



# Vision 2030<sup>®</sup>

Leading company creating a path to the future

## Basic Strategies to Achieve “Our Target Form”

- 01 Top customer satisfaction strategy
- 02 Double productivity strategy
- 03 Regional growth strategy
- 04 Corporate culture reform strategy

01

## Top customer satisfaction strategy

Inspire through consulting and digital technologies!



The 77 Bank Group aims to be the leading bank for customer satisfaction by offering an amazing customer experience (inspiration) that competitors cannot match.

- Providing services unique to a regional financial institution, via face-to-face consulting and digital channels
- Utilizing our strengths, including our networks outside of Japan and information networks in the region
- Surprising and inspiring customers with performance that exceeds their expectations



## Surprising and inspiring our customers

Improving customer satisfaction (increasing the profits of the 77 Bank Group)

Enhance corporate value

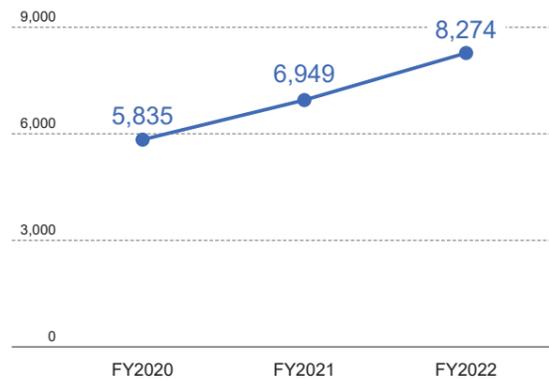
Enhance happiness

### Initiatives for business evaluations

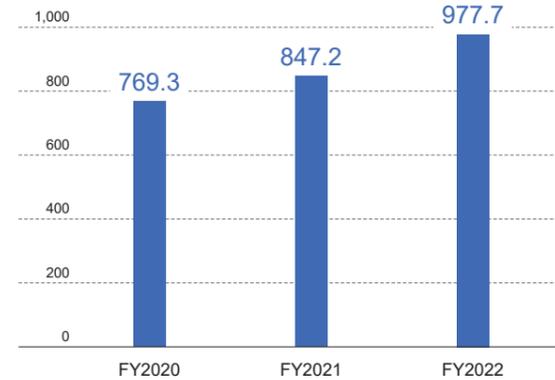
In order to help customers achieve further growth, a business evaluation specialist from the Consulting Promotion Division visits together with branch staff to understand and share management issues and provide various solutions to resolve them.

The Bank also supports the skill development of employees, such as by having external experts stationed in the Credit Supervision Division conduct on-the-job training and other training sessions.

▶ Number of clients evaluated (cumulative) (clients)

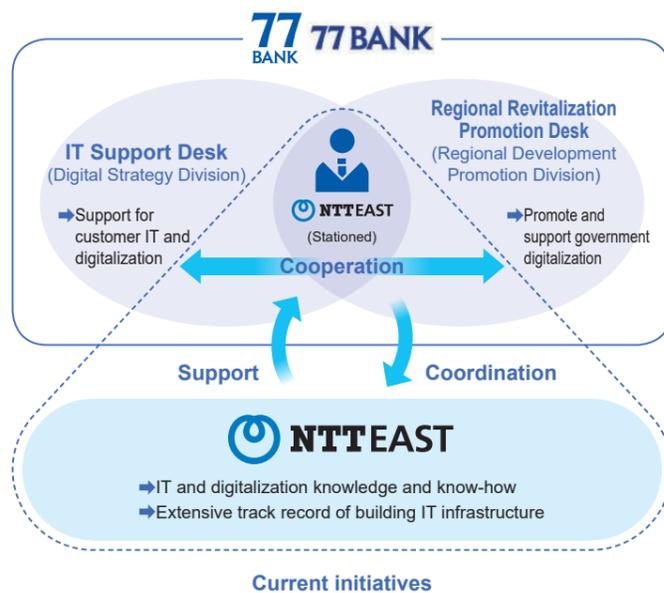


▶ Loan balance to clients evaluated (cumulative) (billions of yen)



### IT & digitalization support initiatives

Based on the agreement on collaboration for regional revitalization signed in June 2021 between the Bank and NIPPON TELEGRAPH AND TELEPHONE EAST CORPORATION (“NTT East”), employees of NTT East are stationed at the “IT Support Desk (a customer hotline for various consultations related to IT and digitalization)” as well as the “Regional Revitalization Promotion Desk (a one-stop hotline for internal and external inquiries on regional revitalization)” from February 2022 to strengthen efforts to provide IT and digitalization support to local businesses, etc.



In addition to interviewing customers, we hold events such as seminars. (Photo from a <77> Bank IT and digitalization promotion seminar)

### Initiatives for strengthening consulting sales

In order to strengthen consulting sales, we are bolstering our branch support system and assigning specialist personnel in specialized fields within the Consulting Promotion Division.

#### External Sales Department, Consulting Promotion Division

Regional Support Team\*  
48 persons

Business Succession and M&A Team  
12 persons

Healthcare Team  
5 persons

\*Liaison officers from headquarters are assigned to branches, etc. inside and outside Miyagi Prefecture in order to carry out high-added-value consulting sales

(FY2022 results)

- No. of solutions proposed by liaison officers from headquarters ..... 24,302 cases
- No. of business succession clients supported ..... 731 clients
- No. of clients with which M&A advisory contracts were entered into ..... 36 clients
- No. of 77 Medical/Welfare Loans executed ..... 115 cases

### Consulting Sales Awards

With the aim of strengthening consulting-based sales capabilities, the Bank has held the “Consulting sales awards” since FY2020 to recognize medium- to long-term efforts in consulting sales by branches.

