## **Human Resource Development**

## Human resource development policy

In order to promote our long-term vision of becoming a Green & Consulting Bank Group and to become a bank that is relied upon by the community and the customers, we have defined the type of human resources we seek as independent business people who act with high morals and rich ideas, and we are nurturing bank employees who proactively STUDY, THINK, and ADVANCE.

Through the synergies of on-the-job training, off-the-job training, and self-development, we aim to promote the growth of all employees to become true professionals who can better serve the community and our customers.

## **Development of consulting personnel**

We are focusing on developing personnel with expertise and abilities essential for consulting sales. We have positioned seven professional qualifications, 1st grade financial planner, CFP, SME consultant, certified tax accountant, certified social insurance labor consultant, securities analyst, and CIA (Certified Internal Auditor), as Hyakugo Professional Qualifications, and are supporting the acquisition of these qualifications in order to achieve a total of 450 holders. Through such efforts, we will build a strong system in which one out of every four to five employees holds one of the Hyakugo Professional Qualifications.

In addition to support for qualification acquisition, we focus on small-group, practical (trainee-type) training to put qualifications and knowledge into practice and enhance consulting skills. Specifically, in addition to long, medium, and short-term trainees, mainly from the Corporate Consulting Division, we also offer inheritance consulting trainees for individuals. From FY2023, we have also started a new trainee program related to business feasibility assessment.



Number of personnel with professional qualifications 450 (persons) 371 400 -336 282 300 -221 200 - 174 2018 2019 2020 2021 2022 2023 2024 Target

## **Development of digital personnel**

We are currently developing specialized digital personnel who can respond to financial digital transformation (DX) in four areas: "digital consultants" who can provide ICT solutions to support customers, "application support personnel" who are involved in smartphone app development, "system development personnel" who develop internal systems such as robotic process automation (RPA) and business process re-engineering (BPR), and "data application personnel" who can utilize internal data to support sales activities.

We have been focusing on skill acquisition through practical training through experience, including hands-on training in application development in FY2021 and training for trainees to learn data utilization and to take on the challenges of AI and programming in FY2022. Going forward, we will continue to support the improvement of the knowledge and skills of employees through various training programs and external secondment to develop digital personnel.

In terms of knowledge for all employees, we will support 500 employees to pass the "IT Passport," a national examination, under the Medium-term Management Plan. We are also working to improve digital literacy by holding "digital reskilling" programs in which all employees learn DX, IT, and data utilization through e-learning.



