

Medium Term Management Plan

The 12th Medium Term Management Plan

Best Bank 2020

3 years of value creation

April 1, 2014 → March 31, 2017 (3 years)

We shall aim to be a “**Best Retail**” Banking Group, providing first-class value with the implementation of a “customer first policy”, and pursuing business vigorously

Subjects to be addressed in the “3 years of value creation”

Creating new corporate value

- [Corporate customers] Strengthening functions to support business growth and resolution of management issues
- [Individual customers] Providing carefully tailored services in response to diversified lifestyles
- Strengthening the channel strategy
- Strengthening international business in response to globalization and enhancing investment in the market
- Improving customer satisfaction

Further improving staff training

- Developing a highly professional workforce
- Making the most of human resources to bring out the motivation and skills of staff, such as support for the active participation of women
- Creating a corporate culture that generates new ideas

Building a sustainable management structure

- Further promoting the TSUBASA project and ensuring the steady implementation of cooperation on the mainframe system
- Increasing business efficiency and profitability
- Strengthening the risk management structure
- Ensuring thorough compliance and protection of customers
- Strengthening the group management structure
- Enhancing CSR management and increasing sustainable shareholder value

Targets to be achieved in the “3 years of value creation”

Consolidated Net Income
¥50 billion

Consolidated ROE
In 6% range

Consolidated Common
Equity Tier 1 Capital Ratio
In 13% range

Balance of Loans
Around ¥9 trillion

Balance of Deposits
Around ¥11 trillion

Group Total Balance of
Financial Products
Around ¥2.4 trillion

Visions as of year 2020 (6 years later)

Consolidated Net Income
¥60 billion

Consolidated ROE
Around 7%

Consolidated Common
Equity Tier 1 Capital Ratio
In 13% range

Balance of Loans
Around ¥10 trillion

Balance of Deposits
Around ¥12 trillion

Group Total Balance of
Financial Products
Around ¥3 trillion