#### **Our Goals**

# To be a financial group that nurtures and grows with our region

#### Road to "YMFG Zone"

Zone of Over-regional Network Economy

# To be a financial group that exceeds customer expectations through overwhelming quality

**Amazing "YMFG Quality"** 

#### **Core Objective**

Change the way, Refine the quality, Design the future.

# **Business Model**

### Escape from interest rate competition (Provide deposits and simple services)

#### Solution model

(Expand the business evaluation function: Change providing value to resolve management issues)

### Behavioral guidelines

#### **Consulting first**

## Escape from a "product-out" mentality (Sell investment trusts and stand-alone, lump-sum insurance)

### Lifecycle management model (Demonstrate FP function: Provide optimal strategies to

match lifecycle)

# Priority Measures, Keywords

Strengthen on-the-ground capabilities	Build a regional management structure, revise the performance evaluation system and improve on-the-ground productivity
Expand the FP brand	Leverage FP to expand the retail business
Reconfigure the Asia strategy	Put in place an Asian network and strategically allocate specialized human resources
Take risks proactively	Increase risk tolerance in areas we are currently unable to cover
Improve ability to resolve issues	Create a system that allows for the realization of consulting as an organization, and cultivate human resources