#### Some Awards Received in FY2022

### Supported listing on the Tokyo PRO Market

To support the listing of our client, Grantomato Co., Ltd., on the Tokyo PRO Market, we conducted a visit accompanied by Tokyo Stock Exchange, Inc. representatives, provided various types of information, and provided growth support to enhance the client’s corporate value through services such as financing and business matching.



Grantomato Co., Ltd. Head office  
Provided by: Grantomato Co., Ltd.



Tokyo Stock Exchange, Inc. “The Bell”  
Provided by: Tokyo Stock Exchange, Inc.

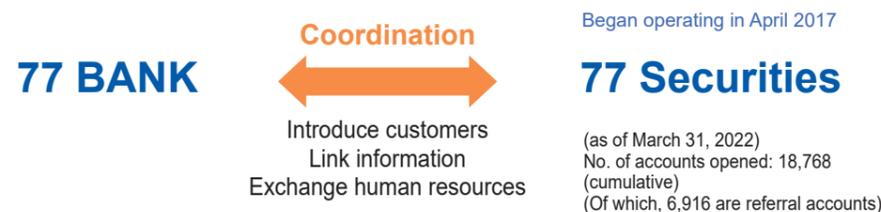
## Our support options for each stage of life

We offer various products and services to meet the needs of a broad range of customers.

	Under 20	20s and 30s	40s and 50s	60s and 70s	Over 80s					
Life events	Schooling	Employment Purchasing a car	Marriage & Childbirth Purchasing a home	Child's schooling and employment Home renovations	Nursing care of parents Child's marriage	Retirement Birth of grandchildren	Life after retirement Schooling of grandchildren	Grandchildren's marriage	Inheritance preparation Nursing care	
Needs	Begin (financial transactions)	Save			Use (while protecting)		Pass down			
		Borrow			Increase		Give			
Primary products & services	Bank (payments, loans, etc.)	Multi-purpose accounts, savings deposits, time deposits			Time deposits					
		Salary receipt			Receipt of retirement bonus and pension					
		77 Direct Service, 77 Bank App, 77 Card (credit card / debit card)								
		77 Loan (for automobiles, home renovations, etc.), housing loans, 77 Card Loan			77 Elderly loan, 77 Reverse Mortgage, leaseback					
		77 Educational Loan 77 Educational Card Loan			Apartment loans					
	Securities (management)	Installment investment trust (NISA), iDeCo								
Investment trust, stocks, foreign currency deposits, public bonds, structured bonds, foreign bonds										
Insurance (protection)	Cancer insurance Medical insurance					Individual annuity insurance, whole life insurance, income security insurance, cancer insurance, medical insurance				
	Educational endowment insurance					Nursing insurance				
Trust (inheritance)						Testamentary trust, estate liquidation services, calendar year gift trust, testamentary substitute trust				

### Strengthening bank-securities business

Through coordination between The 77 Bank and 77 Securities, we support customers' asset formation as a united group in order to respond to a broad range of needs.



### We will be offering a fund wrap service (scheduled for January 2023)

In August 2022, we entered into a basic agreement with Resona Bank, Limited, pertaining to fund wrap services as a part of our joint research related to our products supporting long-term, stable asset formation with Resona Holdings, Inc.

### Newly established a "77 Insurance Plaza"

In October 2021, we opened the "77 Ishinomaki Insurance Plaza," our third location dedicated to insurance services, following the "77 Izumichuo Insurance Plaza" and "77 Nagamachi-minami Insurance Plaza."

### Expansion of 100% Web-based Loans

Applicable products: 77 Card Loan, 77 Smart Next, 77 Car Loan, 77 Wide Loan, 77 Educational Loan, 77 multi-purpose Loan



#### <77> Initiatives for Operations that Put Customers First

The Bank and 77 Securities Co., Ltd. have established the 77 Basic Policy on Operations that Put Customer First in order to promote the provision of quality financial products and service to customers. This policy is complied with executives and employees, and the status of initiatives is announced regularly. The 77 Basic Policy on Operations that Put Customers First can be viewed here.



## ▶ Building a network to connect influential customers

### The establishment of Aomori Branch

Our Bank has two corporate sales offices in Aomori Prefecture, having opened the Aomori Corporate Sales Office in Aomori City in November 2006 and the Hachinohe Corporate Sales Office in Hachinohe City in September 2016.

The number of loan borrowers and the balance of loans and bills discounted in Aomori Prefecture is steadily increasing, and based on the growing demand from existing clients and new clients in good standing for financing, business matching, and consulting services such as business succession and M&A, in September 2022 we promoted the Aomori Corporate Sales Office to branch status, thus establishing Aomori Branch.

We hope to continue contributing to the development of the region by building a customer network spanning the whole Tohoku region, etc.

### Overseas network



📍 Bank employee dispatch locations    📍 Major partner institutions, etc.

Expansion of the fields in which the 77 Bank Group is active

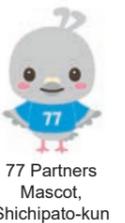
## ▶ Expanding our business domain

With the aim of resolving issues faced by customers and the region as we work to realize our “target form” as described in “Vision 2030,” since April 2021 we have launched three new projects.

We will create profitable businesses from the process of solving regional issues while focusing on the key points of “does it utilize the strengths of the 77 Bank Group?” and “can we leverage synergies with our existing operations?”

