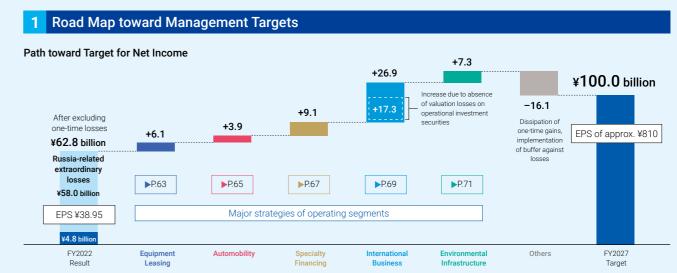
# Medium-Term Management Plan 2027 (Fiscal 2023-Fiscal 2027)

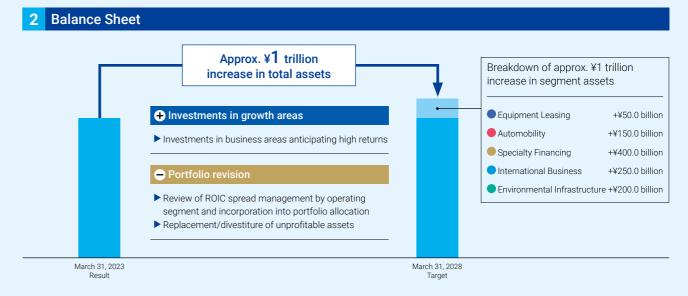
#### Vision for Five Years from Now

The Tokyo Century Group seeks to enhance its strengths and go beyond simply responding to change in order to transform itself to become a corporate group that brings about change.

Transform Ourselves and Bring About Change Theme -TC Transformation and Sustainable Growth-**Human Resource and Portfolio Transformation Organizational Transformation** Reformation of portfolio to HRX Development of human resources achieve high profitability and organizations that can bring and maintain stable growth about change TCX Basic Policies **Transformation Green Transformation Digital Transformation** GX DX Creation of carbon-neutrality-related Improvement of customer value proposition using digital technologies businesses **Strengthen Earnings Power** Profit growth Increases in ROA Facilitate asset Financial Increase the value of Replace/divest Explore new turnover in business unprofitable assets business fields strategies existing businesses Strategies investments Strengthen management base Strengthen Group consolidated management Net income attributable to ¥100.0 billion Pursue price book-value owners of parent Financial ratio of 1.0 times or more through targets 1.4% achievement of ROE target (ratio of net income to total assets) ROE 10% Management Targets Initiatives for realizing 50% (Fiscal 2027) greenhouse gas emissions 33%-50% reduction by fiscal 2030\*1 Accelerate ESG strategies for Non-financial supporting accomplishment of targets financial targets Employee engagement index\*2 improve ratio of (including for participating Group companies) positive responses

# Measures for Achieving Vision





## 3 Fund Procurement Directive and Risk Management

### Stabilization of Fund Procurement

Tokyo Century will continue to implement fund procurement strategies emphasizing stability given that the longterm funding ratio has remained around 85%.



#### **Fund Procurement Risk Management**

The Asset Liability Management Committee, which is chaired by the president, meets quarterly, in principle, to review reports on Groupwide fund procurement activities and to discuss and decide measures for hedging against interest rate, foreign exchange, and other market risks.



<sup>\*1</sup> Target of a 50% reduction in greenhouse gas emissions by fiscal 2030 from base year of fiscal 2021 announced

<sup>\*2</sup> Calculated based on number of positive responses to multiple-choice questions in the employee awareness survey