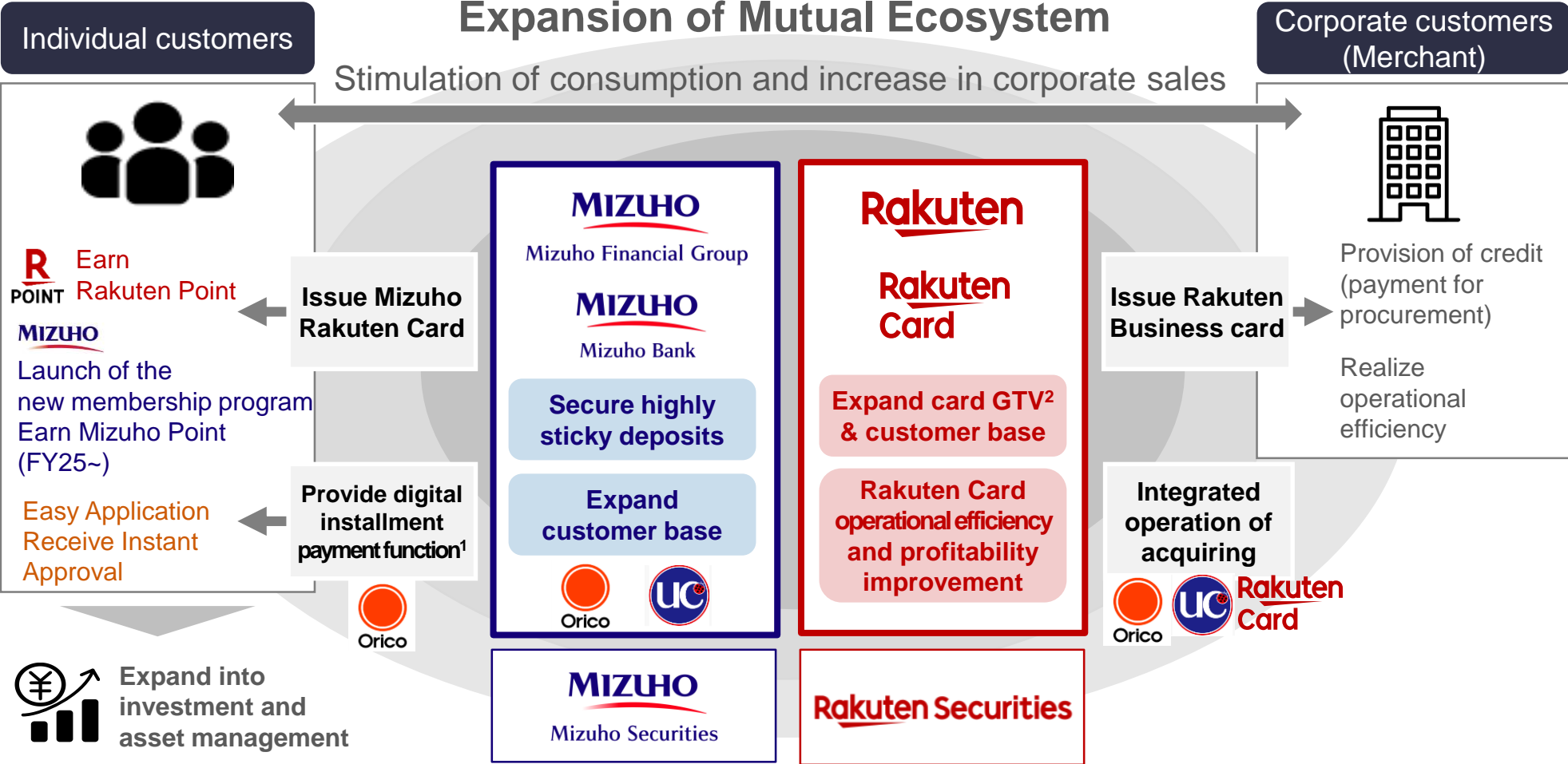


Business overview of Alliance with Rakuten Group/ Rakuten Card

- Through business alliances, we aim to provide highly convenient and beneficial services to both individual and corporate customers, while building a win-win relationship with our partners

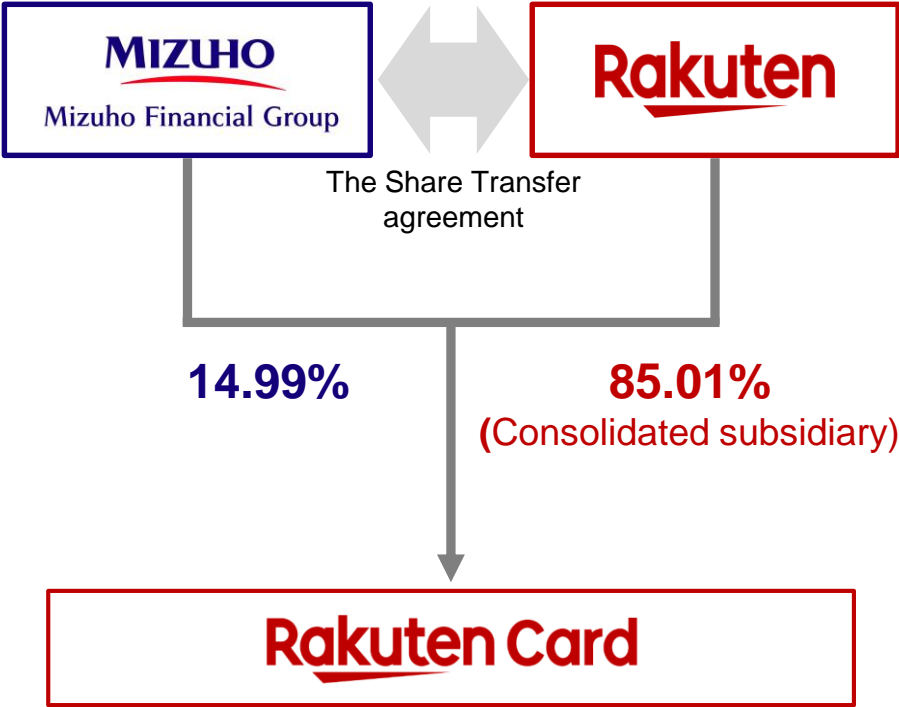


1. A service that provides long-term installment payment options based on Orico's proprietary AI credit assessment (performance-based credit assessment) 2. Gross Transaction Value

Strategic Capital and Business Alliance with Rakuten Card

Summary

- Signed strategic business alliance among FG, BK, UC Card, Orient Corporation, Rakuten Group and Rakuten Card
- Investment to Rakuten Card



Financial Impacts

- Impact on CET1 ratio*: Approx. -4.0 bps
- Investment amount: Approx. JPY 165.0 B

Others

- Date of execution of share transfer(planned) : December 1st, 2024

* Basel III finalization fully-effective basis. Excl. Net Unrealized Gains(Losses) on Other Securities.