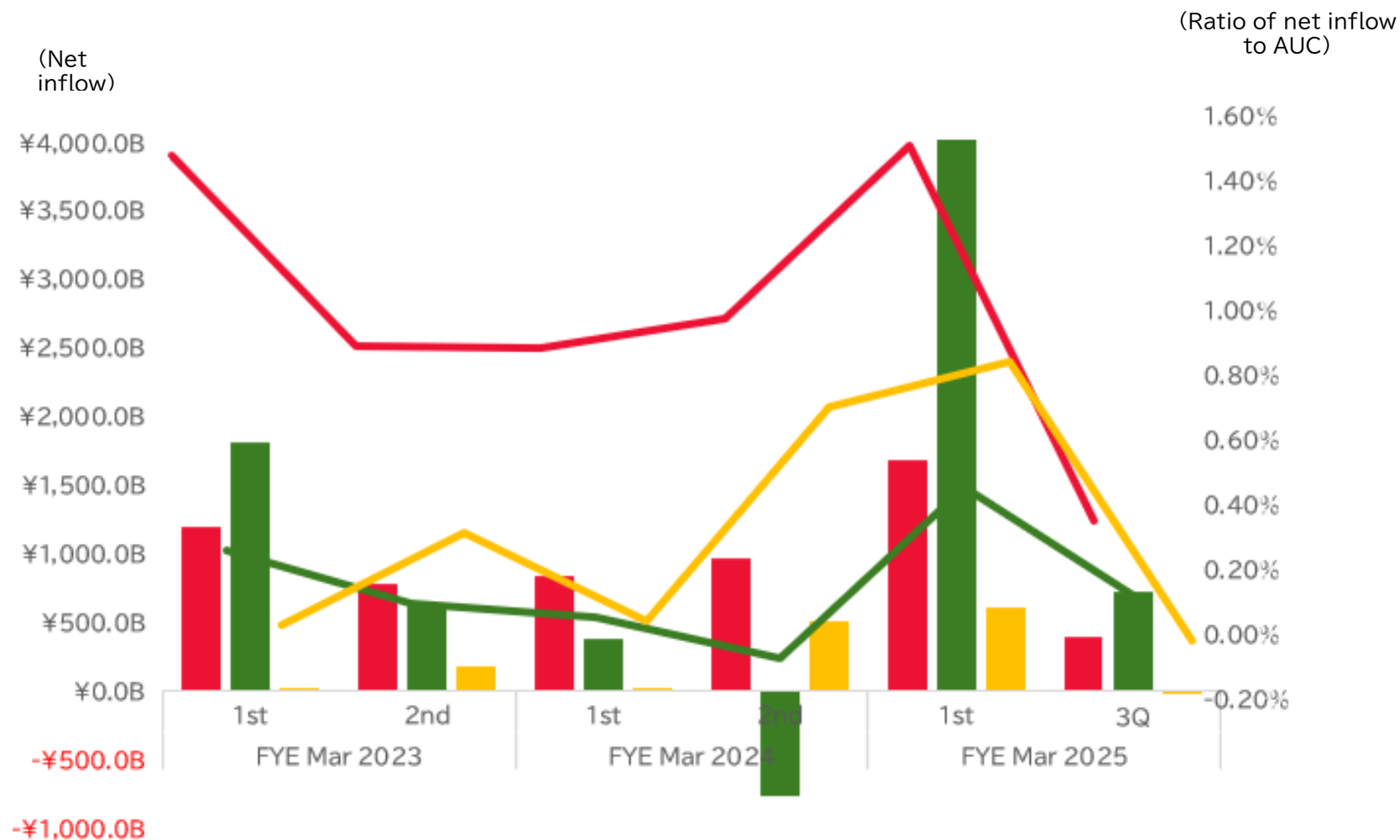
I. 3Q results recovered significantly from in weak 2Q results, driven mainly by foreign stock business. Cumulative results for the 3Q increased sales and profits compared to the same period of the previous fiscal year.

2Q results derives from (1) decline in stock markets, (2) FX loss due to Yen Appreciation and (3) write-off of part of Digital business. (2) and (3) are temporary factors.

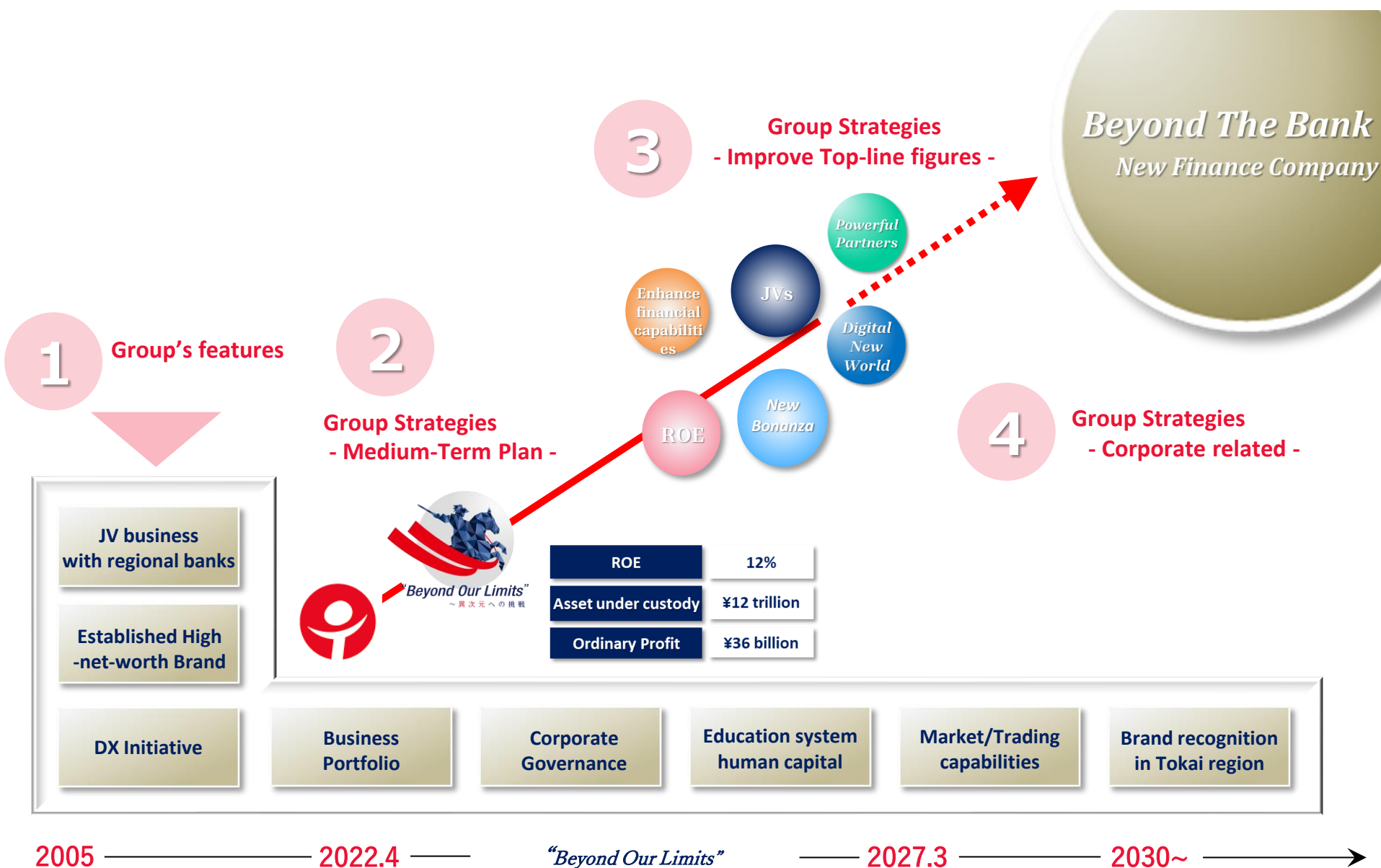
II. Main points:

1. Stock-related earnings increased, mainly in foreign stock business.
2. The balance of investment trusts has steadily increased, and the stable revenue from trust fees has grown.
3. Continuing to promote monetization measures of DX business by "selection and concentration"

III. Net increase in assets under custody of retail customers has continued to expand



- Tokai Tokyo FG Amount (Individual)
 Tokai Tokyo FG (Ratio of net inflow to AUC)
- Securities Firm A Amount (Individual)
 Securities Firm A (Ratio of net inflow to AUC)
- Securities Firm B Amount (Individual)
 Securities Firm B (Ratio of net inflow to AUC)



"Beyond Our Limits"

2027.3

2030~

2005

2022.4

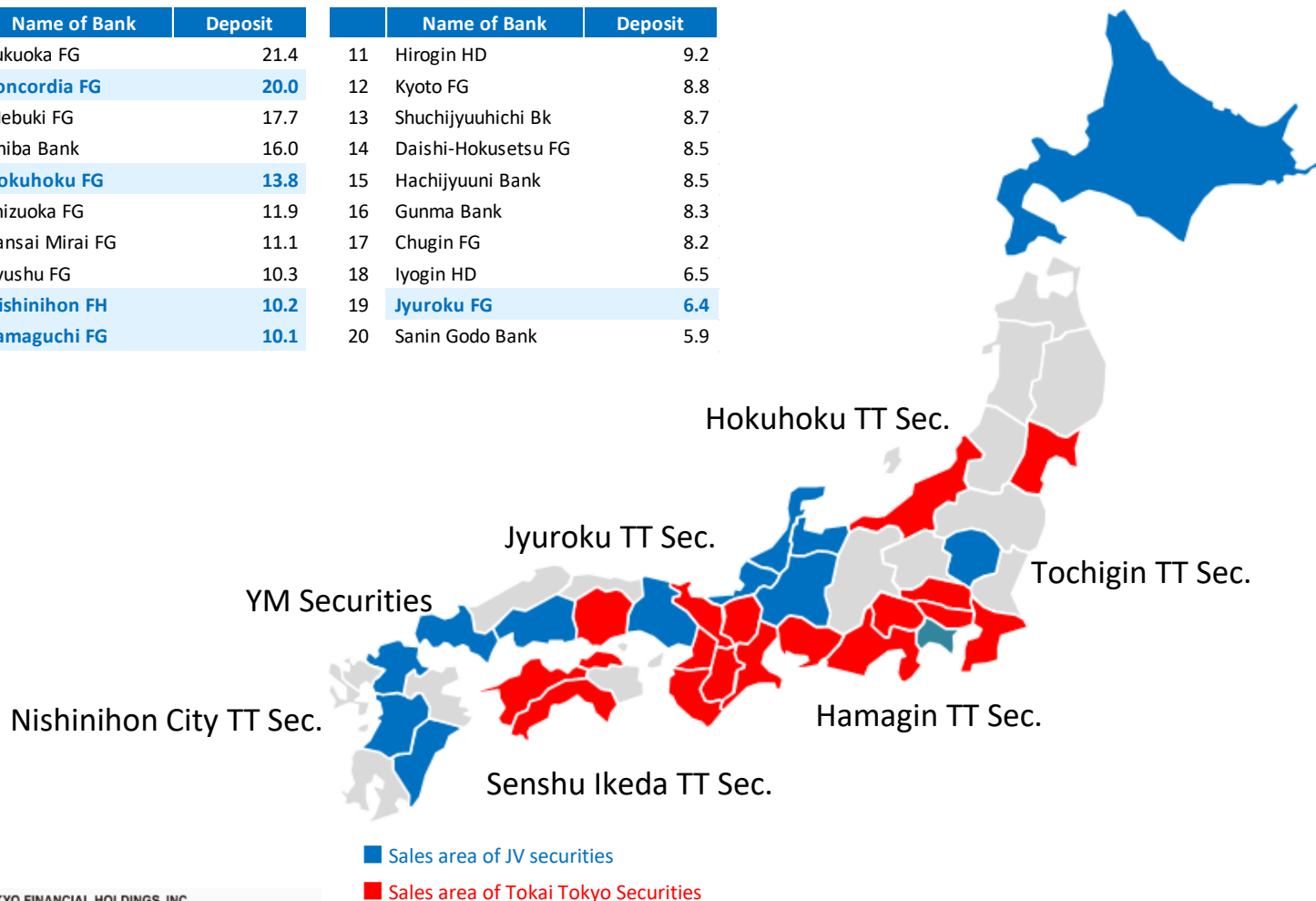
1

Group's features

[Dominant customer base in the region] × [Securities business know-how] = [Joint Venture Securities business]

[Deposits Balance at Regional Banks Nationwide (as of Mar. end 2024) Trillions in yen]

	Name of Bank	Deposit		Name of Bank	Deposit
1	Fukuoka FG	21.4	11	Hirogin HD	9.2
2	Concordia FG	20.0	12	Kyoto FG	8.8
3	Mebuki FG	17.7	13	Shuchijyuuhichi Bk	8.7
4	Chiba Bank	16.0	14	Daishi-Hokusetsu FG	8.5
5	Hokuhoku FG	13.8	15	Hachijyuuni Bank	8.5
6	Shizuoka FG	11.9	16	Gunma Bank	8.3
7	Kansai Mirai FG	11.1	17	Chugin FG	8.2
8	Kyushu FG	10.3	18	Iyogin HD	6.5
9	Nishinihon FH	10.2	19	Jyuroku FG	6.4
10	Yamaguchi FG	10.1	20	Sanin Godo Bank	5.9



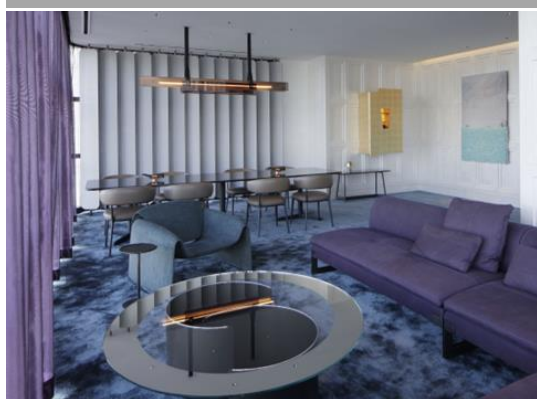
Launched Japan's first high-net-worth brand offering unique PB services and gained firm position.



