

Message from the Officer in Charge of the Personnel Department

We believe that “revitalization of organization” is most critical in order for the Bank to build a sustainable organization amid the rapidly changing business environment surrounding regional banks, while keeping in view such initiatives as “achievement of SDGs” and “further promotion of diversity & inclusion.” Thus, the Bank is focusing its effort on human resource system reforms as a priority action under the medium-term management plan, “Plan for Creating the Future Together: Stage II.”

We are now in a time of transition when things are changing dramatically. In other words, a paradigm shift is occurring, and we are in an emergency situation. It could mean trouble if we fall behind, but it could also mean opportunity if we move ahead.

To this end, under the human resource system reforms, a major overhaul for the first time in approximately 17 years, we are not only revising the system itself, but also pursuing integrated restructuring including the “reestablishment of personnel development programs,” “radical changes to over-the-counter operations,” and “reform in work style.”

Through these initiatives, we are encouraging each and every employee to change their behavior in terms of both tangible and intangible aspects, and driving our medium-term management plan, “Plan for Creating the Future Together: Stage II,” which is the second stage of our long-term management plan, “Vision 2027: Plan for Creating the Future Together” in which we are advocating “future thinking (backcasting) .”

In particular, in strengthening our personnel development, we made it a basic policy to “foster earnestly,” “foster as a joint effort,” and

“provide growth opportunities” to maximize the capacity of employees.

Also, we will undertake various human resource initiatives with an aim to “increase work fields” and “foster a culture of autonomy and challenge,” and conduct various assessments in order to create a system in which employees, who work ambitiously in realizing the “market-in*” and nurturing human resources, are acknowledged and promoted, thereby improving the engagement of employees.

We will refer to our Bank’s philosophy, “Chugin-no-kokoro” to produce many “personnel who can think and act autonomously” or “human resources required in and outside the Bank,” and stand close to the community and customers to offer high-quality services.

***Market-in:** An approach that focuses on the feedback and views of customers and provides what customers want

Through the nurturing and building of “a human resources group required in and outside the Bank,” we will provide high value-added comprehensive financial services that are positioned close by and contribute to the community and customers

Senior Managing Director Koji Terasaka

