Review of the Previous Medium-term Management Plan (April 2022 - March 2025)

In "Gateway to the Future II," we revised our long-term vision in order to address new threats such as climate change risks and lifestyle changes, and worked on five basic policies and eleven key strategies, centered on strengthening our efforts toward carbon neutrality.

Long-Term Vision

We renewed our long-term vision to address new threats such as growing climate change risks and lifestyle changes and re-defined our goals.

KAI-KAKU 150 2nd STAGE
"Gateway to the Future II"
—Aiming to Transform into a Green & Consulting Bank Group—

The Hyakugo Bank Group's Vision

Green

- The Hyakugo Bank Group will contribute to the sustainable economic development of local communities by supporting "Just Transition," a fair transition to regional carbon neutrality.

Consulting Bank Group

- The Hyakugo Bank Group is committed to pioneering the future for its customers and local communities by practicing problem-solving consulting.
- The Hyakugo Bank Group will continue its IT strategy to improve productivity, while also supporting the IT transformation of its customers and local communities through consulting.

Results of "Gateway to the Future II"

		Results in FY2022	Results in FY2023	Results in FY2024	FY2024 (Final Targets)	Evaluation
KGIs	Consolidated net income	¥14.4 billion	¥14.2 billion	¥18.0 billion	¥15.0 billion or more	○
	ROE in consolidated net assets	3.65%	3.21%	3.87%	3.50% or more	○
	Core OHR	63.78%	60.89%	59.61%	Less than 67%	○
	Capital adequacy ratio	12.23%	12.22%	11.92%	11% or more	○
KPIs	Housing-loan-related fees	¥3.3 billion	¥3.5 billion	¥2.8 billion	¥4.4 billion	△
	Commissions related to depository assets	¥2.8 billion	¥3.0 billion	¥2.8 billion	¥3.4 billion	△
	Corporate solutions fees	¥2.9 billion	¥2.9 billion	¥2.9 billion	¥3.0 billion	○
	Number of personnel with professional qualifications	371 persons	390 persons	451 persons	450 persons	○