

*Best Bank 2020**3 years of value creation*

Financial Results for FY2013

May 2014**THE CHIBA BANK, LTD.**

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The 12th Medium Term Management Plan “Best Bank 2020 - 3 years of value creation”

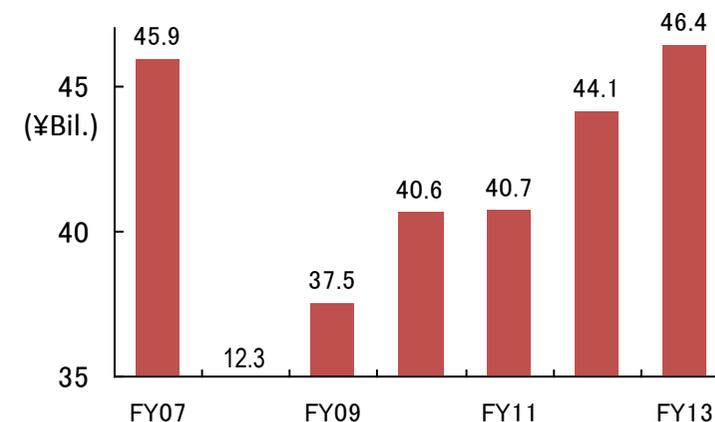
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Summary of Financial Results

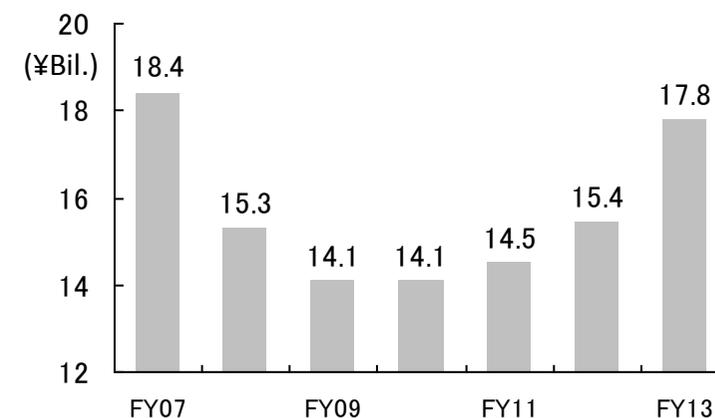
Consolidated	(¥Bil.)	FY12	FY13	Change	From Projection
		Ordinary profit	72.7	78.2	5.4
Net income	44.1	46.4	2.2	1.4	

Non-consolidated	(¥Bil.)	FY12	FY13	Change	From Projection
		Gross business profits	152.4	149.1	(3.2)
Net interest income	130.1	126.6	(3.4)	0.6	p.7
Net fees and commissions income	15.4	17.8	2.3	0.3	
Trading income	1.3	1.9	0.6	0.4	
Profit from other business transactions	5.4	2.7	(2.7)	(2.2)	
Gains (losses) related to bonds	3.8	0.9	(2.9)	(2.0)	
Expenses (-)	81.8	82.5	0.7	0.0	p.8
Real net business income	70.6	66.5	(4.0)	(0.9)	
Core net business income	66.7	65.6	(1.1)	1.1	
Net transfer to general allowance for loan losses (-)	(2.7)	-	2.7	2.2	p.9
Net business income	73.3	66.5	(6.7)	(3.1)	
Non-recurrent income and losses	(6.9)	3.8	10.7	4.0	
Disposal of non-performing loans (-)	11.7	0.9	(10.7)	(4.2)	p.9
Gains (losses) related to stocks, etc.	0.9	0.9	0.0	0.1	
Ordinary profit	66.4	70.3	3.9	0.8	
Extraordinary income (loss)	(0.5)	(0.9)	(0.4)	0.0	
Net income	41.2	43.2	1.9	1.2	
Net credit costs (-)	8.9	0.9	(8.0)	(2.0)	p.9

Consolidated net income: ¥46.4 Bil.
- Exceeded the projection and increased for five successive fiscal years

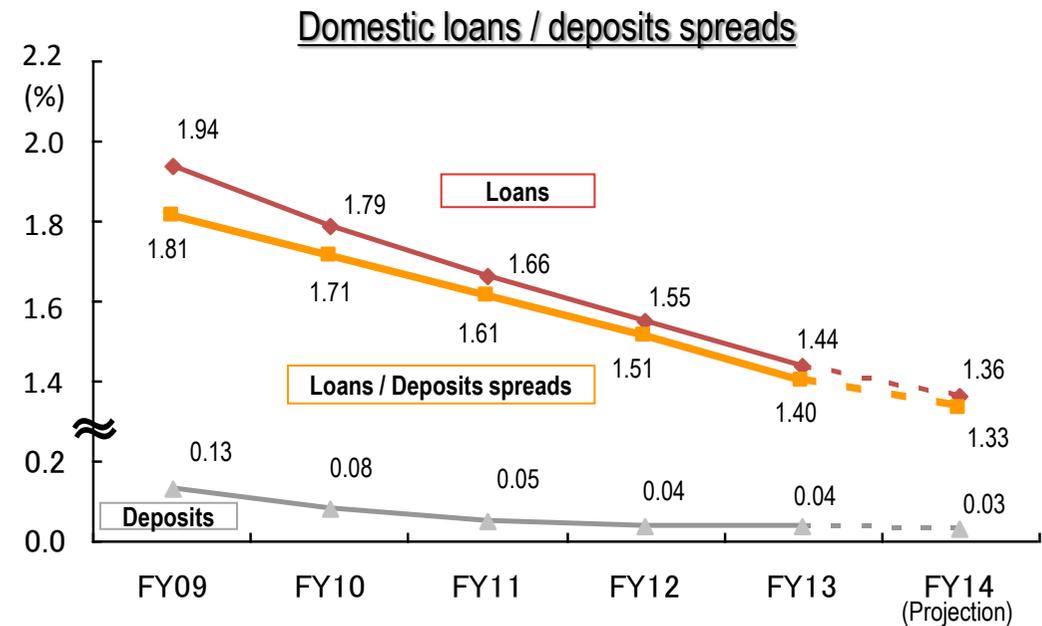
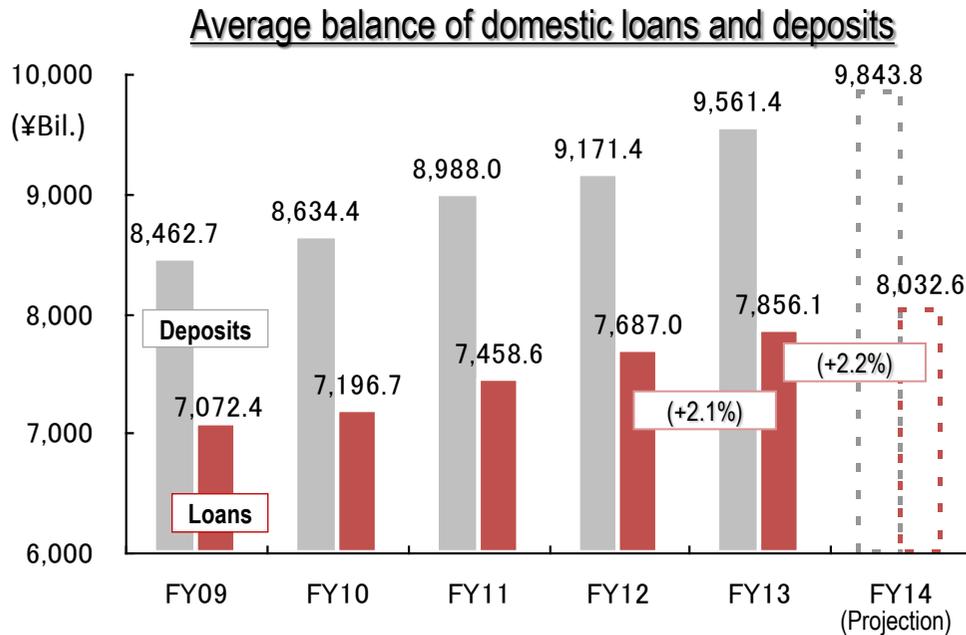
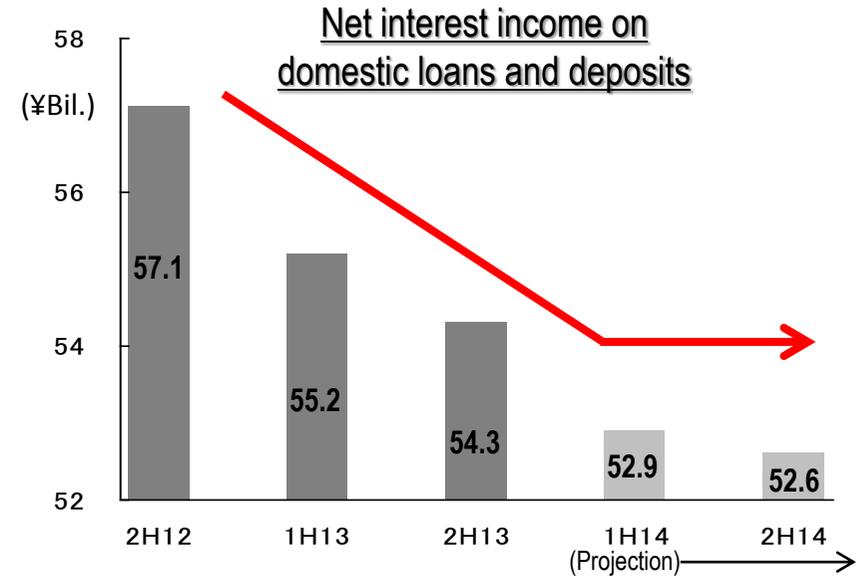


Net fees and commissions income: ¥17.8 Bil.
- At the highest level since FY07



Net interest income bottoms out and spread tightening slows down; average balance of domestic loans and deposits increasing

(¥Bil.)	FY12	FY13	Change
Net interest income	130.1	126.6	(3.4)
Domestic	126.3	122.1	(4.2)
Loans and deposits	115.1	109.5	(5.5)
Loans	119.3	113.6	(5.7)
Deposits	4.2	4.0	(0.1)
Securities	13.5	13.6	0.0
International	3.7	4.5	0.7



Steady growth of domestic loans and accelerating trends surrounding SMEs and capital investment