### 1 Established 77 Partners Co., Ltd. (December 2021)

In order to solve the increasingly diversified issues faced by local companies, the 77 Bank Group established this subsidiary specializing in majority investments accompanied by the acquisition of control over management and hands-on management execution support. We will utilize its consulting functions to a greater level than before and build a platform to support sustainable regional development with “regional people, things, and money.”



### 2 Established 77 Human Design Co., Ltd. (August 2022)

In September 2020, the Bank began offering a human resources placement service, and since then, we have been strengthening our efforts to introduce management personnel and specialists. In order to solve increasingly complex and diverse regional issues and support sustainable growth, we have established this subsidiary which provides not only human resources placement services but also sophisticated and specialized solutions for “people.” We plan to begin operations in January 2023 on the prerequisite of obtaining approval from the relevant authorities to conduct fee-charging employment placement services, etc.

### 3 Considerations for entering the trust services field ~ Expanding and strengthening our support options in an era when average lifespans approach 100 years ~

With the aim of “protecting,” “growing,” and “passing on customers’ assets to the next generation,” we have begun discussing the banking entity’s entry into the field of trust services in order to expand our range of attractive financial products and services. Thus far, the Bank has acted as an agent offering trust services, but our aim is to establish a system in which the Bank can offer one-stop service from beginning to end, subject to obtaining approval from the relevant authorities.

#### VOICE

#### Developing new businesses and new sectors which are rooted in the region

In order to continue to discover attractive new businesses and human resources with the ability to vigorously take on new challenges, we will hold an in-house business contest again in FY2023, as we did in FY2022.

Last year’s in-house business contest attracted approximately 170 entries, with applicants ranging from new employees to branch managers, and has fostered an ambitious spirit within the 77 Bank Group.

We feel that employee-initiated discussions and explorations of ideas on launching new businesses is symbolic of the “establishment of an ambitious corporate culture” as set forth in “Vision 2030.” We would like to expand new business areas by examining them from many angles, such as what issues customers in local communities are facing and what kind of connections can be made with the Bank’s business.



Group Business Strategy Section,  
General Planning & Coordination Division

**Takayuki Oka**

# 02

## Double productivity strategy

Reform channels and release from the burden of administrative work!



The 77 Bank Group will double productivity by releasing bank branches from the burden of administrative work, strengthening our consulting systems, and enhancing the abilities of each individual.

- Labor savings through improvement of administrative processes (reduction, consolidation, etc.) and promotion of expansion and use of non-face-to-face transactions
- Optimization of sales channels based on customer needs

