Upgrading the FSA

August 2026

Initiatives to Upgrade FSA (1)

- ○ In August 2025, the FSA established a team “Financial Services Agency 20-Year Committee” under the direct supervision of the Commissioner. The committee is leading efforts to realize an organization that continuously evolves and delivers high-quality financial sector policy over the next five, ten, and twenty years through ongoing upgrades of its organization and staff capabilities.
- ○ From November 2025 through February 2026, the FSA held intensive agency-wide discussions on (1) the objectives and roles of financial sector policy, and (2) the challenges and opportunities involved in continuously upgrading the organization and its people.

Shared Understanding of Objectives

- As the foundation for upgrading the FSA, staff at all levels participated in small-group discussions to deepen their shared understanding of the objectives and roles of financial sector policy and to revisit the fundamentals of their day-to-day work.
- The FSA adopted a slogan to help staff better connect with these objectives.

[Financial Sector Policy Slogan]

- After extensive consideration based on the results of agency-wide discussions on the objectives and roles of financial sector policy as well as multiple staff surveys, the FSA adopted the following slogan for financial sector policy.
- This slogan reflects the aim of financial sector policy to achieve a balance between stabilizing the financial system, ensuring user protections, securing fairness and transparency in the market (so-called "stability-oriented" aspects), and having financial institutions fully perform their financial intermediary function, enhancing user convenience and invigorating the market (so-called "growth-oriented" aspects).

Upholding Trust, Empowering the Future.

Initiatives to Upgrade FSA (2)

〇 To achieve the objectives embodied in the financial sector policy slogan, the FSA is undertaking the following initiatives to upgrade its organization and staff capabilities.

Human Resource Development

・**Enhancement of Expertise**: The FSA established an inspector development team and initiated discussions on measures to promote knowledge accumulation and transfer while responding to emerging issues. It will continue to deepen expertise across a broader range of fields, and strengthen collaboration with academia.

・**Career Development**: The FSA enhanced explanation provided for personnel rotations. It will further develop the capabilities of HR staff, promote more meaningful dialogue with employees. It will also improve feedback through the performance evaluation process.

・ **Management**: Training programs for senior management were enhanced. The FSA will further improve them by broadening participation, enriching content, and providing training earlier in the business year.

Initiatives to Upgrade FSA (3)

Improving Workplace Environment

・**Operational Efficiency**: The FSA introduced a generative AI-based support tool to respond to staff questions and inquiries. It will further develop tools to meet staff needs.

・**Flexible Working Style**: Networking events were organized for staff members returning from childcare leave and those raising children, facilitating the exchange of experiences on work styles suited to different life stages and fostering employee networks. Satellite offices will be introduced from August.

・**Communication**: The FSA held intensive agency-wide discussions on upgrading the agency and its people. It will further promote exchanges of views among senior management and employees, at the division and office level, and in small groups, as well as strengthen information sharing within and outside the agency. The FSA will also establish a chat platform open to all staff to promote communication across departments and offices.

*The FSA will continue to reflect the opinions of external experts, such as the Expert Panel on Policy Evaluation and the Financial Administration Monitor, in its efforts to upgrade the FSA.

・ **Office Environment**: Workspace improvements, including office layout and desk renovations, have been implemented(most recently in June) and will be expanded across the entire FSA.

Building on these efforts, the FSA will continue to provide high-quality financial sector policy services through continuous self-transformation to upgrade the FSA.

[Slogan]

Upholding Trust, Empowering the Future.

[The Message Behind the Slogan]

The financial system underpins the activities of individuals, businesses, and society as a whole.
Trust is what enables people to use financial services with confidence.
In a rapidly changing world, we uphold trust in the financial system.

Building on this trust, we strive to create a society in which convenient and diverse financial services are available to all.
We empower individuals and businesses to take on the challenges that shape their future, from daily steps to global leaps.

Through these efforts, we are committed to realizing sustainable economic growth, steady asset building, and a society in which every person can envision a brighter future.