

New Medium-Term Management Plan

Plan Period April 2021 to March 2024 (Three Years)

OKB

Let's Do It!

~Brilliant Employees and Vibrant Communities~

In April 2021, the Company commenced its new medium-term management plan, Let's Do It! ~Brilliant Employees and Vibrant Communities~ effective through March 2024.

Vision

A corporate group needed by communities, one that inspires a sense of shared emotions and excitement with our customers

As "the community's own financial institution" that customers can consult regarding any matter, whether financial or non-financial, we aim to revitalize regions and be a corporate group needed by communities by providing one-to-one added value to each and every customer in a timely and appropriate manner.

Basic strategies

- Enhance the consultation-type business model
- Strengthen contact points with customers
- Business Process Re-engineering

KPI

Item	2024
Profitability of services for customers (non-consolidated) *1	Earn a profit
Capital adequacy ratio (consolidated)	8.3% or higher
Core OHR (consolidated) *2	Around 75%
Net income attributable to owners of the parent (consolidated)	¥9.5 billion or more
Fees and commissions profit ratio (non-consolidated) *3	13% or higher
Number of consulting proposals for businesses (non-consolidated) *4	3,300 or more
Number of consulting proposals for individuals (non-consolidated) *5	33,000 or more

*1 Loan and deposit profit + Fees and commissions profit - Expenses *2 Expenses ÷ Core gross business profit

*3 Fees and commissions profit ÷ Core gross business profit

*4 Number of proposals regarding assistance in formulating business plans, consultations regarding business succession, arranging business matching meetings, obtaining useful information related to medical, nursing care, and education providers, etc.

*5 Number of proposals regarding assets under management, trusts, etc.

OKB Group SDGs Declaration

Guided by its management vision of always being respected and trusted by the local community, the entire OKB Group is committed to realizing the Sustainable Development Goals (SDGs) through proactive efforts to solve issues facing the local community, with the aim of growing sustainably with the surrounding region.

SUSTAINABLE DEVELOPMENT GOALS



The OKB Group's key initiatives

- Help the local economy grow sustainably
- Facilitate innovation in the community
- Promote the active participation of diverse human resources