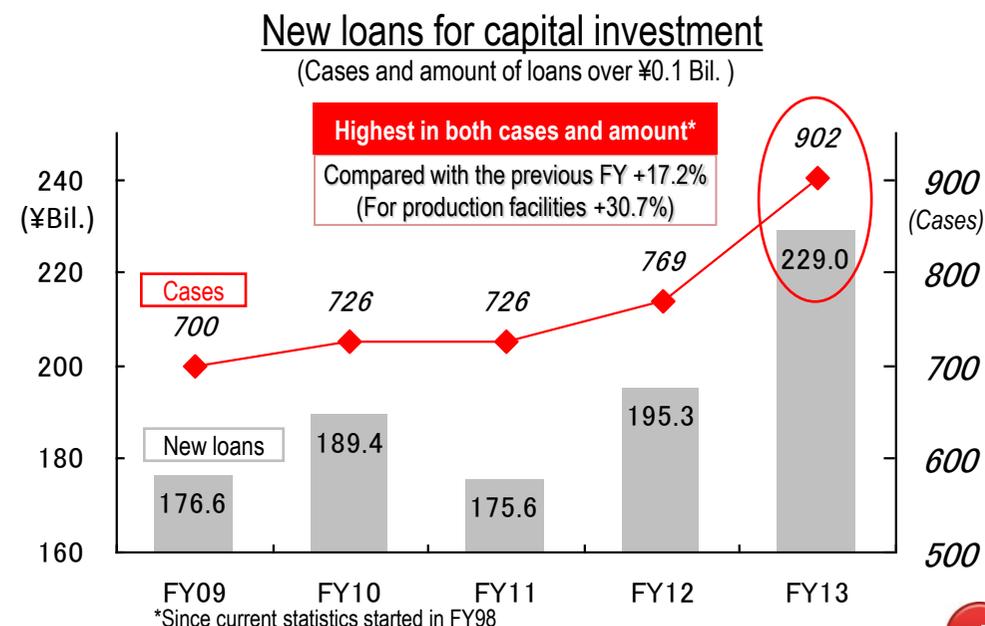
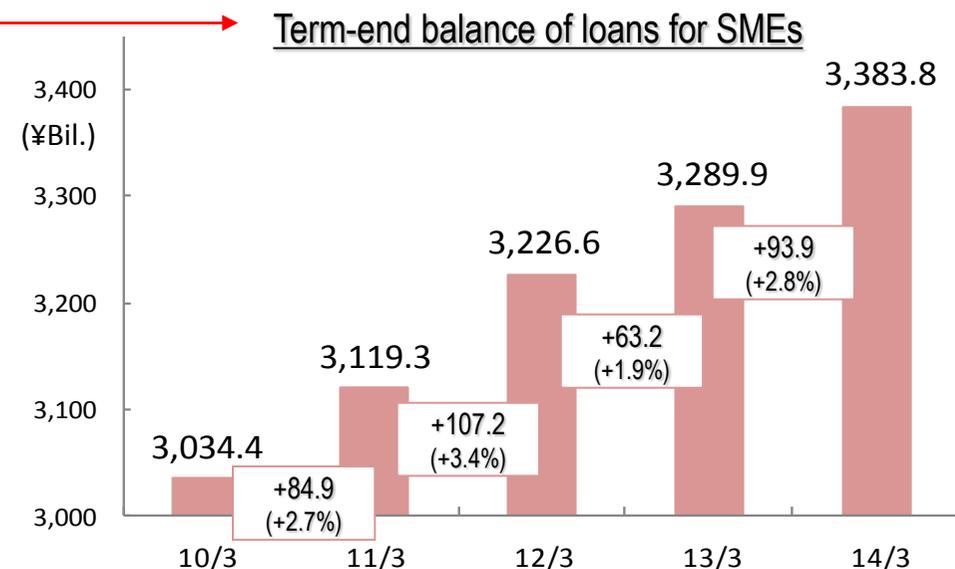
(¥Bil.)	13/3	14/3	Change	%
Deposits	9,636.8	10,121.8	485.0	5.0%
Domestic deposits	9,537.2	9,952.9	415.7	4.3%
Personal deposits	7,401.9	7,650.9	248.9	3.3%

(¥Bil.)	13/3	14/3	Change	%
Loans	7,912.1	8,083.0	170.9	2.1%
Domestic loans	7,811.3	7,967.8	156.5	2.0%
ex. Public sector	7,497.5	7,684.2	186.7	2.4%
Corporate loans	4,624.5	4,705.6	81.1	1.7%
Large corporates	1,334.6	1,321.8	(12.8)	△0.9%
SMEs	3,289.9	3,383.8	93.9	2.8%
Consumer loans	2,873.0	2,978.6	105.6	3.6%
Housing loans	2,782.2	2,881.7	99.4	3.5%
Public sector	313.7	283.5	(30.2)	△9.6%

Domestic loans	7,811.3	7,967.8	156.5	2.0%
Branches in Chiba	5,806.5	5,877.0	70.5	1.2%
Branches outside Chiba	2,004.8	2,090.7	85.9	4.2%
Wholesale branches*	1,262.5	1,302.4	39.9	3.1%
Retail branches	742.2	788.2	46.0	6.1%

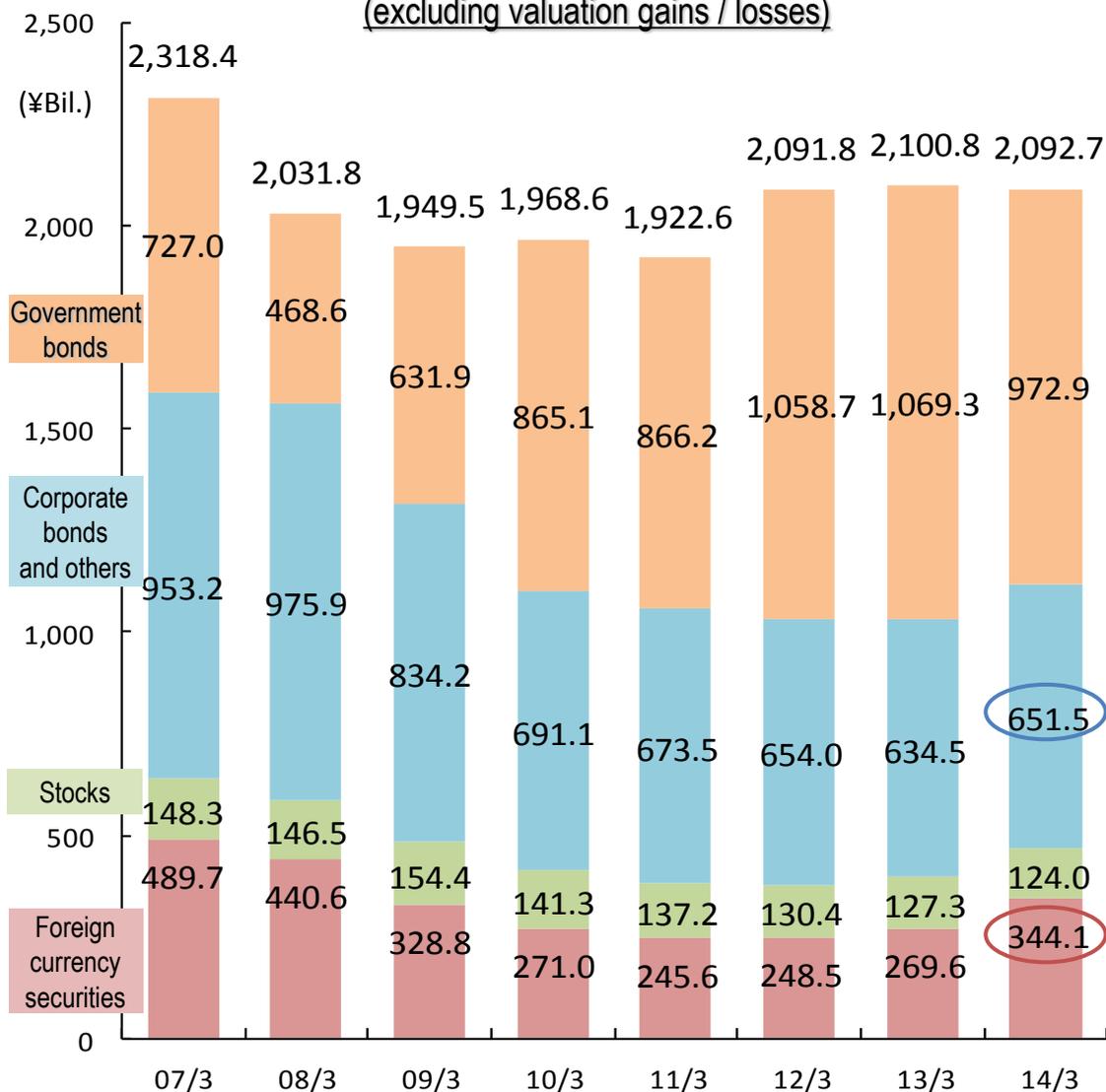
* Tokyo Head Office, Shinjuku branch and Osaka branch

THE CHIBA BANK, LTD.

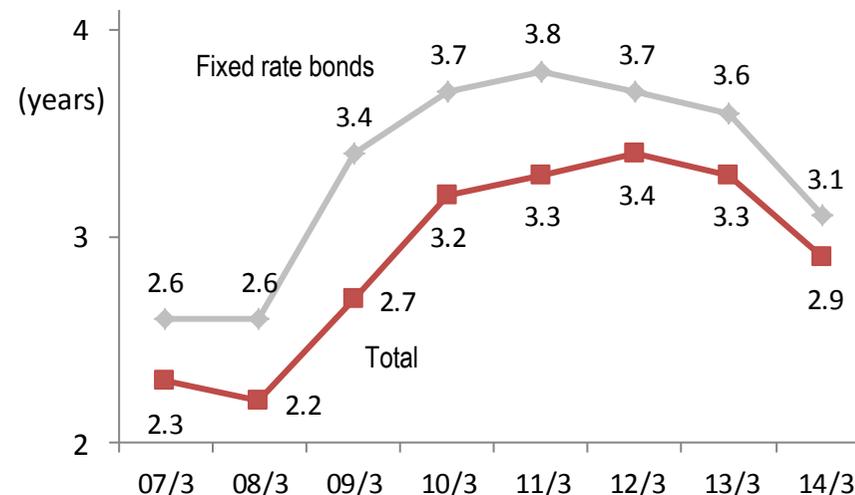


Controlling interest rate risk and diversifying investment

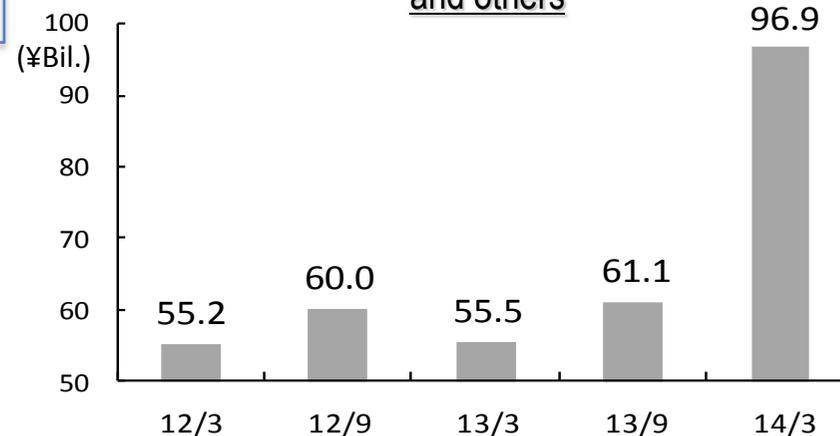
Term-end balance of investment securities
(excluding valuation gains / losses)



