

FY12/2024 2Q

Earnings Presentation Materials

August 2024



Tokyo Stock Exchange
<Security Code : 8508>

Disclaimer and precautions

- ◆ The forward-looking statements contained in this material are based on the Company's perceptions, opinions, judgments, or forecasts at the time of preparation of the material, and are not intended to guarantee the realization of such statements. Please be aware that actual performance and results may differ significantly due to various factors.
- ◆ This document is intended to provide information about J Trust and is not intended to solicit investments in securities issued by the company.
- ◆ This document has been carefully prepared for accuracy, but completeness is not guaranteed. We assume no responsibility for any failure or damage caused by the projections or information in this document.
- ◆ Segment revenue includes intersegment revenue and transfers.
- ◆ The Company classified PT JTRUST OLYMPINDO MULTI FINANCE as discontinued operations for the fourth quarter ended December 31, 2023. As a result, "Operating revenue," "Operating profit," and "Pre-tax profit" for the six months ended December 31, 2023 have been reclassified.
- ◆ The provisional accounting treatment for the business combination conducted in the first quarter of the fiscal year ending December 31, 2023 was finalized in the fourth quarter of the previous fiscal year, and the related figures for the second quarter of the previous fiscal year have been retroactively adjusted.
- ◆ Net profit attributable to owners of parent is presented as net profit.
- ◆ ***This English-translated document was solely prepared for the convenience of English-speaking investors. If any discrepancies exist between this translation and the original Japanese document, the Japanese version always prevails. J Trust shall not be held responsible for any damages or losses of profit arising from this translation.***

Key Financial Results for 2Q of the Fiscal Year Ending December 31, 2024

Operating revenue was 65.4 billion JPY, the highest ever in the second quarter

Operating profit was 0.8 billion JPY higher than the plan

Operating profit of the three financial businesses recorded 3.5 billion JPY, driven by Finance Business in Japan and Finance Business in Southeast Asia

(3 Financial Businesses ...Collective name for Financial Business in Japan, Financial Business in South Korea and Mongolia, Financial Business in Southeast Asia)

Performance is on track to achieve the full-year plan, steady progress ahead of the plan

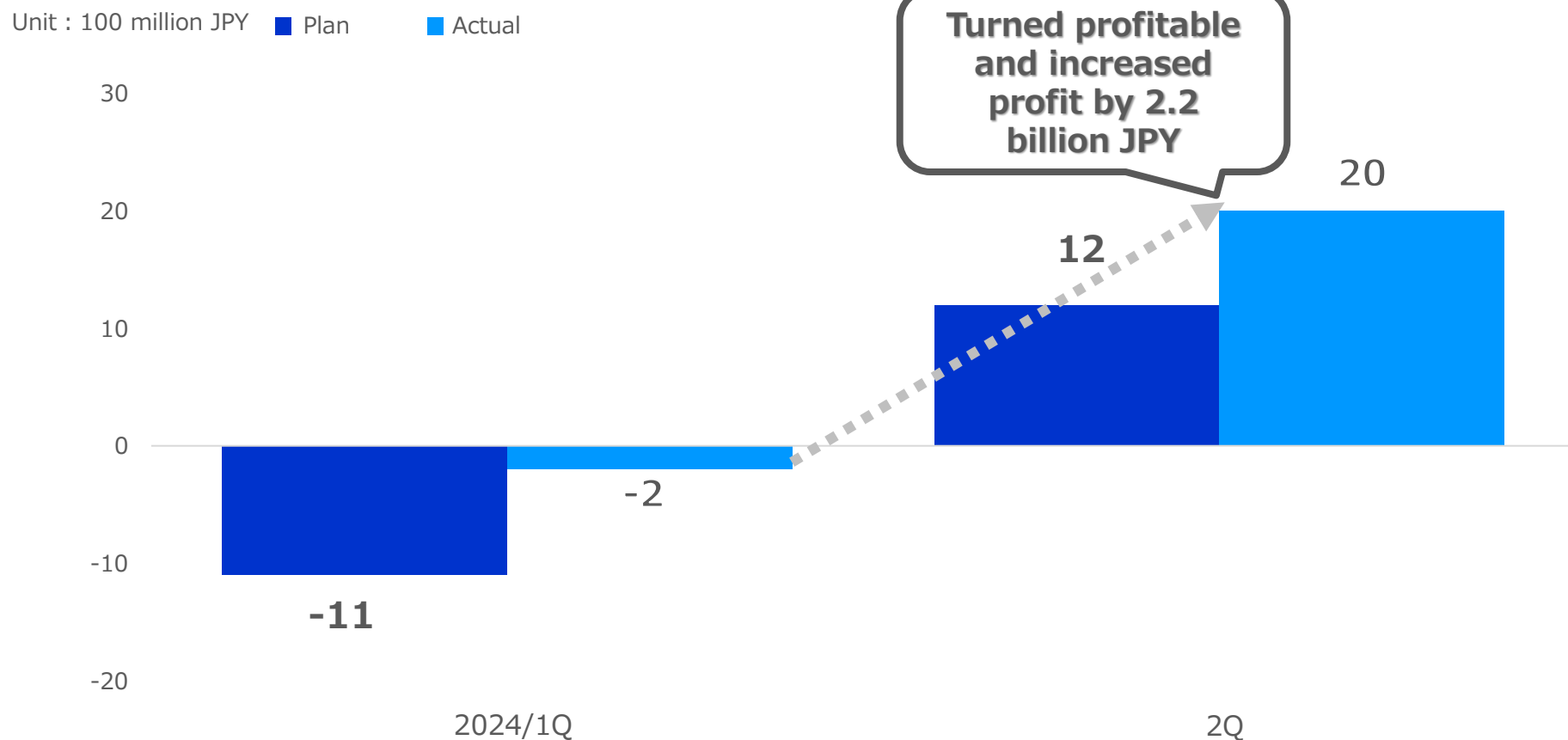
Consolidated Operating Results for 2Q of the Fiscal Year Ending December 31, 2024

➤ Operating revenue reached record highs in Second Quarter.

	2024/2Q Results (100 million JPY)
Operating revenue	654
Operating profit	20
Pre-tax profit	40
Net profit	27

Consolidated operating profit (loss) compared to plan (cumulative basis)

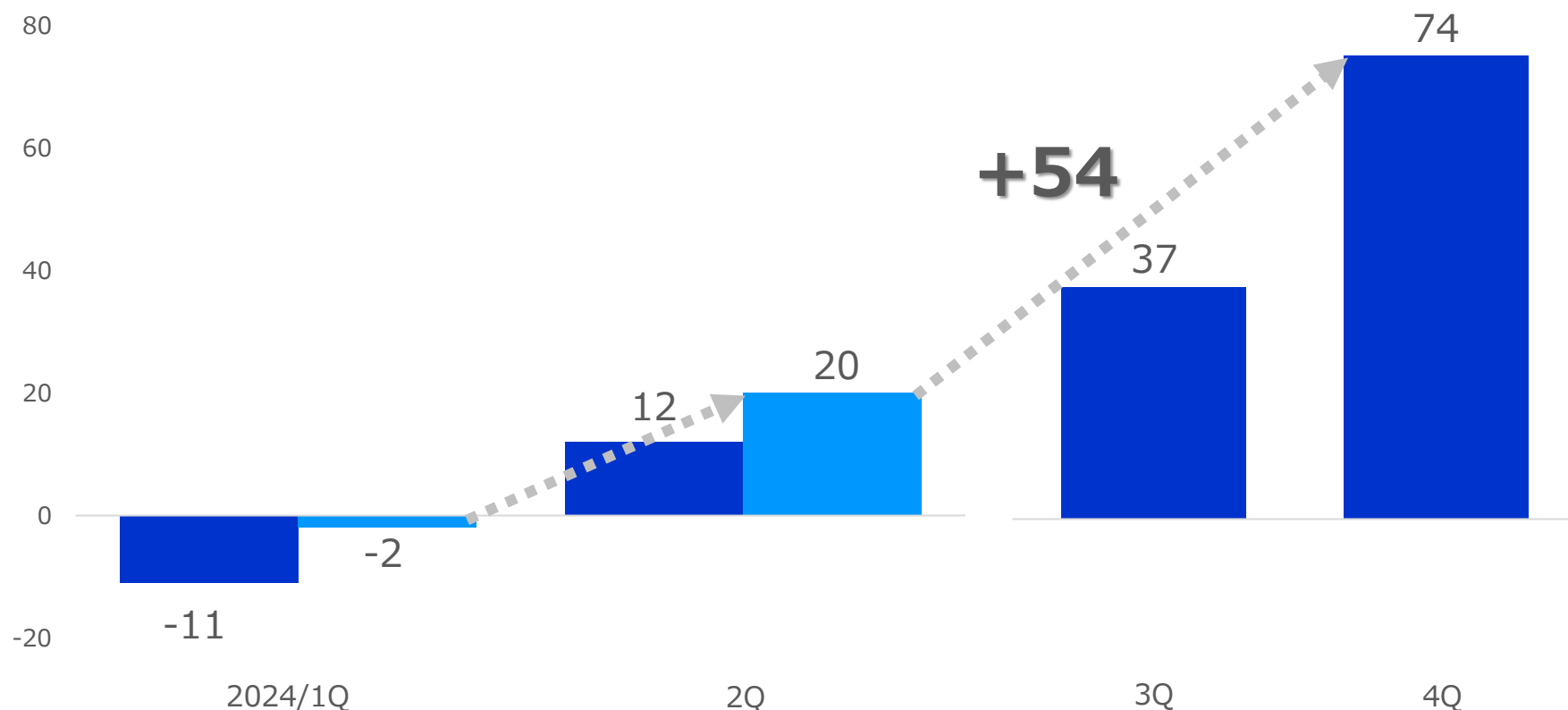
➤ Operating profit returned to profitability, exceeding the plan by 0.8 billion JPY.



Consolidated operating profit (loss) compared to plan (cumulative basis)

➤ Operating profit is on track to achieve the full-year plan, well ahead of schedule.

Unit : 100 million JPY ■ Plan ■ Actual



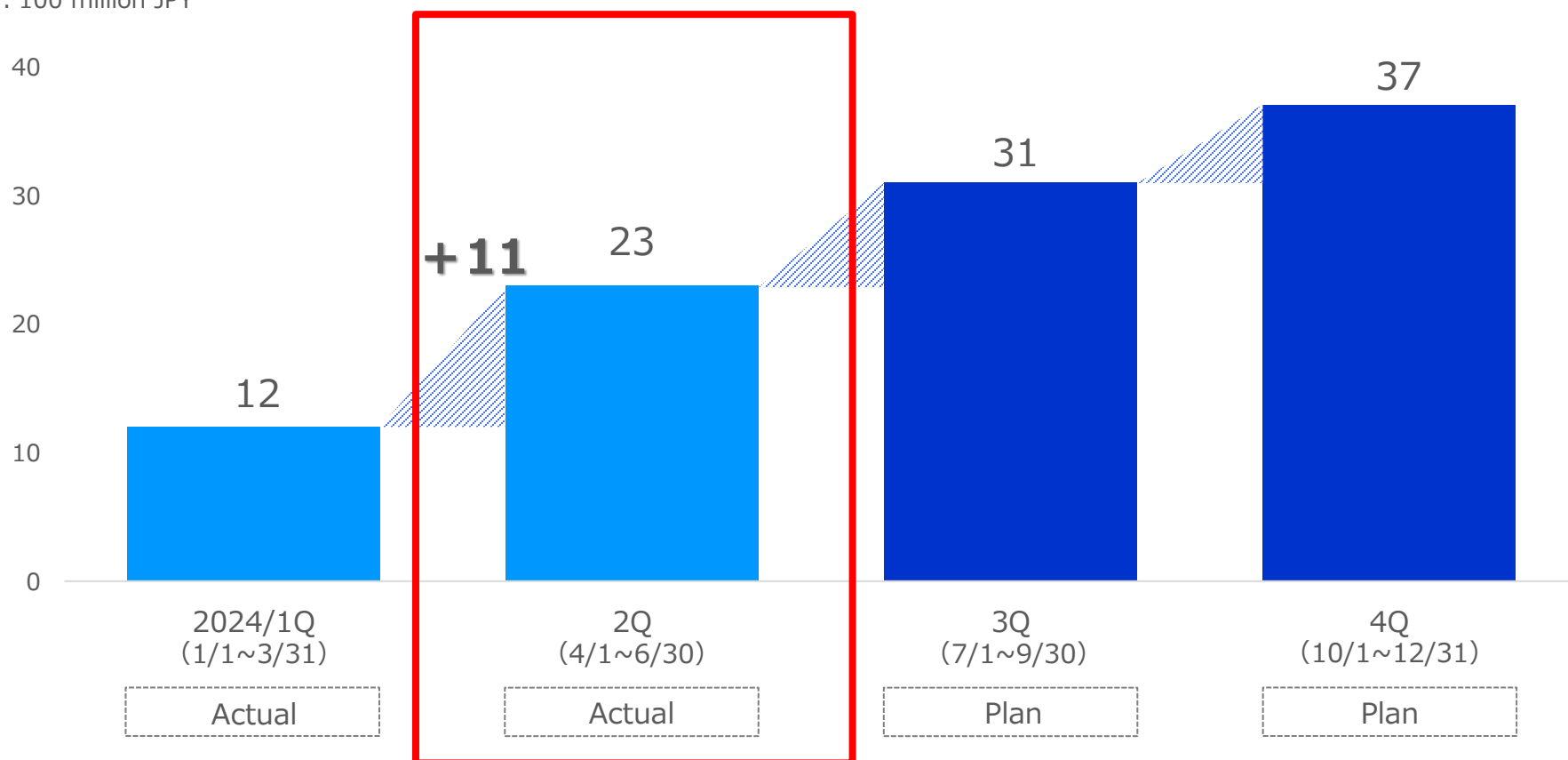
Operating profit of 3 Financial Businesses (QoQ)

- Operating profit of 3 Financial Businesses (※) increased by 1.1 billion JPY QoQ, with plans to increase in 3Q and beyond.

