

Maintain competitive advantage and pursue growth

Under the Medium-Term Management Plan, which aims to see AZN recognized as the leading authority in the high-net-worth business by 2027, we will secure and train consultants, promote more active roles for women, and further advance our back-office operations, while reinforcing our marketing activities and the functions of the Sustainability Committee.

In our 2025–27 Medium-Term Management Plan, we set ourselves the goal of “becoming recognized as a leading authority in the high-net-worth business” by 2027. In the high-net-worth business, the competitive environment is expected to become even tougher, as major financial institutions have been strengthening their wealth management portfolios in recent years. The Board of Directors is actively discussing ways to maintain our competitive advantage and achieve growth in this environment.

The most serious challenge we currently face is the lack of qualified, experienced consultants. We take this matter very seriously. After having announced a downward revision of our financial results in FY2024, we did achieve our numerical targets following subsequent efforts. However, we still lack a sufficient number of consultants and have yet to achieve satisfactory results in terms of HR development.

We believe that to achieve sustainable growth, we need to further invest in the acquisition of consultant personnel as well as capacity building. Back-office operations, including our administrative departments, are also becoming busier and busier, and there is an increasing need to improve their efficiency and sophistication. The same applies to the further promotion of active roles for women in our organization. In addition to actively promoting female consultants, we need to create an environment in which women can demonstrate their capabilities in non-consulting positions.

The undertaking of digital transformation (DX) is essential to resolving all the issues described so far. However, our DX measures have not been sufficient at this time, and we clearly need to take rapid and simultaneous action on a company-wide basis. In light of this situation, as an Outside Director, I have been emphasizing the importance of developing a system

to strengthen our DX and create a framework to continuously improve consulting skills by integrating them with cutting-edge technology on an ongoing basis.

Raising our profile in society also represents a major challenge. How can we emphasize our presence as a collection of experts in the high-net-worth business? Traditionally, our main focus has been on reaching out to our client base through financial institutions and other partners, but for further growth, it is important that more and more people are aware of our company. In addition to enhancing our marketing activities, we will further focus on IR and PR efforts.

We also need to further invigorate our sustainability activities. We are committed to strengthening the functions of the Sustainability Committee, which plays a central role on a wide range of fronts, including human capital management, active roles for women, and corporate governance. From the human capital management perspective, we aim to establish a virtuous circle in which an understanding of employee awareness and the current reality of the workplace environment helps us formulate and implement appropriate measures for improvement, creating an environment in which each employee feels motivated to work, ultimately leading to business growth.

These sustainability initiatives represent a shift from a shareholder equity approach to a multi-stakeholder approach. This shift was discussed by the Board of Directors and is clearly positioned in the current Medium-Term Management Plan. In order to sustainably raise our corporate value, we have set forth a vision for each of our five major stakeholders, and we are committed to creating value in a balanced manner.



Outside Director

Keiji Watanabe