

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

Ten years to realize the Vision



Main Measures of the Medium-term Management Plan “MCP 1/3 (One-Third)”

Strategy	Main measures	Outcomes
Corporate strategy	<ul style="list-style-type: none"> Raise the sophistication of solution-based sales by demonstrating financial intermediary functions and consulting functions Rigorously provide continuous support according to business stage, from start-up to business succession 	<ul style="list-style-type: none"> Began handling Musashino ICT consulting
Individual strategy	<ul style="list-style-type: none"> Provide optimal consulting based on life planning Conduct a loan business that harnesses the market advantages of Saitama Prefecture 	<ul style="list-style-type: none"> Enhanced new NISA funds and held various money planning seminars
Regional revitalization strategy	<ul style="list-style-type: none"> Promote regional revitalization in partnership with local governments, companies and others Conduct unique activities to solve regional issues 	<ul style="list-style-type: none"> Enhanced city promotion initiatives (agreement with Ranzan Town, etc.) Started new projects in the agricultural field (rice farming and production and sale of processed products) Built up the track record of the Bank’s senary industry creation project (new product development and sales)
Group strategy	<ul style="list-style-type: none"> Demonstrate Group functions leveraging financial and non-financial strengths Take on the challenge of entering new business domains 	<ul style="list-style-type: none"> Expanded the businesses of the regional trading company Musashino Mirai Partners Held a business idea contest open to participation by all employees in order to discover new businesses
Channel strategy	<ul style="list-style-type: none"> Optimize the branch network Improve the convenience of the virtual channel 	<ul style="list-style-type: none"> Relocated and renewed the Kuki Branch, relocated and redeveloped the Kumagaya Branch and Kumagaya East Branch within a retail facility, opened the Hamamatsucho Branch
Digital strategy	<ul style="list-style-type: none"> Create new services through digital technology Enhance productivity and efficiency through digitalization of banking operations 	<ul style="list-style-type: none"> Continually enhanced smartphone app functions Provided cloud services to companies Moved forward with a project to update the Bank’s digital communication platform
Human resource strategy	<ul style="list-style-type: none"> Strengthen human resources development to provide the No. 1 regional solutions Develop a work environment in which diverse human resources can thrive 	<ul style="list-style-type: none"> Completely overhauled the Bank’s personnel system Raised base pay and the starting salary of new graduate recruits Held MCP Academy and created the Challenge Support Program
Sustainability strategy	<ul style="list-style-type: none"> Build up measures to realize a sustainable regional society Support the sustainability management of local companies 	<ul style="list-style-type: none"> Converted all of the electricity used at the Head Office and administrative center to renewable energy Comprehensive alliance agreement with Ecosystem Conservation Society—Saitama

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
Results for the Fiscal Year Ended March 31, 2024	¥16.3 billion	¥11.2 billion	69.01%	10.27%	4.27%
(Reference) Results for the Fiscal Year Ended March 31, 2023	¥15.2 billion	¥10.8 billion	70.29%	9.44%	4.31%