Average duration to maturity of yen bonds

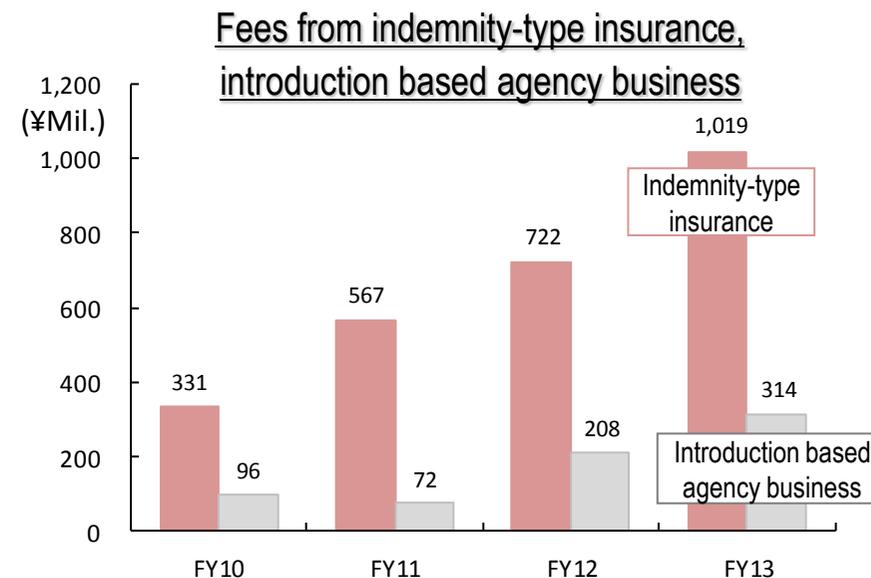


Term-end balance of stock investment trusts and others

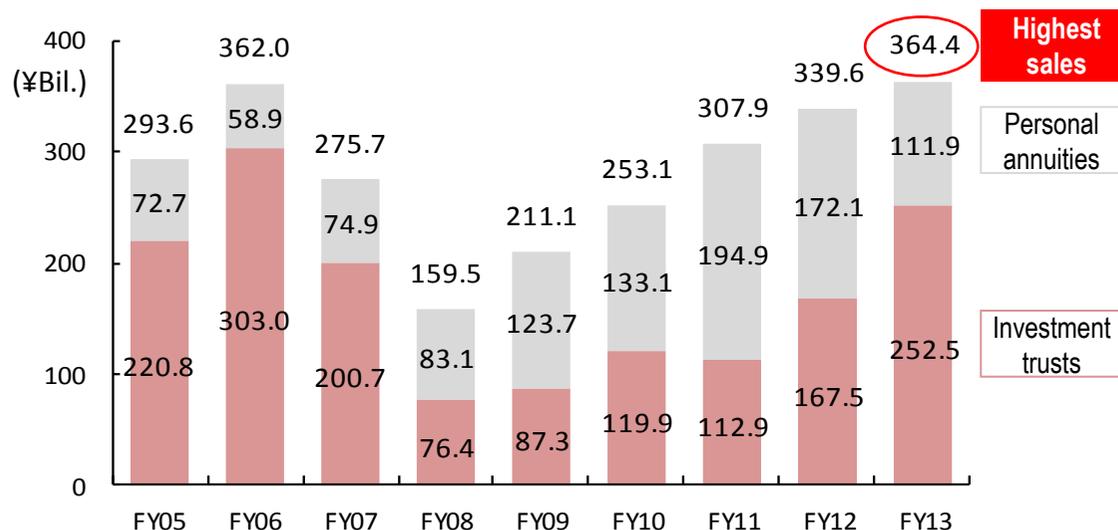


Favorable growth in the sales of investment trusts; Net fees and commissions income steady

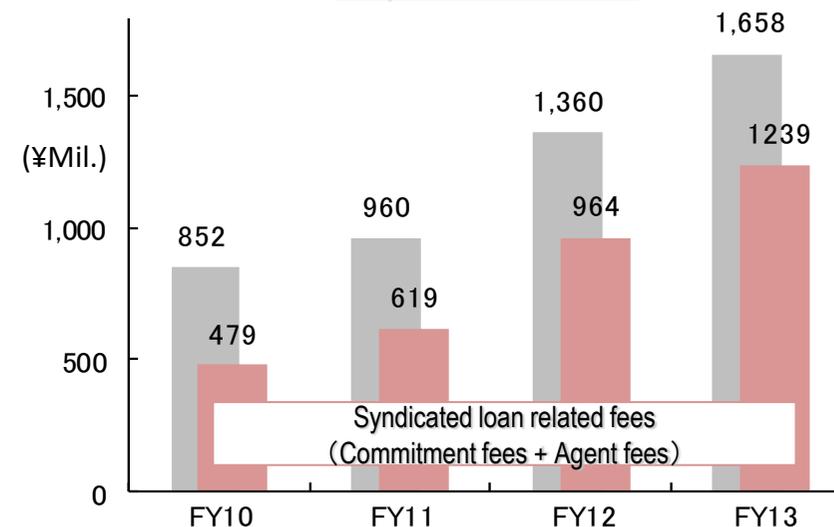
(¥Bil.)	FY12	FY13	Change
Net fees and commissions income	15.4	17.8	2.3
Fees and commissions income	33.5	36.0	2.4
Investment trusts and personal annuities	9.3	10.3	0.9
Investment trusts	5.2	6.8	1.6
Personal annuities	4.1	3.4	(0.6)
Indemnity-type insurance	0.7	1.0	0.2
Corporate customers	1.3	1.6	0.2
Fees and commissions payments	18.1	18.1	0.0
Guarantee charges and group insurance costs	11.2	11.4	0.1



Sales of investment-type financial products

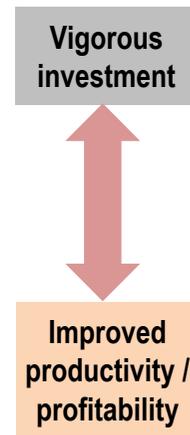


Corporate customers



Aggressive investment and control of expenses

(¥Bil.)	FY12	FY13	Change		FY14	Change
	(Actual)	(Actual)		From Projection	(Projection)	
Expenses	81.8	82.5	0.7	0.0	83.0	0.4
Personnel	41.1	41.7	0.6	0.5	41.3	(0.4)
Non-personnel	36.6	36.6	0.0	(0.2)	36.7	0.0
Tax	4.1	4.2	0.1	(0.1)	5.0	0.7

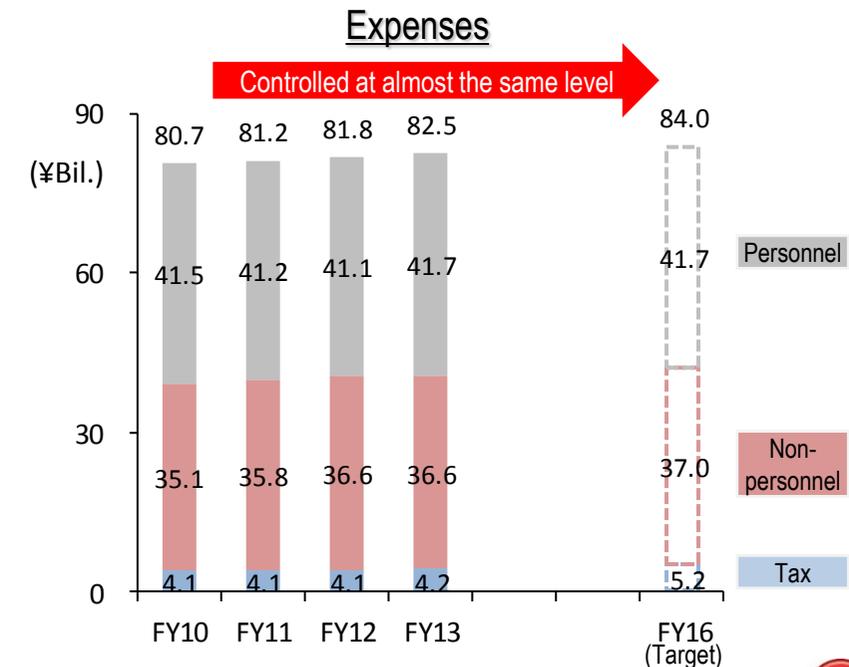


Cost Management Committee

Project teams and working groups for improving efficiency:
Corporate Loans / Consumer Loans
Investment-type financial products / CRM

Main increase / decrease factors in expenses

(¥Bil.)	FY13 (Actual)	FY14 (Projection)
Personnel	Social insurance (+0.3)	Directly employed senior staff (+0.4)
	Overtime pay (+0.6)	Job efficiencies (-0.4)
	+ 0.6 Retirement benefit costs (-0.1)	-0.4 Retirement benefit costs (-0.2)
	Salary (-0.2)	
	Bonus (-0.1)	
Non-personnel	+ 0.0 Branch IT systems (-0.9)	Branch IT systems (-0.4)
	Opening and relocating branches (+0.4)	Opening and relocating branches (+0.4)
	Deposit insurance (+0.1)	Deposit insurance (+0.2)
	Other new investments (+0.3)	Directly employed senior staff (-0.3)
Tax	+ 0.1 Consumption tax (+0.1)	0.7 Consumption tax (+0.8)



