

Shift to a Life Planning Approach (Strategy Targeting Individuals)

<<Fundamental policy>>

Contribute to the sustainable growth of the region's economy by creating a truly customer-oriented operating structure and improving the quality of life for customers in the region.

Pursuit of optimal profits for the customer

Improve the operating process

- Thorough life planning approach to sales
- Provide tablets to people making external rounds to improve their proposal-making capabilities

Create a consultation-type channel

- Expand branches offering life planning
- Create direct channels

Enhance products and services

- Introduce products that can be customized according to needs
- Introduce a paperless marketing support system
- Launch Internet-based investment trusts

Cultivate human resources, recruit specialized personnel

- Introduce human resource training program specializing in financial planning

Reform personnel system and evaluation methods

- Set up career courses specializing in financial planning
- Use process evaluation to evaluate performance



HOKEN HIROBA



HOKEN HIROBA+

Set up locations within commercial facilities to approach customers with whom we have limited contact

Expand branch network and leverage the characteristics of the HOKEN HIROBA + banking agency business approach to meet banking needs that emerge during discussions about insurance

YM Securities

Provide asset planning for wealthy customers, strengthen corporate sales

Increase number of salespeople and strengthen the framework for proposing a wide variety of risk products (investment trusts, shares, structured bonds)

Set up cross-selling system within the Group

Attract customers by setting up locations within commercial facilities

Yamaguchi, Momiji, Kitakyushu Banks

Take a groupwide approach to leverage the customer base

Make use of bank customer data and strengthen points of customer contact via occupational sales

Visitation-type sales at branches based within a bank