

Long-term Vision/Medium-term Management Plan

In March 2023, the Bank formulated its Long-term Vision “MCP (Musashino mirai-Creation Plan)” as a management guideline for the next 10 years, and in April it started the Medium-term Management Plan “MCP 1/3,” which marks the first stage toward realizing the Vision.

Long-term Vision “MCP (Musashino mirai-Creation Plan)”

Bringing together diverse value to create Saitama’s future with the region’s number one solutions

Two basic policies to realize the Vision

Basic Policy I > Evolve into a partner that surpasses the expectations of communities and customers

- Provide value that surpasses expectations by being deeply involved in customers’ daily lives and businesses from both financial and non-financial perspectives, and by remaining steadfastly committed to solving their problems
- Achieve a prosperous future by assisting communities in solving underlying issues and supporting the development and growth of attractive communities

Basic Policy II > Maximize the capabilities of the organization and employees

- Establish a highly resilient organization that can address environmental changes as a financial institution essential to communities
- Provide a high level of specialization and diverse work styles in order to enable all employees to share in the joy of working at a banking group and maximize the abilities of individuals

Ten years to realize the Vision

First stage (3 years)

Medium-term Management Plan “MCP 1/3 (One-Third)” (April 2023 to March 2026)

Lay a foundation for the future

Second stage (3 years)

Next Medium-term Management Plan (April 2026 to March 2029)

Establish a solid position

Final stage (4 years)

Medium-term Management Plan after the next (April 2029 to March 2033)

Become a partner that surpasses expectations

Medium-term Management Plan “MCP 1/3 (One-Third)” (April 2023 to March 2026)

Two themes

Grow together with communities and customers by integrating the real and digital

Empower diverse human resources to flourish based on mutual acceptance of many and varied values

Targeted business model

Aim to maximize customer satisfaction by improving the service level and reinforcing customer touchpoints while establishing a sustainable management platform through investment in digital and human capital

Specific strategies

Sales promotion system

Strategy for corporate clients

Strategy for individual customers

Regional revitalization strategy

Group strategy

Channel strategy

Digital strategy

Human resource strategy

Securities strategy

Alliance strategy

Sustainability strategy

Management and administration systems

Targeted management indicators

	Net earnings from core business	Profit attributable to owners of parent	Core OHR (consolidated)	Equity ratio (consolidated)	ROE (consolidated)
Targets for the Fiscal Year Ending March 31, 2026	¥20.0 billion	¥13.0 billion	65% or less	11% or more	4.5% or more
(Reference) Results for the Fiscal Year Ended March 31, 2023	¥15.2 billion	¥10.8 billion	70.29%	9.44%	4.31%