Net credit costs stable, remain low

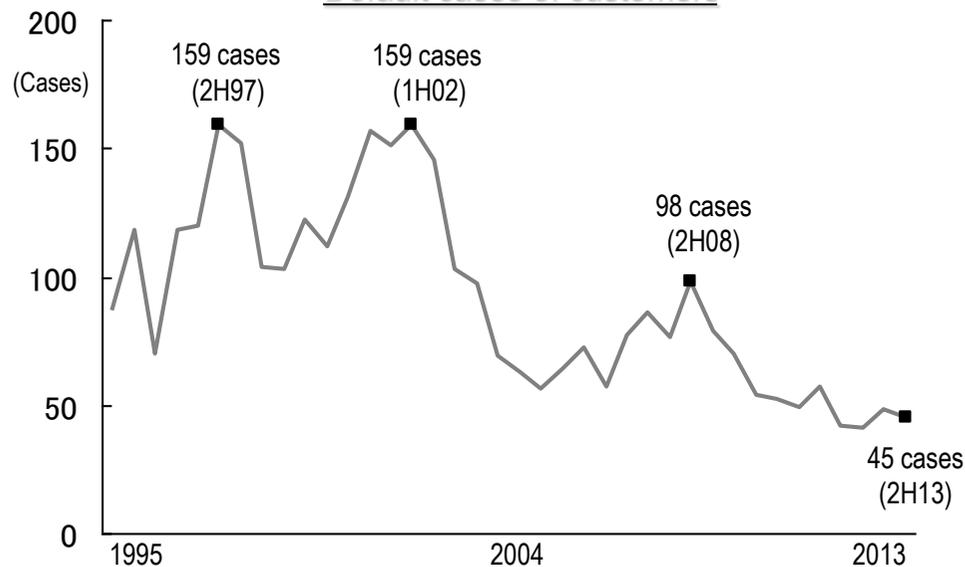
	(¥Bil.)					
	FY11 (Actual)	FY12 (Actual)	FY13 (Actual)	Change	FY14 (Projection)	Change
Net credit costs	2.2	8.9	0.9	(8.0)	1.5	0.5
Net transfer to general allowance for loan losses	(7.9)	(2.7)	(2.5)	0.1	(1.8)	0.7
Disposal of non-performing loans	10.2	11.7	3.5	(8.2)	3.3	(0.1)
Write-offs / allowances, etc.	13.4	15.3	6.3	(8.9)	6.0	0.3
New downgrades	13.3	12.5	8.6	(3.8)	8.0	(0.6)
Decreases in collateral value, etc.	1.0	1.5	0.9	(0.6)	1.0	0.1
Collections, etc.	(1.8)	(2.8)	(3.5)	(0.6)	(3.0)	0.5
Recoveries of written-off claims	(3.2)	(3.5)	(2.8)	0.7	(2.7)	0.1
Net credit costs ratio	2bp	11bp	1bp	(10bp)	1bp	0bp

(Note)

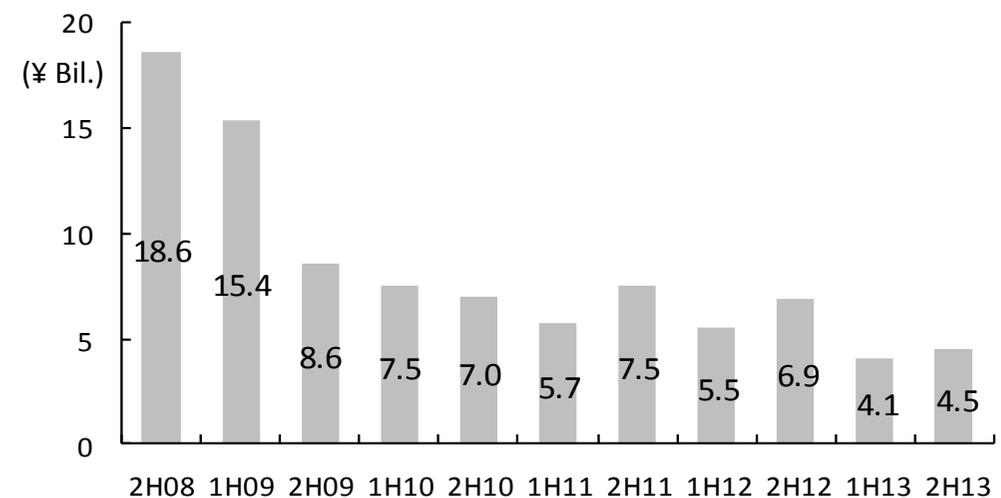
The total sum of transfer to allowance for loan losses is expressed as "Reversal of allowance for loan losses", in the case of a reversal.

However, it is indicated separately as Net transfer to general allowance for loan losses and Net transfer to specific allowance for loan losses in the left-hand table to enable comparison with previous figures.

Default cases of customers



Net transfer to general allowance for loan losses (New downgrades)



Non-consolidated	(¥Bil.)	FY13	FY14	Change
Gross business profits		149.1	149.5	0.4
Net interest income		126.6	124.5	(2.1)
Net fees and commissions income		17.8	18.0	0.1
Trading income		1.9	2.2	0.2
Profit from other business transactions		2.7	4.8	2.1
Gains (losses) related to bonds		0.9	2.5	1.5
Expenses (-)		82.5	83.0	0.4
Real net business income		66.5	66.5	0.0
Core net business income		65.6	64.0	(1.6)
Net transfer to general allowance for loan losses (-)		-	-	-
Net business income		66.5	66.5	0.0
Non-recurrent income and losses		3.8	1.5	(2.3)
Disposal of non-performing loans (-)		0.9	1.5	0.5
Gains (losses) related to stocks, etc.		0.9	-	(0.9)
Ordinary profit		70.3	68.0	(2.2)
Extraordinary income (loss)		(0.9)	(1.0)	(0.0)
Net income		43.2	44.0	0.7
Net credit costs (-)		0.9	1.5	0.5

Consolidated	(¥Bil.)	FY13	FY14	Change
Ordinary profit		78.2	76.0	(2.2)
Difference from non-consolidated ordinary profit		7.8	8.0	0.1
Net income		46.4	54.0	7.5
Difference from non-consolidated net income		3.2	10.0	6.7

Increased the shareholding ratio of group companies to 100%
Gain on negative goodwill, etc. will be recorded in 1Q14

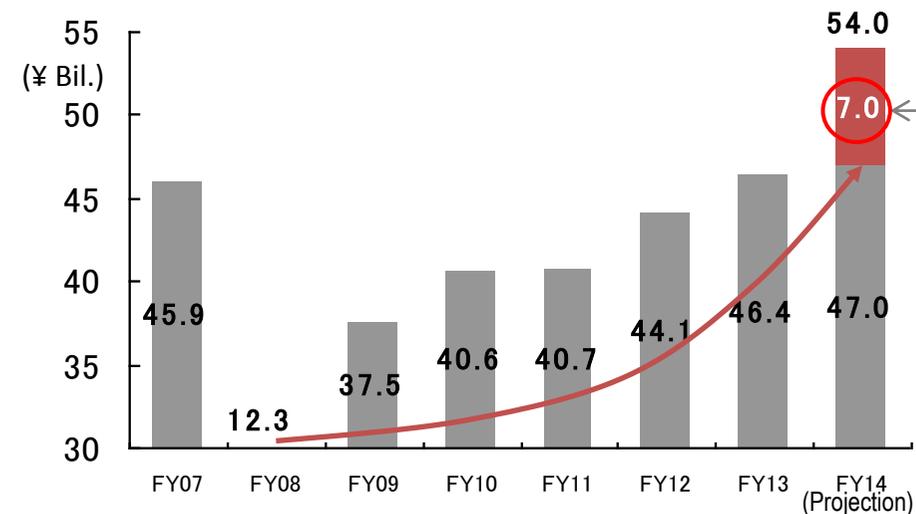
Reconstitution of the group equity ownership :
100% for all subsidiaries (April 1, 2014)



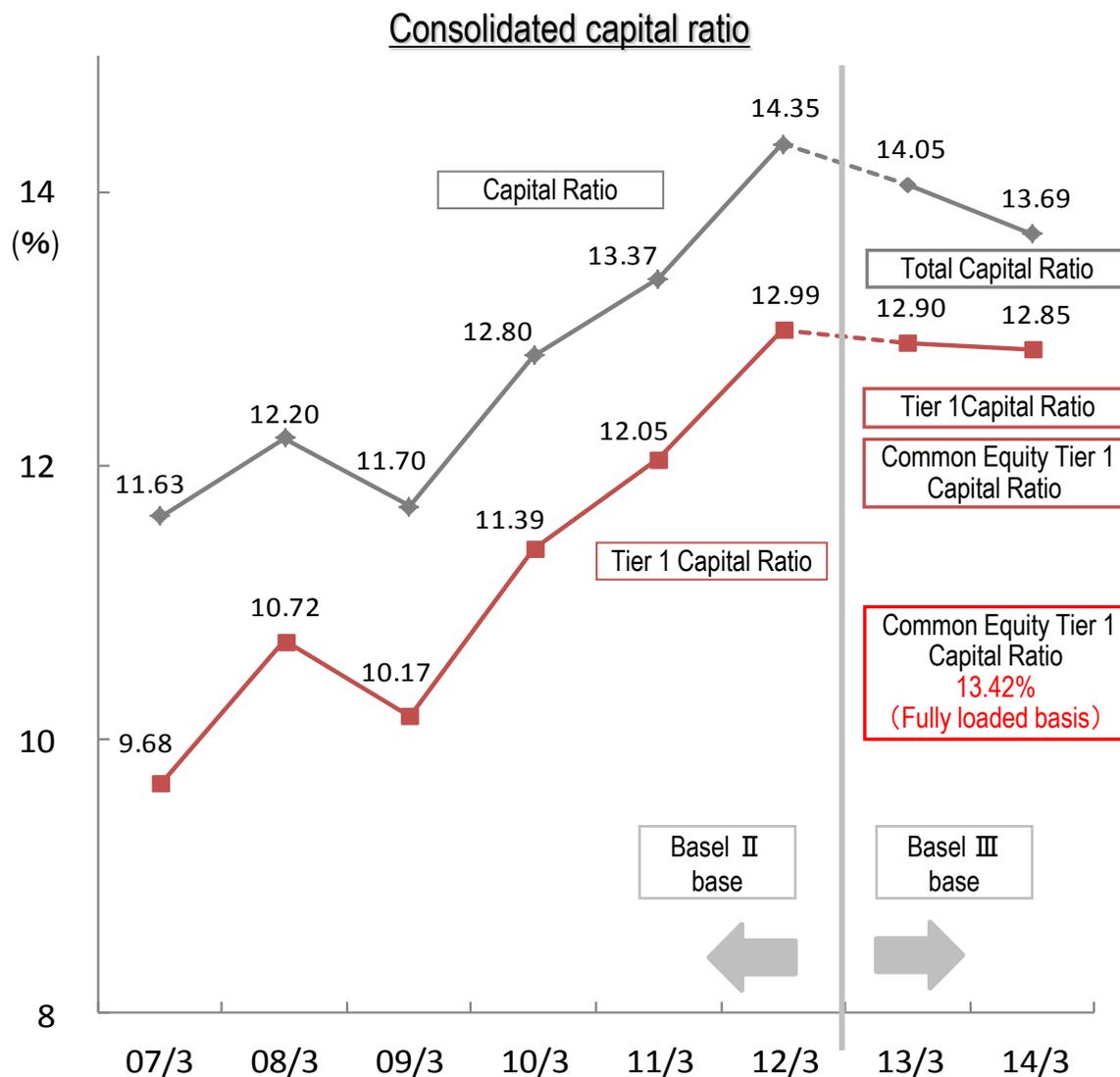
Gain on negative goodwill, etc.