(※3 Financial Businesses...Collective name for Financial Business in Japan, Financial Business in South Korea and Mongolia, Financial Business in Southeast Asia)

- Operating profit in the first half totaled 3.5 billion JPY.

Unit : 100 million JPY





- 01 | FY12/2024 Second Quarter Summary of Consolidated Results
- 02 | FY12/2024 Second Quarter Results by Segment and Initiatives
- 03 | Shareholder Returns

Summary of Consolidated Results (YoY)

- Operating revenue increased by 11.9 billion JPY from the same period last year.
- Operating profit increased by 2.6 billion JPY excluding the 10.1 billion JPY gain on negative goodwill recorded in FY12/2023.
- Excluding the reversal of Nexus Bank's deferred tax liabilities of 6.5 billion JPY recorded in FY12/2023, net profit increased by 2.5 billion JPY.

	【A】2023/2Q	【B】2023/2Q (excluding gain on negative goodwill) (excluding reversal of deferred tax liabilities)	【C】2024/2Q	Difference (※) (【C】-【B】)
Operating revenue	53.5 billion JPY	53.5 billion JPY	65.4 billion JPY	11.9 billion JPY
Operating profit	9.5 billion JPY	-0.6 billion JPY	2.0 billion JPY	2.6 billion JPY
Pre-tax profit	11.2 billion JPY	1.1 billion JPY	4.0 billion JPY	2.9 billion JPY
Net profit	16.8 billion JPY	0.2 billion JPY	2.7 billion JPY	2.5 billion JPY

(※) The difference between the figures rounded down to the nearest 100 million JPY is calculated to the nearest 100 million JPY.



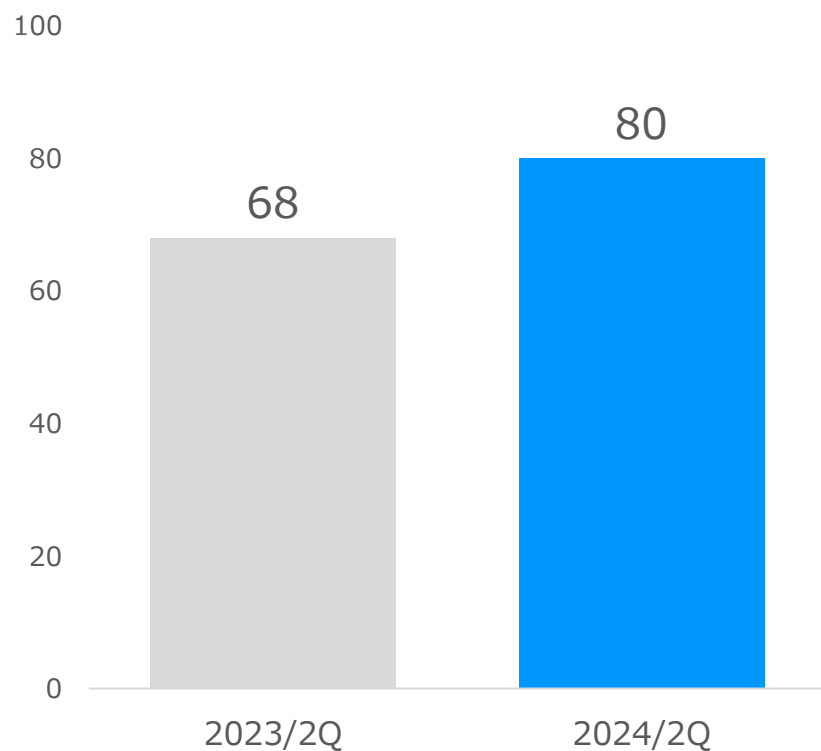
- 01 | FY12/2024 Second Quarter Summary of Consolidated Results
- 02 | FY12/2024 Second Quarter Results by Segment and Initiatives
- 03 | Shareholder Returns

Operating revenue and Operating profit of Financial Business in Japan (YoY)

- Financial Business in Japan achieved higher revenue and profit due to continued strong performance in guarantee and servicer businesses, as well as increased fee revenue in the securities and installment/credit businesses.

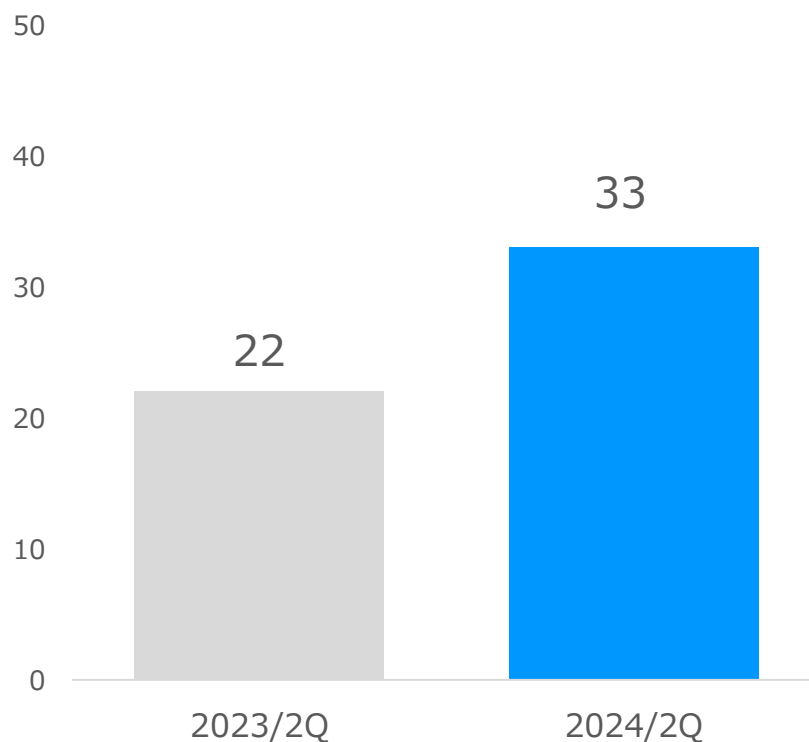
Operating revenue

Unit : 100 million JPY



Operating profit

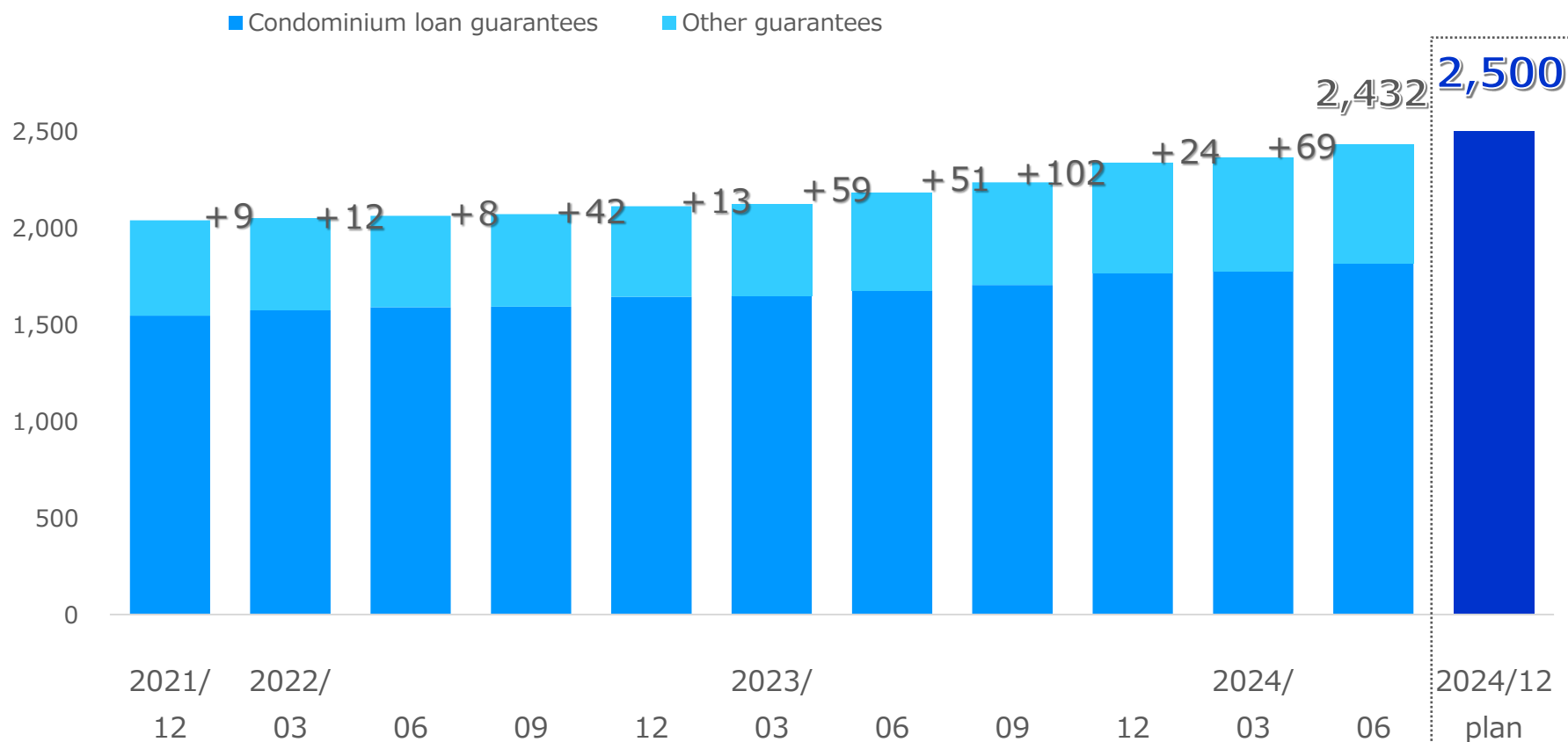
Unit : 100 million JPY



Outstanding Balance of Credit Guarantees

- Nippon Hoshou's guarantees of condominium loans and securities-backed loans performed well. Guarantee balances increased steadily.