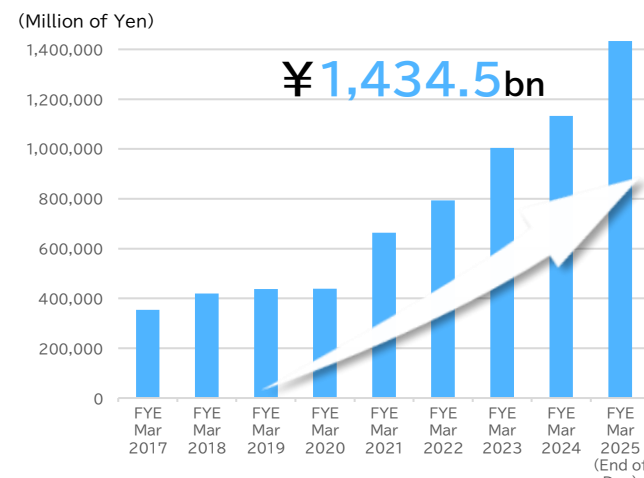
Orque d’or Salon Nagoya (Mar2016-)



Orque d’or Salon AOYAMA (Feb 2024-)



Orque d’or Salon TOKYO (Apr 2019-)

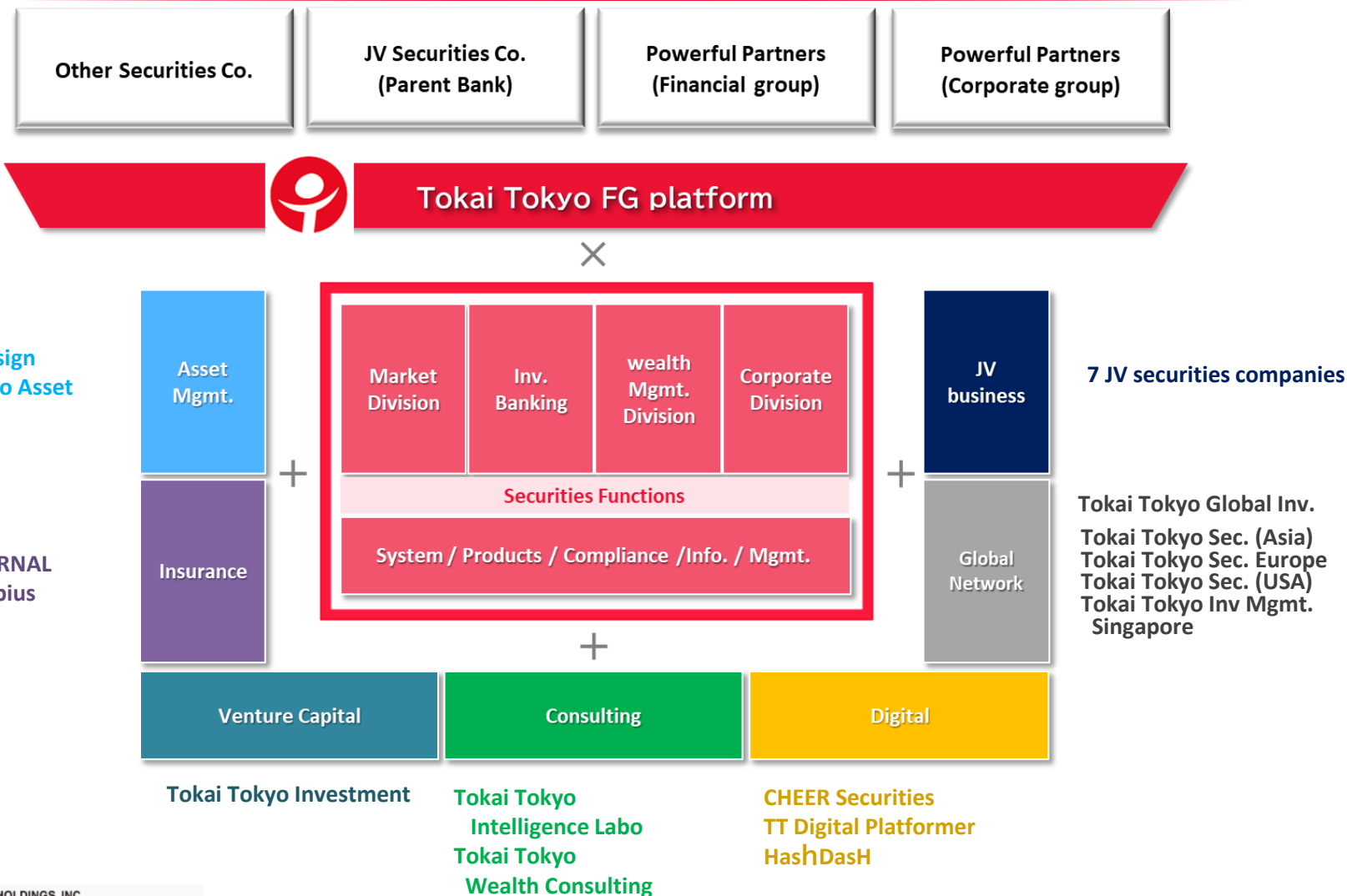


Assets under custody of the Wealth Management Division

DX development with a view to improving operational efficiency and providing digital functions to alliance partners ahead of other companies



Utilizing/developing the know-how cultivated in the JV business, maintain "Great Platformer" function



Strengthening customer-oriented business operations and corporate governance, as well as SVJ initiatives

Define "pursuit of customers' best interests" as enrichment of assets and capital toward the goal along with each customer's objectives.

Customer-oriented
business
operations

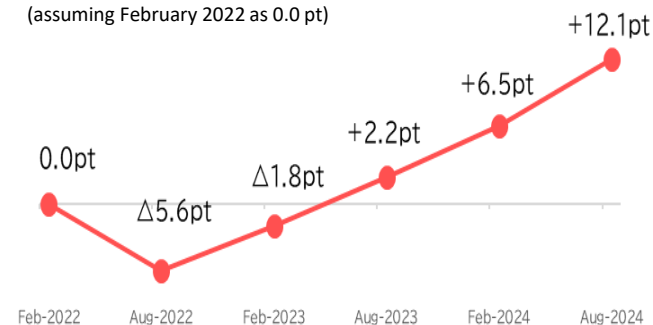
Social Value
& Justice

Corporate
Governance

- Sustainability Management Practices
- Respect for Human Rights
- Responding to Climate Change
- Improve employee engagement

Customer Loyalty (NPS®)

(assuming February 2022 as 0.0 pt)



June 2007-.
Appointment of Chairman of the Board of Directors from outside directors

June 2013-.
Outside directors are in the majority on the board of directors

June 2016-. Transition to Company with Audit Committee
Establishment of Nominating and Compensation Committee

*NPS® by Tokai Tokyo Securities

NPS® is a registered trademark of Bain & Company, Fred Reichheld and Satmetrix Systems (now NICE Systems, Inc.). NPS® stands for "Net Promoter Score®," which is translated as "Net Recommended Ratio," and is an index that quantifies customer loyalty (the degree of attachment to and trust in a company or brand).

Early introduction of a job-based personnel system, development of measures to promote the promotion of younger employees, and enhancement of engagement.

Fostering a system and organizational culture that encourages employees to take on new challenges

- ✓ In-house recruitment and position challenge system
- ✓ Dispatch of employees to MBA schools in Japan and overseas
- ✓ Humanity Enhancement Program
- ✓ Roundtable discussion between top management and young employees
- ✓ Social contribution/activities contributing to solving social issues (in-house sustainability events, Tokai Tokyo Foundation etc.)

Humanity Enhancement Program

System that enhances the human qualities of employees and supports voluntary initiatives that serve as role models within the company



Ranking of Corporate's employee education and training expenditures per capita (Toyo Keizai on-line)

1st	ANA HD	¥685,004
	⋮	
35th	Tokai Tokyo FG	¥210,000
	⋮	
56th	Mitsubishi UFJ FG	¥168,000
68th	Daiwa Securities Group	¥160,064

※ annual employee education and training expenditures per capita in 2023

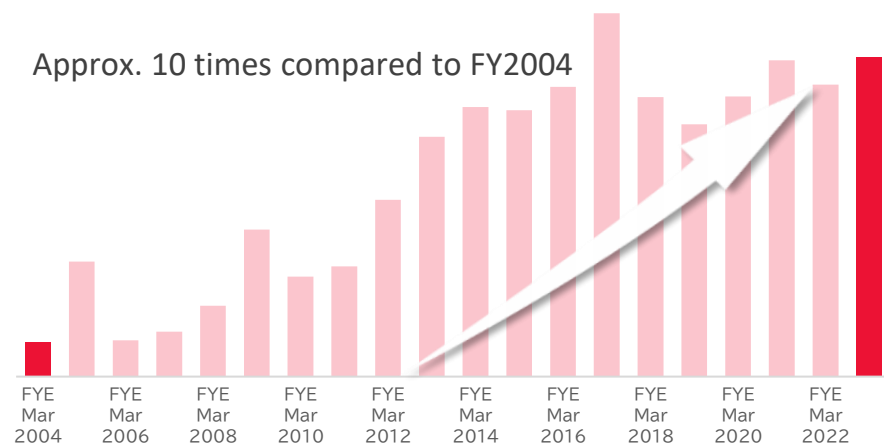
MBA Study / Qualification Acquisition

Domestic MBA study	Waseda, Hitotsubashi Univ. etc. (about 40)
Overseas MBA / Trainee	Overseas MBA/Trainee (about 70)
"Cafeteria" study	(Self-development study contents)
Group training	Variou themes (TT School)
Self Study	Economic, Qualificaiton, IT skills, Languages
Learning outcomes (Challenge Café)	Economic knowledge, Qualificaiton acquisition

The "Engine" of the securities business is the Market Division, we pursue the development, sophistication, and diversity of our product and function.



Approx. 10 times compared to FY2004



Operating Revenues of Tokai Tokyo Securities Market Division

Tokai Tokyo Securities, headquartered in Aichi Prefecture, Japan's Midland, has a strong brand in Tokai region.

TOKAI TOKYO SECURITIES CO., LTD.

Headquarters (Home Market) : Aichi Prefecture

Number of branches in the prefecture : 29 (out of total 62 branches)

※Nomura 10 branches, Daiwa Securities: 9 branches As of Dec 31, 2024

Features of Aichi Prefecture

- ✓ Population: 7.54 million (4th in Japan)/FY2021
- ✓ Per capita prefectural income: 3.59 million (2nd in Japan)/FY2021
- ✓ Gross prefectural product: 40.5 trillion yen (3rd in Japan)/FY2021
- ✓ Total trade value of Nagoya Port : 17 trillion yen (No. 1 in Japan)/FY2021
- ✓ Long-established companies: 139 (4th in Japan)/FY2023

Long-established companies: Companies that have been in business for 100 years or more / researched by TOKYO SHOKO RESEARCH, LTD.

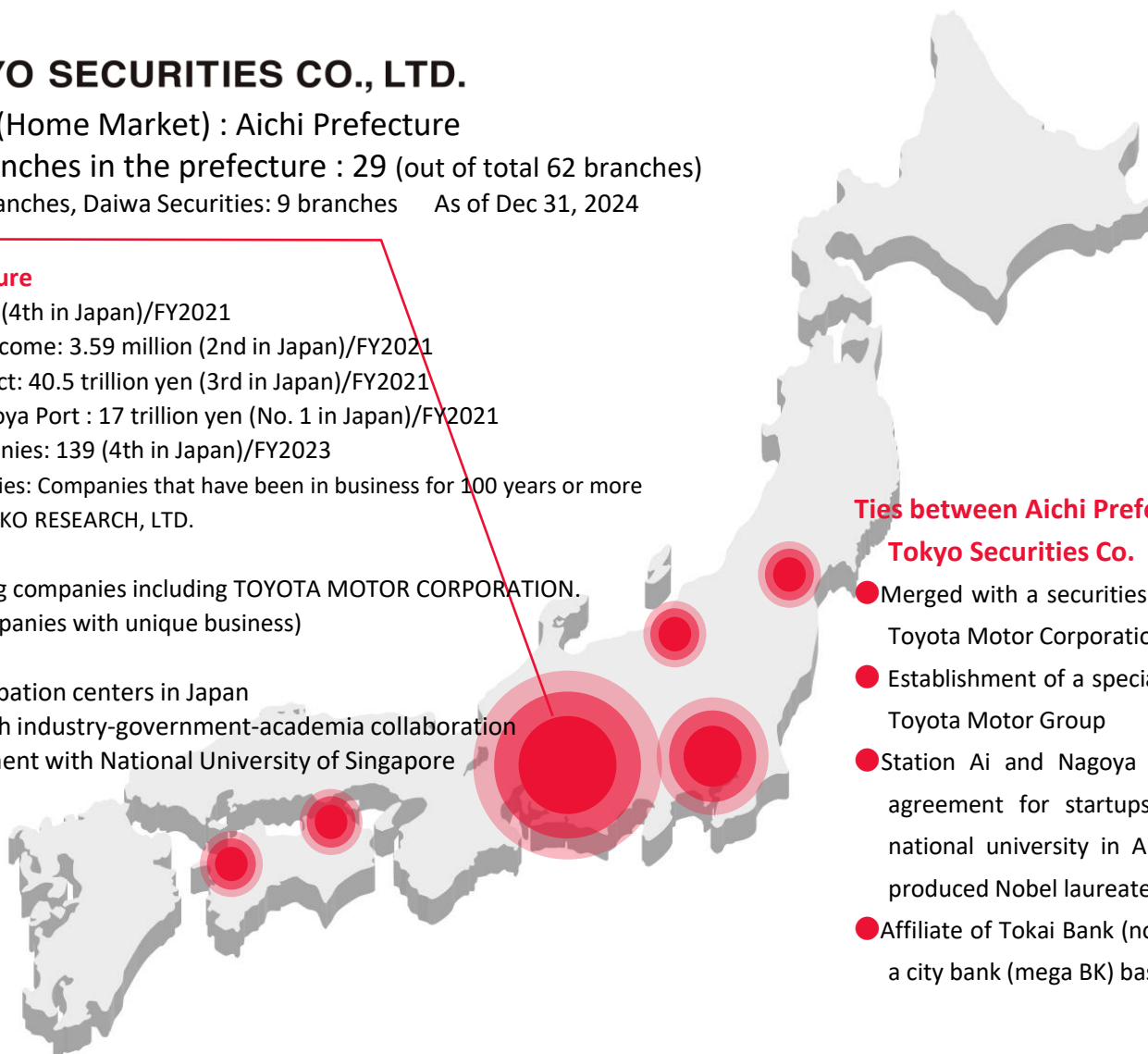
● Cluster of manufacturing companies including TOYOTA MOTOR CORPORATION.
(Many manufacturing companies with unique business)

● Station Ai

(One of the largest incubation centers in Japan
Startup support through industry-government-academia collaboration
Station Ai is also alignment with National University of Singapore

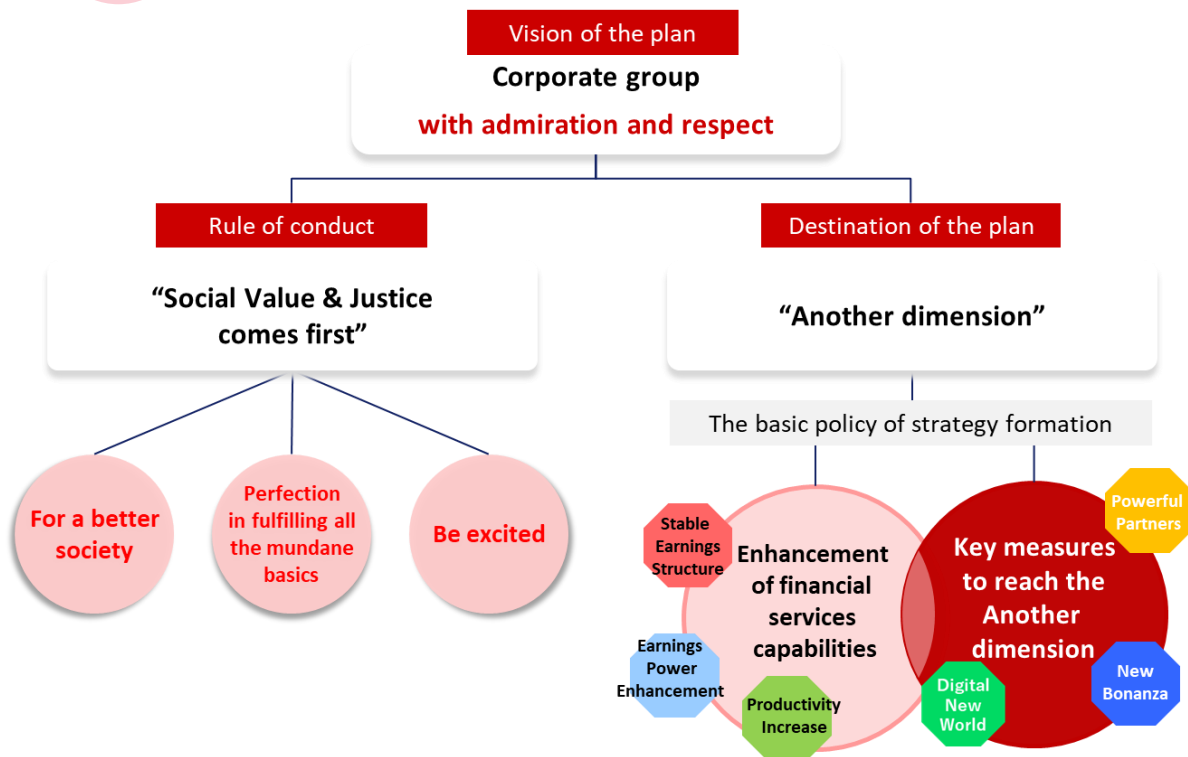
Ties between Aichi Prefecture and Tokai Tokyo Securities Co.

