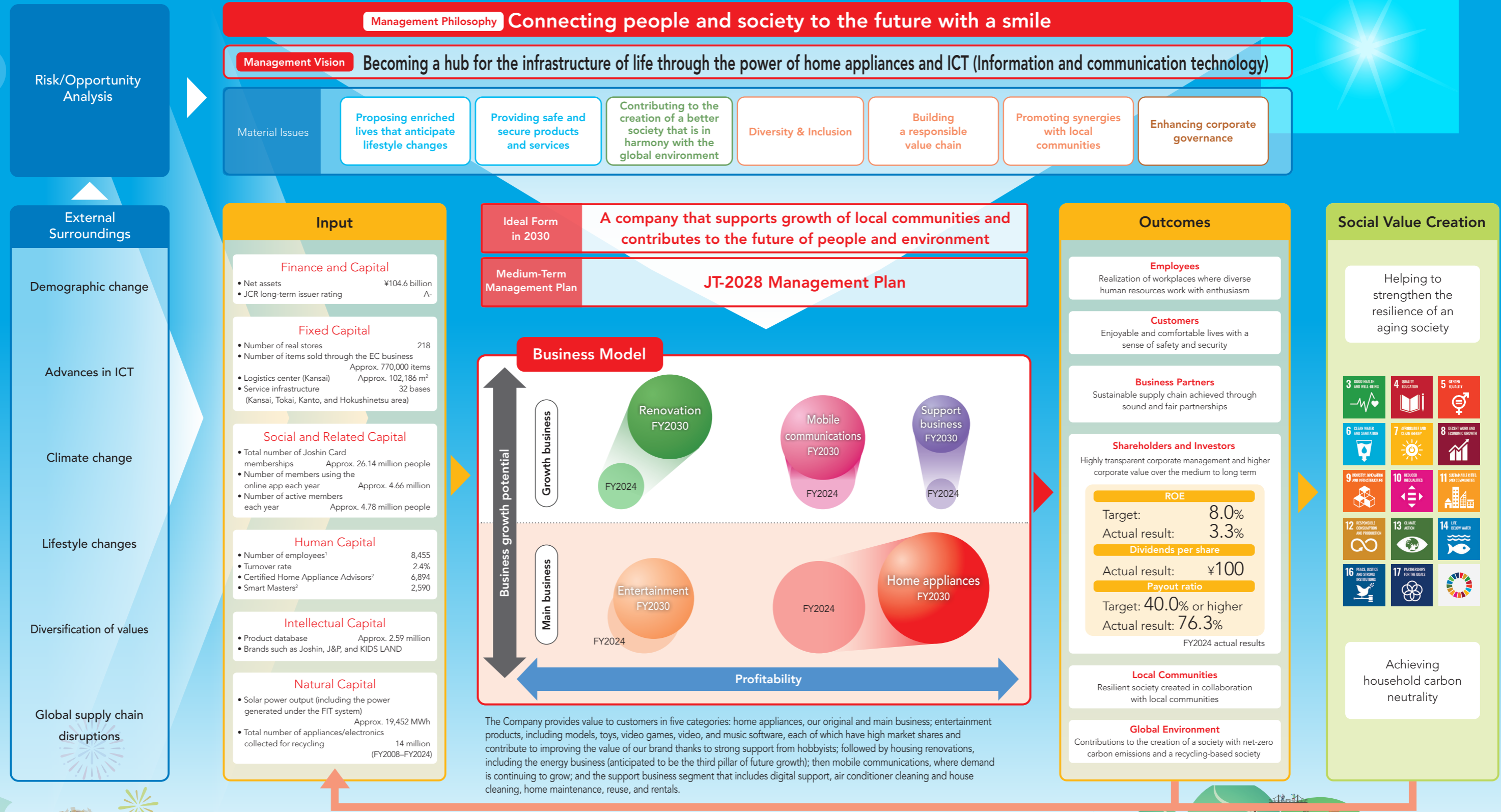


Value Creation Processes

The Joshin Group, employing a virtuous cycle for capital investment based on long-term management strategies, is committed to increasing corporate value while creating the social value that supports two social goals: helping to strengthen the resilience of an aging society and achieving household carbon neutrality.



1. Including temporary employees
 2. Home Appliance Advisors and Smart Masters are certified by the Association for Electric Home Appliances. Home Appliance Advisors are professionals in home appliance sales and customer service, and Smart Masters are specialists in everyday life and homes, which are being increasingly made "smart."