Unit : 100 million JPY



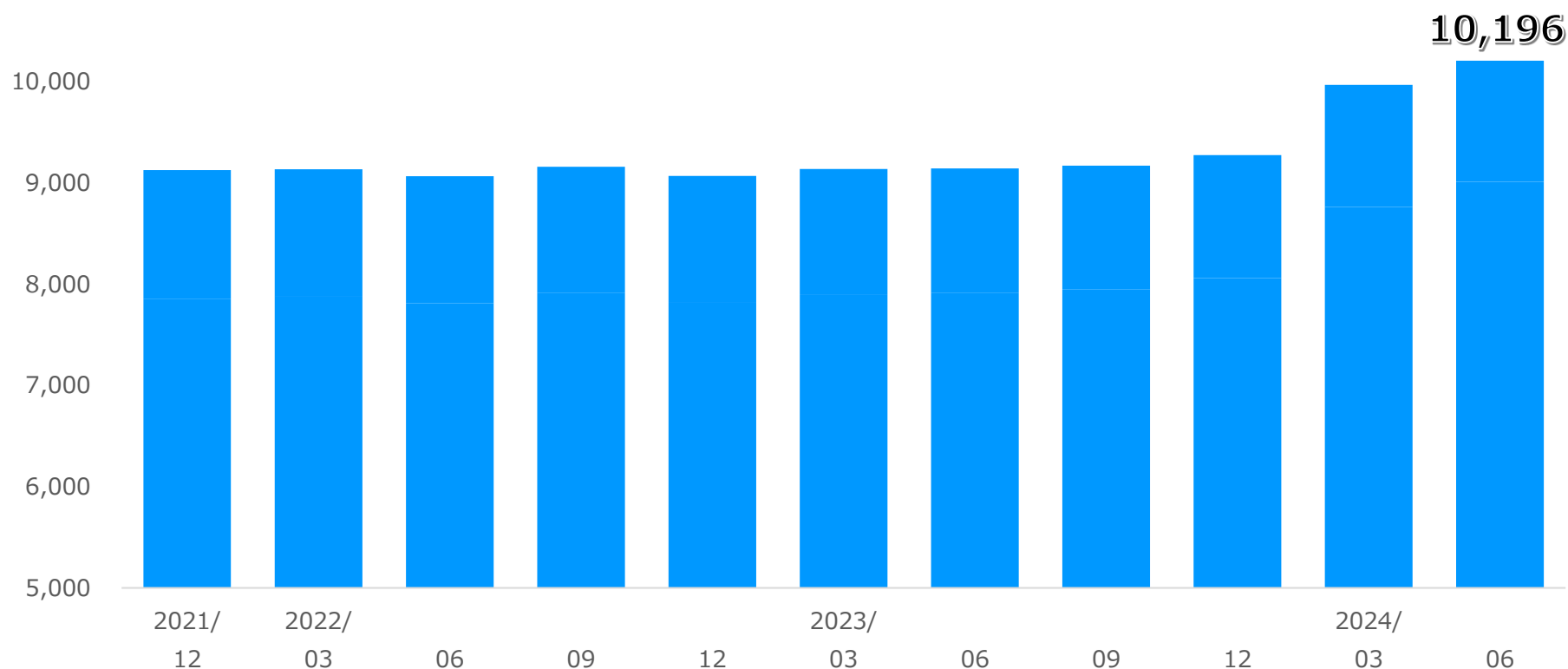
(※) Guarantee balance is a figure for total guarantee liabilities

Balance of Claimed Receivables

- Purchases of receivables went well at Partir Servicer. As a result, the balance of claimed receivables exceeded 1 trillion JPY.

PARTIR

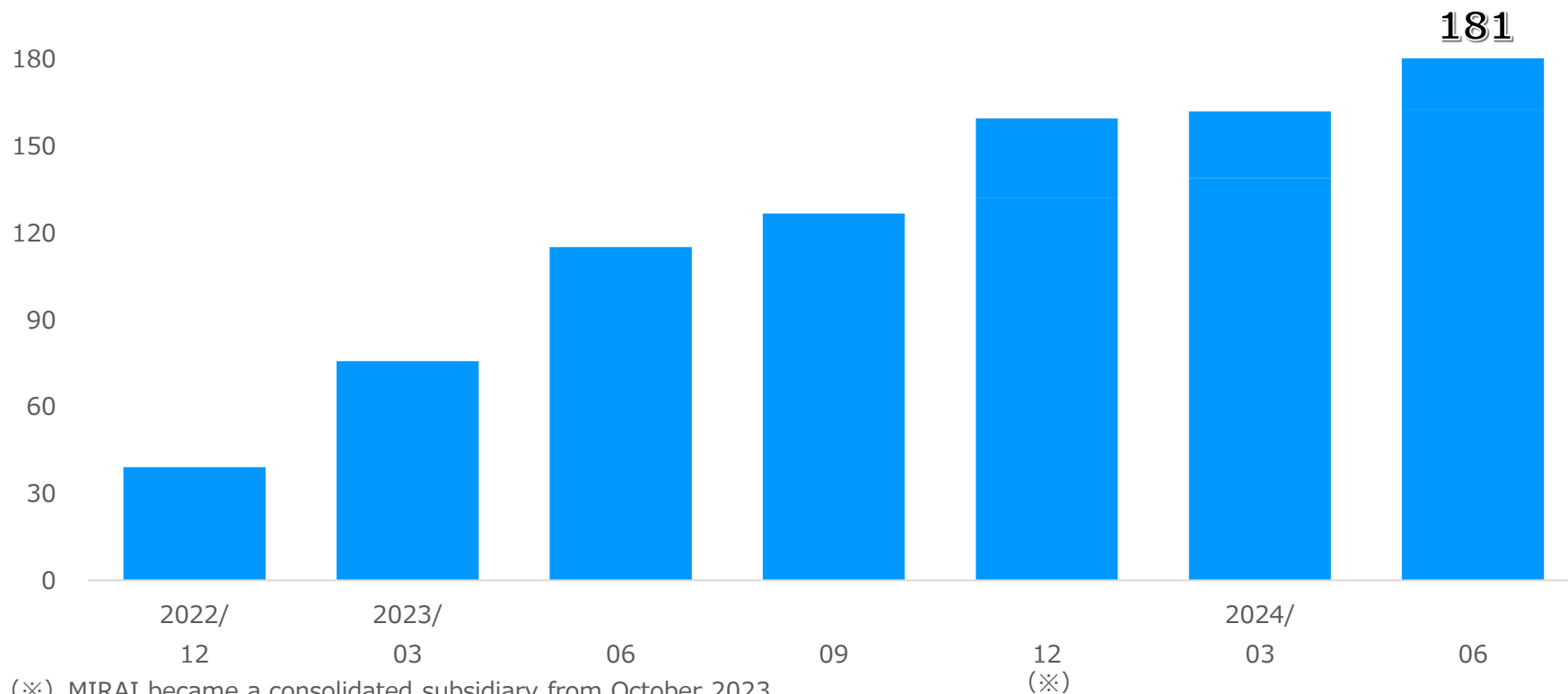
Unit : 100 million JPY



Balance of Installment-sales accounts receivable

- Installment sales by Clear Group, one of the member stores, were strong. As a consequence, the balance of installment-sales accounts receivable related to esthetic hair removal, etc. increased.

Unit : 100 million JPY

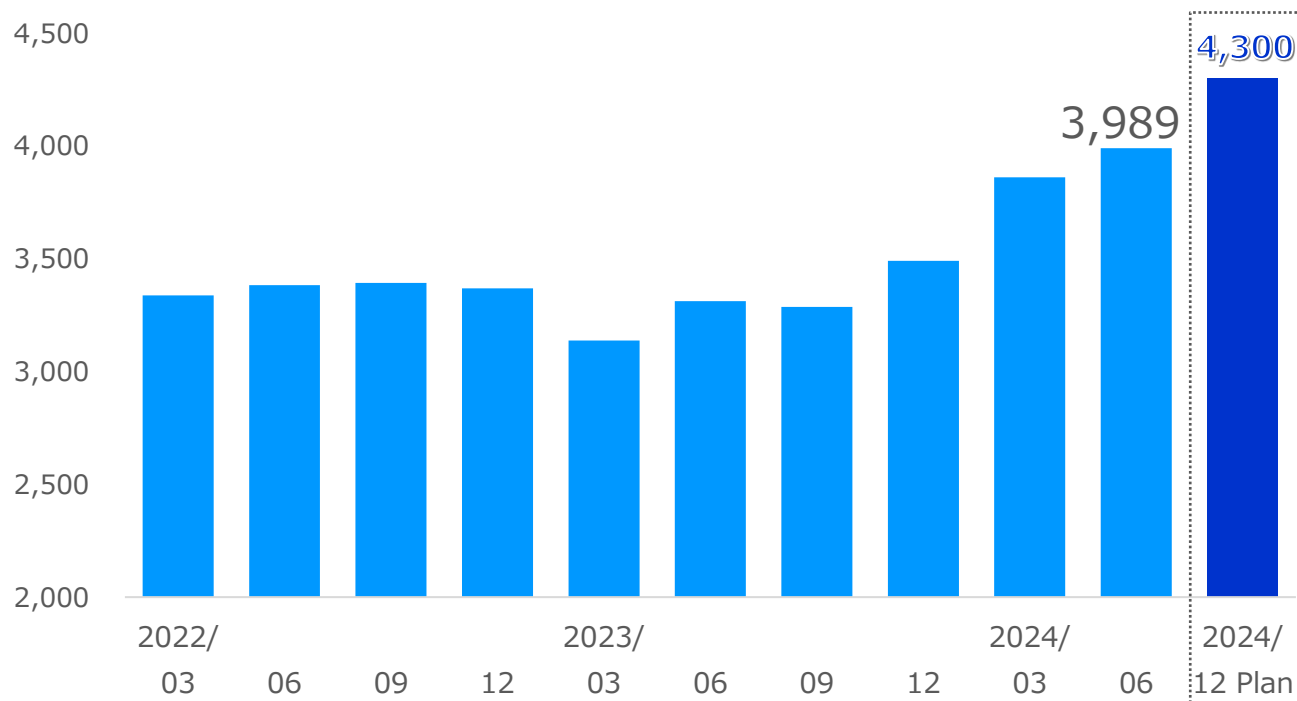


Assets under custody

- JTG Securities strengthens its wealth management business and its "private banking" offering, a value-added service that includes non-financial fields. These initiatives contributed to an increase in assets under custody.
- Assets under custody increased by 36.0 billion JPY due to "Securities-Backed Loan" as well as the effect of the IFA business (※), which started full-scale operations in July 2023. ※ IFA stands for Independent Financial Advisor.

Unit : 100 million JPY

 J TRUST GLOBAL SECURITIES



 SAIKYO 西京銀行



 日本保証
 JTG証券
Jトラストグローバル証券

※For more information on products and services, please refer to the JTG Securities website for details.

<https://www.jtg-sec.co.jp/>

Topics for JTG Securities

- TV commercial series (Private Banking) featuring freelance announcer Ms. Aya Takashima and actor Mr. Yoshizumi Ishihara is now airing on TV Tokyo affiliate “World Business Satellite”, TV program (Additionally, cab ads (in Tokyo) distribution started in June.)
- JTG Securities signed business alliance agreement with 5Value Asset Co and aims to be a leader in bond business for individuals in a world with interests. →JTG Securities plans to expand its bond business mainly targeting high net worth individuals in Japan by launching several partnerships during the second half of 2024.

 J TRUST GLOBAL SECURITIES

5 Five
Value
Asset
ファイブバリューアセット株式会社



↑ TVCM Series 『JTG Securities Private Banking』 Version

 **JTG** | PRIVATE
BANKING

JTG証券の
プライベートバンキング

～Private banking at JTG Securities～

Private banking is a service originated in Switzerland that manages the assets of not only individuals but also entire families. In JTG Securities Private Banking, the person in charge continues to accompany not only the customer but also his/her family members in their various concerns, just like a concierge. In addition to so-called wealth management advice, where qualified personnel provide financial solutions tailored to your needs, we also offer a wide range of support for non-financial services, such as next-generation education.



プライベートバンキングならJTG証券

スペシャル動画公開中

石原良純もザワついた！

「証券会社の最強サービス」ご存知ですか？

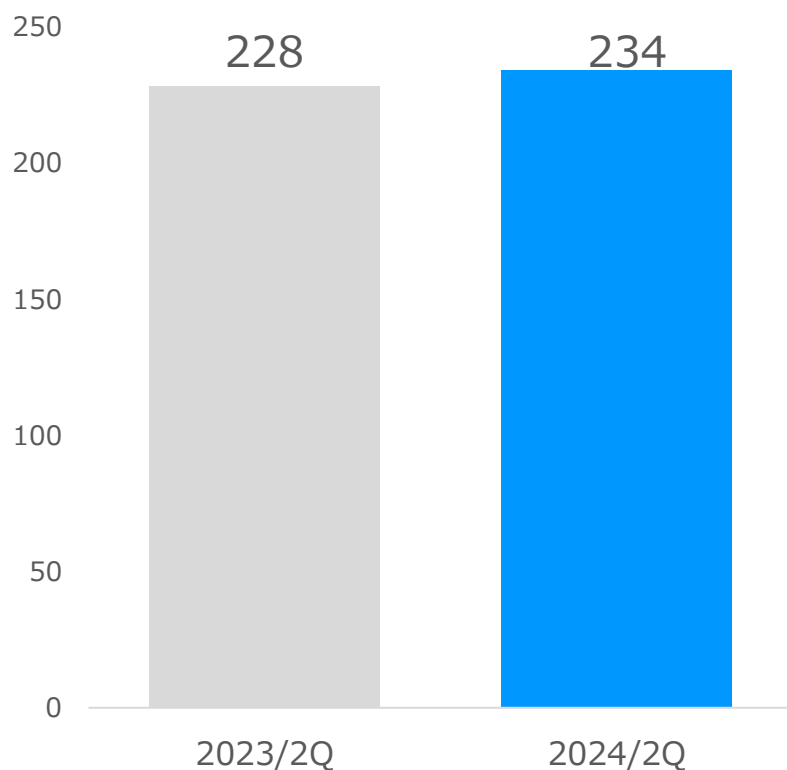
JTG Securities Private Banking, special page ⇒ <https://www.jtg-sec.co.jp/houjin/pb.htm>

Operating revenue and Operating loss for Financial Business in South Korea and Mongolia (YoY)

- In Financial Business in South Korea and Mongolia, despite a decrease in loans in the savings bank business, operating revenue ultimately increased since interest revenue increased due to higher interest rates on new loans, and gains on sales of securities were recorded.

