

# 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	2022
Profitability of services for customers (non-consolidated) *1	Earn a profit	- ¥700 million
Capital adequacy ratio (consolidated)	8.3% or higher	8.7%
Core OHR (consolidated) *2	Around 75%	75.7%
Net income attributable to owners of the parent (consolidated)	¥9.5 billion or more	¥10.6 billion
Fees and commissions profit ratio (non-consolidated) *3	13% or higher	10.2%
Number of consulting proposals for businesses (non-consolidated) *4	3,300 or more	4,020
Number of consulting proposals for individuals (non-consolidated) *5	33,000 or more	32,352

\*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.

## Basic Policy on Sustainability

The OKB Group recognizes that addressing sustainability issues is a key management task and is committed to realizing the Group's management vision by "contributing to the creation of sustainable communities as a leader of a recycling-oriented local community."

Management vision: To always be respected and trusted by the local community.



## Response to TCFD Recommendations

The Company endorsed the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) in December 2021. The Company will continue working to enhance climate change-related information disclosure in line with the framework in the TCFD recommendations.