- Merged with a securities company affiliated with Toyota Motor Corporation
- Establishment of a specialized department in the Toyota Motor Group
- Station Ai and Nagoya University sign support agreement for startups (Nagoya University: a national university in Aichi Prefecture that has produced Nobel laureates)
- Affiliate of Tokai Bank (now Mitsubishi UFJ Bank), a city bank (mega BK) based in Aichi Prefecture



2

Medium-Term Management Plan "Beyond Our Limits"



A corporate group that feels “admiration” and “respect” is the “goal” of the medium-term management plan.

Employees should be “proud” of our company, themselves, and their colleagues.

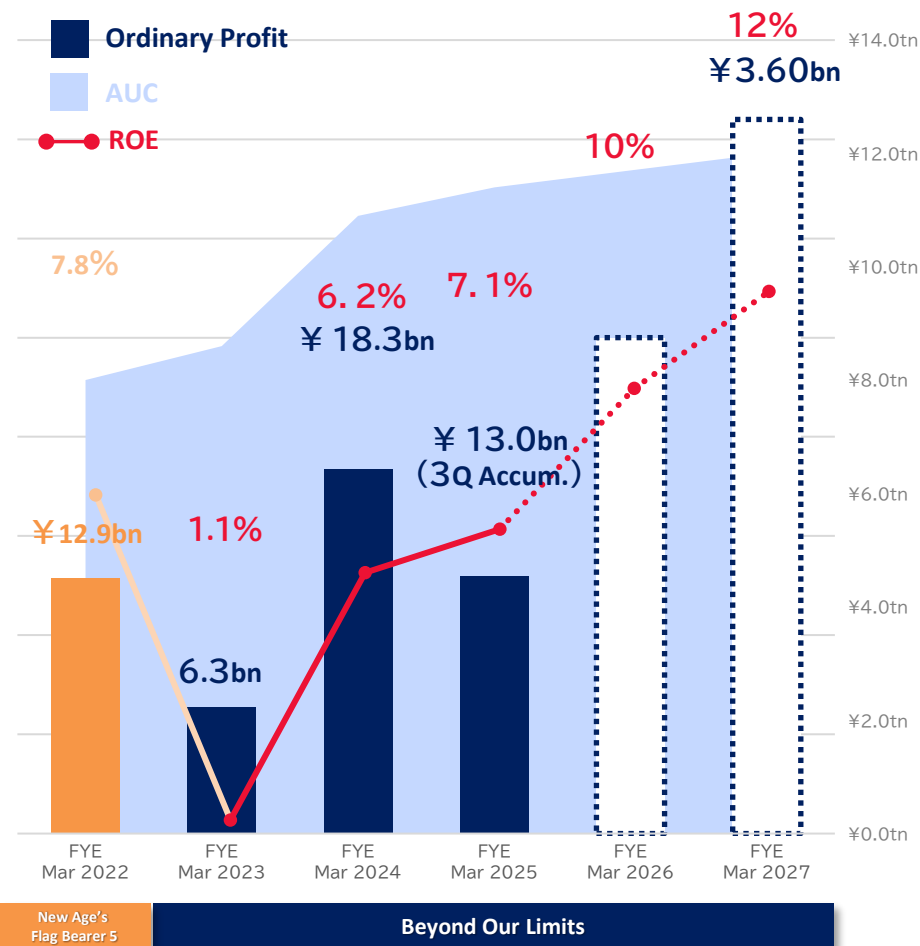
We want to be admired by our clients and partners, who want to do business with us and join hands with us.

The “Another dimension” we are aiming for is a world in which we have built a new business model that transcends the limits of what the Group could achieve on its own, by leveraging our platform strategy based on expanding our customer base and enhancing our capabilities, and our segment strategy based on providing optimal services in line with customer needs, in partnership with leading partners in each industry in Japan. A world where we have created a new business model that goes beyond the limits of what the Group can reach on its own.

“Social Value & Justice comes first” means that the pursuit of social value and the execution of social justice are of paramount importance for the Group to continue its business activities.

This means that the pursuit of social value and the execution of social justice are of the utmost importance for the Group to continue its business activities.

We always ask ourselves, as the first step of our actions, “Will it lead to the creation of social value, or is it the right thing to do that is acceptable to society?”

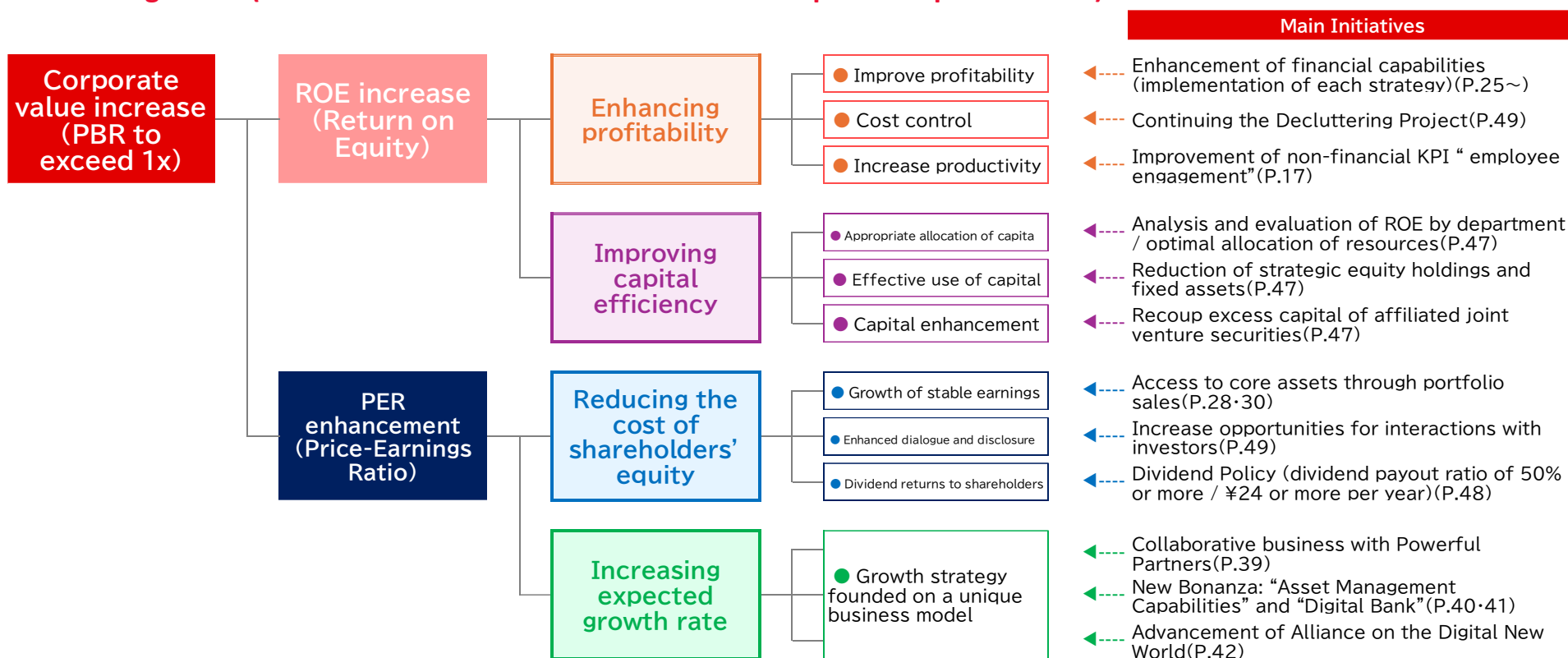


		FYE Mar 2023 [Result]	FYE Mar 2024 [Result]	FYE Mar 2025 [3Q accum.]	FYE Mar 2027 [Plan]
Group KGI's	Asset Under Custody	¥8.6tn	¥10.9tn	¥11.4tn	¥12.0tn
	ROE	1.1%	※1 6.2%	※2 7.1%	12.0%
Non-financial KPI's	Ordinary profit I	¥9.2bn	¥21.5bn	¥15.8bn	¥30.0bn
	Tokai Tokyo Securities	¥85bn	¥17.0bn	¥12.6bn	¥25.0bn
	Ordinary profit II [Another dimension related]	△2.8bn	△3.1bn	△2.8bn	¥6bn
※1 ROE excluding UK income taxes on prior year income		※2 3Q annualized			
Social Value & Justice KPI	Customer-oriented (NPS® of Tokai Tokyo Securities)	△1.8pt	+6.5pt	+12.1pt	+20pt
	CO2 net emissions	2,539t	2,242t	—	1,474t

Common
scale

- Share initiatives and progress toward enhancing corporate value (achievement of the mid-term business plan) with stakeholders
- Linking the operations of the departments and individual employees to (mid-term plan) KGI/KPI

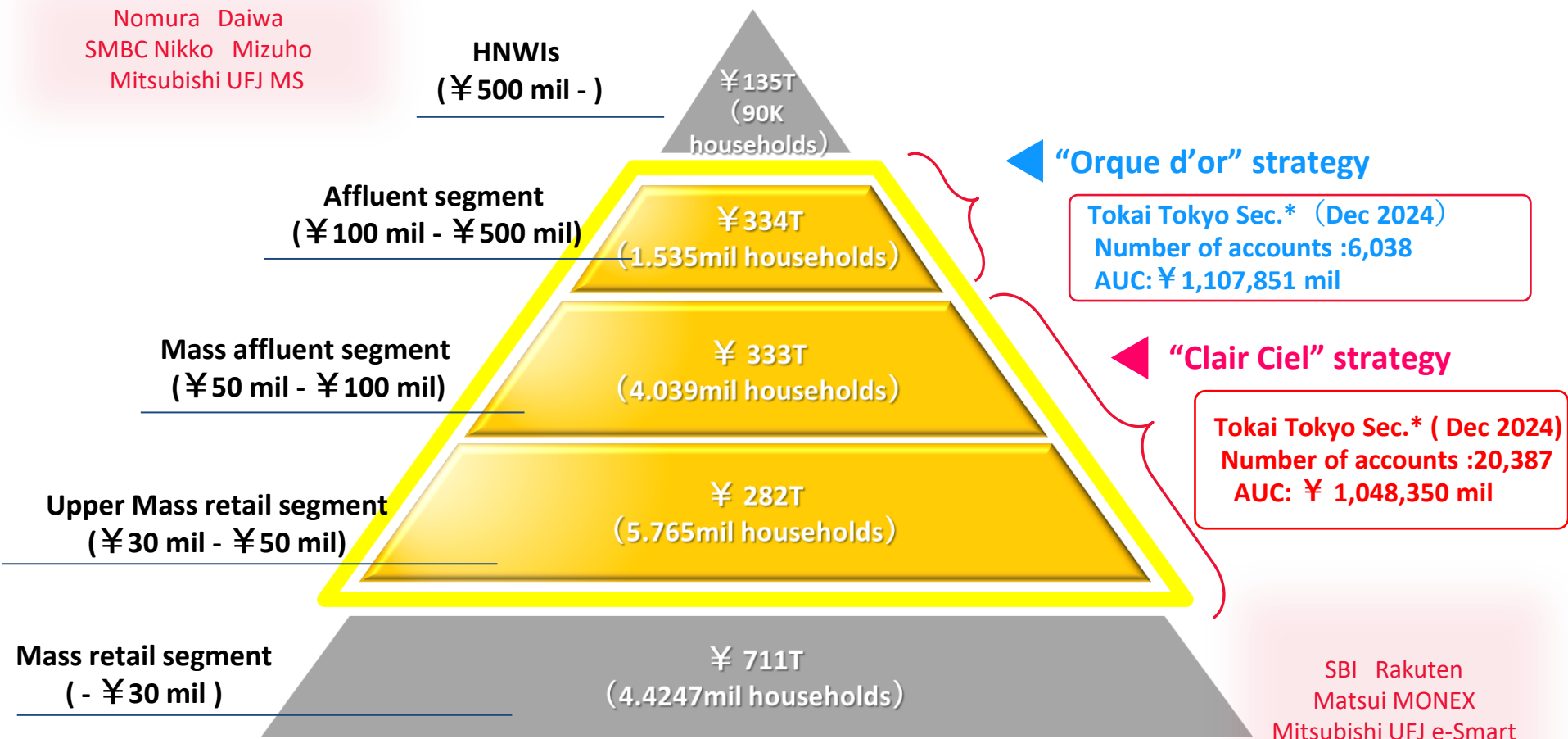
TTFG Logic Tree (Common measures with stakeholders to improve corporate value)



3

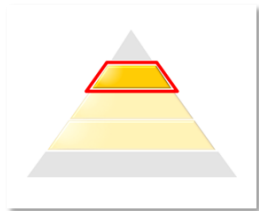
Group's Strategies (Improve Top-line figures)

Build a winning business model in the market "Golden Trapezoid" in which winner has not been determined



Net financial assets held by each household in Japan (2023)

Offering abundant financial products/solutions for high-net-worth individuals, and non-financial services that leverage our own network - hospitality service set at the “Orque d'or” Salon



Financial Services

Portfolio Strategy

Proprietary products
(alternatives, hedge funds,
Wine fund, etc)

Asset
Management

Securities collateralized Loans
Stock Repo

Loan

Family Strategies
Tax Planning

Solution

Non-financial services

Planning a social event in
Orque d’or

- Nagoya OIC, Tokyo OIC
- Startup Pitch
- Local management net working event

society

Collaboration with
different industries
for various services

- network that meets customer needs
- Multifaceted support for the interests of wealthy customers

Eco
System

Event planning according
to customer needs

- Art exhibitions
- Classical concerts, etc.