Release branches from administrative work

Reduce administrative work at branches

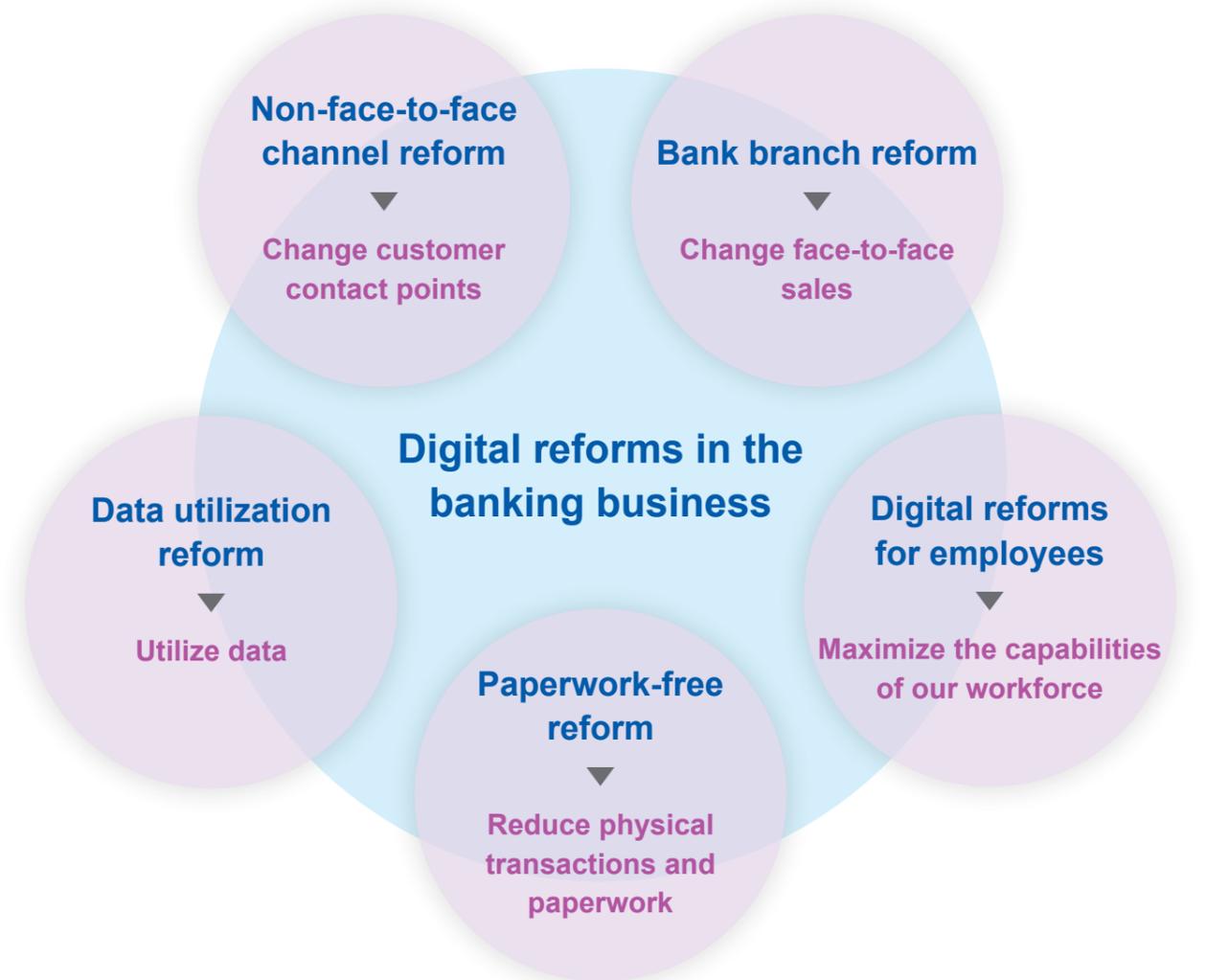
Expand non-face-to-face channels

Creation of management assets

Effectively utilize and redistribute workforce in order to strengthen consulting capabilities

### Digital transformation initiatives

In order to become a company that customers choose, we will strive for “digital reform of the banking business,” which is our existing business domain, and develop digital technology human resources who will lead the entire organization by planning and advancing digital transformation.



#### Certification as a “DX-certified operator”

In May 2022, the Bank was designated as a “DX-certified operator” based on the Ministry of Economy, Trade and Industry’s Digital Transformation (DX) Certification system.

Based on the “Act on Facilitation of Information Processing,” “DX certification system” is a system through which the Ministry of Economy, Trade and Industry certifies business operators who have formulated a corporate vision for promoting DX, have developed systems for achieving a DX strategy, and are ready to promote DX.



## ▶ Initiatives for non-face-to-face channels

### A first for a regional bank in Tohoku! Implemented the “77 Business Portal”

In October 2022, we will introduce the “77 Business Portal,” the first business portal website from a financial institution in the Tohoku region, for various types of transactions with corporations and sole proprietorship customers. This is a one-stop service enabling various procedures to be carried out online, such as confirming deposits and withdrawals.

- Content of service: Displaying account information, various corporate internet banking functions, notifications, service linkage

### Improving the convenience of the 77 Bank App and other services

We are working to enhance customer convenience by expanding service functions while improving the UI and UX of the Bank App and other services.



## ▶ Initiatives for data utilization

### Full-scale implementation of “AMATERAS RAY,” a service to bring AI in-house

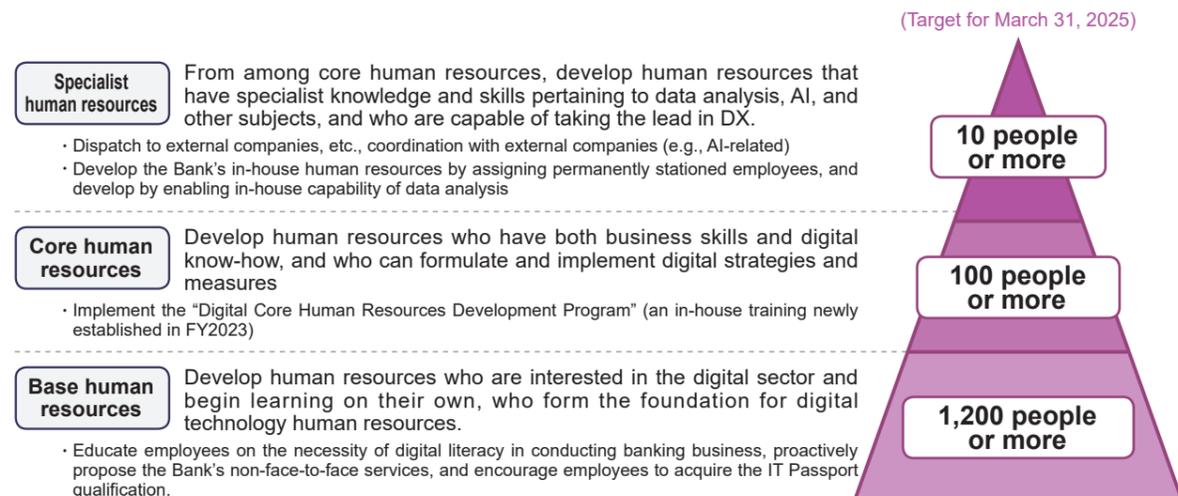
In May 2022, we began full-scale introduction of “AMATERAS RAY,” provided by aiforce solutions Inc.\* to enable in-house capability of data analysis through the use of AI. With this tool, AI models can be built in as little as a few days, and data analysis can be performed using AI without the need for specialized knowledge. By building AI models and analyzing data on their own in a short period of time, bank employees will be able to apply AI to a wider range of operations with greater flexibility than ever before. We will work to enhance the sophistication of banking operations by proposing optimal services based on analysis of customer needs and improving the efficiency of management work, etc.

\*On May 2, 2022, aiforce solutions Inc. sold all of its shares to AI inside Inc. and merged its management. However, “AMATERAS RAY” continues to be provided as a service.

## ▶ Initiatives for developing digital technology human resources

### Strengthening the development of digital technology human resources

In order to meet customers’ needs and challenges related to IT and digitalization, and to accelerate digital transformation (DX) initiatives within the Bank, we will strengthen the development of “digital technology human resources” who have knowledge of both business and digitalization and who will be responsible for DX.



## ▶ Initiatives to reduce administrative work at branches

### Paperwork-free Promotion Committee

In March 2020, we established the Paper-work-free Promotion Committee chaired by the President, and we are promoting “paperwork-free” initiatives to release bank branches from the burden of administrative work, such as the concentration of bank branch administrative work at headquarters and revisions to inefficient administrative work.