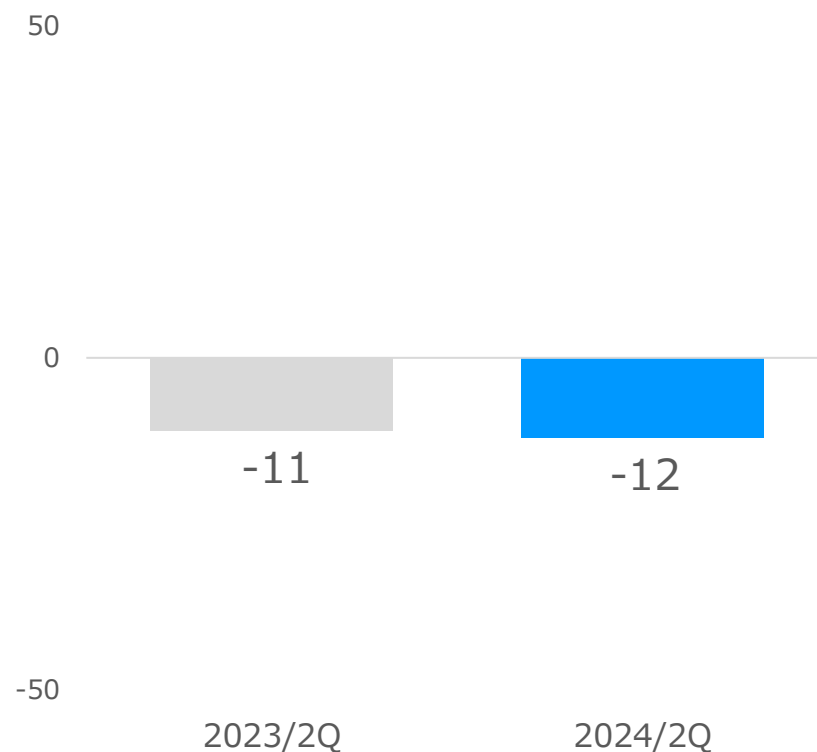
Operating revenue

Unit : 100 million JPY



Operating loss

Unit : 100 million JPY



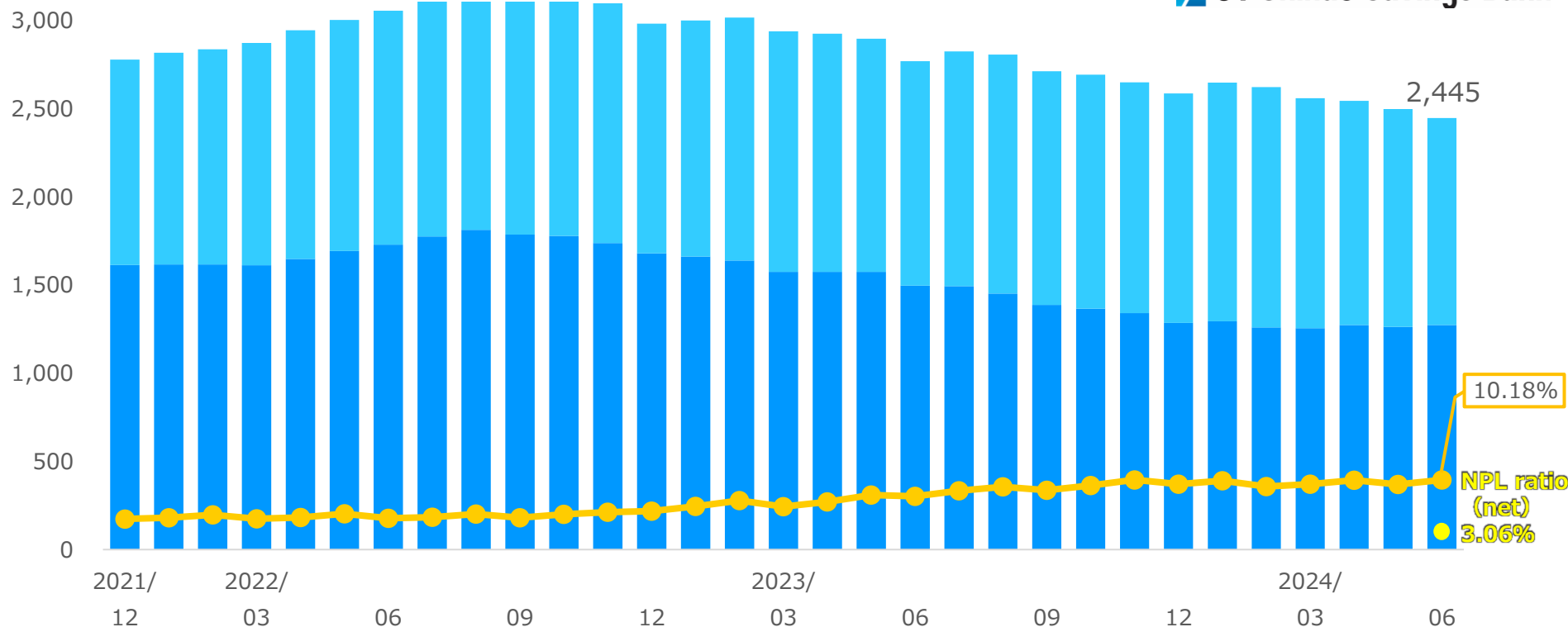
Loan Balance and Non-Performing Loan Ratio for JT Chinae Savings Bank

- Balance of personal loans are strategically restrained.
- NPL ratio (net of allowance for loan losses) remained low at 3.06%.

■ Individuals ■ Corporations ● NPL Ratio (Gross/delinquent over 90 days or more)

Unit : 100 million JPY

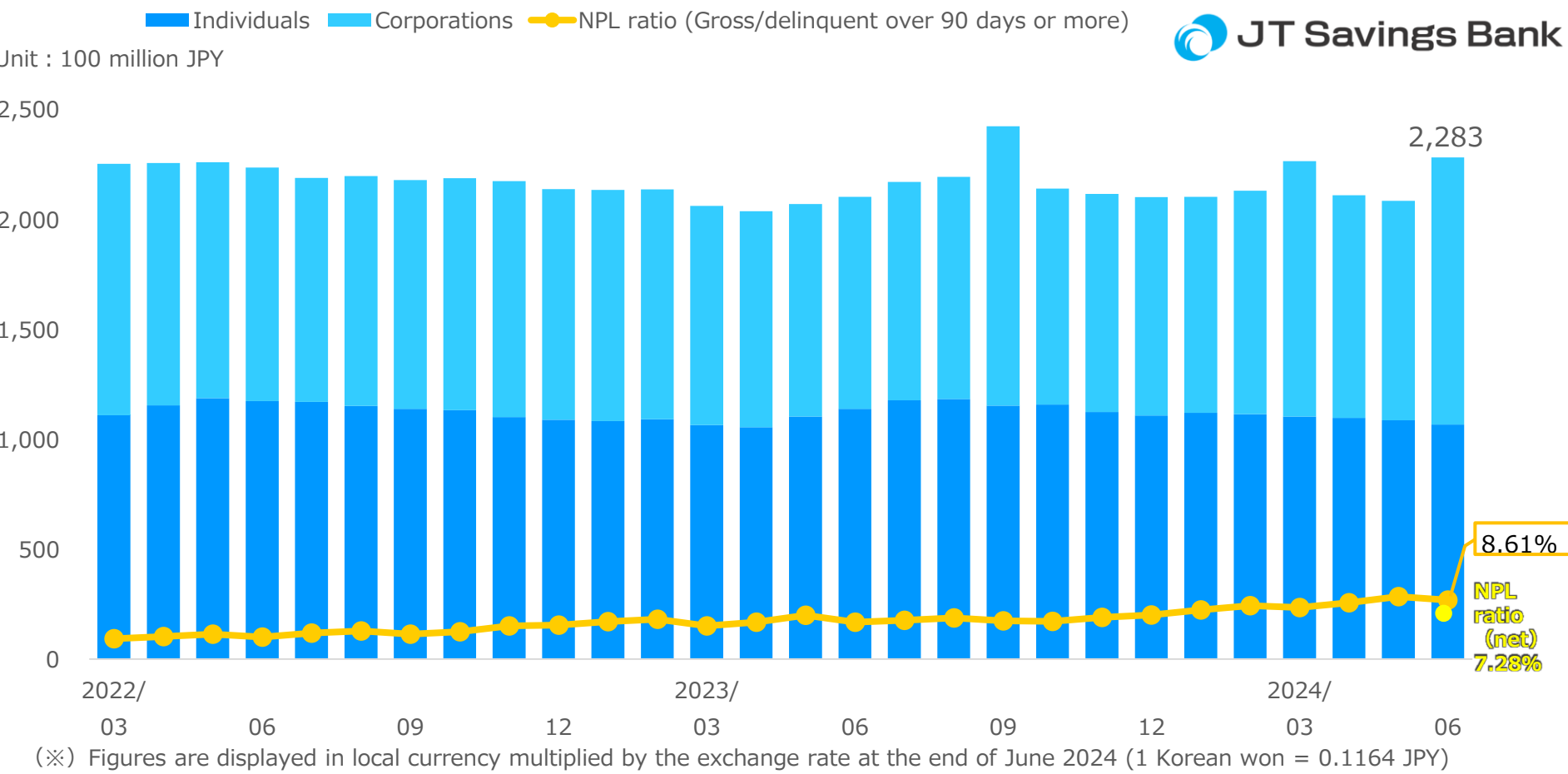
JT Chinae Savings Bank



(※) Figures are displayed in local currency multiplied by the exchange rate at the end of June 2024 (1 Korean won = 0.1164 JPY)

Loan Balance and Non-Performing Loan Ratio for JT Savings Bank

- Loan balances are controlled by focusing on improving quality of loans.
- NPL ratio (net) is 7.28%, but most of the NPLs are secured by collateral.

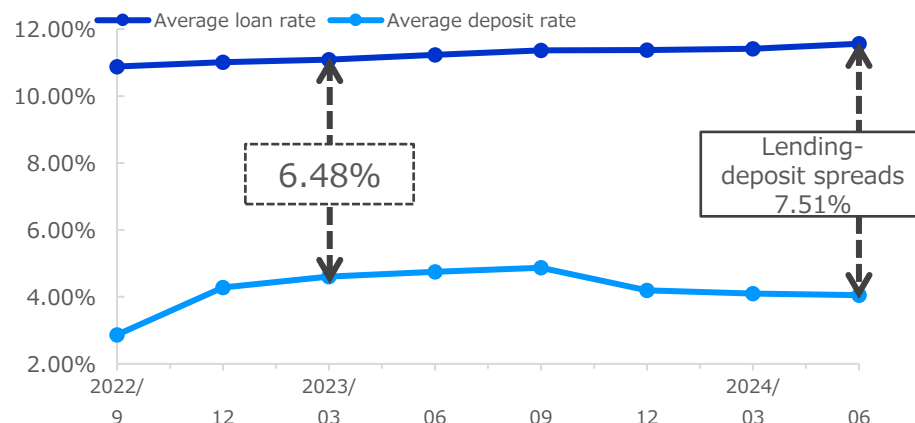


Lending-deposit spreads of JT Chinae Savings Bank and JT Savings Bank

- While average deposit rates declined at both banks, average loan rates increased, resulting in an improvement in the lending-deposit spreads.
- We will continue to properly manage and expand lending-deposit spreads.