Event
Services



Orque d’or

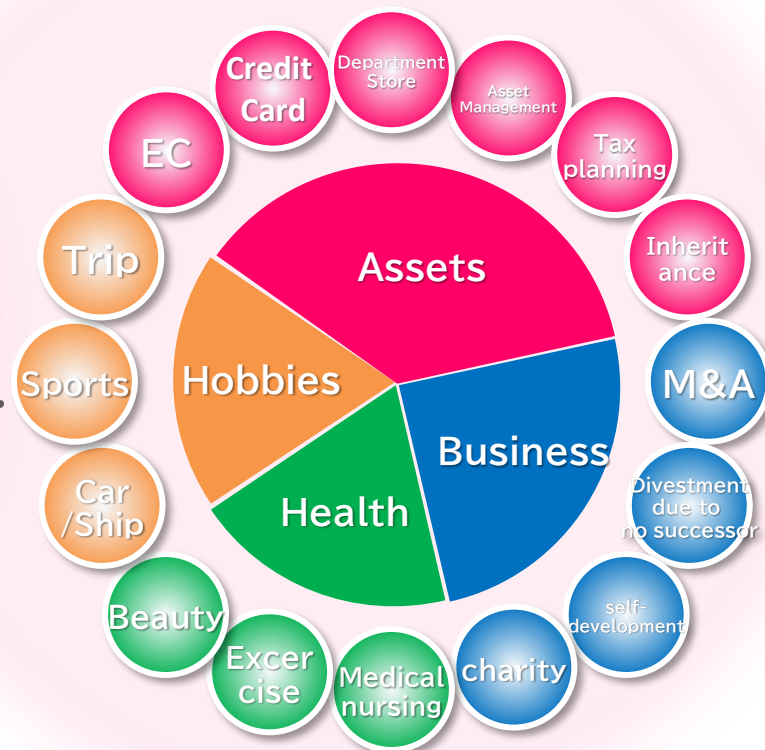
Orque d’or
Sallon

Wealth Div. : High Net Worth Individuals "Orque d'or" Strategy

Based on "Orque d'or", build and promote a network that meets the needs of management community and our customers

Orque d'or・Society (Community club / exchange)

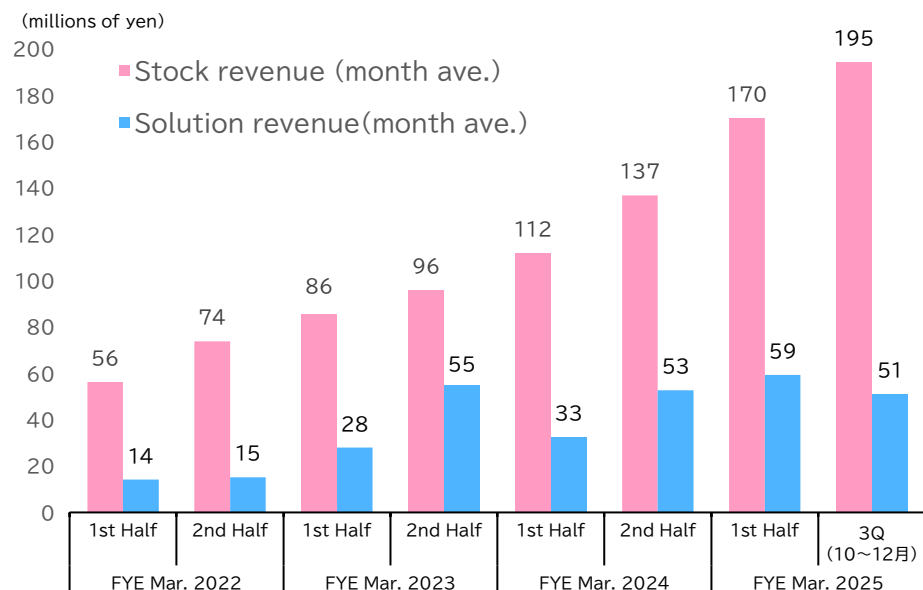
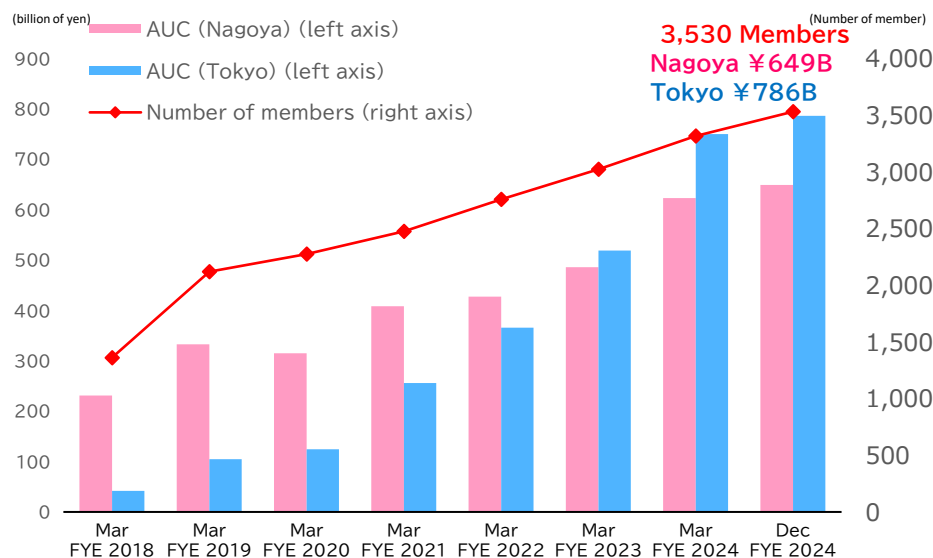
Orque d'or・Ecosystem (assets/business/health/hobbies)



Wealth Div. : High Net Worth Individuals "Orque d'or" Strategy

Points of "Orque d'or" strategy

- ✓ Developing a unique brand strategy for the next affluent segment after the "ultra-affluent" segment, the main battleground for major securities and mega BK-affiliated securities
- ✓ Portfolio & consulting sales, including discretionary investment, trust, finance, real estate, etc.
- ✓ Non-financial services (Orque d'or salons / events), providing enrichment services
- ✓ Build our own brand by launching Societies (communities) and Eco System (collaboration with companies in different industries)



Wealth Mgmt. Division

	FYE Mar. 2023 Actual	FYE Mar. 2024 Actual	FYE Mar. 2025 Actual (3Q)	FYE Mar. 2026 Plan	FYE Mar. 2027 Plan
Asset under Custody (100 millions of yen)	10,044	13,726	14,345	16,600	18,500
Ordinary Profit (millions of yen)	548	1,090	804	2,428	3,759

Provide higher level of abundance, through financial / non-financial services that are in line with the life plans of our customers and their families.

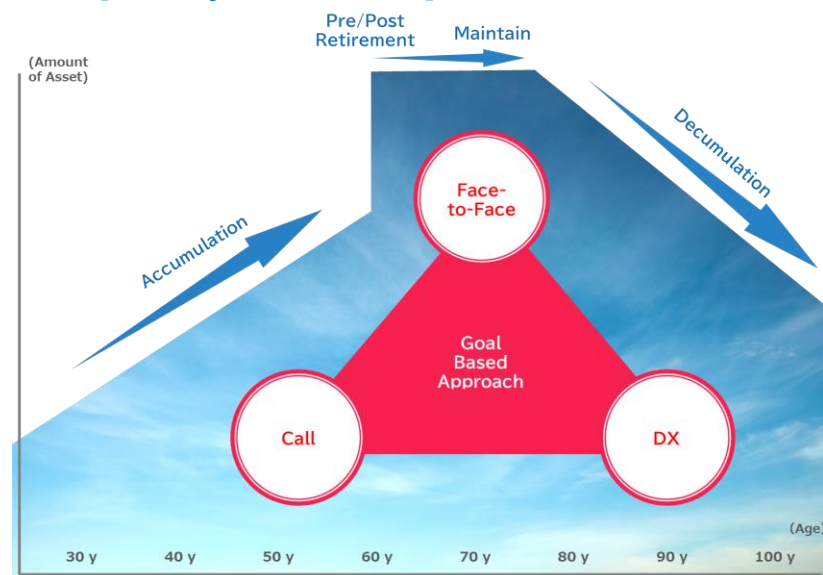


Staying close to our customers

Responding to all inquiries

Provide services that enrich the mind

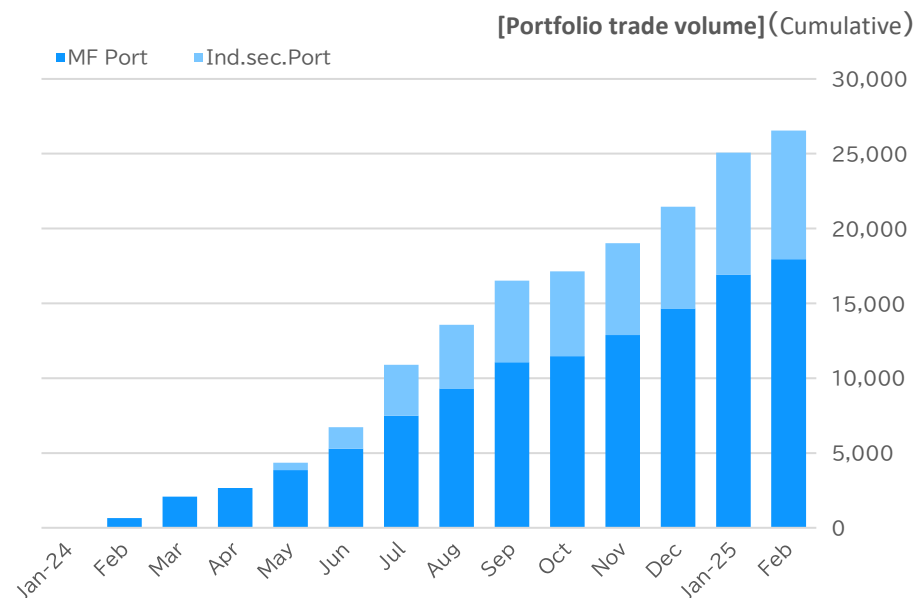
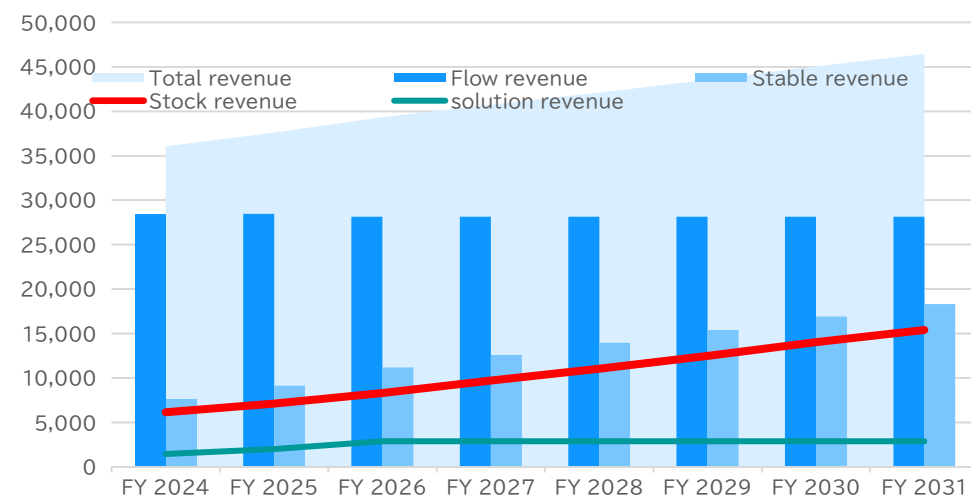
[Life-cycle Product]



Retail Div. : Mass-Affluent class "Clair Ciel" strategy

- ✓ Targeting the affluent and upper mass class
- ✓ Portfolio services unique to face-to-face sales tailored to each customer's life plan
- ✓ Holding various events exclusive to members and form a community that will brighten the hearts of our customers
- ✓ As a family portfolio manager, aiming to capture the core assets of the entire household

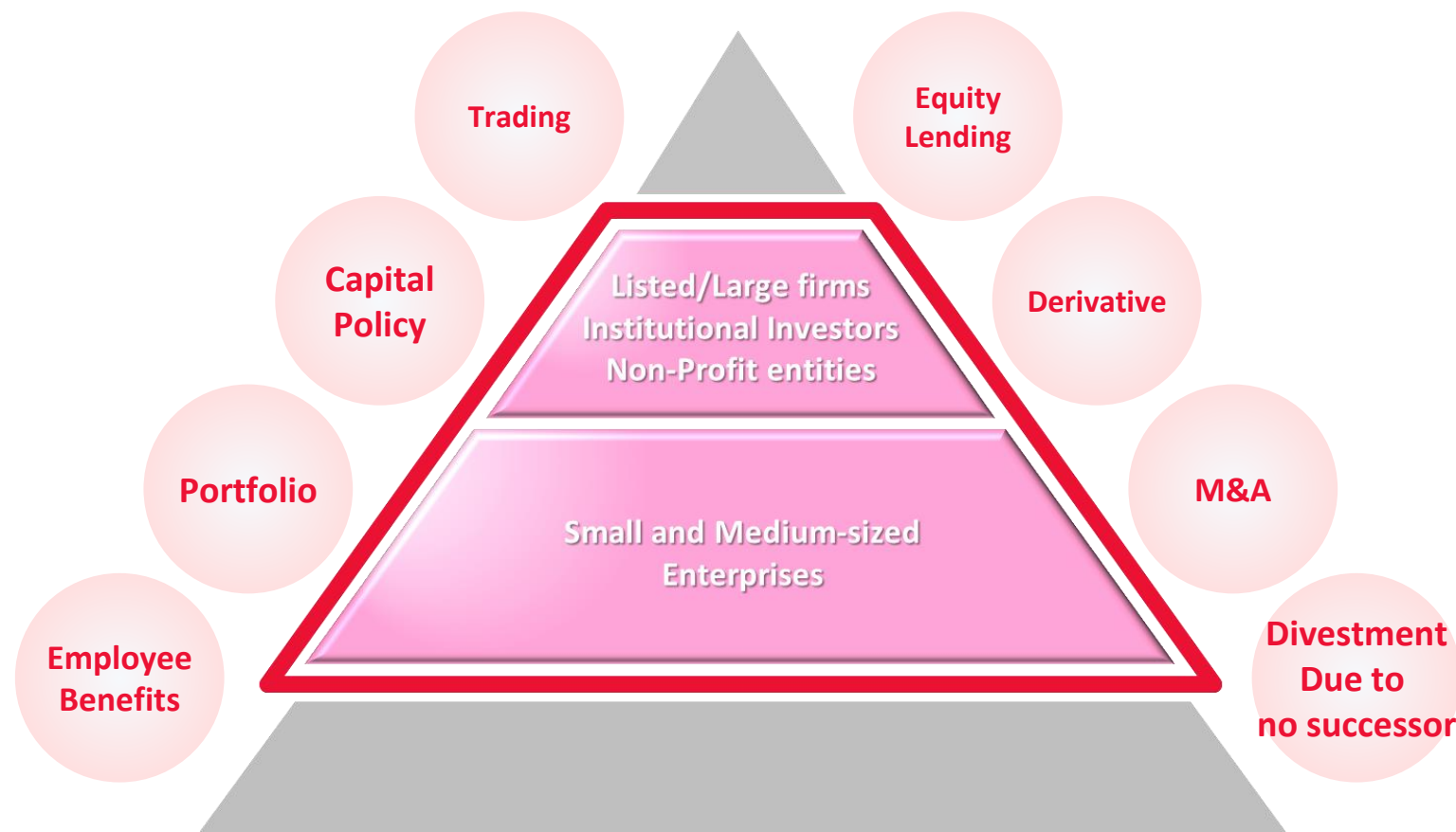
Strategic
points
of
"Clair Ciel"



Retail Sales Division

	FYE Mar 2023 Actual	FYE Mar 2024 Actual	FYE Mar 2025 Actual(3Q)	FYE Mar 2026 Plan	FYE Mar 2027 Plan
Asset under Custody (100million)	25,572	32,624	32,604	33,921	36,069
Ordinary Profit (millions of yen)	169	7,500	4,798	9,097	10,497

