

The 13th Medium Term Management Plan

Best Bank 2020 Final Stage

— 3 years of value co-creation

2017.4.1 – 2020.3.31

Our vision “best retail” banking group

— We will aim to be the “best retail” banking group, providing top-class satisfaction through advanced services, and to be highly regarded by our regional customers, both individuals and SMEs. —

CS Customer Satisfaction
Respond speedily to customers' needs

ES Employee Satisfaction
Make a work environment where all employees can realize their potential

SS Social Satisfaction
Drive regional development, concentrating our Group's capabilities

<h3>1 Co-creating customer value</h3>	<ul style="list-style-type: none"> • Conducting comprehensive evaluation of a customer's business and contributing to regional revitalization • Strengthening fiduciary duties • Providing integrated personal financial services matching the diverse needs of customers • Creating new services responding to digitalization • Upgrading the retail base in the metropolitan area • Strengthening international business responding to customers' globalization • Advancing activities for customer satisfaction
<h3>2 Realizing work style reform for all employees</h3>	<ul style="list-style-type: none"> • Developing a highly professional workforce • Accelerating diversity • Promoting work style reform
<h3>3 Strengthening a sustainable management structure</h3>	<ul style="list-style-type: none"> • Further promoting strategic alliances (Chiba-Musashino Alliance, TSUBASA Alliance) • Strengthening the Group management structure • Promoting business efficiency • Strengthening investment capabilities and profitability • Strengthening the risk management structure • Ensuring thorough compliance and protection of customers • Positive and active action on ESG issues

Target Indicators

(¥ billion)	2017/3 (Actual)	2020/3 (Target)
Profit Attributable to Owners of Parent	52.7	60
Consolidated ROE*	6.86%	7 % range
Consolidated Common Equity Tier I Capital Ratio	12.65%	12 % range
Balance of Loans	9,305.3	10,500
Balance of Deposits	11,565.7	12,500
Group Total Balance of Financial Products	2,010.0	2,500

* Consolidated ROE = Profit attributable to owners of parent ÷ Total shareholders' equity (Capital stock + Capital surplus + Retained earnings – Treasury shares)