

Medium-Term Management Plan

Plan Period April 2024 to March 2027 (Three Years)

Always

- Changing tomorrow, without changing our commitment

The Company started the Medium-Term Management Plan “Always - Changing tomorrow, without changing our commitment” (April 2024 to March 2027) from April 2024.

Long-term Vision

The OKB Group, making communities and employees happy-pursuing the “appreciation” of our customers-

- Realizing “community happiness” by fostering employee happiness (challenging and rewarding work)
- Realizing sustainability of communities and the OKB Group by having a presence that is needed by communities (= a presence that can make communities happy)

Basic strategies

- Our Medium-Term Management Plan is founded on the materiality of the Basic Policy on Sustainability, taking three pillars being the growth strategy, human resources strategy and strengthening the management base as basic strategies, and by also engaging in support for community innovation through our DX strategy, we contribute to the development of prosperous local communities.

KPI

Item		Year ended March 31, 2025	Medium-Term Management Plan Numerical Targets	Long-term Numerical Targets
ROE (consolidated)	Profitability Striving to improve profitability by establishing a sustainable profit structure and through efficient management of capital	4.4%	3.5% or higher	5% or higher
Net income (consolidated)	Group profitability Striving to strengthen profitability for the entire Group	¥14.7 billion	¥12.0 billion or more	¥15.0 billion or more
Core OHR (consolidated) * Expenses ÷ Core gross business profit	Efficiency Striving to improve efficiency through expense controls, securing investment funds for sustainable growth	71.5%	75% or less	65% or less
Capital adequacy ratio (consolidated)	Soundness In addition to asset controls, maintaining appropriate levels of capital in light of the finalization of Basel III reforms	9.99%	9.0% or higher Finalization of Basel III reforms Transitional measures basis	¥9.5 billion or more Finalization of Basel III reforms Fully implemented basis

* Applying the finalization of Basel III reforms from FY2024 with transitional measures to increase the risk weighting for equities over five years in steps from 100% to 250%

Basic Policy on Sustainability

The OKB Group recognizes that addressing sustainability issues is a key management task and is committed to realizing the Group's management vision by “contributing to the creation of sustainable communities as a leader of a recycling-oriented local community.”

Management vision: To always be respected and trusted by the local community.



Response to TCFD Recommendations

The Company endorsed the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) in December 2021. The Company will continue working to enhance climate change-related information disclosure in line with the framework in the TCFD recommendations.