

# Message from the President



The management environment encompassing regional financial institutions is one of unprecedented harshness as the population and number of branches both decrease in addition to the prolonged low interest environment.

Even under such circumstances, Hiroshima Bank has practiced even greater customer-oriented operations as we believe that contributing to customers' growth and development is the duty of a regional financial institution.

However, to fulfill that duty and grow together with customers, merely continuing along existing lines is not sufficient. For that reason, the previous mid-term management plan, which was intended to continue through fiscal 2017, was ended one year early and the new Mid-Term Management Plan 2017 started in April this year.

This Mid-term Management Plan has the three pillars of reforming the earnings structure based on implementing value-added sales focused on customer needs, nurturing a corporate culture that promotes workstyle reform and a desire to take on challenges, and active commitment to regional revitalization. The Hiroshima Bank Group will gather its collective capabilities and grow together with customers while aiming to become a comprehensive financial services group. In particular, the Bank will move ahead on asset management operations for customers' asset formation by strengthening collaboration with the Group's securities company.

Moreover, in addition to advancing diversity by strengthening initiatives to provide greater opportunities for women and by recruiting specialized personnel, the Bank will provide one-stop services by collaborating with other businesses in areas that it cannot provide service alone.

In addition, we are striving to protect our customers through such initiatives as the strengthening of cybersecurity and prevention of billing fraud, as well as further enhancing value in the region through active involvement in various CSR-related areas such as contributing to society and preserving the environment.

Through these efforts, we will make the Hiroshima Bank Group a high-value, reliable banking group that is trusted by all of its stakeholders.