Ordinary profit (Equity in earnings of affiliates)	+¥1.8 Bil.
Extraordinary income (Gain on negative goodwill)	+¥5.1 Bil.
Total	+¥7.0 Bil.

Projected Consolidated net income: ¥54.0 Bil.
- Growing for six successive fiscal years



Solid capital base in quality and quantity, complies with new indicators of Basel III



Capital and risk-weighted assets (Consolidated)

	(¥Bil.)	13/3	14/3	Change
Total Capital		702.4	724.8	22.3
Tier 1 Capital		645.2	680.4	35.1
Common Equity Tier 1 Capital		645.2	680.4	35.1
Total Risk-weighted Assets		4,999.8	5,292.3	292.4
Credit Risk		4,616.4	4,830.6	214.2
Market Risk		66.6	73.8	7.2
Operational Risk		301.2	297.9	(3.2)

【Reference】 Report of Quantitative impact study

Basel III indicators	13/3	13/9	Regulation standard	Application date
Leverage ratio	5.65%	6.02%	[3%]	Trial period
Liquidity coverage ratio (LCR)	114%	112%	Not less than 100%	FY14~ Phase-in applying
Net stable funding ratio (NSFR)	106%	122%	Not less than 100%	FY17~

Summary of the 12th Medium Term Management Plan

Established a robust management system through “1st 1st” (Double First), “Frontier 70”

April 2009 – March 2011
The 10th Medium Term Management Plan
“1st 1st” (Double First)

April 2011 – March 2014
The 11th Medium Term Management Plan
“Frontier 70”

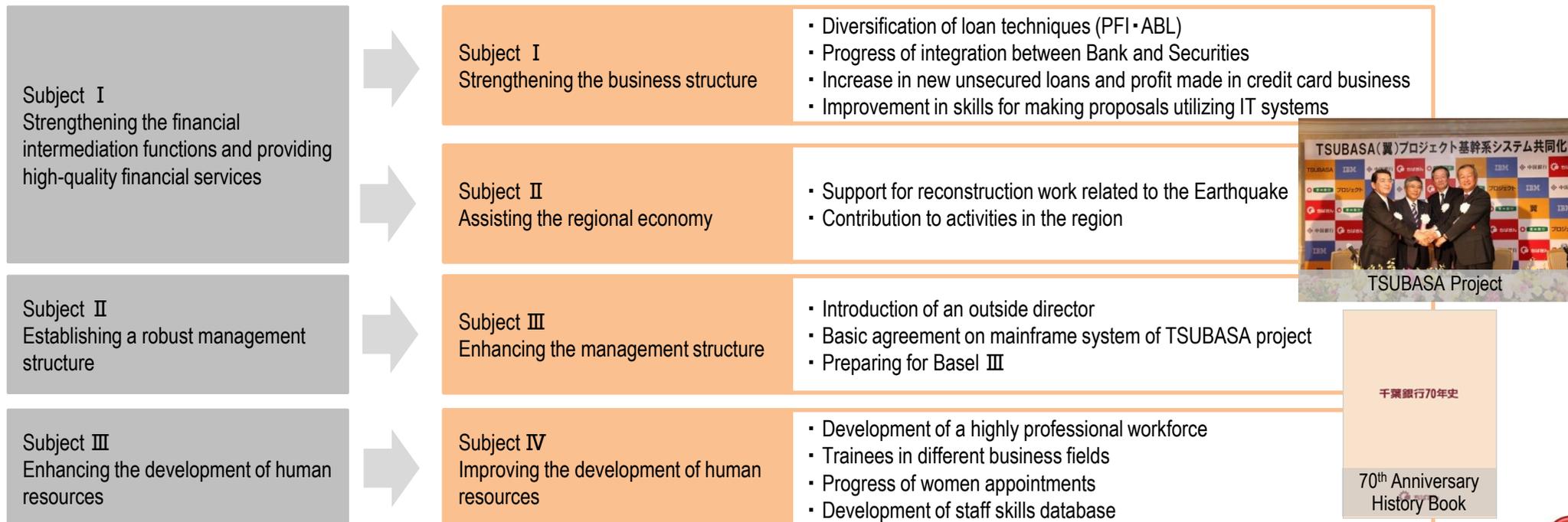
April 2014 – March 2017
The 12th Medium Term Management Plan
“Best Bank 2020
– 3 years of value creation”

September 2008
Economic recession
after the Lehman shock

March 2011
Great East Japan
Earthquake

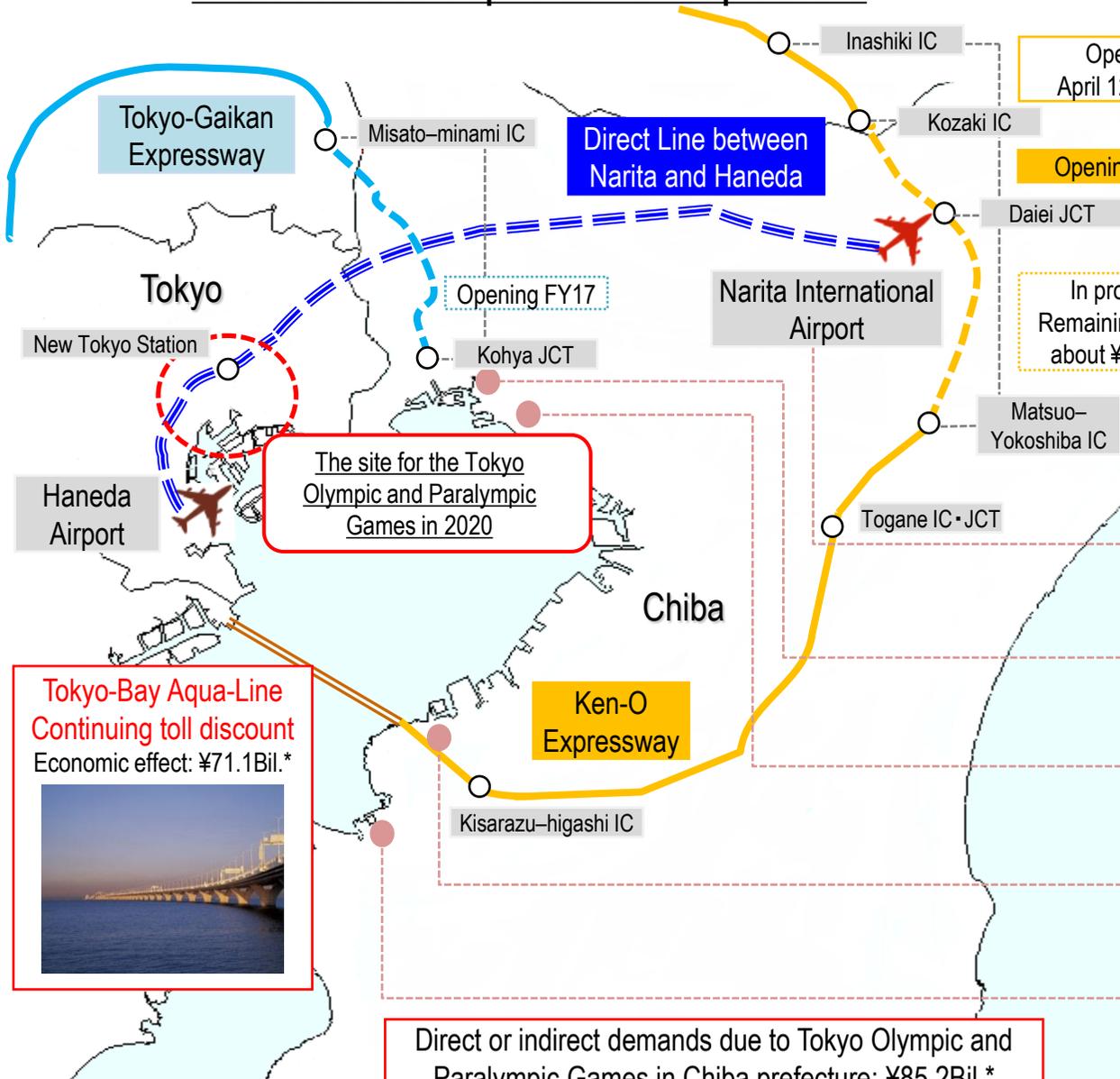
Progress of
Abenomics

Review of the previous medium term management plan “Frontier 70”

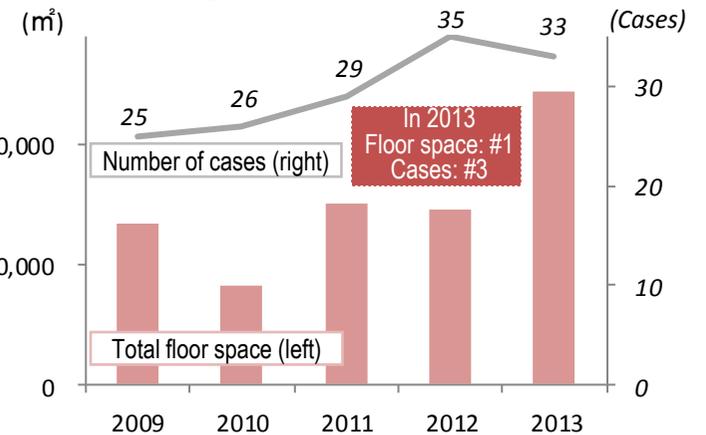


Japan's economy is recovering, accelerating developments in Chiba prefecture for the Tokyo Olympic and Paralympic Games in 2020

Infrastructure developments in Chiba prefecture



New applications in Chiba based on Large-Scale Retail Store Law



Average floor space: #1 (20,957 m²)

- Shisui Premium Outlet - 2nd Development (Opening in Spring 2015)**
(121 stores / 21,700m² ⇒ 190 stores / 33,900m²)
- Lalaport TOKYO-BAY - West Area (Renewed in November 2013)**
(450 stores (52 stores in West area) / 104,000m²)
- AEON MALL Makuhari New City (Opened in December 2013)**
(360 stores / 128,000m²)
- Mitsui Outlet Park Kisarazu - 2nd Development (Opening in July 2014)**
(174 stores / 28,000m² ⇒ 248 stores / 36,500m²) **Largest number of stores in the metropolitan area**
- AEON MALL Kisarazu (Opening in October 2014)**
(Over 150 stores / 89,000m²)

Tokyo-Bay Aqua-Line Continuing toll discount
Economic effect: ¥71.1Bil.*

*Calculated by Chibagin Research Institute.

