

We practice CSV*¹ management to solve social issues by creating and providing “circular economy-oriented” services

Group vision **Be a solution company leading the next-generation circular economy**

Input

(as of the end of March 2025)

Financial capital

Operating asset balance
1,047.0 billion yen

Equity ratio
9.9%

Kept the highest-ever level as we did in the previous fiscal year

Human capital

Number of employees (consolidated)
860

A distance that enables employees to recognize each other

Percentage of mid-career employees and female employees (non-consolidated)
Approx. 50% and Approx. 40%

Corporate culture based on extensive diversity

Social relations capital

Number of the public-sector customers
Approx. 1,800

Stable customer base

Network of RISA Partners, Inc.
Approx. 180

Strong relations with local financial institutions

Intellectual capital

Ratio of ICT equipment handled (Average for the past 3 years)
(component ratio of contracts executed by equipment in the Leasing Business)
Approx. 80%

Wealth of knowledge on ICT equipment

Ratio of NEC sales channels (Average for the past 3 years)
(component ratio of contracts executed by purchaser in the Leasing Business)
Approx. 60%

Our vendor finance function honed over many years

Our business

Capital Solution

- Vendor finance
- ICT/professional services
- Financial products

Issues and business strategies

	Our material issues	Key business strategies
Business activities	Promotion of decarbonized society and circular economy	<ul style="list-style-type: none"> Create and expand renewable energy businesses Expand service business
	Promotion of establishment of social and ICT infrastructure	<ul style="list-style-type: none"> Strengthen vendor finance
	Creation of new services and businesses to resolve social issues	<ul style="list-style-type: none"> Create services for the circular economy Warehousing initiatives for health-care facilities, residential properties, etc.
Management foundation	Investment in human capital	<ul style="list-style-type: none"> Create organization aligned with management strategies, HR management, and cultural employee engagement (create corporate culture toward challenges and innovation)
	Pursuit of corporate governance that supports improved corporate value	<ul style="list-style-type: none"> Improved effectiveness of corporate governance, strengthen management foundation (promote DX activities, strengthen sales foundation, etc.)

Medium-term Plan 2025

Output

Economic Value

Improved stock price, brand recognition, and brand power
Improved profitability

Medium-term Plan 2025 Targets (FY2026/3)

Profit attributable to owners of parent
10.0 billion yen

ROA
0.9%

ROE
8%

Social Value

Contribute to the achievement of SDGs

- Value creation, business model reforms
- Response to climate change and biodiversity

Next-generation circular economy

(The society we envision in 2030)

- Progress with efforts to achieve the SDGs
- A super-smart society brought by Society 5.0*²
- New value creation through DX and business model reforms
- Increased demand for environmental considerations
- Cyclical use of resources, a circular economy

*1 CSV stands for Creating Shared Value. It is a business strategy framework that was advocated by Michael Porter, an American business scholar, in 2006. It means achieving a balance between activities to earn economic profit and the creation of social value (= solving social issues).

*2 Society 5.0: A human-centered society that balances economic development with the resolution of social problems by a system that highly integrates cyberspace and physical space. This refers to a new society following the hunting society (Society 1.0), agricultural society (Society 2.0), industrial society (Society 3.0), and information society (Society 4.0). The Cabinet Office advocates Society 5.0 as a future society that Japan should aspire to.

*3 Provisional voting rights ratio taking into account the additional acquisition of the Company's shares by SBI Shinsei Bank in June 2025