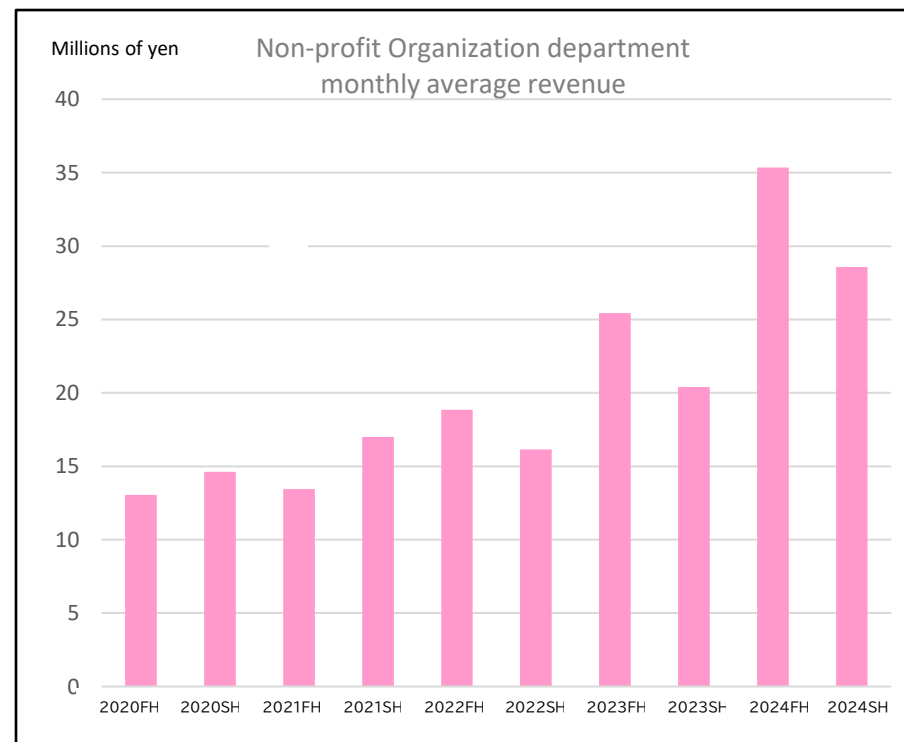
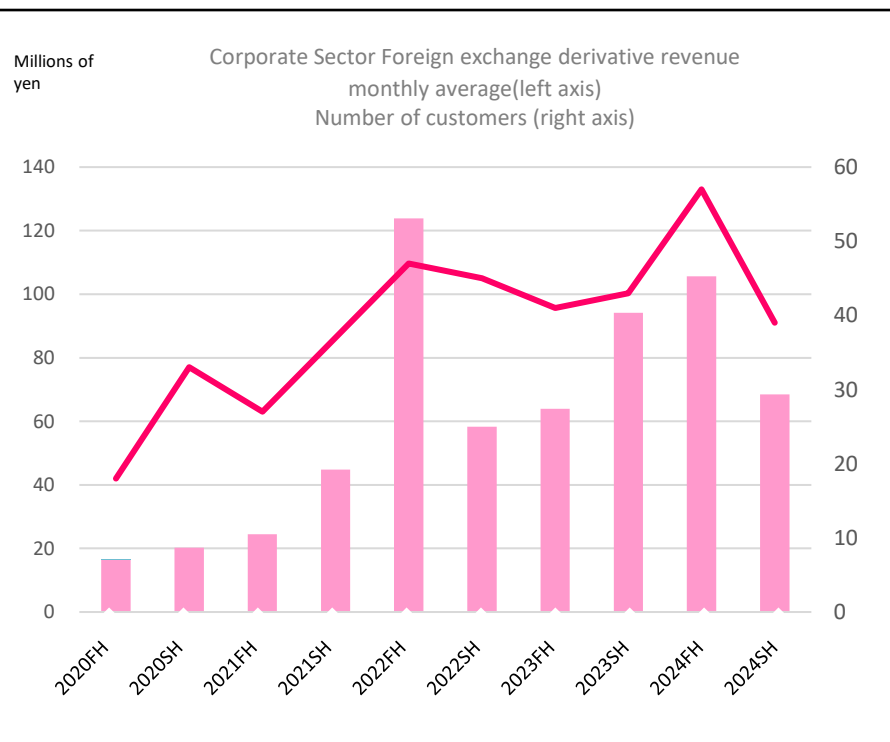
Focus on corporations that can leverage the advantages of the face-to-face securities business.



Enhancement of financial services capabilities ③ Corporate Sales Strategy

Strategic Points of Corporate Sales

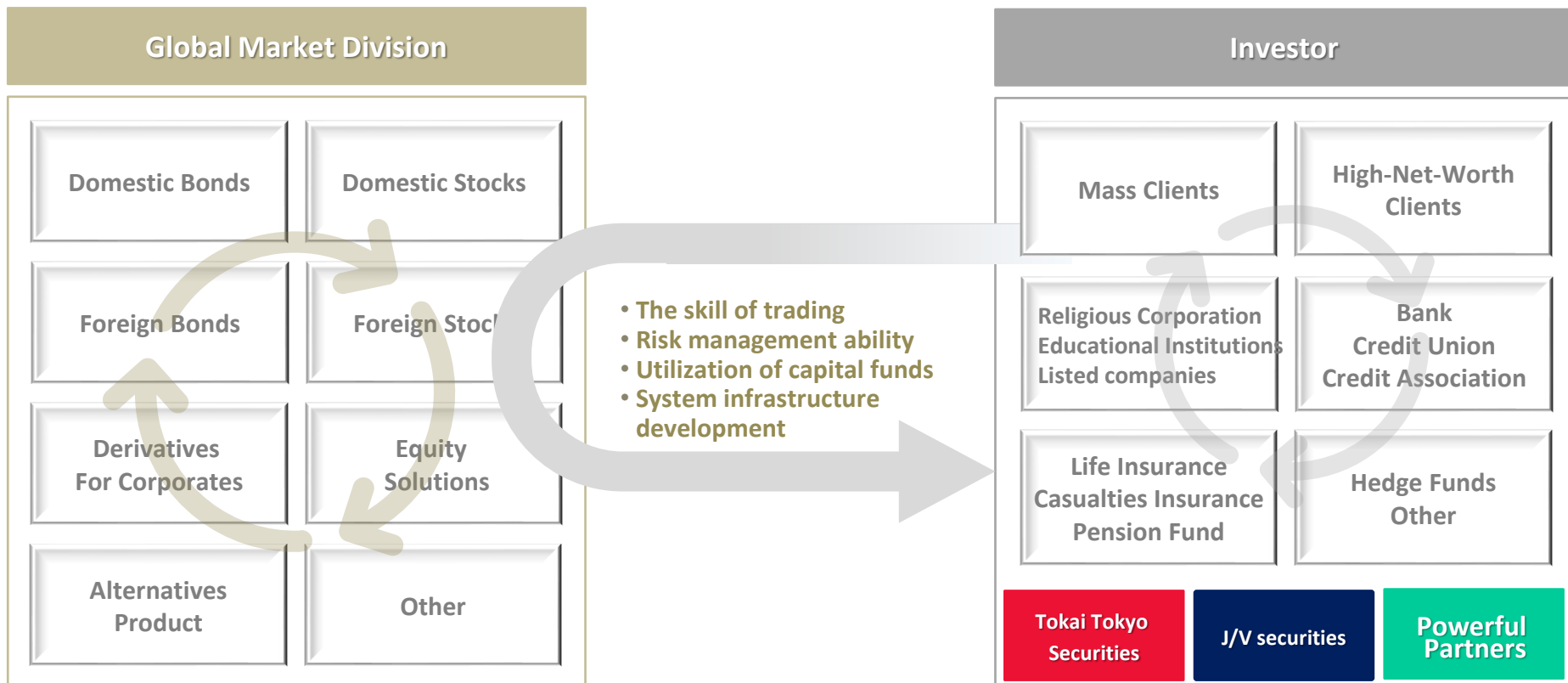
- ✓ Flexible organizational structure to match the needs of investors with different values
[Financials X Non-profit Org.] [Non-profit Org. X Corporates] [Corporate X Financials]
- ✓ Strengthening FX derivatives business capabilities for corporate customers
- ✓ Strengthening sales power by making Non-profit Organization department independent from FY2023



Provide a wide range of products to investors in different segments with varying incentives, expanding in a balanced manner.

Sales & Trading strategy

Earn revenues with leveraging flows generated by a system that covers a wide range of investors and clients, and with using a variety of trading techniques and risk management capabilities.



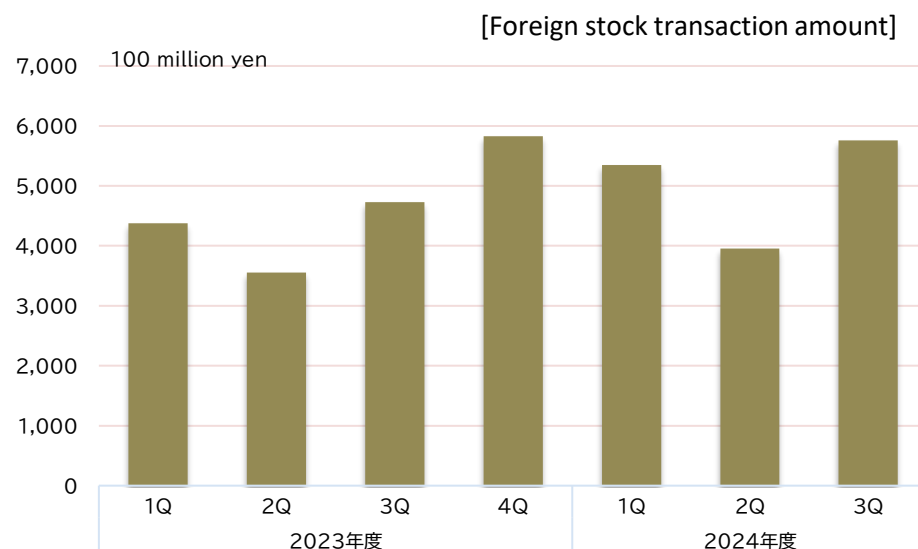
Enhancement of financial services capabilities ④

Global Market Div. : Sales & Trading strategy

"Beyond Our Limits"

Strategic
points of
sales & trading

- ✓ Balanced expansion of investor segments with different incentives
- ✓ Expansion of product lineup (foreign bonds for wealthy customer, over-the-counter foreign stocks, alternative products, etc.)
- ✓ Infrastructure development to maintain competitive price offers
- ✓ Diversification of trading methods (option, future, etc.)
- ✓ Diversifying procurement methods to reduce funding costs



Global Mkt Div.	FYE Mar 2023 Actual	FYE Mar 2024 Actual	FYE Mar 2025 Actual(3Q)	FYE Mar 2026 Plan	FYE Mar 2027 Plan
Ordinary Profit (million yen)	5,079	11,684	8,406	14,110	14,764

Offering a wide range of products based on the growth stage of our client companies

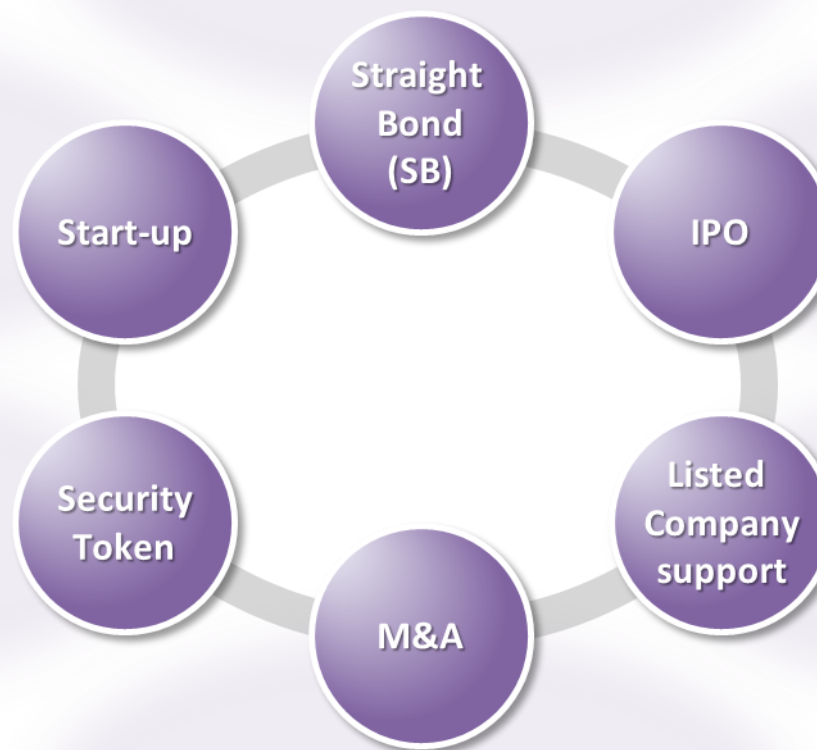
Underwriting of wholesale/retail bond in broad sectors

Regional / Power company / Corporate / Fiscal Investment bond

Supporting the growth of promising startups

Business Matching, fund raising, conduct various events

Issuance support / underwriting of ST (Security Token)



Listing support for unlisted companies

Listing consultation, financing, IR

Provide solution for capital policy of listed company

PO, MSWT, stock ownership association, share buy-back

Provide M&A advisory service for listed/un-listed companies

Finance Advisor business, TOB agency business

Enhancement of financial services capabilities ⑤ Investment Banking Div.

"Beyond Our Limits"

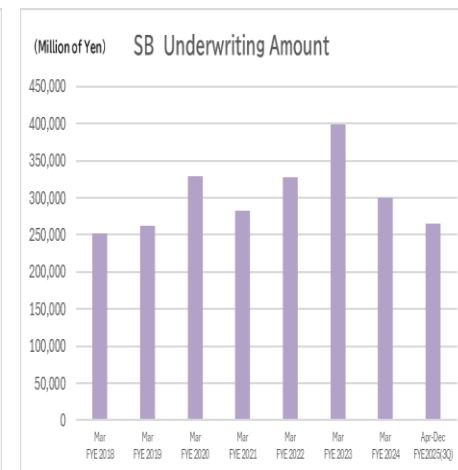
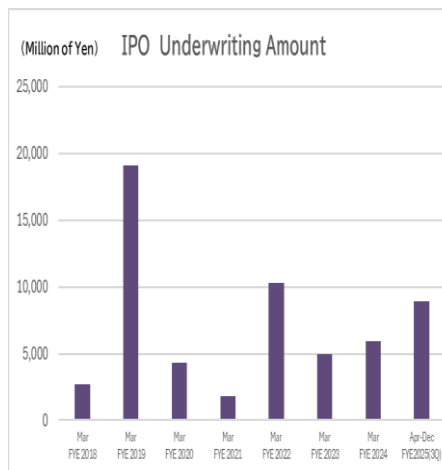
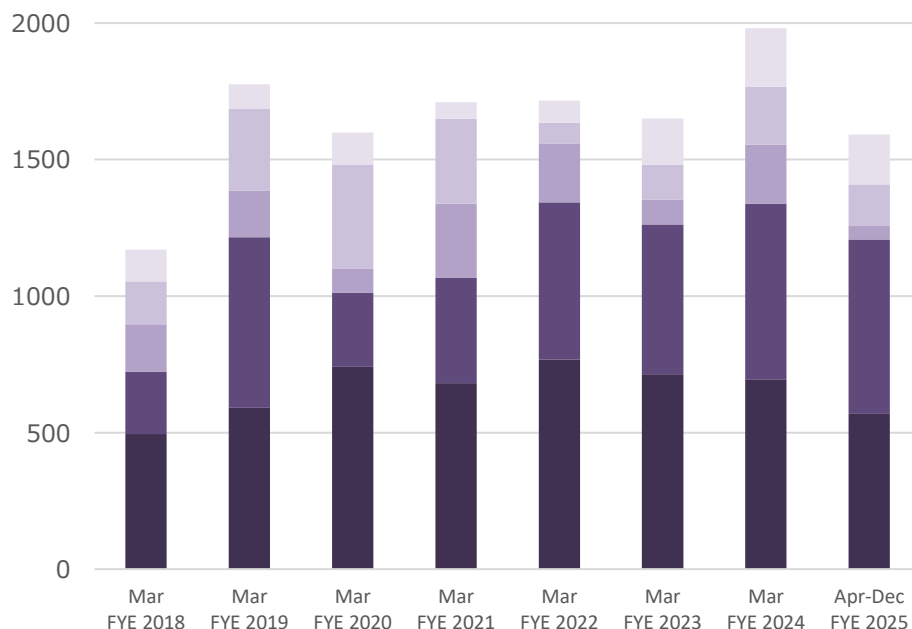
Points of Investment Banking Division

