

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 trusted and reliable bank,” 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.

We aim to be a professional group that constantly takes on challenges

The Bank has declared the above Human Resources Development Policy for the purpose of putting “FRONTIER BANKING,” which is our corporate philosophy and corporate statement, into practice.

Under this policy, to continue to be “a trusted and reliable bank,” we will conduct various hands-on training programs and increase opportunities for employees to gain hands-on business experience. This will lead to the development of “true professional human resources” who are able to provide consulting services in response to clients’ issues.

In this way, we aim to be a professional group in which each and every employee demonstrates their creativity and collaborates in the creation of value with an awareness of their role as a member of the community, while sharing each other’s insights with everyone.

Kei Yamazaki

Senior Managing Executive Officer



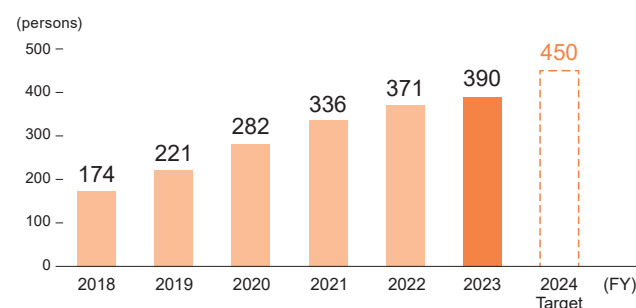
Development of consulting and digital personnel

In addition to various training programs and on-the-job training for the development of young employees, the Bank is also working to develop consulting and digital personnel, targeting all employees.

In the development of consulting personnel, the focus of our efforts is on the development of personnel who possess the kind of expertise that is essential for consulting sales. We have positioned personnel who have passed the seven types of professional qualification examination, namely 1st grade financial planner, CFP, SME consultant, certified tax accountant, certified social insurance labor consultant, securities analyst, and CIA (Certified Internal Auditor), as professional qualification holders, and we are supporting employees to acquire these qualifications with the aim of reaching a total of 450 such qualification holders. With regard to the qualification of 1st grade financial planner, the Bank is among the top companies in Japan for the number of employees who have passed this examination. We will continue to support employees in acquiring these qualifications in our effort to build a strong structure in which one out of every four to five employees holds one of these professional qualifications. We will increase our hands-on training programs to help our employees acquire the ability to respond to the “world with interest rates” and provide customers with greater added value through consulting sales. We will also provide brush-up training to help them maintain their acquired expertise so that it does not become obsolete.

We are currently developing specialized digital

Number of personnel with professional qualifications



personnel who can respond to financial digital transformation (DX), such as digital consulting, system development, and data utilization. We have been focusing on skills acquisition by conducting practical training through experience, including hands-on training in app development and training for trainees to learn data utilization and to take on the challenges of AI and programming. 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, to achieve the Medium-term Management Plan target of 500 IT Passport holders, we will provide support for employees to pass the national IT Passport exam, in our efforts to raise digital literacy standards. We will also conduct training to raise awareness of business model reforms within and outside the Bank by changing our perspective from IT to DX, so that we can take advantage of that knowledge.



Practical initiatives for developing true professional personnel

The Bank provides employees with a total of over 200 sessions of various training programs a year to enhance their knowledge. We have also strengthened initiatives for self-development and actively provided support to encourage employees to take on the challenge of difficult qualifications such as 1st grade financial planner. Under these circumstances, we view our challenge as not just the accumulation of knowledge but the further enhancement of skills to actually support customers, that is, the ability to produce output. To that end, we have increased the number of hands-on training sessions and trainees in recent years.

Specifically, in addition to long-, medium-, and short-term trainee programs, mainly centered in the Corporate Consulting Division, we also offer an inheritance consulting trainee program for individuals and the Hyakugo Mirai Investment short-term trainee program, where participants can learn about professional operations at Group companies. In particular, the medium-term trainee programs, which began in 2023, are in-house, multi-job arrangements in which participants work as headquarters staff for several days a month in addition to their regular duties at the sales branches. In fiscal 2024, we will conduct Corporate Consulting Medium-term Trainee and Data Utilization Medium-term Trainee programs.

Further, in the Corporate Consulting Long-term Trainee program, which is conducted over a six-month period, participants can learn about more advanced consulting services and enhance their ability to put their acquired qualifications and knowledge to practical use. In fact, employees who have participated in these training programs are making full use of the skills they acquired through the training in consulting sales.



Example of Trainees in FY2023

(unit persons)

● Cross-border Finance Short-term Trainees	9
● Structured Finance Short-term Trainees	5
● Data Utilization Medium-term Trainees (in-house, multi-job arrangement)	10
● Hyakugo Mirai Investment Short-term Trainees	8
● Business Succession and M&A Short-term Trainees	8
● Business Feasibility Assessment Practice Short-term Trainees	20
● Inheritance Consulting Trainees	22
● Corporate Consulting Long-term and Medium-term Trainees	8
● Other Trainees	148

A total of 238 employees participated in 23 different trainee programs

Feedback from participants in the Corporate Consulting Long-term Trainee Training Program

I applied for the program because I thought that I could gain the ability to respond to a wide range of customer needs by acquiring advanced consulting skills, in addition to my ability to take action, which is a personal strength. During the trainee period, I learned the importance of preparing (such as knowing about the customers) before making proposals, and I acquired practical proposal skills. In my future sales activities, I will give customers the benefit of my acquired knowledge in an appropriate manner and aim to be a bank employee who can support customers’ growth.



Shungo Urai
Kasugai Branch
(Joined the Bank in 2015)



Shoya Hasegawa
Ueno Branch
(Joined the Bank in 2018)

I gained a deep understanding of various consulting sales expertise by providing support for clients’ main business and helping them to solve their essential issues. This gave me an opportunity to thoroughly consider the businesses, environments, and strengths of our clients, which I believe will be a tremendous asset for my career in the Bank in the future. I will put what I learned into practice and, by offering support to clients, I will work toward my aim of corporate liaison work, in which I can help Hyakugo Bank differentiate itself from other banks and strengthen our relationships with our clients.

Comment from the person in charge of the trainee program

In the limited time of six months, our trainees made a wide range of proposals. As different clients have different issues, when making proposals, trainees employ all kinds of information and expand their imagination to form theories about clients’ management issues before engaging in interviews. Despite the short training period, the training program offers extremely substantive contents, and the quality and range of proposals made by trainees improved. Many of our past trainees have since received achievement awards. We also hold follow-up training sessions after the trainee program has ended, which gives trainees the opportunity to inspire each other by learning about the latest information, interact with other trainees, and present case studies.



Mitsunobu Okazawa
Assistant Manager, Corporate
Consulting Division