

Medium Term Management Plan

The 12th Medium Term Management Plan

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

Best Bank 2020 3 years of value creation

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

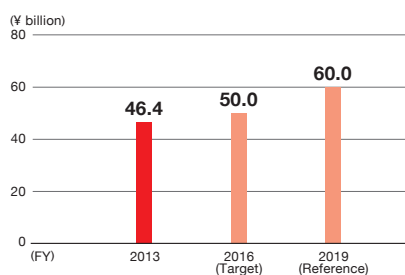
Further improving staff training

- 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

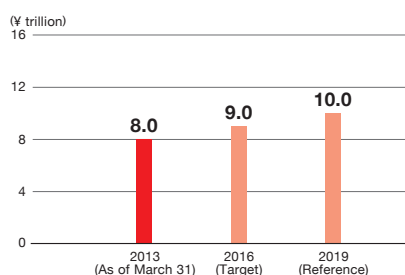
Building a sustainable management structure

- 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

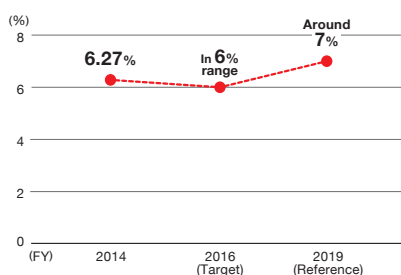
Consolidated Net Income



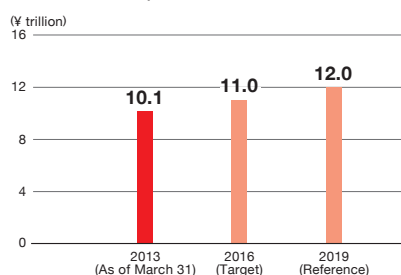
Balance of Loans



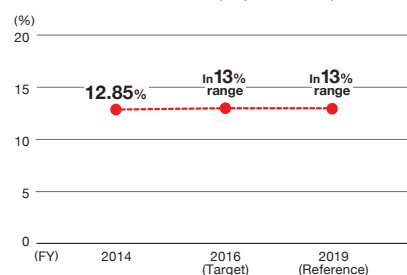
Consolidated ROE



Balance of Deposits



Consolidated Common Equity Tier 1 Capital Ratio



Group Total Balance of Financial Products