- ✓ Promote of SB expansion measures due to interest rate environment change
- ✓ Acquire IPO lead underwriters that distinguish us from major securities companies
- ✓ Acquisition of projects through collaboration with Japan M&A Center/Meinan M&A, and expansion of M&A projects on our own
- ✓ Promote unique start-up support measures (membership expansion of "Orque d'or" Aoyama/"Jeunesse", collaboration with Japan Post Bank, Nagoya University/STATION Ai)

Investment Banking Revenue

(Millions of Yen)

SB IPO PO M&A Others



FYE Mar 2025(Apr~Dec)

Ranking

Total bond underwriting amount

7th

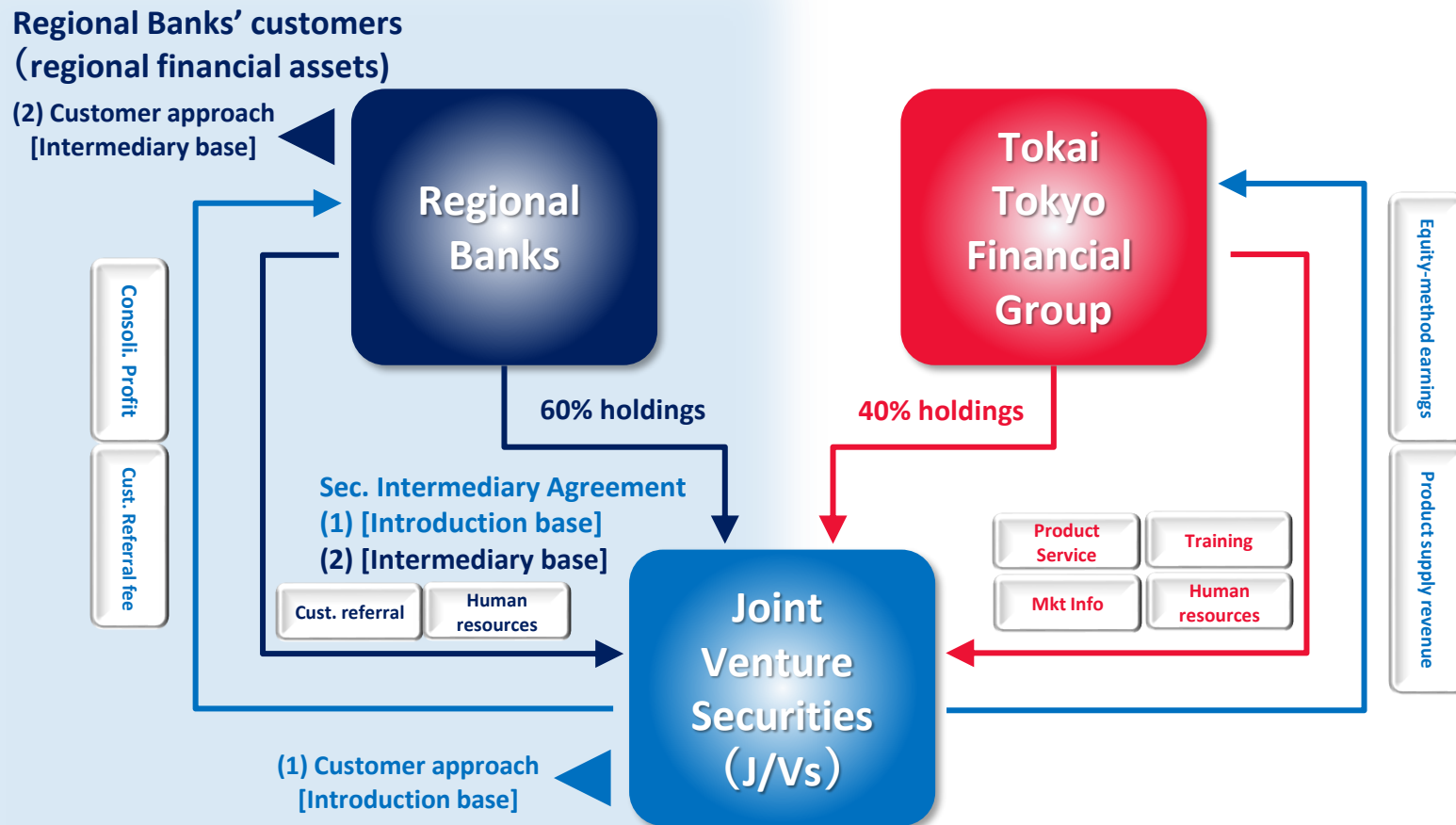
Straight bonds underwriting amount

8th

IPO underwriting amount

11th

Japan's only "bank/securities joint venture model" enables us strong access to regional financial assets



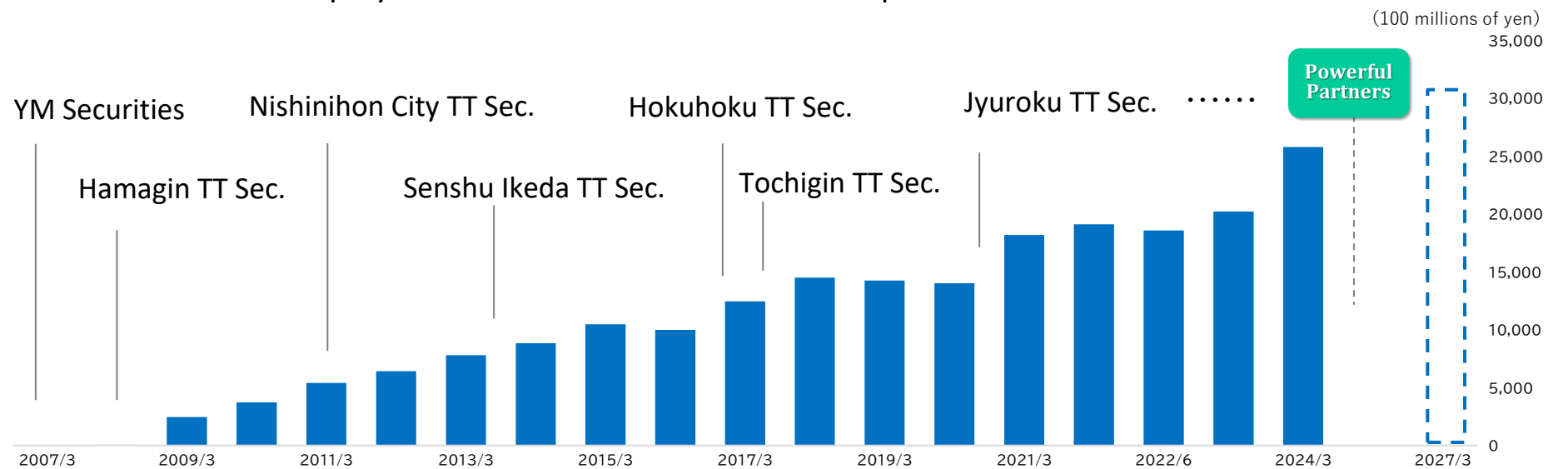
Group's Strategies
(Improve
Top-line figures)

J/V
Business
Key
Strategies

Enhancement of financial services capabilities ⑥

Pursue "new model" in J/V securities business

- ✓ Provide product services, training and other functions that focus on wealth/corporate business in J/V Securities
- ✓ Provide portfolio tools essential for sales activities with an awareness of access to clients' core assets
- ✓ Support the development of non-face-to-face channel (call/internet) functions that contribute to improving sales productivity
- ✓ Expand client base through bank referrals as well as intermediary basis. Employees seconded from securities companies act as intermediaries in banks.



J/Vs Sec. (equity-method)	FYE Mar 2023 Actual	FYE Mar 2024 Actual	FYE Mar 2025 Actual (3Q)	FYE Mar 2026 Plan	FYE Mar 2027 Plan
AUM (Yen 100 million)	20,211	25,780	28,896	27,444	30,082
Ordinary Profit (Yen million)	133	1,232	1,137	2,062	2,499
Revenue from product supply (Yen million)	3,079	3,389	2,600	-	-

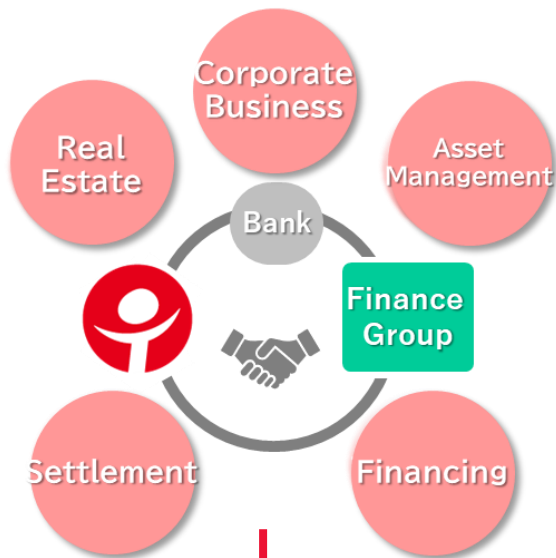
Deploying Key Measures to Reach the New World

(1) Powerful Partner Collaboration

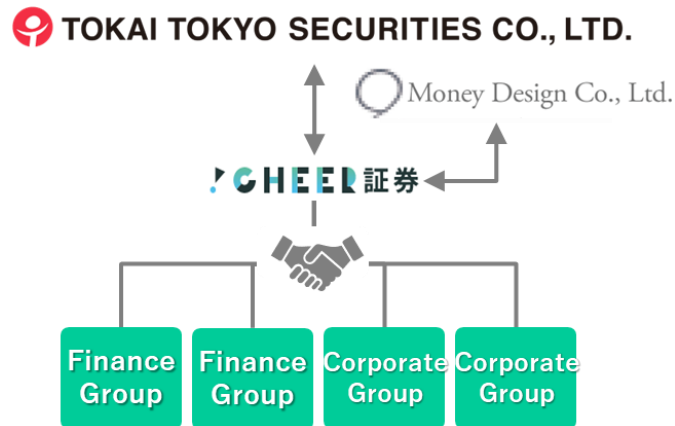
"Beyond Our Limits"

Pursue 3 partnership models (Tie-up) with Powerful Partners and
Acquire New Bonanza capabilities

