Value Creation Process

Sources of value

FY2025 results

Financial capital
- Consolidated net assets: ¥2,008.7 billion
- Interest-bearing debt: ¥9,880.3 billion
- Consolidated total assets: ¥13,089.5 billion

Human capital
- Number of new recruits: 160 (84 new graduates, 76 mid-career hires) (non-consolidated)
- Number of employees: 7,950 (consolidated), 2,111 (non-consolidated)
- Talent from diverse backgrounds

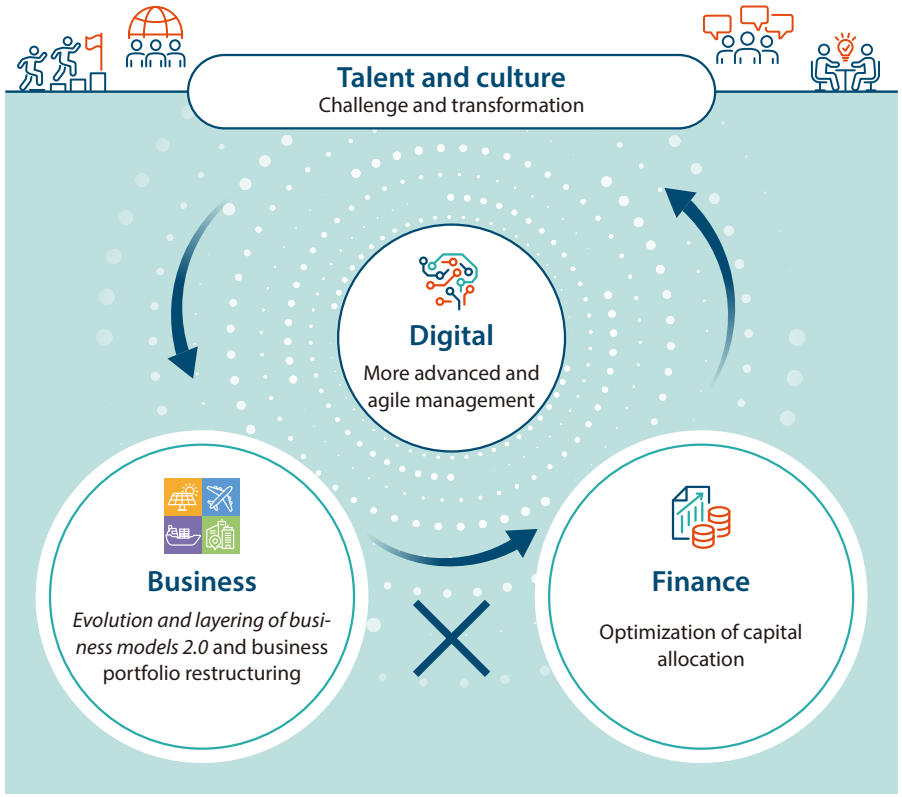
Intellectual capital
- Capabilities for credit management, market, asset, and credit risk management, and asset-liability management (ALM) operations

Manufacturing capital
- A wide variety of assets held globally (segment assets of ¥12,034.9 billion 36.6% domestic and 63.4% overseas)

Social and relation capital
- Solid customer and partner base
- Strong relationship and collaboration base with the Mitsubishi and Hitachi Groups

Natural capital
- Scope 1 and 2 greenhouse gas emissions: 3,180 t-CO_2e
- Total energy usage: 134,305 GJ

Value creation activities (initiatives to address various challenges and growth strategies)



Medium-term management plan

ROE of 10% (top priority KPI)

ROA of 1.7%, net income of ¥210.0 billion, dividend payout ratio of 45% or higher

For details, see PP.21-22

Created value and impact

Economic value

Financial capital

Social value
Environmental value

Human capital

Intellectual capital

Manufacturing capital

Social and relation capital

Natural capital

(Expand future financial capital by accumulating non-financial capital)

Stakeholders

For details, see P.12

Customers

Employees

Investors

Environment and society