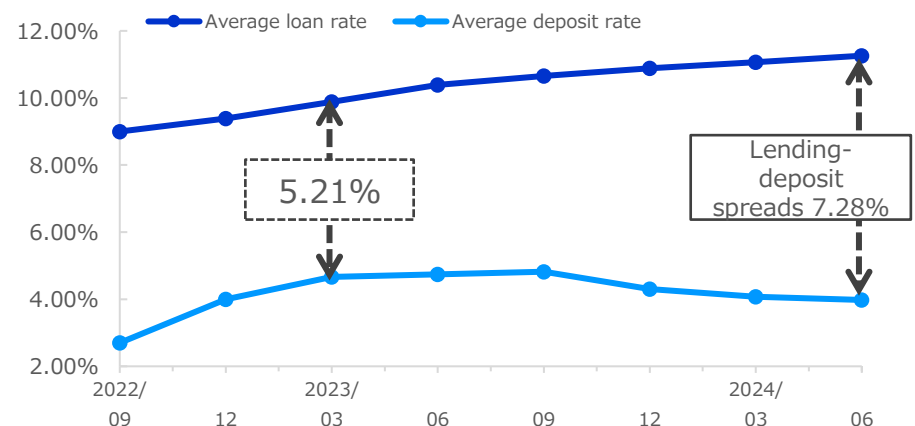
JT Chinae Savings Bank

	Average deposit rate	Average loan rate	Lending-deposit spreads
March 2023	4.61%	11.09%	6.48%
June 2023	4.75%	11.23%	6.48%
September 2023	4.87%	11.36%	6.49%
December 2023	4.20%	11.37%	7.17%
March 2024	4.10%	11.41%	7.31%
June 2024	4.05%	11.56%	7.51%



JT Savings Bank

	Average deposit rate	Average loan rate	Lending-deposit spreads
March 2023	4.67%	9.88%	5.21%
June 2023	4.74%	10.39%	5.65%
September 2023	4.82%	10.66%	5.84%
December 2023	4.30%	10.89%	6.59%
March 2024	4.07%	11.07%	7.00%
June 2024	3.98%	11.26%	7.28%



Ranking of Korean Savings Banks

- Out of 79 savings banks, JT Chinae Savings Bank and JT Savings Bank combined rank 6th in the industry in terms of total assets.

※As of March 2024

Ranking	Name of Savings Bank	Total Assets (100 million KRW)
1	SBI Savings Bank	146,793
2	OK Savings Bank	137,941
3	Korea Investment Savings Bank	83,625
4	Welcome Savings Bank	61,588
5	Ecuon Savings Bank	53,468
(Reference)	JT Chinae Savings Bank+JT Savings Bank	43,162
6	Daol Savings Bank	43,049
7	Pepper Savings Bank	36,797
8	Shinhan Savings Bank	29,260
9	KB Savings Bank	27,619
10	Sangsangin Savings Bank	26,719
-	-	-
15	JT Chinae Savings Bank	23,563
-	-	-
20	JT Savings Bank	19,599
-	-	-
79	Daewon Savings Bank	39

Two banks are combined...

(Source) Central Association of Savings Banks

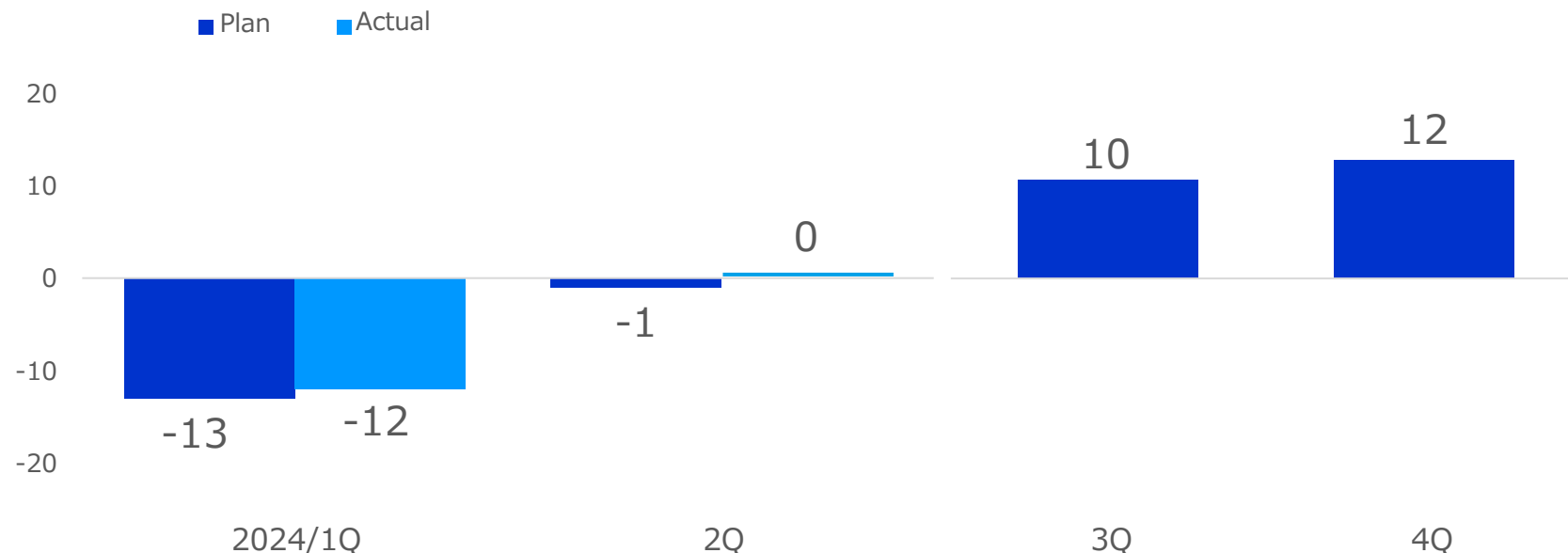
FY12/2024 Initiatives by Financial Business in South Korea and Mongolia to achieve the plan

➤ We plan to implement the following measures and **return to profitability from the second half of the fiscal year** as planned at the beginning of the fiscal year

1. Increase the proportion of new and outstanding household credit loans to increase interest revenue
2. Anticipate reversal of allowance for loan losses due to disposal of collateral on large non-performing loans
3. Expect decrease in allowance for loan losses due to collection of short-term delinquent loans
4. Maximize profit generation by selecting, selling, and writing off receivables

Operating profit (loss) of Financial Business in South Korea and Mongolia (※)

Unit : 100 million JPY



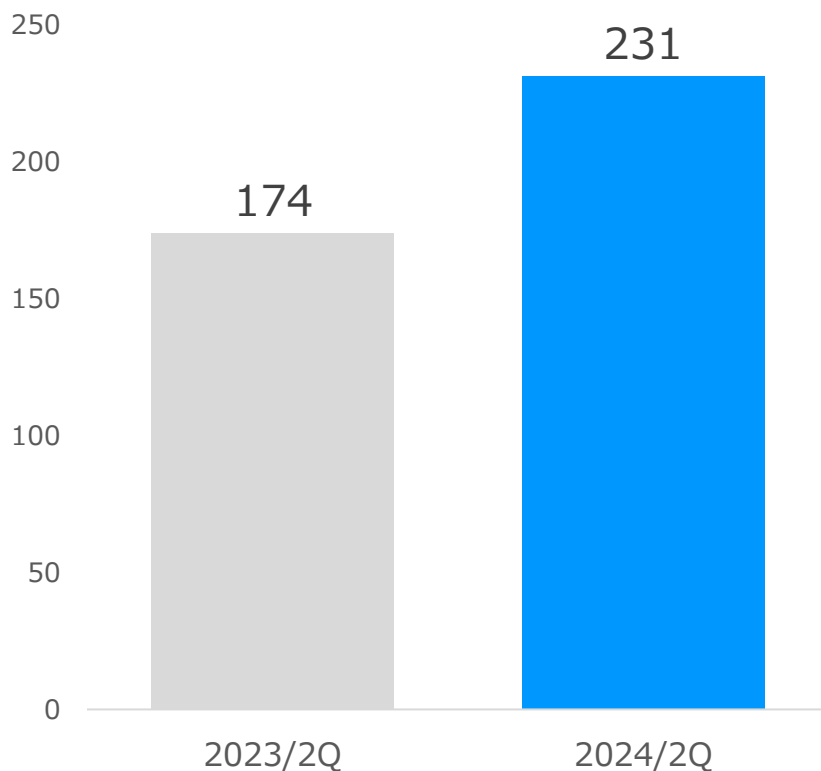
(※) Quarterly accounting period

Operating revenue and Operating profit for Financial Business in Southeast Asia (YoY)

- Operating revenue and operating profit increased in line with loan growth in the banking business.

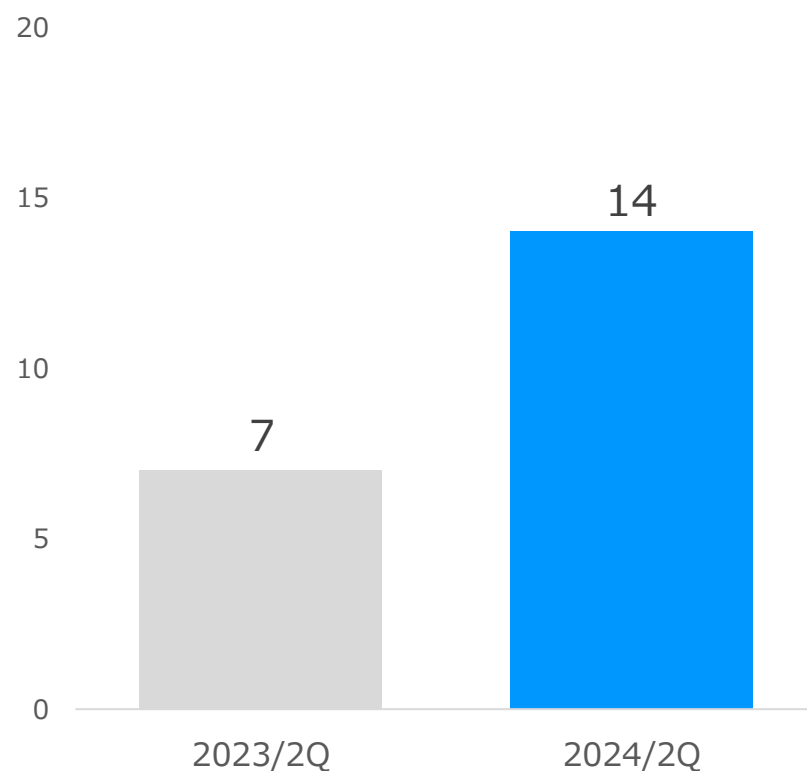
Operating revenue

Unit : 100 million JPY



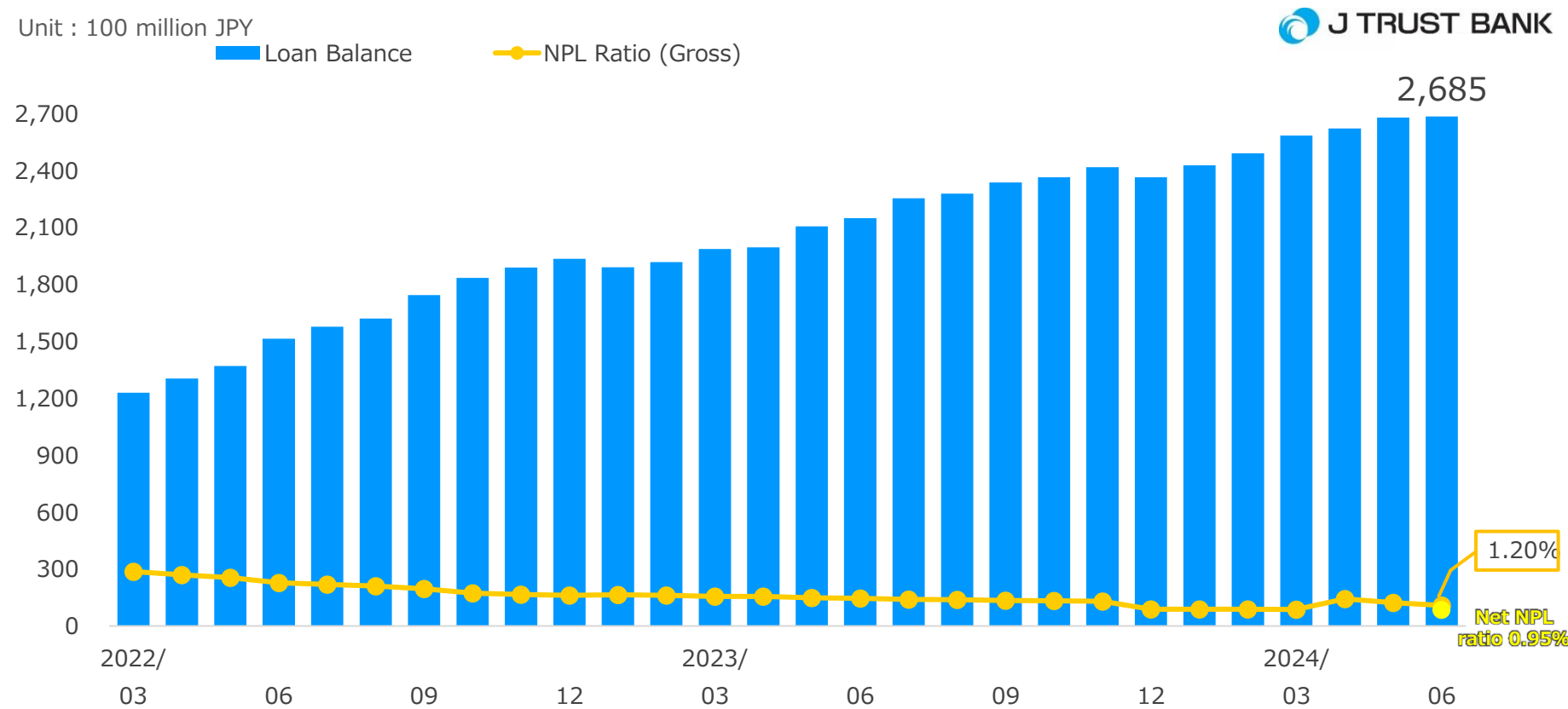
Operating profit

Unit : 100 million JPY



Loan Balance and Non-Performing Loan Ratio for J Trust Bank Indonesia

- Loan balances increased steadily.
- NPL ratio remains low due to the reduction of NPL amount by controlling and collecting NPLs (average is 2.3 % in the Indonesian commercial banking industry as of May 31, 2024).