### Results of FY2022 initiatives

- **Reduction and simplification of administrative processes**
  - Expansion of services subject to HQ centralization
    - Expansion in number of branches using support office (35 branches as of the end of FY2022)
  - Reduction and simplification of counter administration
    - Revision of inheritance administration
  - Enhancement of financing administration efficiency (through reduction/simplification/centralization)
    - Partial centralization of credit rating and retail loan administration at HQ
- **Reduction of number of visiting customers and in branch administration**
  - Promotion of non-face-to-face-channel usage
    - Expansion of 100% Web based loan targets
  - Reduction of inefficient administration specific to individual companies
    - Promoted the adoption of electronic banking

### Main initiatives in FY2023

In FY2023, in addition to expanding the number of branches using a support office and promoting non-face-to-face-channel usage, we will work to reduce administrative work by implementing new systems.

### Introduction of “branch tablets”

We will introduce “branch tablets” from January 2023.

Procedures for transactions can be completed by entering information on the screen, shortening processing time through this “paperless,” “seal-less” method.

- Applicable procedures (as planned): Opening ordinary deposit accounts, opening or closing time deposit and savings deposit accounts, making changes to registered information, switching to a WEB Passbook, reissuing an ATM card or passbook, etc.



### VOICE

### Towards the expansion of our digital technology

The business environment is shifting due to the rapid advancements in digitalization, and “digital transformation” is set forth as a key factor in “Vision 2030,” our vision for paving the way to a new future.

In addition to reforming our existing banking business to improve labor productivity and reduce the volume of administrative work, we are also strengthening the development of digital technology human resources to meet the digital needs and challenges of our customers. As an additional effort, from April 2022, we have dispatched employees to Tohoku University in order to develop “specialist human resources” in fields such as data science, which are difficult to develop within the Bank.

We intend to enhance the Bank’s brand strength by leveraging digital technology to provide new value and experiences to our customers.



Manager, Digital Strategy Section, Digital Strategy Division  
**Yasushi Shibata**

# 03

## Regional growth strategy

Achieve sustainable growth in the local community!



The 77 Bank Group will work to achieve sustainable growth together with the local community by making the region attractive and supporting the growth of inspirational local companies.

- Building true partnerships to realize a future envisioned together with regional public bodies
- Strengthening and utilizing partnerships with external partner institutions and private-sector companies, etc. who have consulting functions

### <Regional Revitalization Mission>: four key items of implementation

#### 1 Support for founding and new businesses

- Support for founding and secondary founding
- Assistance with funding through venture funds, etc.
- Cooperation for various events and 77 New Business Subsidies

#### 2 Support and development of regional core companies

- Support for growth of local enterprises
- Business matching and sales channel cultivation
- Support for industry-academia cooperation
- IPO assistance
- Assistance with utilization of subsidies, etc.
- Human resources placement

#### 3 Promotion of urban development

- Participation in regional development projects
- Promotion of public-private partnership projects
- Support in coordination with external institutions (MAPP)

#### 4 Support for promotion of tourism, etc.

- Support for feasibility and growth of tourism-related industries
- Assistance with promotion of inbound travel
- Assistance with preparation of tourist intake framework

Revitalizing regional industry, economy and living

### ▶ Initiatives for the support for founding and new businesses

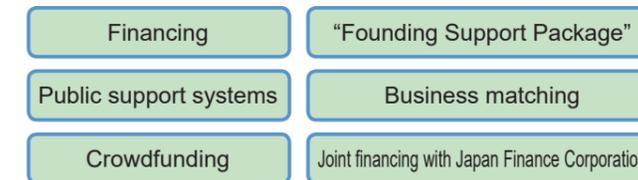
#### Establishment of the “<77> Startup Support Desk”

In addition to support for procuring financing, the Desk responds to a wide range of consultations for customers to expand their businesses and resolve management issues.

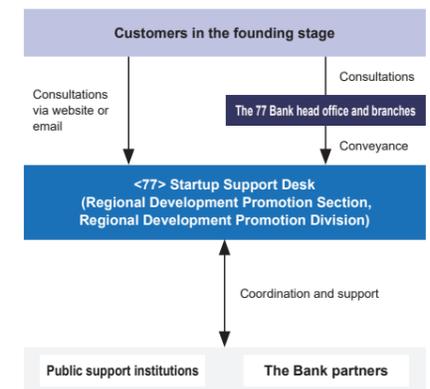
(FY2022)

■ No. of consultations ..... **134 cases**

[Primary types of support]



[Support desk overview]



#### Expansion of “<77> Founding Support Package”

We have expanded our products and services to provide even more support for the growth of customers in the founding stage.

(Applicable customers)

Corporate customers who have a deposit account with the Bank and who are within five years of establishment

- (1) No contract fee for corporate internet banking
- (2) No 77 Card annual membership fee for the first year
- (3) No usage fee for Money Forward Cloud (Back office SaaS) for 2 months
- (4) Free preparation of a subsidy assessment form
- (5) One free distribution each month with our Press Release Distribution Service (until after two years from establishment)
- (6) No initial setup fees for our subscription-type website creation service
- (7) No basic monthly charges for 3 months from applying for 77 Big Advance



#### Holding of “<77> Open Innovation Pitches”

In April 2022, we held an event for startups to make pitches to local companies in order to revitalize the regional economy by creating new innovation through collaboration between startups and local companies. By creating opportunities for both startups and local companies to solve their respective challenges, we aim to achieve sustainable growth for both companies.



▶ Initiatives for the support and development of regional core companies

**IPO assistance**

We are driving various support initiatives with the aim of producing listed companies from the Tohoku region.

