

**Medium-term Management Plan** (April 2019 - March 2022)

# KAI-KAKU 150 1st STAGE “Gateway to the Future”

—Aiming to Transform into a Digital & Consulting Bank—

## Overview of Medium-term Management Plan

Our medium-term management plan, KAI-KAKU 150 1st STAGE “Gateway to the Future,” is an initial three-year plan to achieve our long-term vision, “The Digital & Consulting Bank that Opens Up the Future to Customers and the Region.”

This medium-term management plan covers a period of three years to build foundations for a variety of aspects. If these foundations wobble, it will be impossible to achieve sustainable growth. We are not simply pursuing short-term results, but moving forward with innovations from a medium- and long-term perspective.

## Three Innovations of Medium-term Management Plan and 14 Basic Strategies

The medium-term management plan implements innovation in three areas: “profit structure innovation,” “organization and personnel innovation,” and “IT and digital innovation,” in view of the environment surrounding the Bank and the issues it faces.

