

Medium-term management plan “Plan for Creating the Future Together: Stage III”

The plan, which covers the four-year period from FY 2023 to FY 2026, is the final stage of our long-term management plan and the “First medium-term management plan of the Chugin Financial Group.” Through the following “Three growth strategies,” we will demonstrate the results of the reforms implemented in Stages I and II, and seek to achieve the KPIs of our long-term management plan, while taking on new challenges for the decade to come.

Growth Strategy 1 “Deepening” the Revitalization of Regional Economies and SDGs

Drawing out the allure and potential of communities and contributing to “Sustainable development of the communities”

Revitalization of regional economies	▶ Reinforce measures, start-up support, and SDG activities that are rooted in DX/SX and address communities as a whole
Local support activities	▶ Provide solutions that apply to everything from upstream to downstream ▶ Reinforce sustainable finance
Life plan support activities	▶ Support the realization of customer life plans ▶ Reinforce support for stable asset building and dependable asset succession

Corresponding materialities

Revitalization of regional economy and society

Response to low birthrate and aging society

Environmental management promotion

DX promotion

The Chugin Group is striving to co-create a rich future of mutual growth with communities and customers through its business activities. We will contribute to the sustainable growth of communities by seeking to draw out their allure and potential through: co-creation of appealing communities by solving local challenges; co-creation of sustainable and vibrant business environments; and co-creation of stress-free, prosperous lifestyles. We will also work to raise the level of the SDG actions of our Group’s officers and employees to further implant the SDGs in our organization.

Growth Strategy 2 Creating Innovation

Creating “New value” in order to achieve further growth

DX	▶ Promote business process reforms and develop next-generation channels and digital human resources
New businesses	▶ Create new, unique Group businesses through collaboration
Alliance	▶ Actively engage in regional alliances, community alliances, and alliances across industry lines

Corresponding materialities

DX promotion

Promotion of diverse human resources

Our plan also calls for us to steadily “deepen” the revitalization of regional economies and SDGs while striving to produce innovation for overcoming environmental changes that add uncertainty, solving community challenges, and continuously meeting the increasingly diverse needs of customers. We will proactively utilize digital technologies and alliances to co-create new value, driving our innovation with the fostering of an organizational culture that inspires us to constantly challenge ourselves and with the development of an organization that leverages the diverse values and sensibilities of its people.

Growth Strategy 3 Strengthening our Group Management Foundation

Building a “Solid foundation” for implementing our growth strategies

Portfolio	▶ Optimize our business portfolio and strategically allocate management resources
Financial capital	▶ Carry out appropriate financial operations from the perspectives of financial soundness, profitability, and shareholder returns
Human capital	▶ Significantly expand “Human capital investment” in line with business strategy
Diversity	▶ Reinforce hiring and advancement of diverse human resources
Governance	▶ Refine internal control system throughout the Group

Corresponding materialities

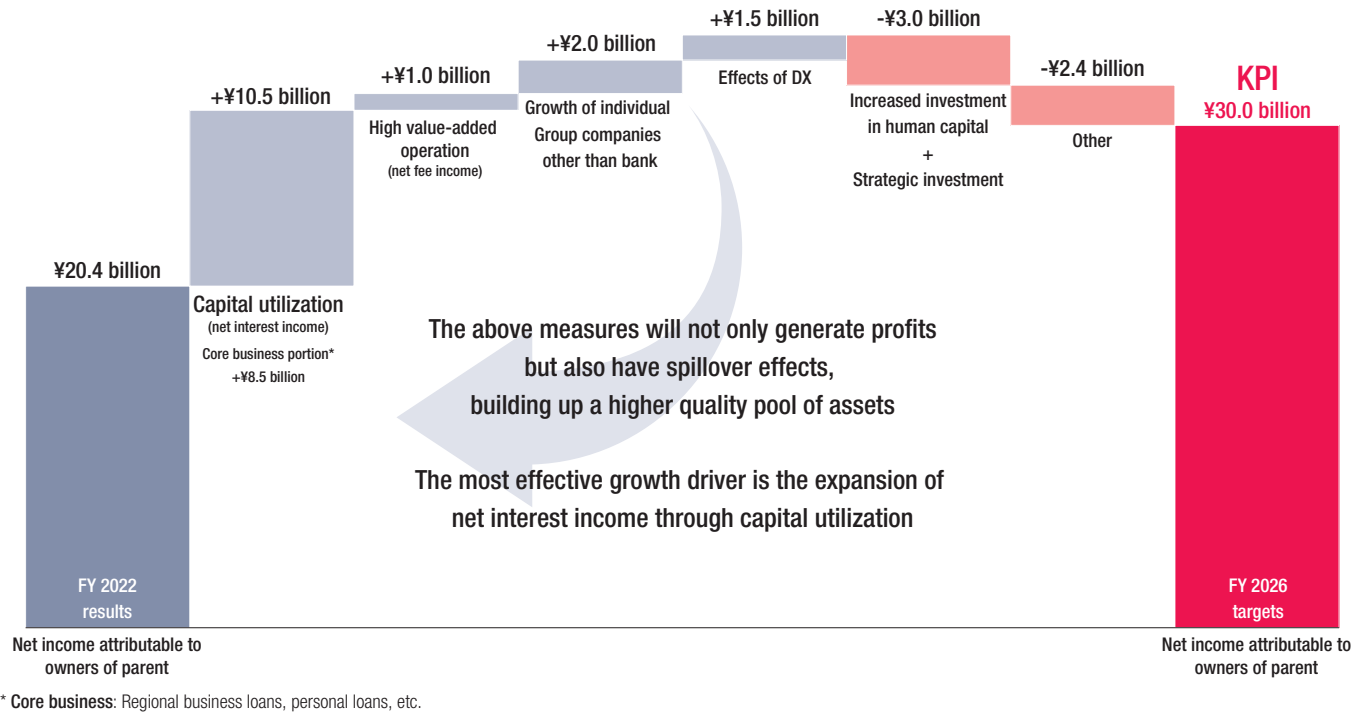
Promotion of diverse human resources

Refining of governance

DX promotion

In order to successfully “deepen” the revitalization of regional economies and SDGs and create innovation, we must establish a solid Group management foundation. Under the plan, we will strengthen our Group management foundation so that we can flexibly adapt to the ever-changing business environment. To this end, we will appropriately allocate management resources, evolve group governance, and increase the value of our human capital, among other actions.

Conceptual Image of Profit Growth



We plan to build up high quality assets by taking a wide-ranging and comprehensive approach to initiatives throughout the Group, starting with upstream business, to address the issues faced by regional societies and customers.