**Partnership with Tohoku University and Tokyo Stock Exchange**

- [Main types of support]
- Plan formulation support
  - Promoting stock exchange listing
  - Dissemination of information
  - Holding seminars, etc.



**Partnership with Sendai City**

We utilize the above tri-party partnership to support the listing of "Sendai Future Generating Companies" designated by the city of Sendai.



**Appointment of IPO Promotion Officers**

Employees who gained practical IPO experience as Tokyo Stock Exchange trainees have been assigned as IPO promotion officers.

**Holding of business matching events**

We support the development and expansion of sales channels through business matching by utilizing specialists from within and outside the Bank. In organizing more than 50 business meetings, we provide full support for exhibitions and individual business meetings.



- [Major business meetings we hold]
- Delicious Yamagata and Food Kingdom Miyagi Business Meeting
  - Regional Bank Food Selection, etc.

[Support examples]

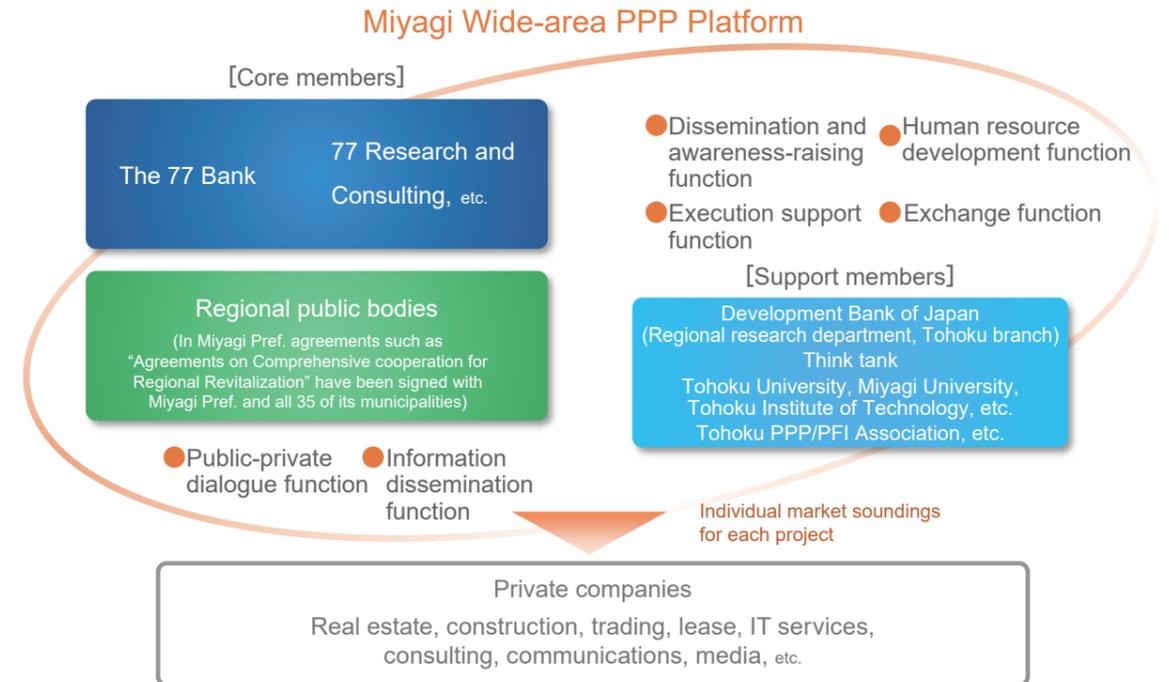
We supported the expansion of sales channels for prefectural products and established a match between IBEX Airlines Co., Ltd. and Sasakei Co., Ltd.



Photo from IBEX Airlines official online shop

**Formation of the "Miyagi Wide-Area PPP Platform (nickname "MAPP")" (Established in January 2020)**

As a part of our efforts based on the "Agreements on Comprehensive cooperation for Regional Revitalization" with regional public bodies and other agreements, we have formed the "Miyagi Wide-area PPP Platform (nickname "MAPP")" as a space for continual information sharing and encouraging dialogue between the public and private sectors for the utilization of private-sector funds and know-how.



▶ Promotion of urban development

**Activities through MAPP**

We held a matching event aimed at resolving the various regional issues faced by regional public bodies, and a discussion forum where members of private-sector businesses gave presentations to share regional issues.



**Donation of funds to Photon Science Innovation Center**

In January 2022, we presented a donation to the Photon Science Innovation Center, which is the business entity of the Next-generation synchrotron radiation facility (nicknamed "NanoTerasu"), for the purpose of further contributing to regional revitalization.



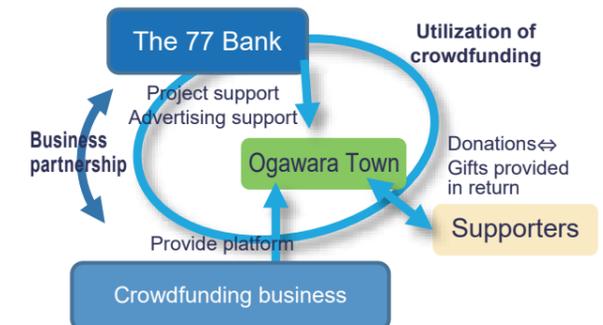
Left: Chief Director Takata of the Photon Science Innovation Center  
Right: President Kobayashi of The 77 Bank

▶ Support for promotion of tourism, etc.

**Support for promotion of tourism utilizing government crowdfunding**

As a new initiative to attract tourists, we are providing support together with our business matching partners for crowdfunding efforts launched by regional public bodies, etc.

