Building a Management Foundation that adapts to change

Digital Strategy

To realize our Medium-Term Management Plan 2028 objectives, the group is pursuing its digital strategy as a key element of its business strategy.
By applying AI and other digital technologies, we are working to not only improve operational efficiency but to also enable data-driven decision-making, create new value, and strengthen our organizational capabilities. Thus, we aim to achieve sustainable growth and higher productivity.

1 Key Initiatives under the Plan 2028

Pursue a companywide, cross-organizational digital strategy to accelerate operational efficiency and sustainable value creation

1) Efficiency and value creation through the use of digital technology

Starting with solutions for each department's operational issues, pursue measures to boost efficiency and sophistication using AI agents, Power Platform, and other tools

2) Developing and securing digital talent

Raise the digital literacy of all employees and develop talent who can lead digital initiatives in each department

3) Companywide digital promotion framework

The Strategic Planning Group and the IT Systems & Operations Group work together to encourage cross-departmental knowledge sharing and collaboration, driving a companywide digital strategy

4) Data infrastructure

Promote a common data model, standardized operational processes and higher employee data literacy so that data can be used as a management asset

5) AI governance and risk management

Establish rules and structures that ensure proper safety management, information controls, and ethical guardrails so that AI can be used with confi-dence

Digital transformation roadmap

1 FY2026
Foundation-building and implementation
Create a conducive environment, raise literacy, and promote the use of digital technology to resolve issues in individual operations

2 FY2027
Companywide rollout and enhancement
Roll out and enhance digital initiatives across the company, starting with addressing cross-departmental and organizational matters

3 FY2028
Value creation
Embed digitally driven value creation throughout the company

2 Developing Digital Talent

- Sustaining our digital strategy requires not only introducing new tools but also developing talent who can incorporate those tools into our operations and embed their use.
- The group classifies digital talent into three tiers, basic, advanced and ex-pert, and develops staff in each tier according to their roles.

Examples of in-house training

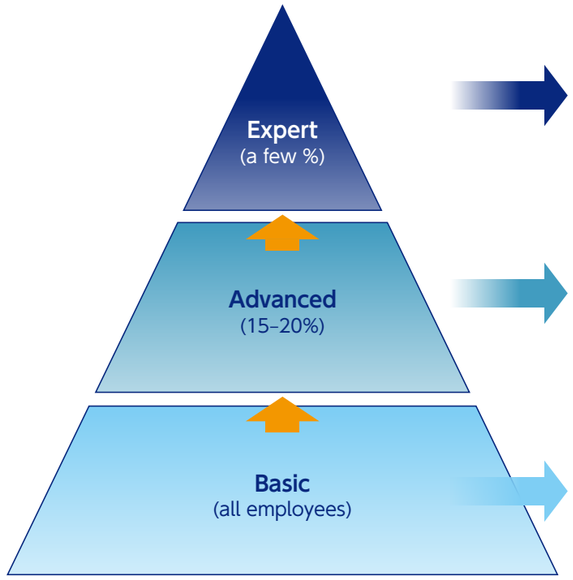
Training for the advanced tier



Training for the basic tier



Digital talent development framework



Highly specialized talent who lead DX, centered on the use of AI and data

- People who take charge of applying new technologies, developing new digital businesses, providing companywide technical support, and more.
- We are developing talent who hone their expertise while leading transformation and the creation of value across the entire group.

Hands-on talent who bridge operations and digital technology to drive DX

- Staff who visualize operational issues and drive improvements and development using AI agents, Power Platform, and other tools.
- We develop talent who advance from the basic tier and lead operational transformation on their own initiative.

All employees

- The goal is for all employees to acquire basic skills in AI, Microsoft 365, information security, and other areas so that they can use digital technology in their daily work.
- We support all employees in taking their first step toward using digital technology and becoming drivers of operational transformation.

Example initiatives 1

Talent development | **Upgrading recruitment** | **Talent management**

Upgrading our human capital strategy through the use of AI and data

We are promoting the use of AI and data as a foundation for a human capital strategy that underpins achievement of the Medium-Term Management Plan. We are maximizing our use of talent data across our talent development, recruitment, and talent management operations to, for example, support the writing of development policies and to upgrade our recruiting effort. We are further strengthening the talent management platform that supports strategic talent assignment and the development of the next generation of talent. It also looks to deepen the alignment between our business strategy and human capital strategy.

Example initiatives 2

Accumulating and sharing credit screening know-how | **Upgrading and streamlining credit screening operations**

Upgrading credit screening operations using AI

We are using AI to upgrade credit screening operations. With regard to credit screening, by sharing and utilizing know-how, supporting deal analysis, and streamlining operations, we aim to improve quality and operational efficiency at the same time. Making credit screening criteria and know-how more visible will also improve credit literacy and support talent development across the company, leading to a more advanced risk management structure.