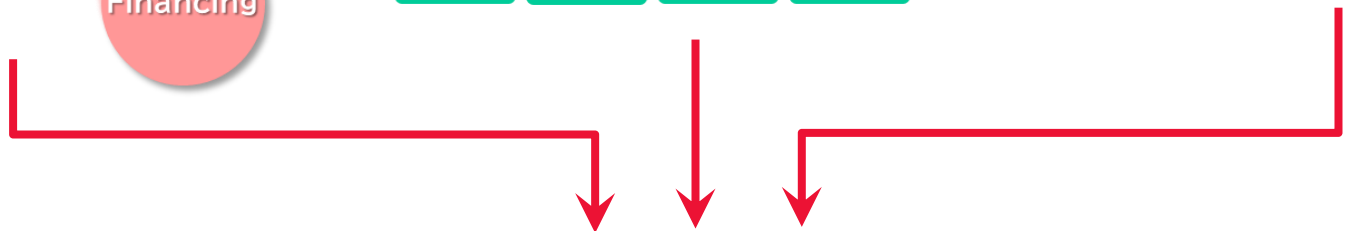
Super Tie Up



DX Tie Up



Bank Tie Up

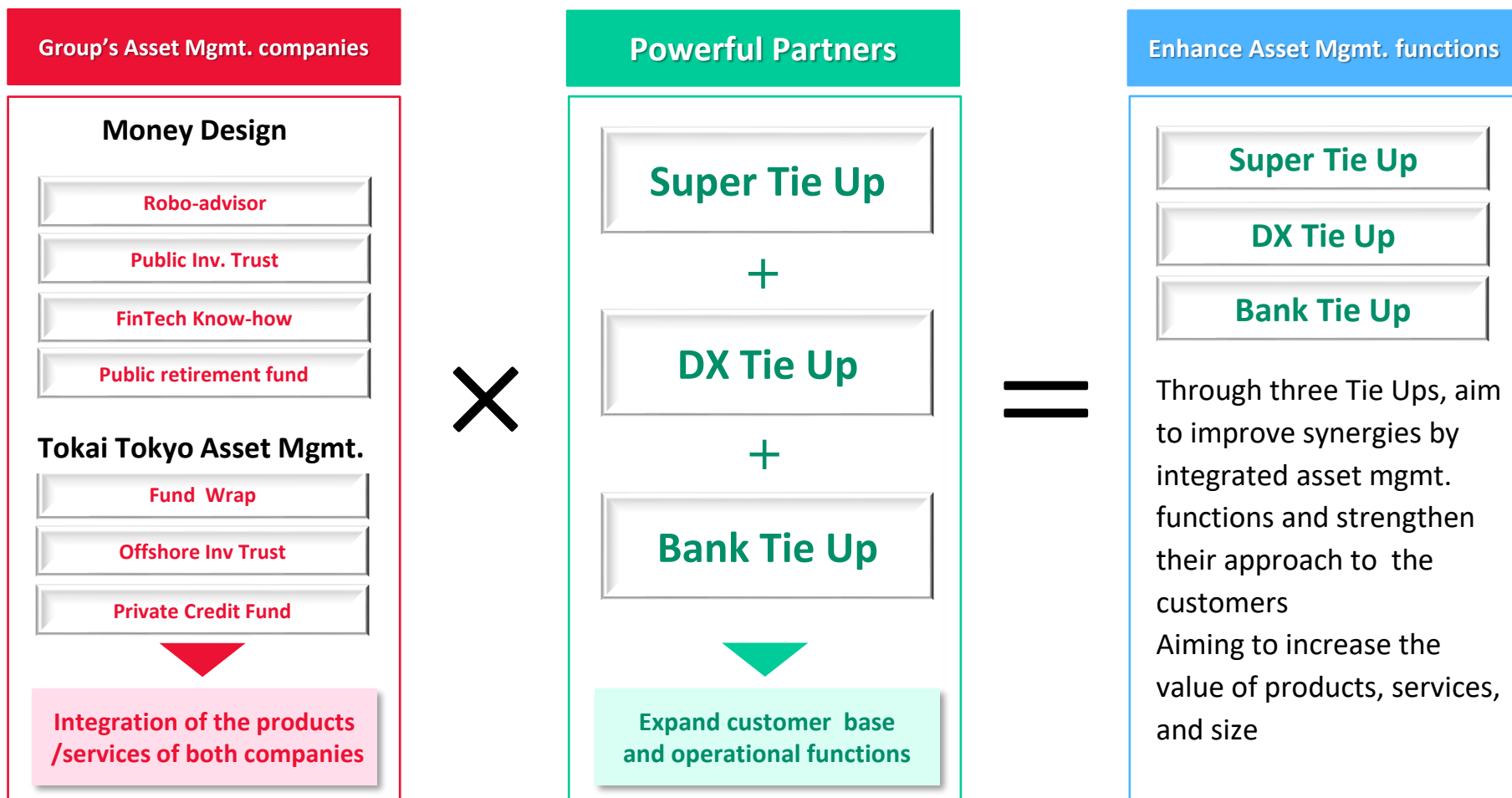


Asset Management
Functions

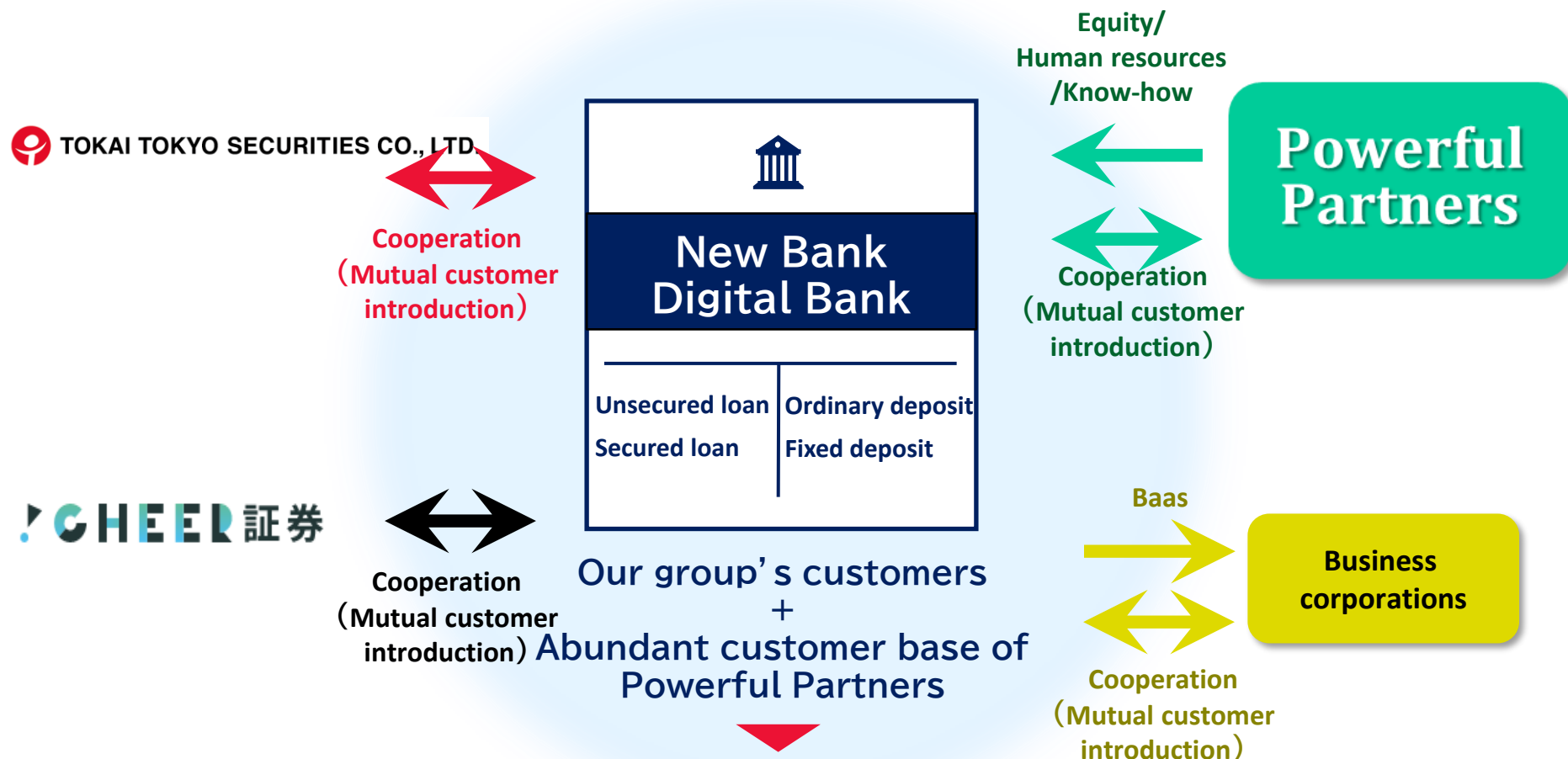
New
Bonanza

Banking Facilities
Digital Bank / Commercial Bank

Integration of asset management capabilities within the group and coordination of asset management functions of Powerful Partners

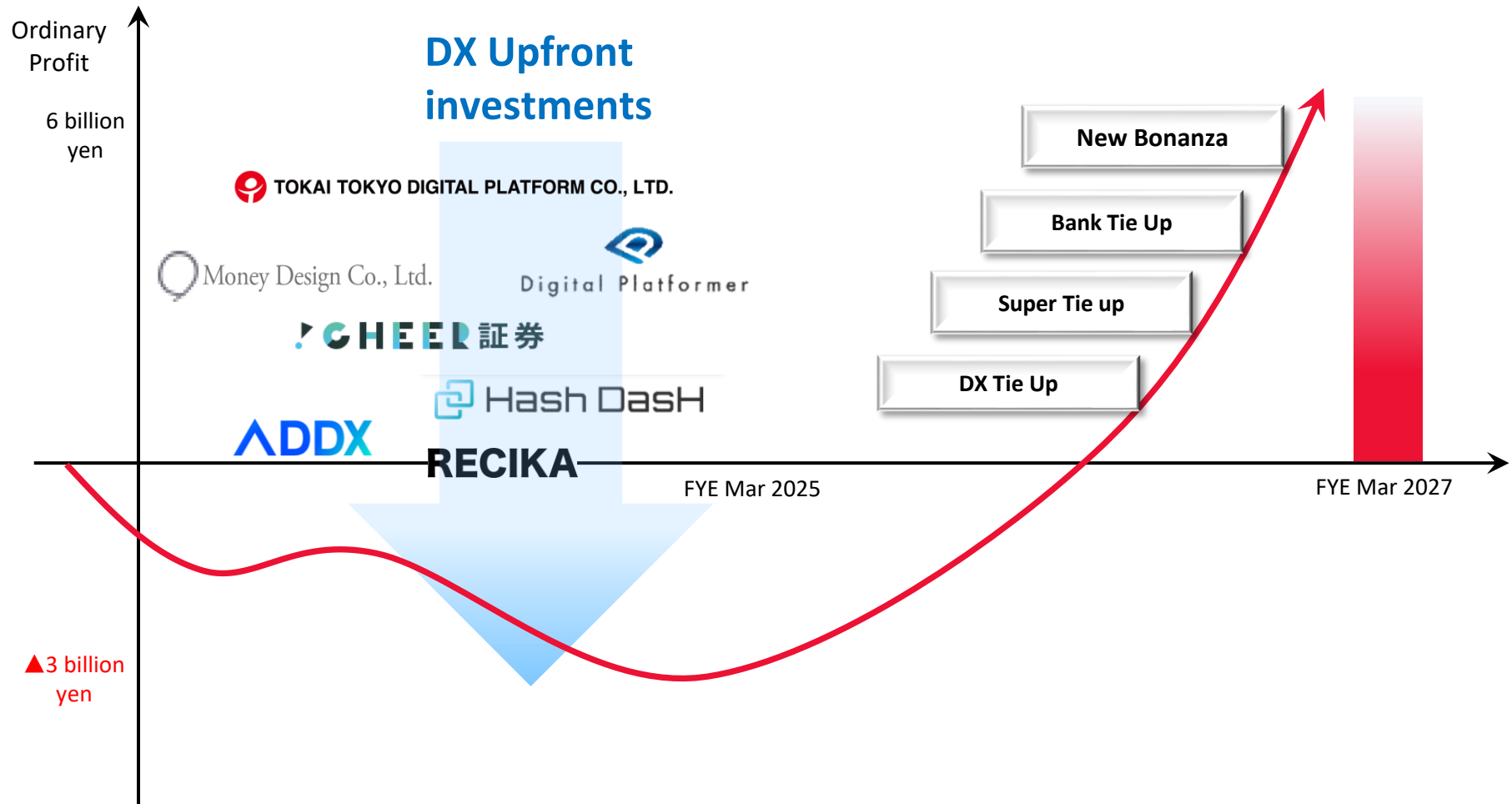


Based on cooperation/collaboration with Powerful Partners, we will develop banking services as a platform that distinguishes us from existing digital banks.



We provide various loan products to our abundant customer base from the start of banking services, ensuring revenue and profits.

After completing the DX upfront investment period until FYE Mar 2025, we are entering a new phase of "harvesting" and "profit generation"



Like the U.S., Japan is expanding non-bank finance market, the "new type of finance" market

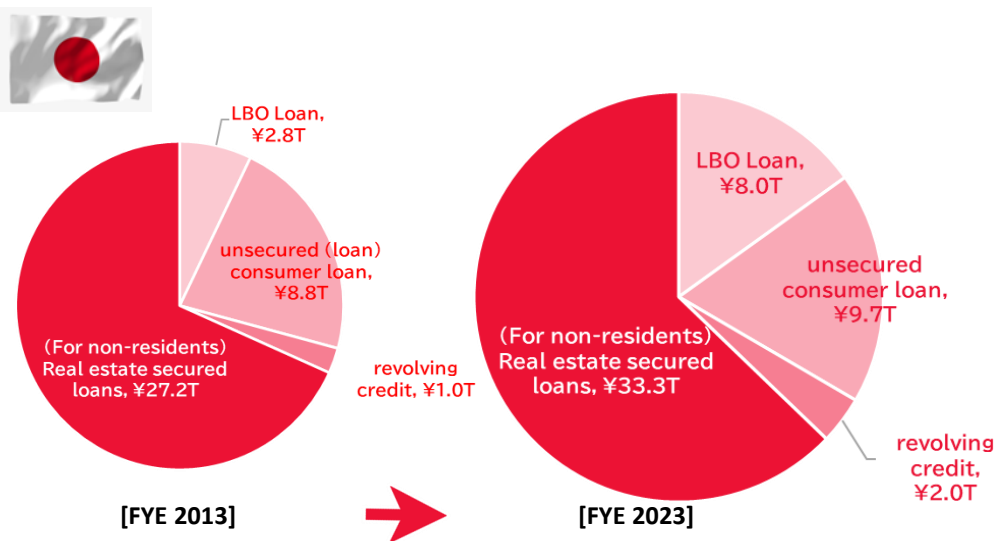
Private Debt

- LBO Loans
- R/E non-recourse loans
- Financing for Business Restructuring
- Financing for Business Succession

Private Credit

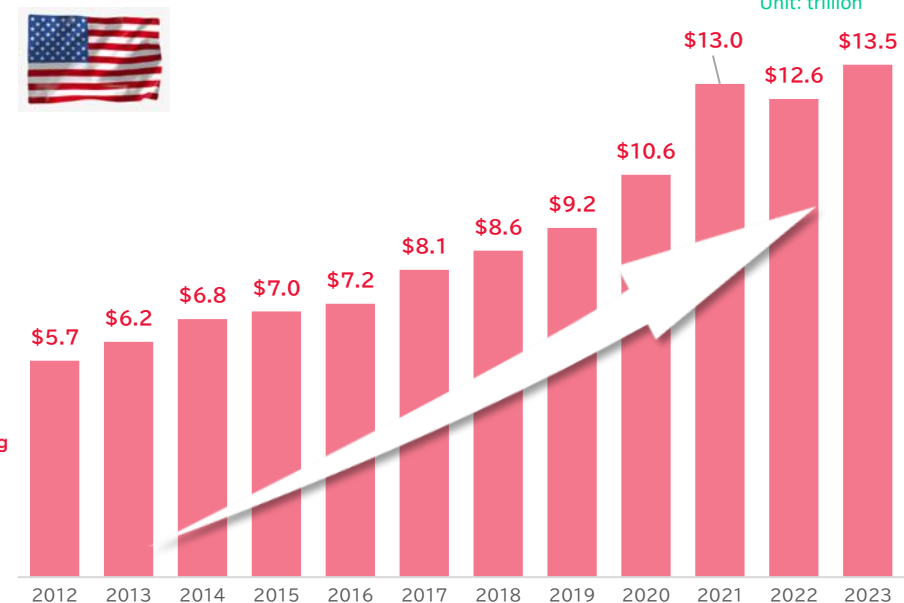
- Unsecured consumer loans
- Revolving Bonds
- Cash Advance Receivables
- Real Estate backed Loans
- Leasing Receivables / Accounts receivables (Medical fee, etc.)

[Changes in mkt size of new type of finance (Japan)]



LBO loan figures for FY2013: Figures for FY2018 disclosed in the Financial Services Agency survey (September 2023). Revolving receivables: The sum of the five major companies (Rakuten Credit Card, Credit Saison, Epos, Aeon Financial Service, and Orico) that disclose information. Real estate-backed loans (for non-residents): Bank of Japan "Loans by Lending Destination" is posted.

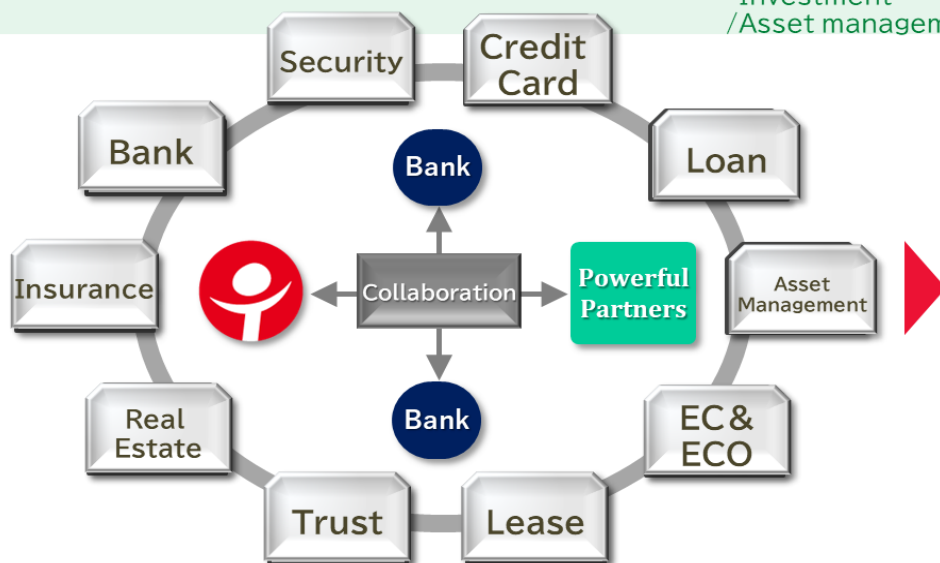
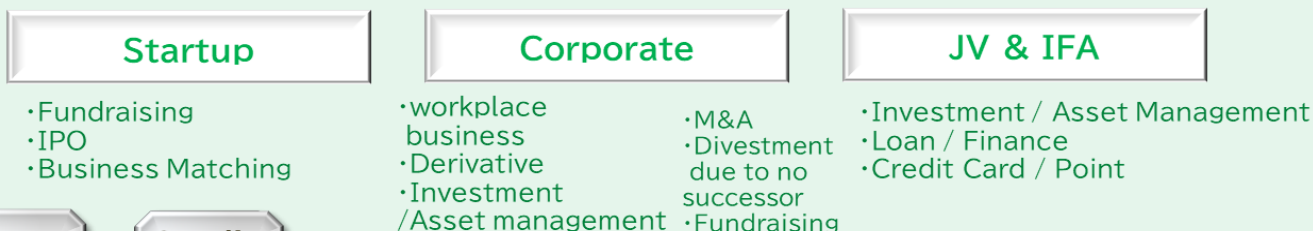
[changes in balance of non-bank related funds (US)]



