The Basic Strategies of New Medium-term Management Plan

In order to create both "economic and social value" to enhance the Bank's corporate value, we established five basic strategies.

Basic Strategy	Aim	Specific initiatives
01 Creation of Social Value ▶P.34	Aim to create economic and social value by taking on the challenge of solving local issues	■ Create social value through decarbonization support and tourism industry support by establishing Sustainability Business Development Division ■ Establish new companies, create new business, and strengthen group governance by establishing Group Strategy Promotion Office
02 Challenge for the Growth ▶P.36	Aim to thoroughly streamline banking operations and provide more value to customers	■ Improve consulting capabilities by consolidating corporate sales bases ■ Thorough asset management through interest margins and RORA ■ Increase deposits by implementing segment-specific deposit enhancement measures ■ Enhance risk management for structured finance and cross-border loans by establishing Investment Finance Division ■ Enhance the Group's depository asset sales by clarifying roles of bank and securities company ■ Improve and optimize the quality of assets by restructuring the housing loan system
03 Human Resource Strategy ▶P.44	Aim to be a "group of professionals who take on challenges" through proactive career development	■ Realize a "group of professionals who take on challenges" by establishing a personnel policy and clarifying the ideal image of a talent portfolio ■ Implement a fundamental personnel system reform to optimize a talent portfolio and improve employee engagement
04 Digital Transformation ▶P.50	Aim to transform operations and mindsets by leveraging digitalization and data	■ Reorganize the IT Strategy Department into the DX Promotion Office to promote unwavering DX • Paperless base*1 • My page base*2 • Electronic delivery base*3 • Data utilization • DX support for the Group/local businesses ■ Leverage internal and Group DX knowledge to make a full-scale entry into regional DX through collaboration with other companies
05 Strengthening of Strategic Foundation ▶P.54 ▶P.62	Aim to strengthen governance and integrate sustainability and management	■ Solidify strategic foundation by enhancing sustainability management system and strengthening governance structures

*1 Paperless base: expansion of operations and services that eliminate the need for customers to fill out forms and affix seals
*2 My page base: a system that allows customers to communicate smoothly with staff without visiting branches
*3 Electronic delivery base: digitization of documents provided to customers (reduction of mailed and hand-delivered documents)