As the Bank's first case of government crowdfunding support, we supported a crowdfunding-based fundraising project by the town of Ogawara in Miyagi Prefecture.



**Initiatives of the Financial Network of TOHOKU Tourism ("FINE" Tohoku")\***

As part of the "FINE" Tohoku initiative, we are holding an Instagram photo contest in collaboration with General Incorporated Association Tohoku Tourism Promotion Organization.

\*A network formed in 2017 when six Tohoku region banks—Aomori Bank, Akita Bank, the Bank of Iwate, Yamagata Bank, Toho Bank, and 77 Bank—entered into the "Cooperative Business Agreement on Support for Tourism Promotion Projects" with the Development Bank of Japan.

**Support for the regional revitalization telework promotion plan**

We signed an agreement with the town of Kami and three private companies to promote telework through a public-private partnership, the first initiative of its kind for our Bank. We provide information and finance support to promote the utilization of our satellite offices, etc.

# 04

## Corporate culture reform strategy

Virtuous circle of ambition, confidence, and cheerfulness!



The 77 Bank Group will endeavor to promote diversity, and create a virtuous circle where all officers and employees take on new challenges, leading to confidence and cheerfulness.

- Accommodate a diverse range of values and fundamentally overhauling personnel and organizational systems to increase motivation
- Create an environment that permits trial and error and values the act of taking on new challenges.
- Boost in level of organizational capability through improved specialization and vitalization of communication
- Forming of complete internal control environment to support reforms

Foster an ambitious spirit

Promote diversity

Develop human resources



Establish an ambitious corporate culture

### ▶ Initiatives to foster an ambitious spirit

#### Holding of “Business Contest”

As part of our efforts to develop new businesses and sectors, we held a “Business Contest” in which all officers and employees came up with new business plans and submitted them. We plan to hold the Business Contest again in FY2023 and will call for applications on the topic of the SDGs.



(FY2022)

- Total no. of Business Contest applications ..... **170 cases**  
(The no. of applicants was 331)
- No. of Business Contest prizes won ..... **7 cases**

#### Implementing the “Job Entry” system and “Headquarters Operations Trials”

In addition to the “Job Entry” system, which aims to improve the morale of employees and the organization as a whole by enabling people to take on challenges in their desired area of work, the “Headquarters Operations Trials” are conducted as an initiative to increase employee motivation through career development support.

(FY2022)

- No. of trial participants ..... **76 persons**

#### Enhancement of communication in the workplace to disseminate “Vision 2030”

The President and other officers are holding individual briefings at all branches to promote understanding of “Vision 2030,” which was launched in April 2021, within the Bank, and to transform the mindsets of employees.

In addition, in FY2023, we held the “77 President’s School” for employees at the headquarters who are at or below the rank of deputy section/office manager, as well as the “Management Plan Explanatory Meetings for Branch Employees” held by executive officers.

At these explanatory meetings, we provide time for question-and-answer sessions to encourage active communication between officers and branch employees, etc.



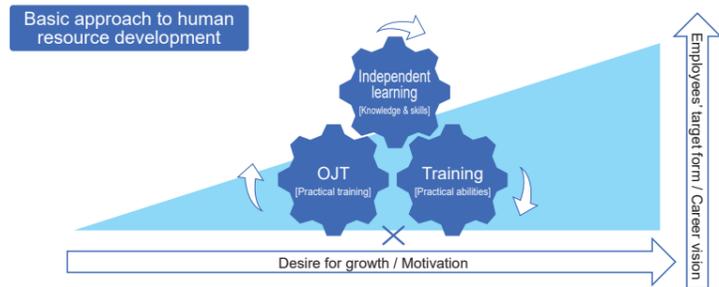
“Vision 2030” briefing held by President Kobayashi



77 President’s School

## ▶ Developing human resources that serve a purpose for customers and local communities

In addition to working for the development of bank employees having high-level consulting knowledge and capabilities, we are endeavoring to expand their scope of active participation through efforts such as dispatch outside the Bank.