Unit: trillion

Maximizing the value of the Group and collaborating with leading companies/group in Japan, to create a new business model **"Beyond The Bank "**

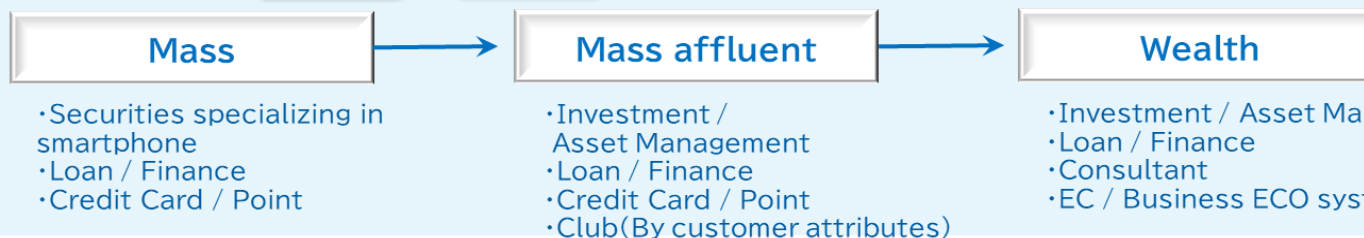
Corporate Area (B to B / B to B to C)



Beyond Our Limits

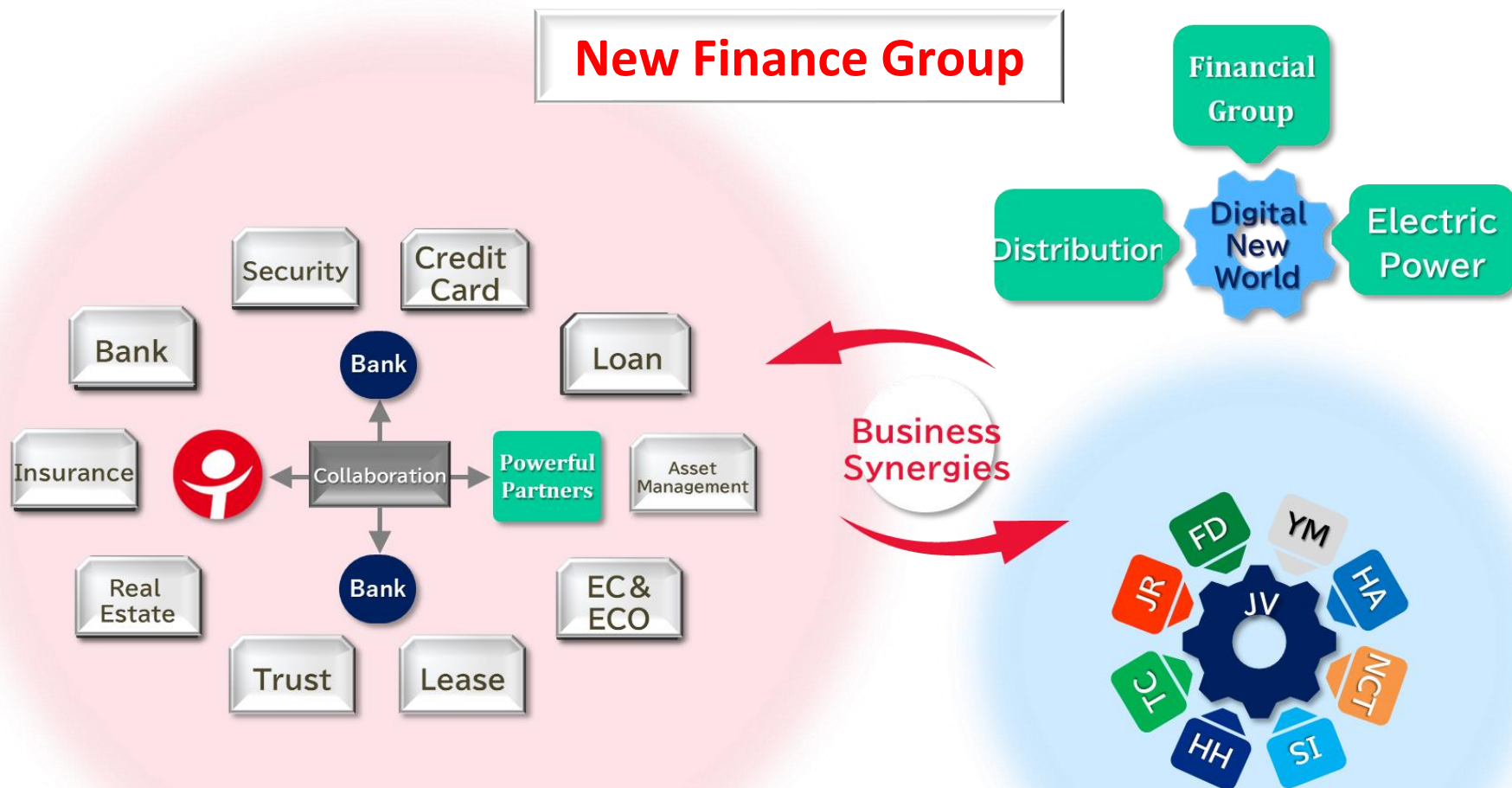
Beyond The Bank

New Finance Group



**Individual Area
(B to C)**

Beyond securities firms/banks as a "New Finance Group", together with Powerful Partners



4

Group strategies [Corporate related]

ROE Analysis
by Business
/Optimal resource
allocation

- ✓Optimize allocation within the group ➡ Recover surplus capital by business and invest in new growth businesses
- ✓Efforts to establish profitable divisions in the red
- ✓Improved efficiency of indirect departments
- ✓DX Investment's Profit Contribution Period Arrives

- **DX Tie Up** (Powerful Partners)

CHEER + Tokai Tokyo Digital Platform

Money Design + Tokai Tokyo Asset management

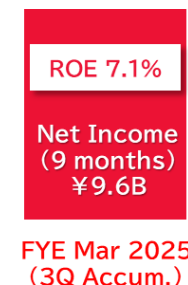
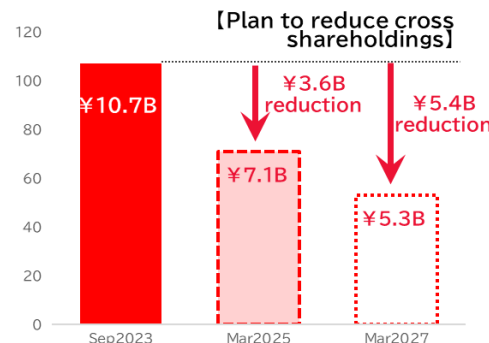
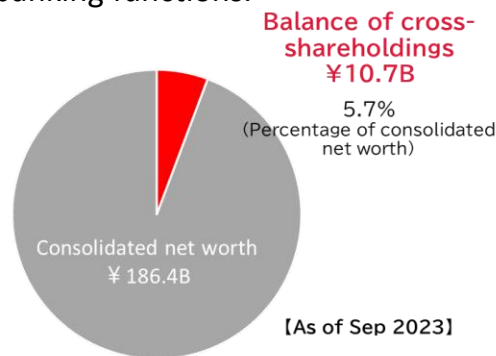
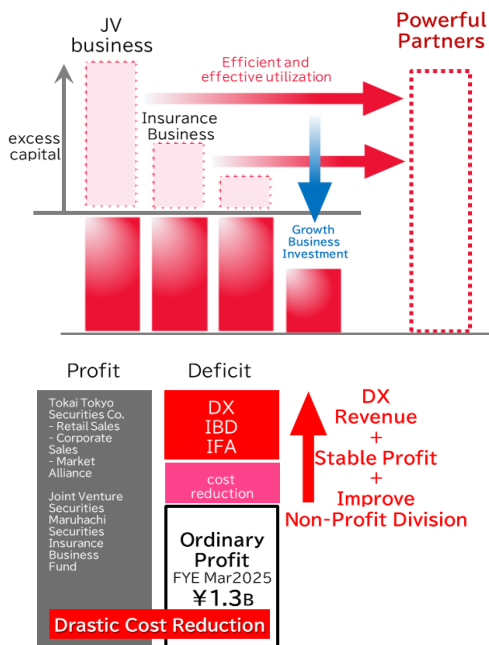
×

Powerful
Partners

Reduction
of Cross
-shareholdings

- ✓Target: To halve cross-share holdings by 2027 March-end (reduce 5.4 billion yen)
 - Action on Cost of Capital-Conscious Management (Tokyo Stock Exchange)
- ✓Purpose: Taking out fixed capital ➡ Utilization of Capital for new profitable business, strategic investment ➡ ROE improvement
 - Aiming for ROE of 12%, will invest capital in strategic focus areas which are expected to be highly profitable and acquisition of banking functions.

[Optimal Allocation of Surplus Capital]

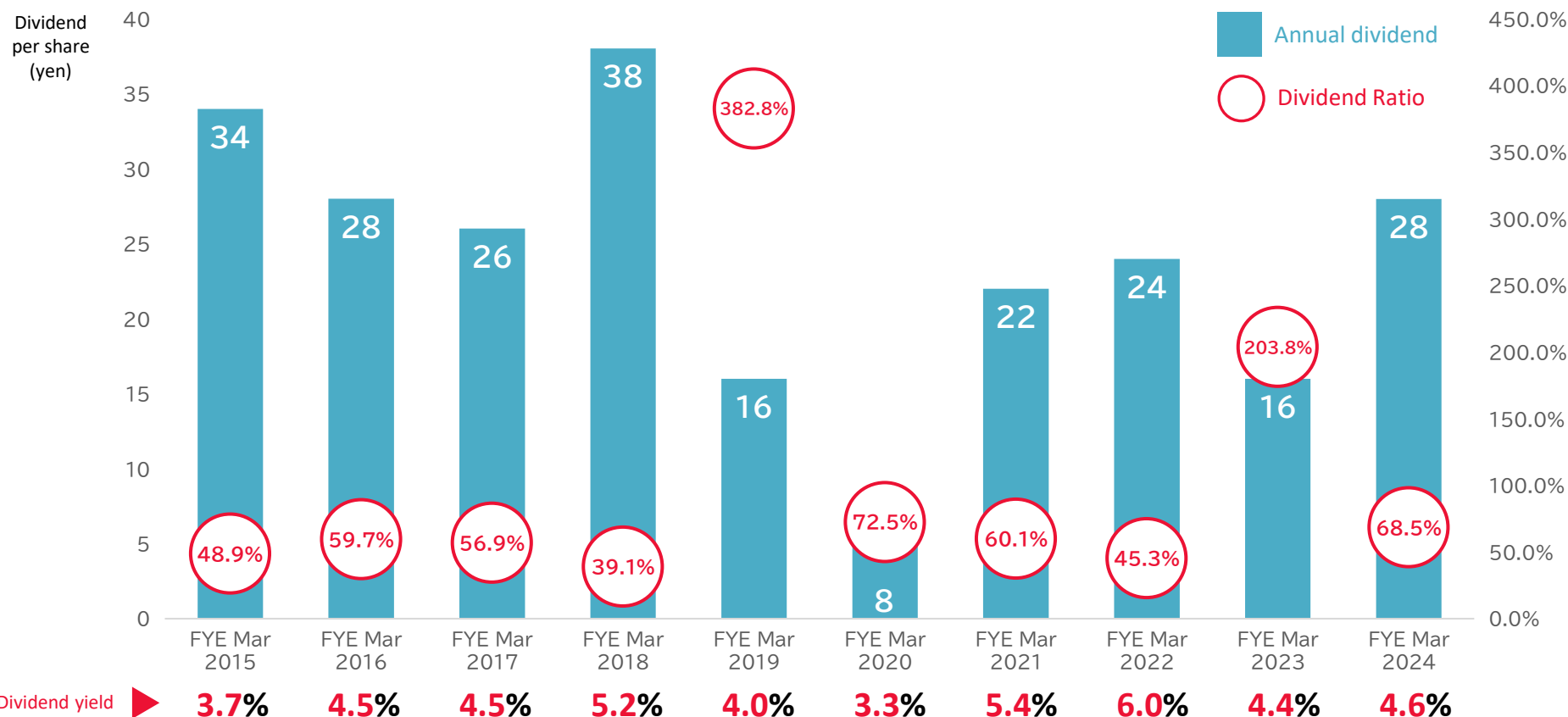


Dividend Policy

- ✓ 1. Maintain a consolidated dividend payout ratio of 50% or higher
- ✓ 2. Payment of annual dividend per share of 24 Yen or more

※Will adopt either 1 or 2, whichever basis that results in a larger payment.

(This policy of dividend payment of retained earnings shall be effective during the remaining period of our current medium-term management plan until the end of the FYE Mar. 2027)



Decluttering Project Key Strategies

- ✓ Fundamental cost structure reforms and allocation of limited and valuable management resources to investment strategies.
- ✓ Raise awareness of cost reduction throughout the group, contributing to increased business efficiency and productivity

Decluttering Project

- Conducted 251 consultations since the launch of the decluttering project in January 2023.
- Total reduction of approximately 5.1 billion yen. The group as a whole has set a target of 5 billion yen per year in income and expenditure structure reform.

IR activity Policy

Opportunities
expansion

Improve
quality

- ✓ Quarterly financial results briefings for institutional investors
- ✓ Company briefing session for individual investors (online + in-person)
- ✓ Periodical Overseas Roadshows (Asia, North America, Europe)
- ✓ Conduct IR Day / Small Meetings
- ✓ Enhancement of integrated reports (produced at the company-wide level)



2024.7 Overseas Roadshow (Europe)



2024.9 Small MTG



2024.12 On-Line briefing



2025.2 Individual cust. seminar

In October 2025, TTFG will celebrate its 25th anniversary.

This year, Tokai Tokyo Financial Group celebrates the 25th anniversary of the merger of Tokai Maruman Securities and Tokyo Securities, forming its current structure. We will continue to forge ahead with our strategies, so that we can achieve results that represent the culmination of our unique strategies and reward our shareholders for their continued support.

2005 (5th Anniv.)



commemorative
dividend

¥10/per share

2010 (10th Anniv.)



commemorative
dividend

¥3/per share

2015 (15th Anniv.)



commemorative
dividend

¥4/per share

2020 (20th Anniv.)



commemorative
dividend

¥4/per share

Tokai Tokyo Financial Group's Public Relations Development in 2025



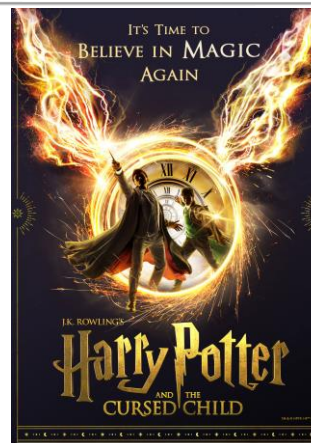
Brand Ambassador

Sota Fujii septuple crown holder



Brand Ambassador

Violinist Taro Hakase



The world-renowned stage production, Harry Potter and the Cursed Child, has received numerous awards globally, including the prestigious Tony Award, the highest recognition in theater. We have been a special sponsor for the Japan production since fall 2024.

Exclusive Sponsor

Scheduled for 1st half of
FY2025)

2025 MASTERS

報道 STATION

有働Times

THE TIME

TV Sponsorship