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 Tier1 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%

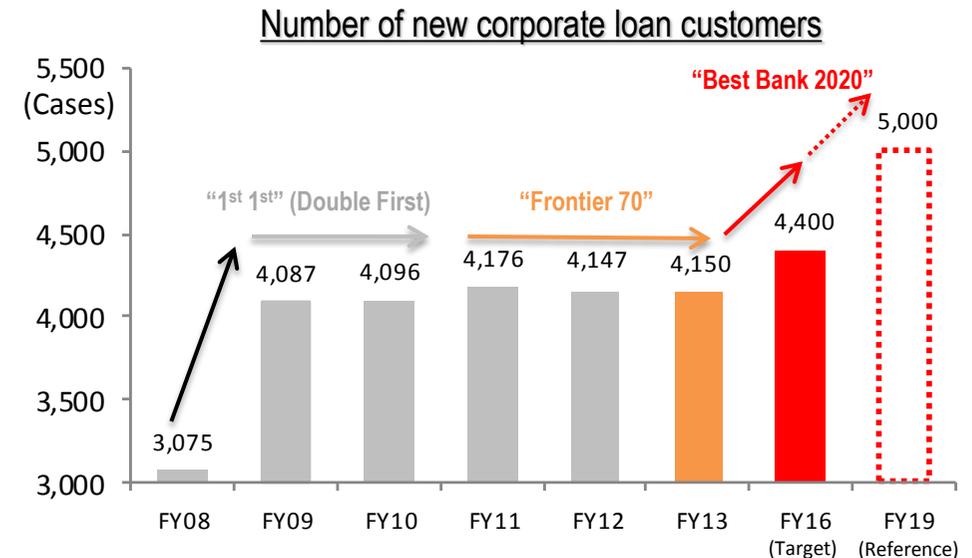
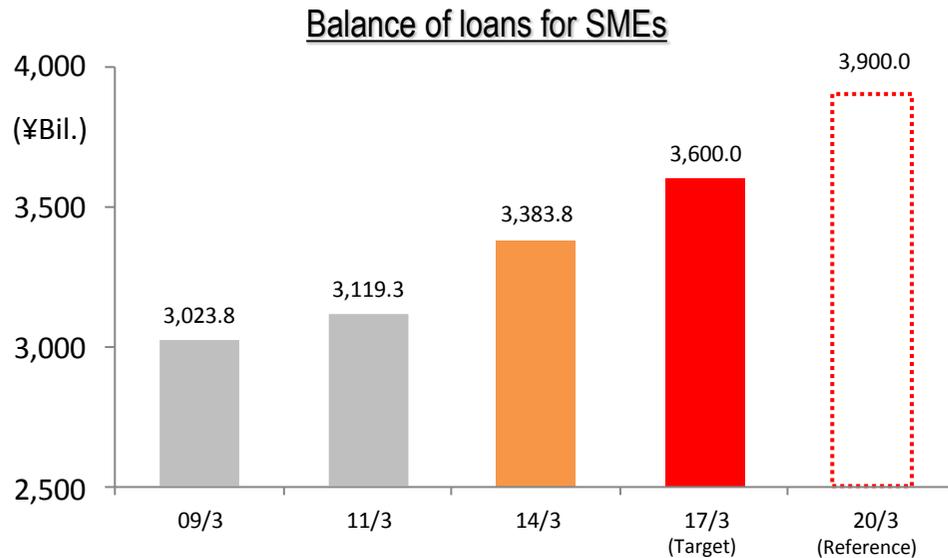
Consolidated Common
Equity Tier1 Capital Ratio
In 13% range

Balance of Loans
Around ¥10 trillion

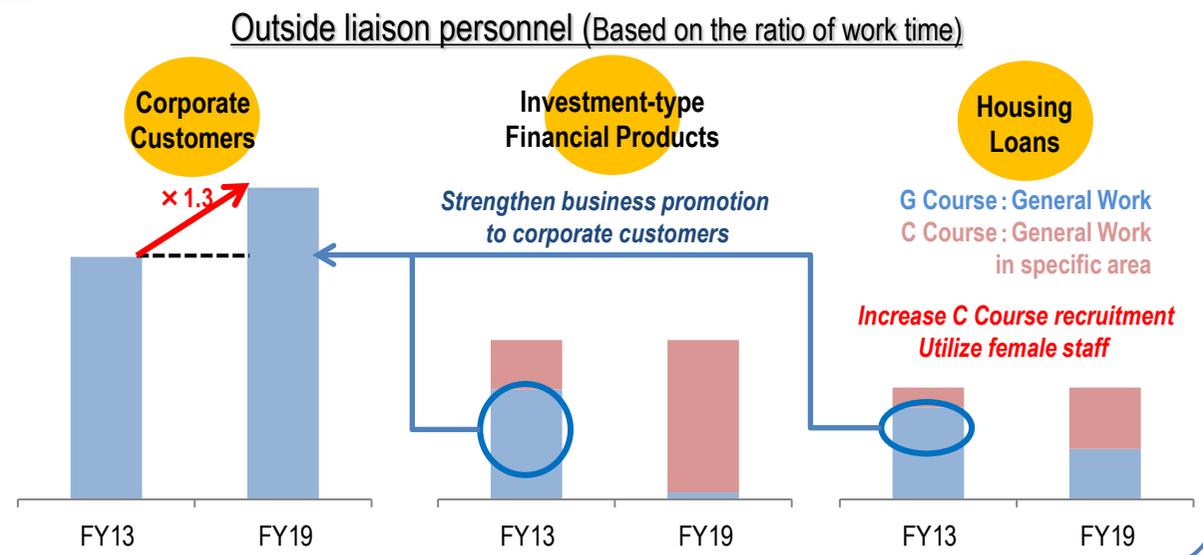
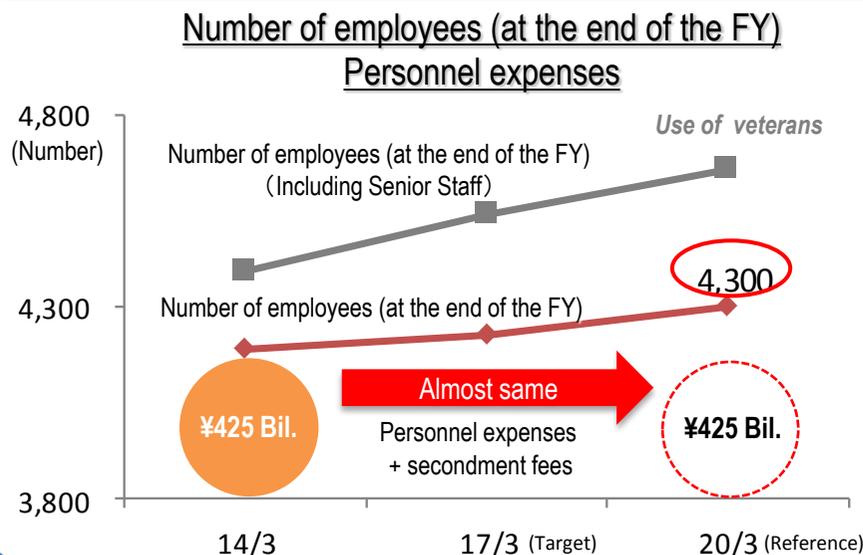
Balance of Deposits
Around ¥12 trillion

Group Total Balance of
Financial Products
Around ¥3 trillion

Increase the number of staff by 100 to 4,300, strengthen business promotion to corporate customers



Strengthen business promotion to corporate customers



Increase loans for business in growth sectors with various loan techniques

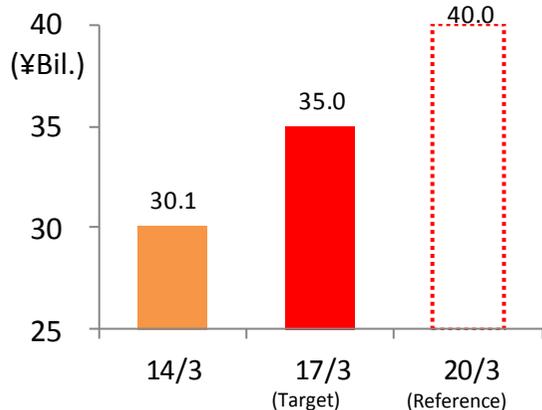
- Strengthen consulting function for business in growth sectors and enhance responses to financial demands
- Increase new loans and net fees and commissions income, providing various loan techniques such as ABL, Intellectual property financing (14/5) and Syndicated loans, etc.

Business in growth sectors

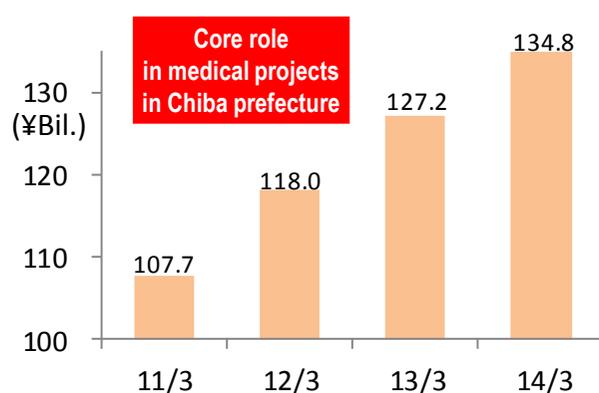
Strengthen business in growth sectors

Medical / Nursing • Actively participate in financial needs	Agriculture • Enhance support to found agricultural corporations
Tourism • Foster economic vitality in cooperation with government for Tokyo Olympic Games	Environment • Increase loans for renewable energy businesses
Social Infrastructure (PFI) • Enhance response to renovation demands of social infrastructure	International Business • Expand foreign currencies handled, etc.

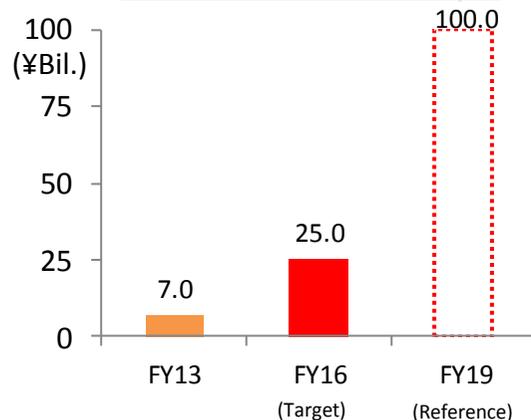
Balance of loans for PFI



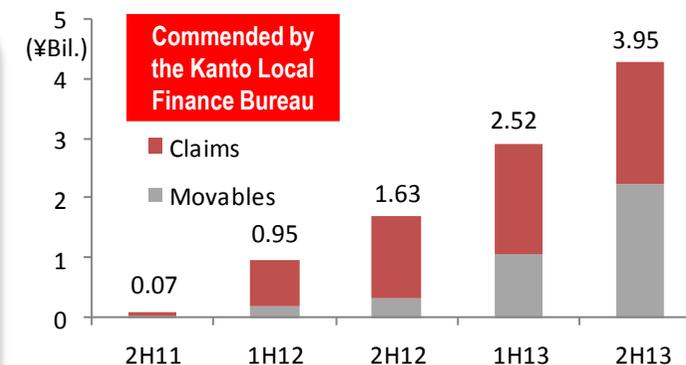
Balance of loans for medical institutions



Accumulated new loans for project finance within and outside Japan



New asset-backed loans



Network for regional revitalization



Expand transactions with high net worth clients, integrating Bank and Securities, enhancing services related to succession and inheritance

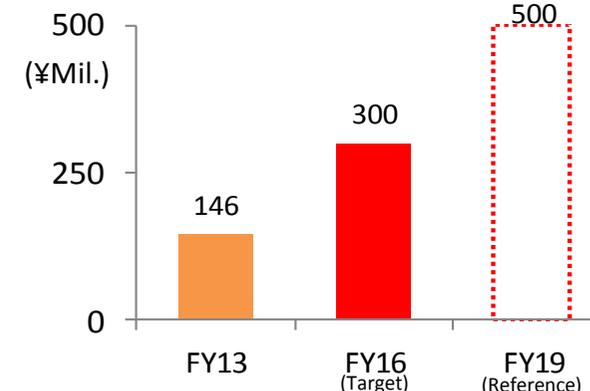
- Strengthen functions of planning and promoting services related to succession and inheritance for high net worth clients, landowners and business owners
- Expand services related to inheritance utilizing trust functions, such as testamentary trust and property management

NEW

Corporate Business Division “Private Advisory Office” (April 2014)

- Comprehensive advisory services, adding **specialized staff for Insurance** to Succession, Inheritance, Financial Advisory and Private Banking teams.