Loan balances accumulated since management change & NPL ratios for J Trust Bank Indonesia

- J Trust bank Indonesia strengthened risk management from January 2020 onward under new management.
 - NPL ratio (gross) of loans accumulated under new management was 0.43% as of June 2024.
 - Loan balance under new management expanded to 96.18% of the total (approx. 258.2 billion JPY = approx. 26.0 trillion IDR).

Unit : 100 million JPY

■ New Management ■ Old Management

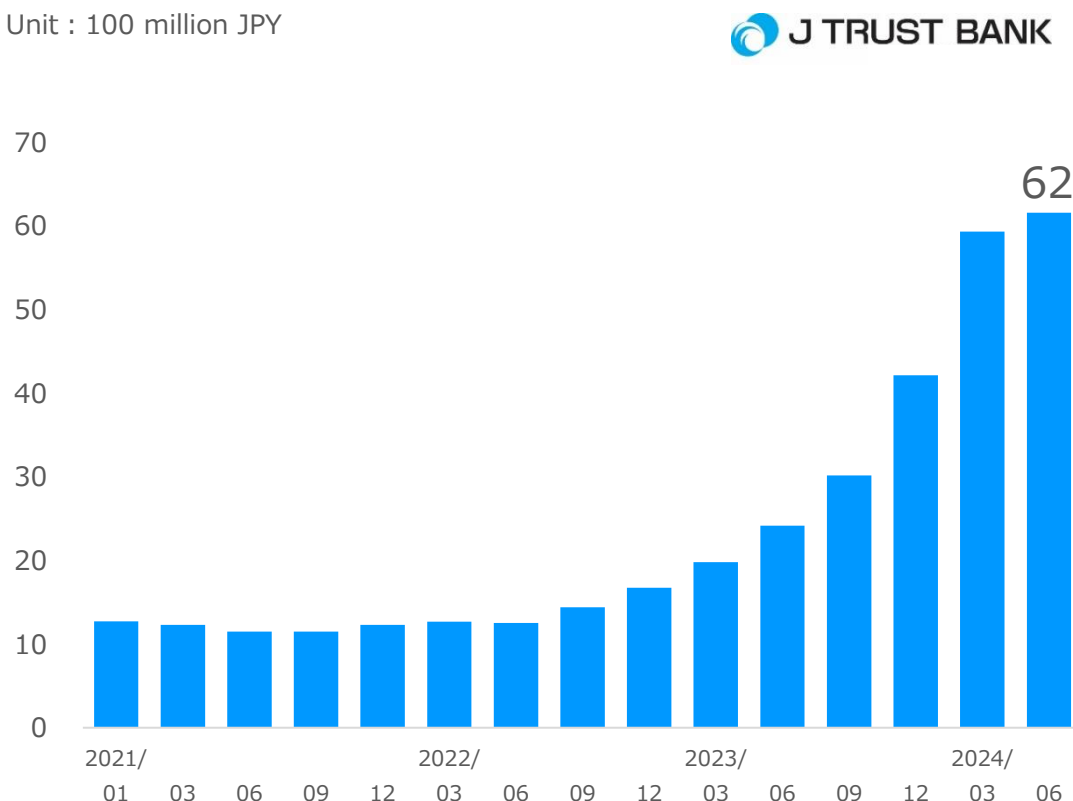


(※) Figures are displayed in local currency multiplied by the exchange rate at the end of June 2024 (1 IDR = 0.0099 JPY)

Mortgage Loan Balance for J Trust Bank Indonesia

- Mortgage loan balances increased steadily with increasing number of partners (32 projects as of July 31, 2024).
- On July 23, J Trust Bank Indonesia and TOKYU LAND INDONESIA (Tokyu Real Estate Indonesia), a subsidiary of Tokyu Real Estate Corporation, signed a business alliance agreement concerning mortgage loans for “BRANZ Mega Kuningan” to be led and developed by Tokyu Land Indonesia.

Unit : 100 million JPY



(※) Figures are displayed in local currency multiplied by the exchange rate at the end of June 2024 (1 IDR = 0.0099 JPY)



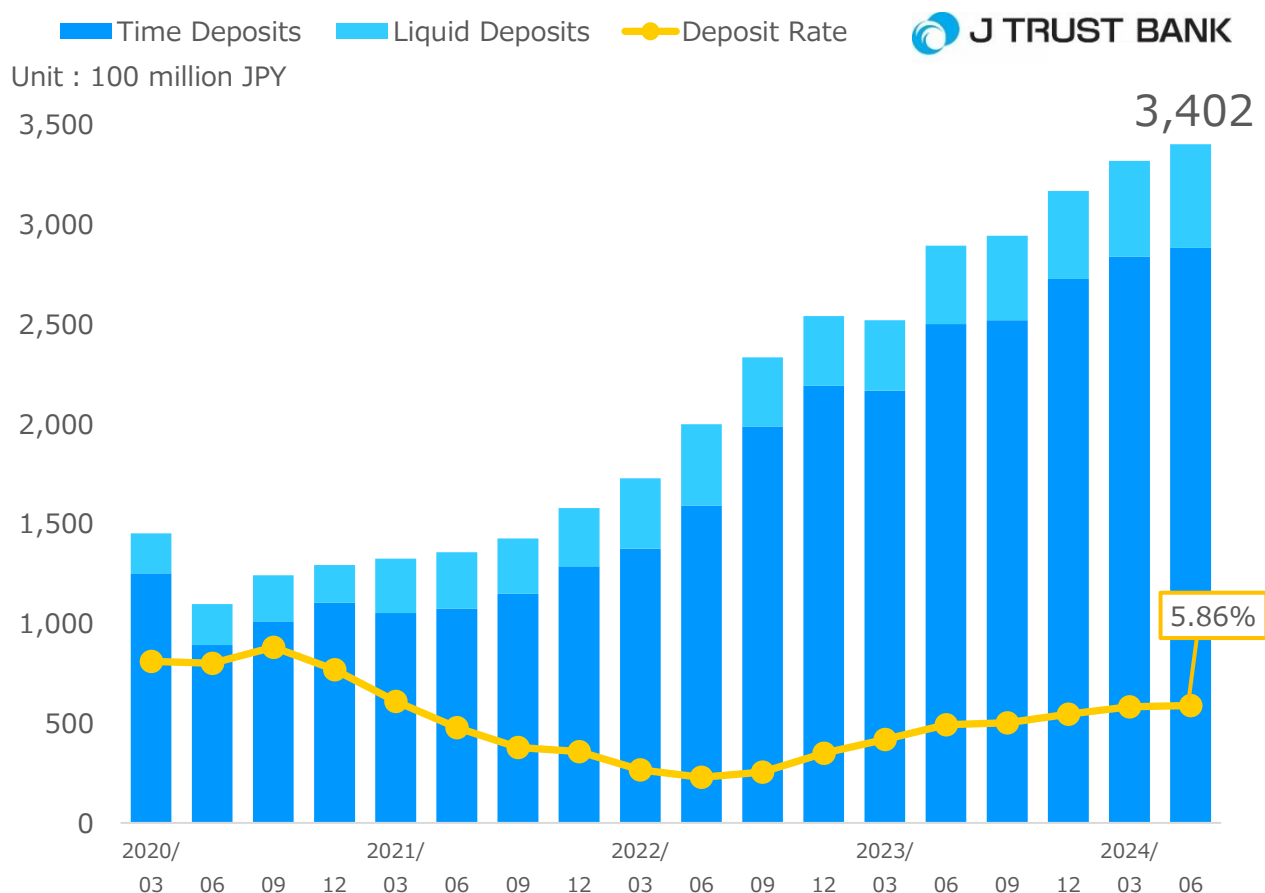
BRANZ Mega Kuningan developed by Tokyu Real Estate Indonesia



Signing ceremony on July 23 2024
BRANZ Mega Kuningan Marketing Gallery (Jakarta)

Deposit balances and deposit rates for J Trust Bank Indonesia

- Deposit rates have remained low, below Indonesia's policy rate of 6.25% (※).
- (※ Policy rate increased from 6.00% to 6.25% on April 24, 2024. As of June, policy rate was announced as unchanged.)



※「Tora Deposit」deposit product offered by J Trust Bank Indonesia

(※) Figures are displayed in local currency multiplied by the exchange rate at the end of June 2024 (1 IDR = 0.0099 JPY)

Topics for J Trust Bank Indonesia

- On June 12, J Trust Bank Indonesia signed a business alliance agreement with Kagawa Bank, Ltd. to support customers' expansion into Indonesia (loans to Indonesian companies, business matching, consulting, etc.). ※Third alliance with a Japanese bank
→J Trust Bank Indonesia will support Japanese banks' business partners in their overseas expansion (opening overseas offices, developing sales channels, etc.) and securing overseas human resources (Indonesian nationals with specific skills, etc.), thereby helping to solve important issues in each region, such as economic revitalization and labor shortages.
- On June 26, J Trust Bank Indonesia, J Trust Consulting Indonesia, and Badan Bank Tana of the Indonesian Land Bank Organization signed a basic agreement on land use, including the Eco-City project in Nusantara, the new capital of Indonesia.



