

Investor Presentation for FY2023 ~~Financial Results (12/10/2022)~~

the CET1 ratio under

Q. What is your assessment
Basel III basis, and v

A.

to achieve gross profit growth exceeding the increase in expenses to realize net operating profit growth of ¥500.0 billion. To do this, we must continue to improve the lending spreads and increase commission fees. By region, Asia will remain one of the focus areas.

Q. What was the background for setting the target reduction of equity holdings to ¥350.0 billion? Was it affected by the trend of accelerating reduction in other industries?

A. The initial target under the previous MTBP was ¥300.0 billion, but we ultimately sold ¥539.0 billion. Selling will become increasingly difficult as the reduction makes progress, but we set the target at ¥350.0 billion as the minimum requirement.

