New Medium-term Management Plan (April 2025 - March 2029)

The new Medium-term Management Plan aims at building a more robust and efficient business structure for "the banking business," the Bank's core business. In addition, we aim to promote business renewal and continuously reform the Bank's business portfolio by creating and developing "new business that creates new communities." In doing so, we will aim to enhance corporate value by creating both "economic and social value."

Medium-term Management Plan

未来への挑戦

Challenge for the Future

Medium-term Management Plan KAI-KAKU 150 FINAL STAGE

Goals for Medium-term Management Plan

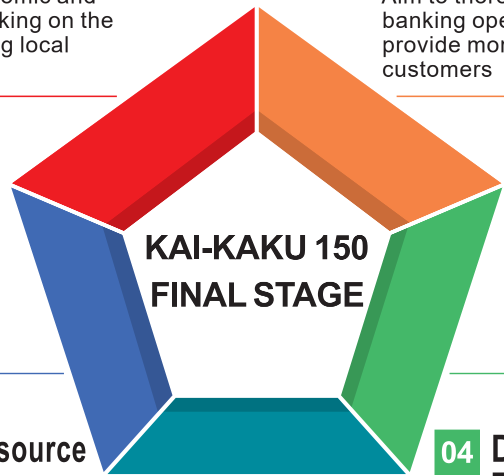
We aim to become "A Bank That Can Be Relied Upon" through this Medium-term Management Plan. To this end, bank employees need to become "people who are trusted and relied upon by customers."

Bank's Goal	**A Bank That Can Be Relied Upon**
Bank Employees' Goal	**Bank employees whose faces are the first to come to mind when customers imagine their dreams and futures**

Medium-term Management Plan: Basic Strategies

01 Creation of Social Value
Aim to create economic and social values by taking on the challenge of solving local issues

02 Challenge for the Growth
Aim to thoroughly streamline banking operations and provide more value to customers



03 Human Resource Strategy
Aim to be a "group of professionals who take on challenges" through proactive career development

04 Digital Transformation
Aim to transform operations and mindsets by leveraging digitalization and data

05 Strengthening of Strategic Foundation
Aim to strengthen governance and integrate sustainability and management

Medium-term Management Plan: Financial and Non-financial KGIs

This Medium-term Management Plan sets two financial KGIs: “ROE” and “Net Income.” We aim to create social value in addition to economic value by setting new non-financial KGI targets.

Financial Targets

	FY2024 Actual	FY2028 Target
ROE in consolidated net assets	3.87%	**5%** or more
Consolidated net income	¥18.0 billion	**¥24.0 billion** or more

	FY2030 Target
Sustainable finance	**¥1 trillion** **(Of which, more than ¥500.0 billion is environment-related loans)**

Non-Financial Targets

	FY2028 Target
Number of customer management issues solved	Cumulative total of **1,000 cases**
Number of community issue engagements	Cumulative total of **30 cases**
Increase in balance of depository assets*	**¥50.0 billion**
Number of financial and economic education sessions held	Cumulative total of **500 times**

	FY2028 Target
Employee engagement index	**85%** or more
Ratio of female executives (posts equivalent to or higher than senior stuff)	**25%** or more
GHG emissions (Scope 1 & 2)	**Net zero**

* Compared with the end of March 2025
Increase in consolidated balance of bank and securities investment trusts