June 12, 2024 Signing ceremony J Trust headquarter (Shibuya-ku, Tokyo)



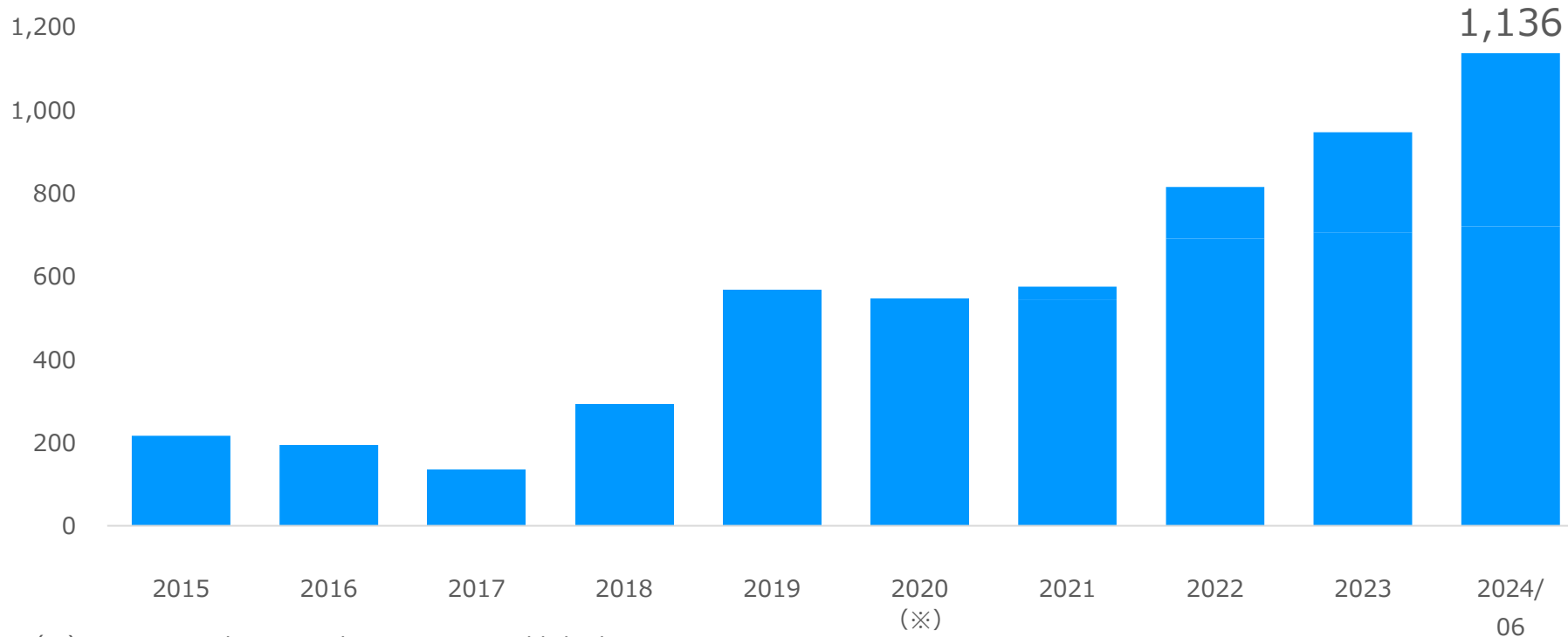
June 26, 2024 Signing ceremony Pullman Jakarta Indonesia (Jakarta)

If you are considering expanding your business to Indonesia, please contact us at the e-mail address on the right. J Trust Bank Indonesia, Japan Korea Desk : jlink@jtrustbank.co.id

Balance of claimed receivables of two servicers in Indonesia

- Balance of claimed receivables increased due to steady progress in the purchase of receivables.
- Turnaround Asset Indonesia posted a full-year profit in the first three and a half years after its establishment. Profit growth is expected in the future.

Unit : 100 million JPY

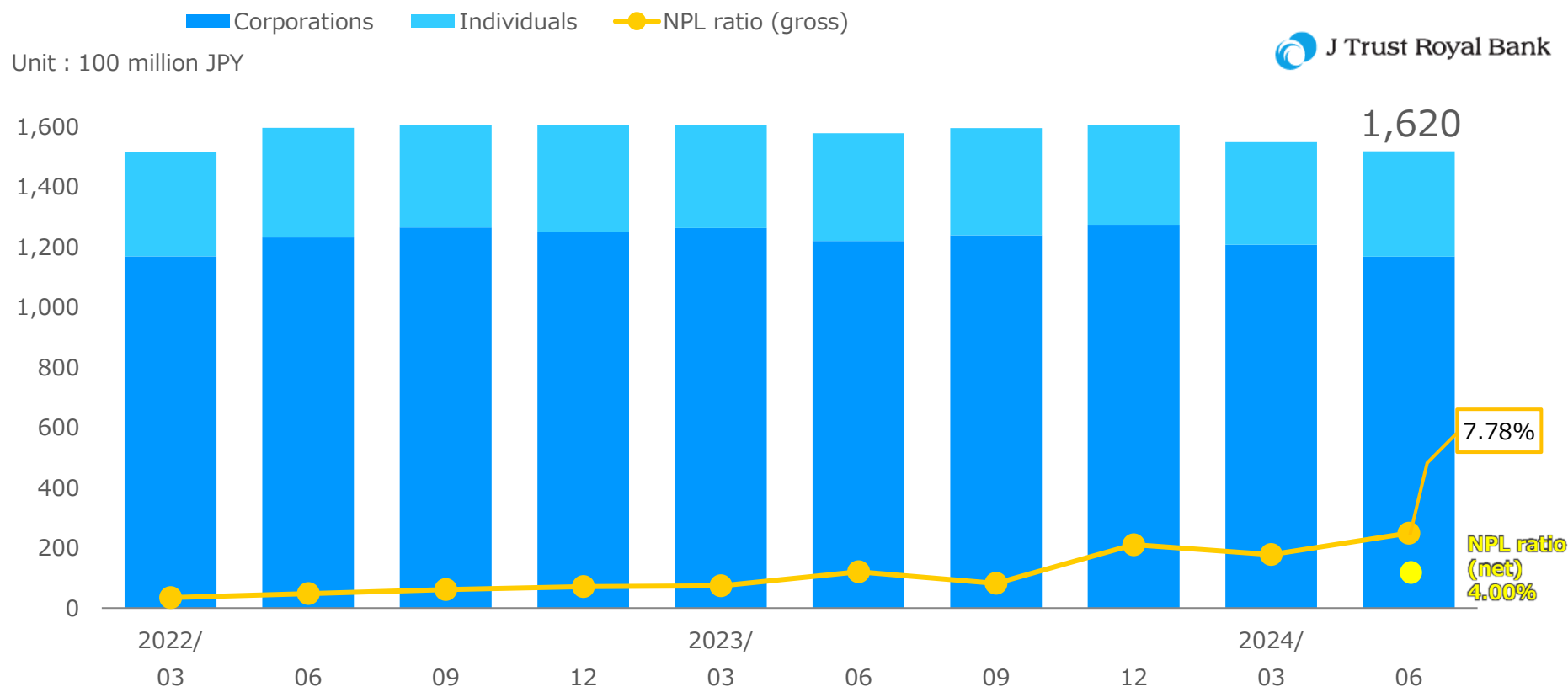


(※) Turnaround Asset Indonesia was established in 2020.

(※) Figures are displayed in local currency multiplied by the exchange rate at the end of June 2024 (1 IDR = 0.0099 JPY)

Loan Balance and Non-Performing Loan Ratio for J Trust Royal Bank (Cambodia)

- Loan balances continue to be strategically controlled to promote quality improvement.
- J Trust Royal Bank strives to control NPL ratio by enhancing collection and monitoring through auction of collateral properties and legal proceedings.

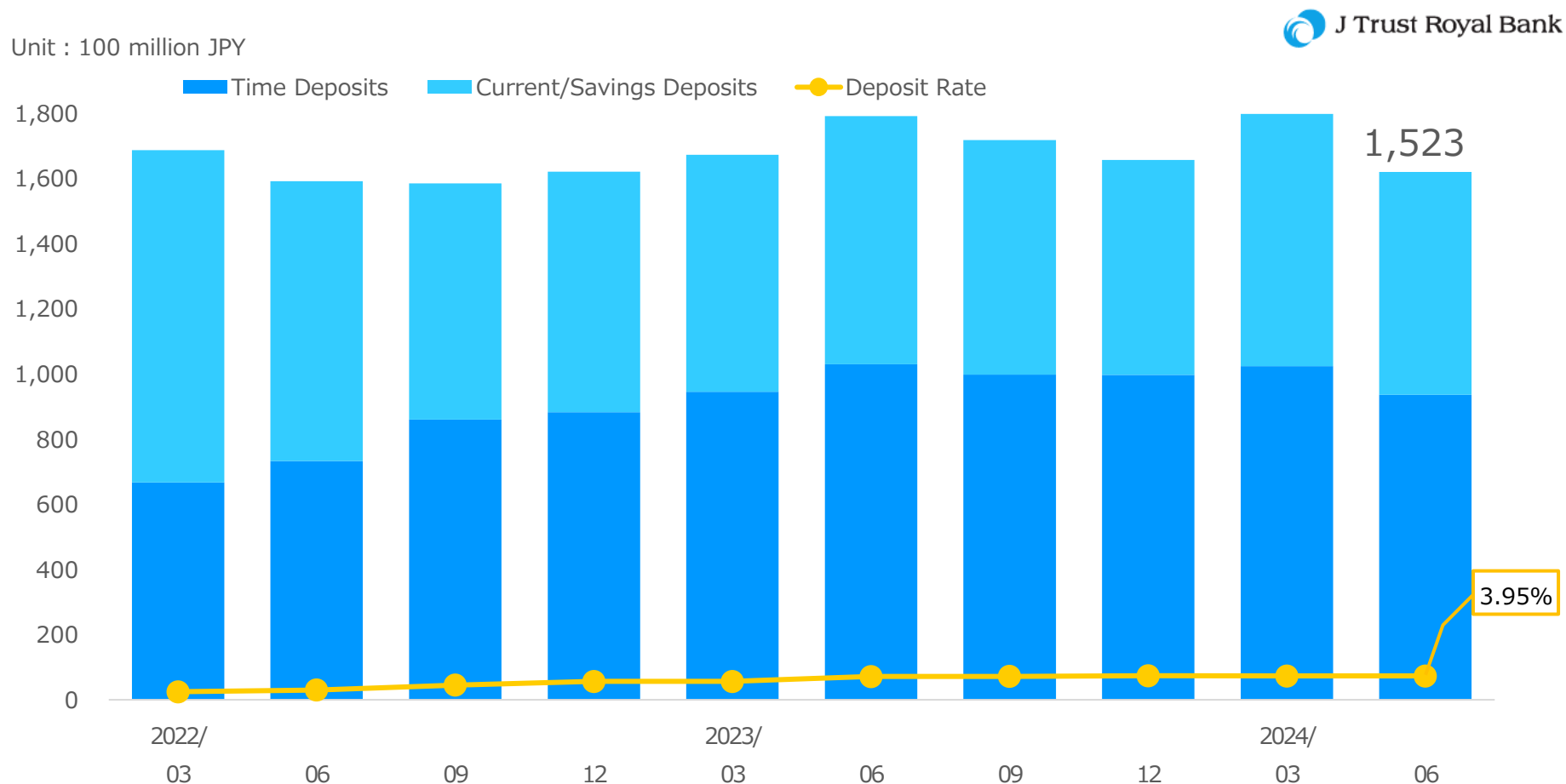


(※) NPL ratios are figures reported to NBC (Central Bank of Cambodia).

(※) Figures are displayed in major local currency in circulation (USD) multiplied by the exchange rate at the end of June 2024 (1 USD = 161.07 JPY).

Deposit balances and deposit rates for J Trust Royal Bank (Cambodia)

- J Trust Royal Bank controls deposit balances in consideration of lending balance.
- Our policy is to strengthen acquisition of savings deposits in order to reduce deposit interest expenses.



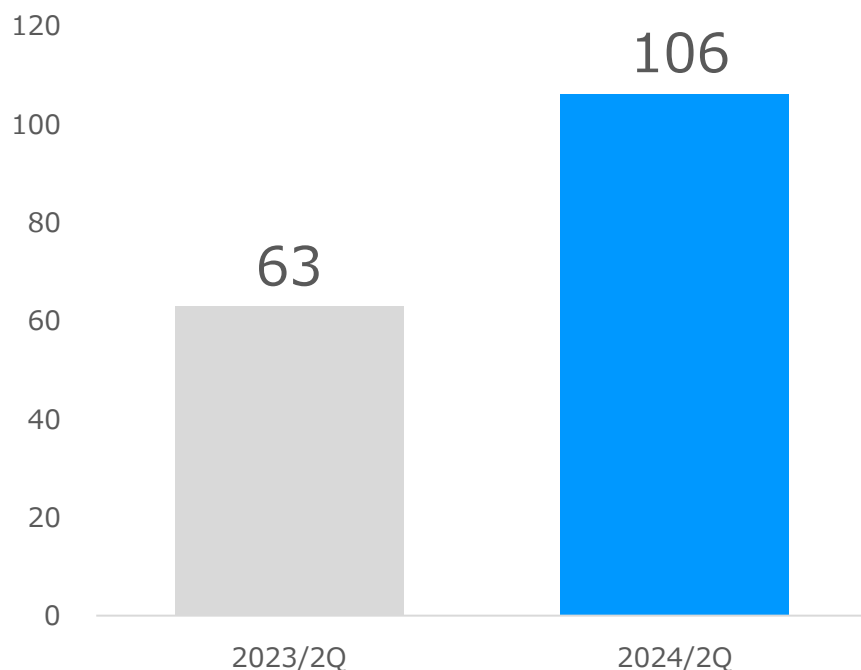
(※) Figures are displayed in major local currency in circulation (USD) multiplied by the exchange rate at the end of June 2024 (1 USD = 161.07 JPY).

Operating revenue and Operating profit for Real Estate Business (YoY)

- Operating revenue increased by 4.3 billion JPY due to higher revenue from sales of real estate for sale by J-Grand and Gro-bels and the acquisition of Live Rent as a subsidiary (※).
- Although 10.1 billion JPY of gain on negative goodwill recorded in 1Q FY12/2023 was lost, operating profit increased excluding the impact of this gain.