Fees and commission income from trust business



- Expand transactions with high net worth clients, enhancing lineup of financial products (Bank, Securities, Trust and Insurance) and proposal skills

Private Banking Team

Newly founded
(October 2012)



Expanded area
(October 2013)



Increased offices
(April 2014)

Increased staff

Alliance with Lombard' Odier Darier Hentsch (Japan)

○Alliance with Lombard' Odier Darier Hentsch (Japan) (June 2010)

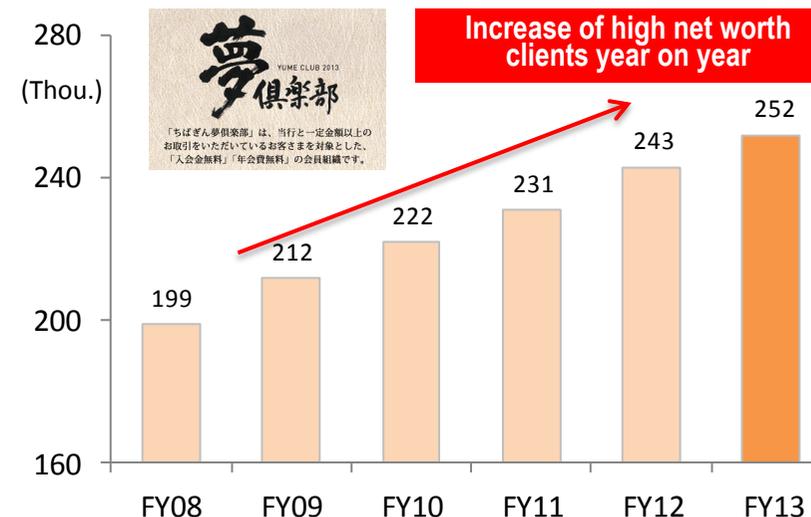
Started February 2014

○Arranged "Himawari Fund"

For institutional investors and high net worth clients



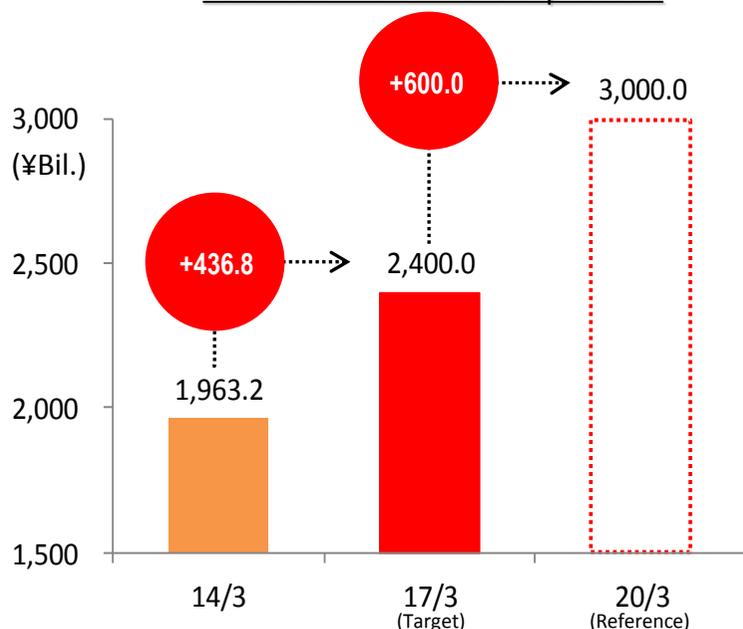
Membership system for high net worth clients (Chibagin Dream Club) (Number of members)



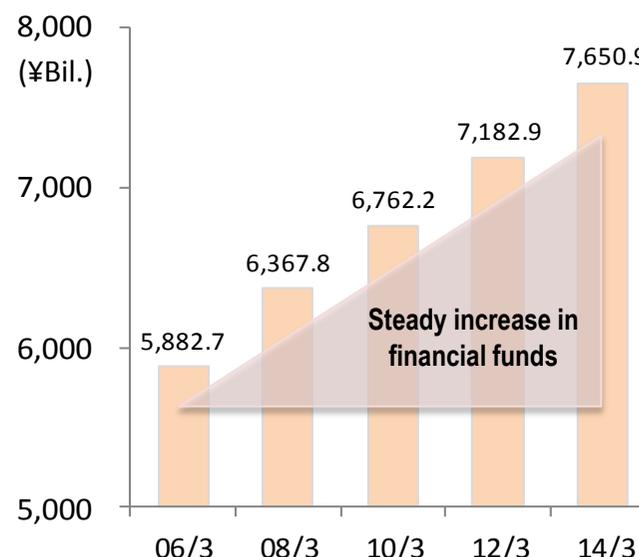
Increase the total group balance of financial products to around ¥3 trillion as of 6 years later, promoting a range of financial assets

- Increase the total group balance of financial products, through expansion of individual investors, utilizing NISA, etc.
- Improve proposal skills and attractiveness of asset management products, enhancing integration between Bank and Securities, etc.

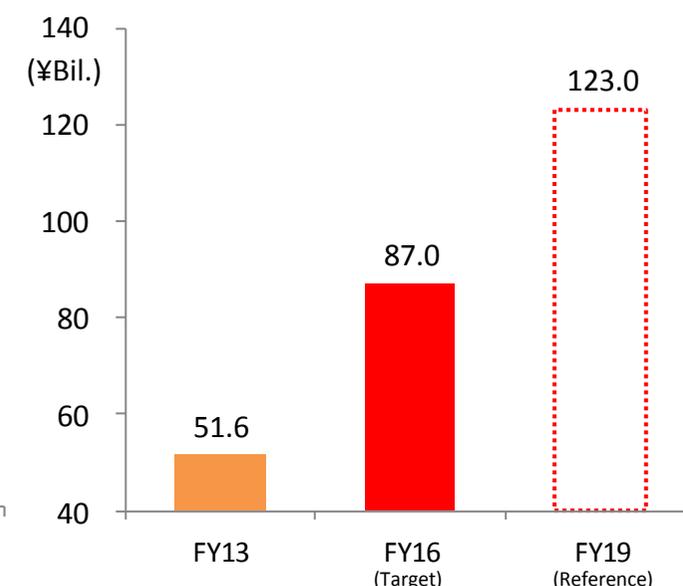
Total balance of financial products



Personal deposits



Sales on introduction from Bank



Measures for increasing the balance of financial products

- Promote NISA (Saving account for small amounts of money)
 - Ensure thorough approach to NISA accounts holders
 - Develop product lineup for NISA
- Enhance product lineup for investment trusts
 - Enhance products in response to customer needs and change of market environment, etc.
 - Introduce no-load funds exclusively for the internet
 - Ensure thorough approach to customers at the expiration of insurance contracts



New type of branch specializing in consultancy

NEW

Chibagin Consulting Plaza Ichikawa (April 2014)

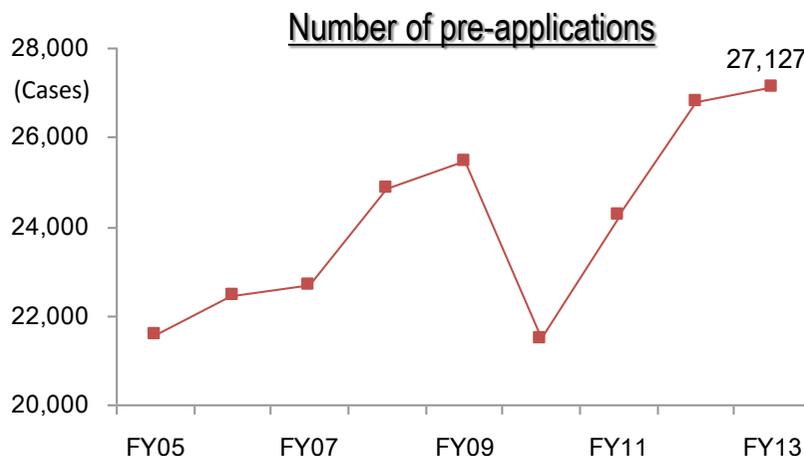
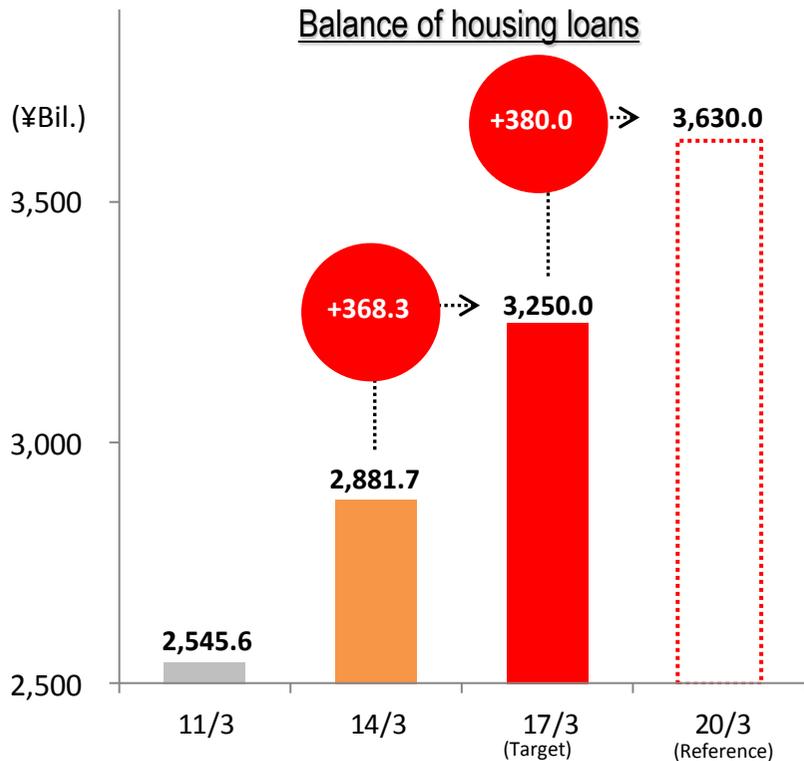
Asset Management
Money Planning Desk

Securities
Chibagin Securities' sub-branch

Insurance
Specialized staff for insurance



Increase the balance of housing loans, strengthening the functions of Loan Centers, etc.

