## **Restructuring the Management Base**

(Increasing Operational Efficiency, Allocating Human Resources)

• Boost productivity by increasing operating efficiency and lowering administrative costs, thereby allowing for strategic allocation of human resources.

## **Achievements in FY2017** Freed up personnel through more efficient operations Introduced new systems at sales locations (Yamaguchi Bank, Kitakyushu Bank) Freed up 240 Eliminate operations at sales locations people (114 items) Allocated personnel in FY2017 • Moved 120 people to important areas ΥM YM Consulting: YM Securities: Life Planning: 10 people 50 people 10 people Business Dispatched to assessment other sectors: specialists: 20 people 30 people • Decrease of 120 people through attrition -FY2017 FY2018 $4,740 \text{ people} \Rightarrow 4,620 \text{ people} (-120 \text{ people})$

## **Priority Activities for FY2018**



## Personnel to be allocated in FY2018