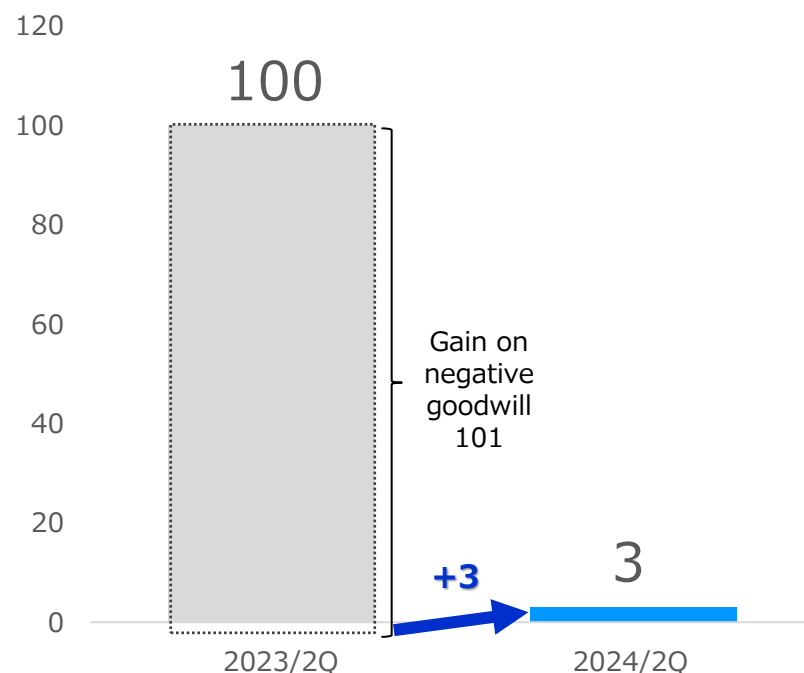
Operating revenue

Unit : 100 million JPY



Operating profit

Unit : 100 million JPY



(※) Gro-bels and Live Rent became subsidiaries in February 2023 and May 2023, respectively.

J-GRAND Real Estate Business Initiatives

➤ Sales increased 165% YoY.

— Popular Property Series —

➤ J-Maison / Asset Building Series with full loan are popular among salaried landlords.

Now on Sale

➤ J-ARC / Series for large inheritance tax measures in the hundreds of millions of JPY are popular.

➤ Vintage Residence / Depreciation Tax Savings Series were sold out immediately upon release.

For the wealthy 「Owners Site」



Property
Information
is here



Unit : 100 million JPY

Sales

YOY change
165%

2,550

4,214

2023 / 2Q
cumulative total

2024 / 2Q
cumulative total

(Upcoming properties for sale)

Series	Property to be sold / Summary		Property to be sold / Summary	
J-ARC New Condominium Series	Shinjyuku	RC, 5 floors, 10 units	Sangenjaya II	RC, 3 floors, 11 units
	Nogata	RC, 4 floors, 11 units/1 store	Ebisu II	RC, 3 floors, 11 units
	Tobe	RC, 11 floors, 20 units	Dokanyama	RC, 5 floors, 10 units
	Hakusan	RC, 5 floors, 9 units	Kamata	RC, 4 floors, 8 units
J-Maison New Apartment Series	Shimoakatsuka	Wooden, 3 floors, 12 units	Yamato	Wooden, 3 floors, 12 units
	Higashi KawaguchiA・B	Wooden, 3 floors, 11 units	Fuchinobe I	Wooden, 3 floors, 15 units
	Kawaguchi II	Wooden, 3 floors, 15 units	Minami Koshigaya	Wooden, 3 floors, 12 units



2Q 2024 Cumulative Sold

Selling price (Unit:
thousand JPY)

J-ARC	6	2,222,262
Vintage Residence	9	1,380,037
Kaitori Honpo	2	538,000
Total	17	4,140,209

gro-bels Real Estate Business Initiatives

- Gro-bels was listed on TOKYO PRO Market on June 20, 2024.
 - Increased name recognition, visibility and credibility, as well as increased procurement capability for future growth as a comprehensive real estate company are expected.
- In the new condominium business, we will continue to carefully select and purchase land near stations in highly convenient areas in Tokyo and three prefectures (Tokyo, Kanagawa, Saitama, and Chiba) and supply compact condominiums with 1LDK and 2LDK plans targeting families of 1 to 2 persons, which major real estate companies are not aggressively pursuing.

Listing Ceremony

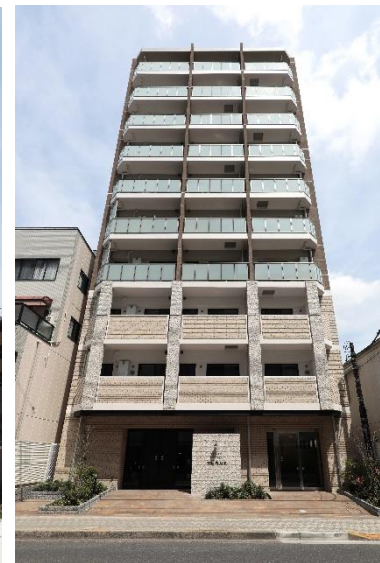


↑ Gro-bels President & Representative Director Mr. Fujita (20 June at TSE)

Grobel Kunitachi The Sweet



Grobel Kunitachi The Place



For more information about the property, please visit the following URL.

【gro-bels Website】 <https://gro-bels.co.jp/>

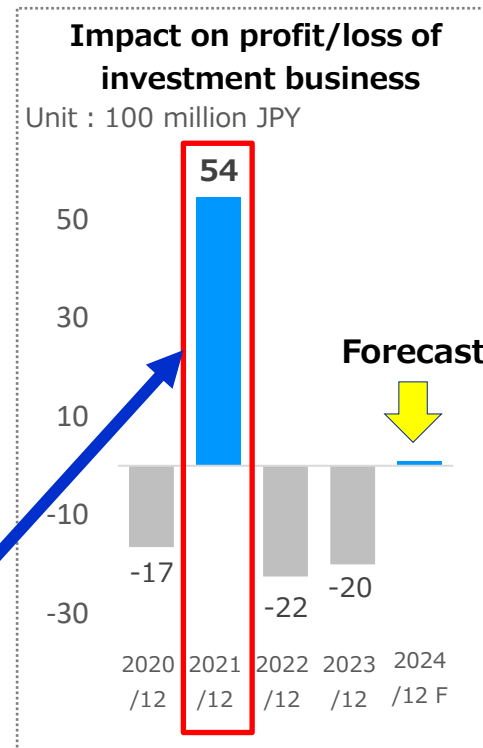
Status of recovery by Investment Business

- In April 2023, the High Court of Singapore rendered a judgment against the defendants, ordering them to pay approximately USD 124 million (approximately 18,173 million yen (US\$1 = 146 JPY was used as exchange rate)), plus interest thereon from August 2021.
- Judgement was finalized in January 2024.
- Based on the said judgment, approximately JPY 855 million was collected in May 2024, which was recorded in operating profit.



(Reference) Past litigation decisions and recoveries in Singapore

Litigation of monetary claim for USD 50 Million
First court decision: February 12, 2020
Second court decision: October 6, 2020 Judgment ordering payment of approximately USD 70M and approximately SGD130,000 + plus costs of litigation in Singapore
Period of collection and amount: Fully collected by July 2021
Impact on operating profit: Profit was recognized in FY12/2021





- 01 | FY12/2024 Second Quarter Summary of Consolidated Results
- 02 | FY12/2024 Second Quarter Results by Segment and Initiatives
- 03 | Shareholder Returns

Shareholder Returns (Repurchase and Cancellation of Treasury Stock)

- Based on the current status of share repurchases and stock market trends, the “total number of shares available for repurchase” was increased by 2 million shares to 6 million shares (maximum).
- Almost all of the 9.38 million shares of treasury stock held by the Company have been cancelled in order to improve shareholder returns and capital efficiency.

※ From the timely disclosure of “Notice Concerning Expansion of Share Repurchase Limit” dated August 9, 2024

1. Details of Changes

	Before change	After change
(1) Type of shares to be repurchased	Common stock	Common stock
(2) Total number of shares available for repurchase	<u>4,000,000 shares</u> (Maximum) (Ratio to total number of shares issued and outstanding (excluding treasury stock): 2.91%)	<u>6,000,000 shares</u> (Maximum) (Ratio to total number of shares issued and outstanding (excluding treasury stock): 4.36%)
(3) Total repurchase price of shares	2,000,000,000 JPY (Maximum)	2,000,000,000 JPY (Maximum)
(4) Repurchase period	March 27, 2024 - November 30, 2024	March 27, 2024 - November 30, 2024

(Notice) The ratio to the total number of shares issued (excluding treasury stock) is calculated based on 137,652,104 shares issued (excluding treasury stock) as of January 31, 2024.

2. Details of matters to be purchased

※From the timely disclosure of “Notice Concerning Repurchase of Treasury Stock” dated August 2, 2024

(1) Total number of shares repurchased	2,272,400 shares
(2) Total repurchase price of shares	961,930,000 JPY
(3) Repurchase period	March 27, 2024 – July 31, 2024 (contract basis)

Shareholder Benefits for the fiscal year ending December 31, 2024 (June 30)

- We have sent out shareholder discount coupons and information letters to shareholders(※) as of the end of June in early August. We enclosed a lottery ticket for a private performance of the Tokyo Takarazuka Theatre Star Group for shareholders who hold 500 or more shares.

※Shareholders holding 100 or more shares of the Company's stock listed or recorded in the shareholders' register as of the end of June 2024 are eligible.

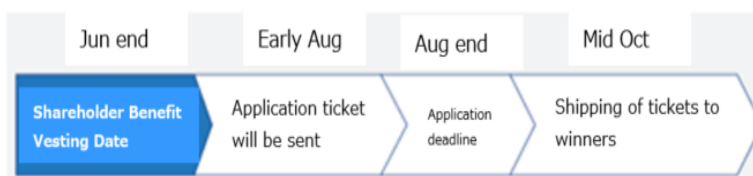
Shareholder benefits of J Trust for the fiscal year ending December 31, 2024 (2 types)

Contents	Effective Period	Amount	Record Date	Conditions
DS Clinic complimentary ticket [Men & Ladies slimming/ AGA/Beauty skin treatment]	October 1, 2024~September end, 2025	30,000 JPY equivalent (Of plans over 40,000 JPY)	June end	Listed in the shareholders' register as of the record date and Holdings of 100 shares (1 unit) or more
Takarazuka Revue Star Group Private Performance at Tokyo Takarazuka Theatre [※Winners will be invited by lottery]	November 23, 2024 (Saturday, national holiday)	-	June end	Listed in the shareholders' register as of the record date and Holdings of 500 shares or more



©Takarazuka Revue

Tokyo Takarazuka Theatre Private Performance Application Lottery Schedule



※Details on how to apply will be provided by shipment

Date November 23, 2024 (Saturday, national holiday) 15:30 start

Place Tokyo Takarazuka Theatre (Chiyoda-ku, Tokyo)

Seat Class S seat, A seat, B seat



©Takarazuka Revue ※Picture is an image

Details are here

<https://www.jtcorp.co.jp/ir/jstock/yutai2024/>

J TRUST GROUP



J Trust IR Activities for the Fiscal Year Ending December 31, 2024

- We will hold a series of presentations to individual investors in various locations throughout Japan to strengthen our IR activities in light of the expansion of our business performance from the current fiscal year onward.
- We held a company presentation session for IFAs(※) in June. We plan to hold a company presentation session for clients of IFAs in Fukuoka in September.
※Abbreviation of Independent Financial Advisor
- In addition to presentation interviews with domestic institutional investors, we also conduct presentation interviews with overseas institutional investors on a regular basis.→Presentations will be held in New York and London this fall.

Presentation to Individual Investors (Held)

Date & Time	Place
July 2	Tokyo (Nikkei Kayabacho Conference room) ⇒63 participants (of which, 37 via web)
July 10	Osaka (Kitahama Forum) ⇒63 participants
July 22	Nagoya (Wink Aichi) ⇒114 participants

Presentation to Individual Investors (Scheduled)

Date & Time	Place
Mid-September	Fukuoka
Mid-October	Sapporo

※The schedule, venue, and other details of the individual investor presentation will be announced on our website at a later date.

Presentation to Overseas Institutional Investors (held)

Date & Time	Place
May 27~May 31	Singapore
June 10~June 12	Hong Kong
June 13~June 14	Singapore

Presentation to Overseas Institutional Investors (Scheduled)

Date & Time	Place
Late August	Singapore
Early September	New York
Late October	London

※Information as of August 9, 2024