### <Training system chart>

#### OFF JT

External training	
<b>Strengthen management abilities</b> <ul style="list-style-type: none"> <li><b>In Japan</b> <ul style="list-style-type: none"> <li>Branch manager course</li> <li>Middle manager training course</li> <li>Mid-level employee development course</li> <li>Senior leader training course</li> <li>Mid-level leader training course</li> <li>Female manager training course</li> <li>Female management position step-up course</li> <li>Management improvement seminar</li> <li>Short-term MBA</li> </ul> </li> <li><b>Outside Japan</b> <ul style="list-style-type: none"> <li>Overseas training for branch general managers</li> </ul> </li> </ul>	<b>Develop specialists</b> <ul style="list-style-type: none"> <li><b>In Japan</b> <ul style="list-style-type: none"> <li>MBA in Japan</li> <li>MBA at International University of Japan</li> <li>MUFG Bank trainee</li> <li>Mizuho Bank trainee</li> <li>Tohoku University Graduate School</li> <li>Institute for Small Business Management and Technology</li> <li>Skill up course for personal banking transactions</li> <li>Corporate management consulting course</li> </ul> </li> <li><b>Outside Japan</b> <ul style="list-style-type: none"> <li>Trainees outside Japan                             <ul style="list-style-type: none"> <li>• New York</li> <li>• London</li> <li>• Singapore</li> <li>• Dalian</li> <li>• Shanghai</li> <li>• Thailand</li> <li>• Vietnam</li> </ul> </li> <li>And many others</li> </ul> </li> </ul>
In-house group training	
<b>Level-specific training</b> <ul style="list-style-type: none"> <li><b>Management training</b> <ul style="list-style-type: none"> <li>Practical management training workshop</li> <li>Management reflection workshop</li> <li>Newly appointed branch general manager training workshop</li> <li>Newly appointed deputy general manager training workshop</li> <li>77 Business School</li> <li>Women's College</li> <li>Newly appointed deputy head training workshop</li> <li>Women's career advancement program</li> <li>Third-year employee career design training workshop</li> <li>Second-year employee training workshop</li> <li>New employee training workshop</li> <li>Pre-entry training workshop</li> </ul> </li> </ul>	<b>Operations-specific training</b> Divided by work duties <ul style="list-style-type: none"> <li><b>Loan-related work</b> <ul style="list-style-type: none"> <li>Company screening training workshop</li> <li>Training workshop for employees newly appointed to loan-related work</li> <li>Consumer loan training workshop</li> <li>Individual guidance from the Credit Supervision Division</li> <li>Region-specific training workshops by the Credit Supervision Division</li> </ul> </li> <li><b>Sales-related work</b> <ul style="list-style-type: none"> <li>Intro to consulting program</li> <li>Strengthening corporate consulting capabilities program</li> <li>Strengthening personal consulting capabilities program</li> <li>Training workshop to strengthen trust business</li> <li>Service care attendant training workshop</li> <li>Training workshop for counter sales of investment trusts</li> <li>Training workshop for counter sales of life insurance</li> </ul> </li> <li><b>Branch-related work</b> <ul style="list-style-type: none"> <li>Training workshop for consultations at branch counters</li> </ul> </li> <li><b>Internal administrative work</b> <ul style="list-style-type: none"> <li>Training workshop on exchange services</li> </ul> </li> <li><b>International work</b> <ul style="list-style-type: none"> <li>Training workshop on foreign exchange practices</li> <li>Training workshop to support international business</li> </ul> </li> <li><b>Securities-related work</b> <ul style="list-style-type: none"> <li>Treasury Division trainee</li> </ul> </li> <li><b>IT-related</b> <ul style="list-style-type: none"> <li>Training workshop to strengthen the utilization of IT &amp; digital</li> </ul> </li> </ul>

#### OJT

<ul style="list-style-type: none"> <li><b>Orientation education</b> <ul style="list-style-type: none"> <li>Job Rotation System</li> <li>Brother-Sister System</li> <li>Pre-Mentor System</li> <li>Credits Approval System</li> <li>New employee notes</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>Workplace training</b> <ul style="list-style-type: none"> <li>System of Short-term Training at Other Branches</li> <li>Various DVDs</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>Motivation and opportunities education</b> <ul style="list-style-type: none"> <li>Self-development sheet</li> <li>Short-term Assignment System</li> <li>Mentor System</li> </ul> </li> </ul>
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#### Self-development

<ul style="list-style-type: none"> <li><b>Level up</b> <ul style="list-style-type: none"> <li>Various online courses</li> <li>Various reference materials</li> <li>e-Learning: "SD Web Support"</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>Challenge</b> <ul style="list-style-type: none"> <li>Various licensing examinations</li> <li>Various public qualifications</li> </ul> </li> </ul>
Incentive pay system for self-development and acquiring qualifications    Self-development guide 77 Business College (seminars on holidays and weekday evenings)	

## ▶ Spreading an awareness of diversity and inclusion

To accommodate diverse values, we are strengthening our efforts to support women's careers, as well as conducting management training and recruiting activities to enable the active participation of a diverse workforce.

### Holding of "women's career advancement program"

In order to further promote diversity through additional support for the active participation of women, we hold the "women's career advancement program," a training program for employees in charge of clerical work, with the aim of fostering an awareness of career design focused toward management positions.

(FY2022 results)

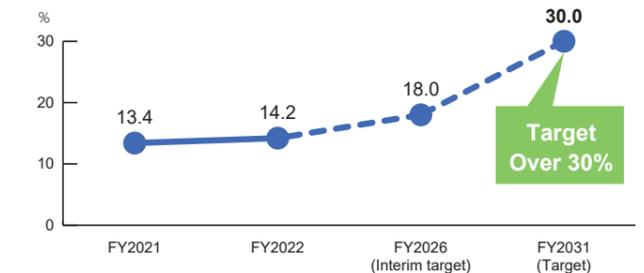
■ "Women's career advancement program" participants **30** persons

### Establishment of the "Women's College"

In FY2023, a new training program was established for women in managerial positions to help them ascertain the leadership style that leverages their own strengths and acquire the management skills, etc. demanded by managerial positions.



#### Proportion of female managers



### Promoting the active participation of diverse human resources

(as of April 1, 2022)

■ Registered non-Japanese employees **4** persons

■ Registered midcareer hires **17** persons

#### VOICE

#### Cultivating attractive human resources

"Human resources" are one of the 77 Bank Group's largest assets. Thus far, the Bank has been actively engaged in human resource development, and, in FY2023, we plan to increase the number of participants in level-specific training programs to foster management skills and career awareness to approx. 1,600 (from approx. 1,100 in FY2022), in order to "foster an ambitious spirit," which is required for our corporate culture reform. In addition, we will work to develop human resources with expertise by expanding topic-specific training programs to strengthen consulting capabilities, dispatching trainees outside the Bank, and encouraging the acquisition of qualifications for self-development. We will continue to strengthen our investments related to human resources, which will contribute to the development of "human resources that serve a purpose for customers and local communities" and "human resources that contribute to corporate reform."



Manager, Training Section, Personnel Division

**Yohei Sato**