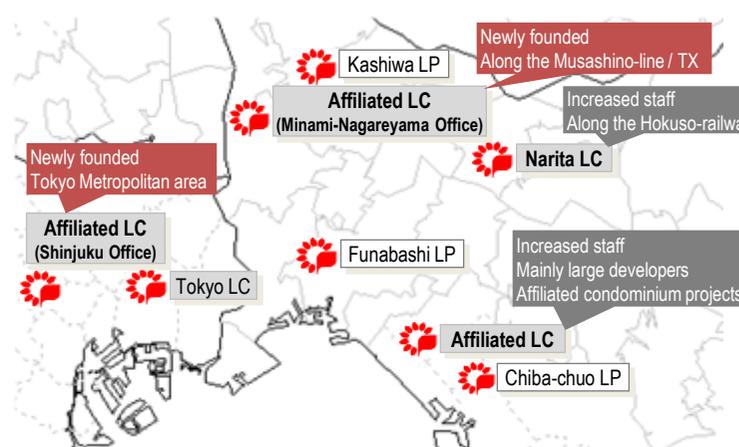


Measures for increasing the balance of housing loans

NEW Consumer Loan Business Division (April 2014)

- Strengthen the promotion function for loan business
- Expand business promotion areas
 - Consider increasing Loan Center offices
- Expand products and access channels
 - Develop loans for elderly (**NEW** Reverse mortgages (April 2014), etc.)
 - Enhance and expand applications for housing loans via internet
- Improve job efficiency
 - Delegated authority to Head of Loan Center (speed up responses, etc.)
 - Strengthen the functions, putting operations and staff together
- Strengthen the functions of Loan Centers

Loan Centers / Loan Plazas



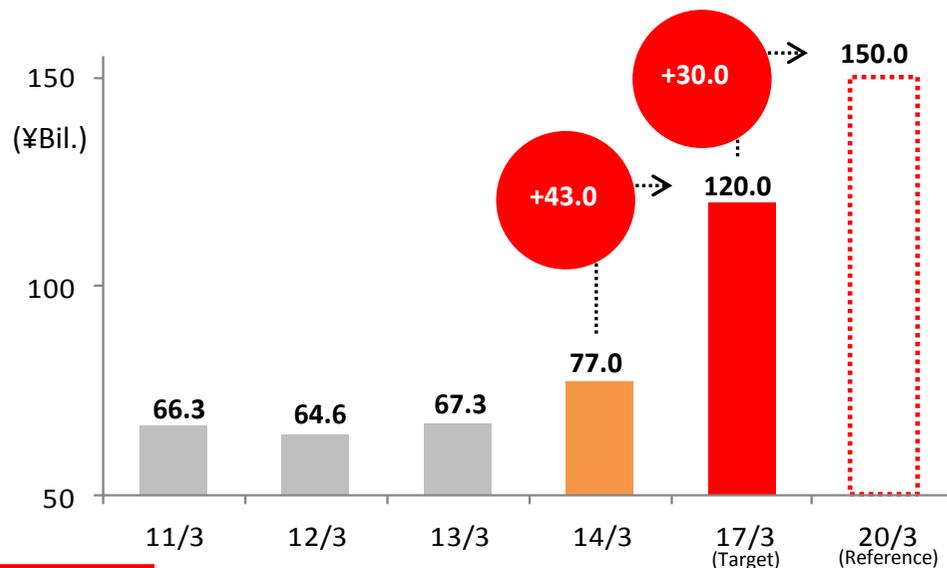
LP: Loan Plaza (Opening hours: weekdays 10:00-18:00 / weekend 10:00-17:00)
 LC: Loan Center (Projects and mediation by large housing corporations)

Number of staff (Loan Centers / Loan Plazas)

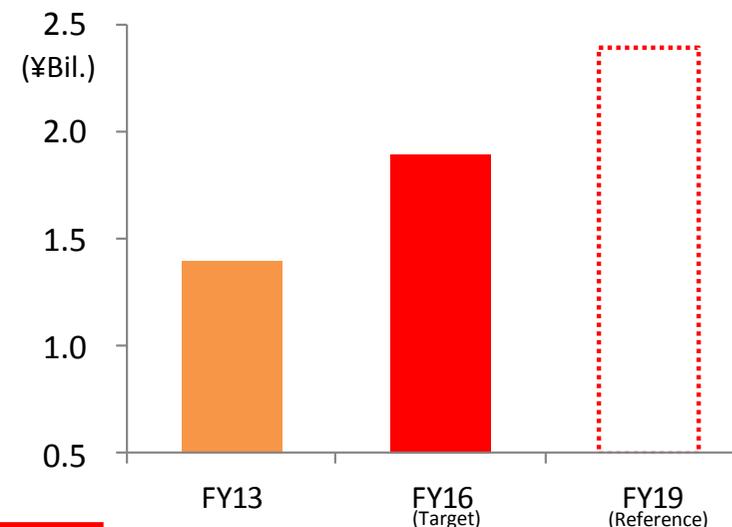


Increase balance of unsecured consumer loans to ¥150 billion as of 6 years later

Balance of unsecured consumer loans



Profit related to group credit card business



NEW

Internet Branch (Scheduled July 2014)

- Begin with Tokyo, Chiba, Saitama and Ibaraki ⇒ All over Japan
- Pursue business model focused on unsecured consumer loans
- Enhance internet banking functions, newly introducing "Application for opening accounts" and "Web bankbook", etc.



Measures for enhancing unsecured consumer loans

- Utilize internet channel and call center
- Develop new loan products / Enhance cross-selling
- Increase approval ratio with secondary guarantee (JACCS)

NEW

Branded Debit Card (Scheduled October 2014)

- Issue card in cooperation with JCB
- Mainly target "Seniors", "Minors", "Housewives" and "customers who do not like credit cards"

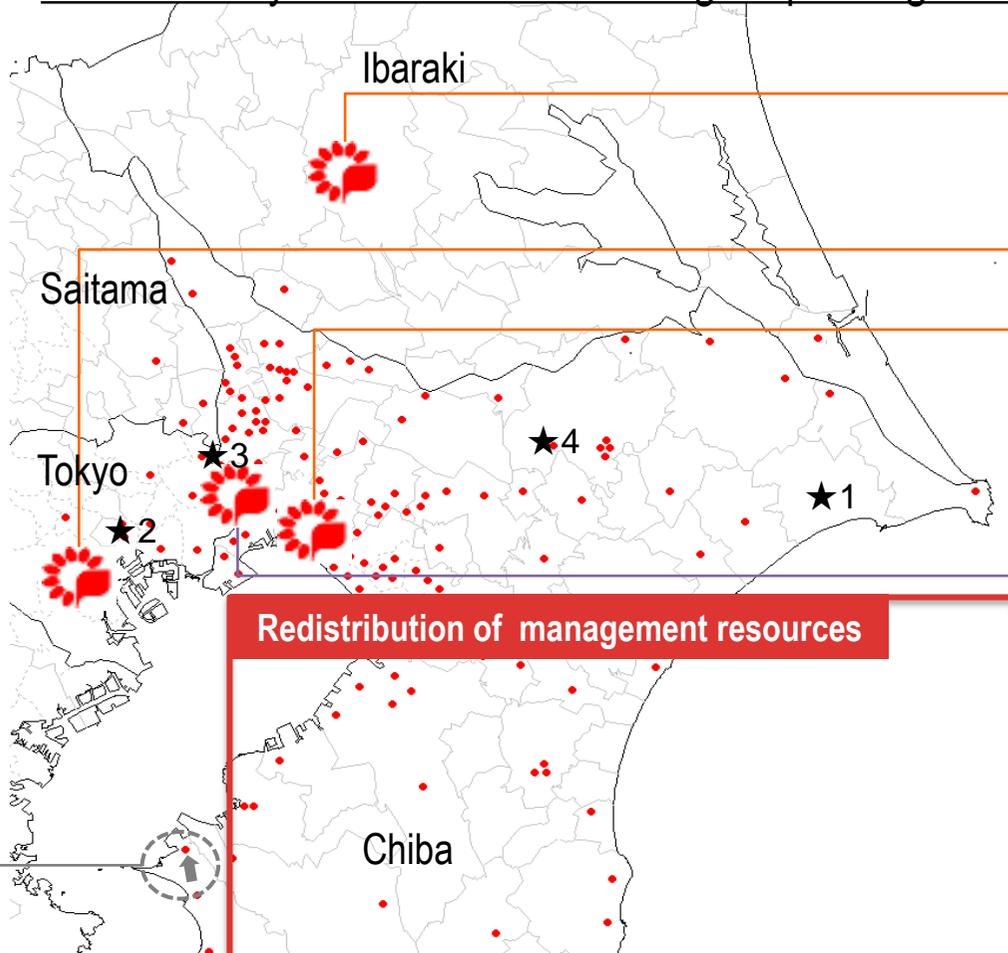
Features

- ① Spot payment
- ② No joining appraisal
- ③ High convenience
- ④ Withdrawals possible at overseas ATMs

Measures for enhancing credit card business

- Increase number of online applicants
- Provide card type transaction products in response to changes in the environment
- Reduce operating costs

Enhance Tokyo 23 wards as a "Strategic Operating Area"; develop branches with new functions and IT channels



New Branches, etc.

⇒ In growing areas and blank areas of Chiba prefecture

- Tsukuba Branch (Relocated and newly opened / January 2014)
- Shinagawa Corporate Banking Office (October 2013)
- Chibagin Himawari Lounge Tsudanuma (December 2013)

Open new corporate banking offices and branches
As of 3 years later
Around 3 branches

NEW Chibagin Consulting Plaza Ichikawa (April 2014)

Branch Renewals

⇒ In response to regional features and branch functions

- Asahi Branch (February 2014) (★1)
- Tokyo Head Office (February 2014) (★2)
- Yagiri Branch (Scheduled July 2014) (★3)
- Narita Branch (Scheduled August 2014) (★4)

Redistribution of management resources

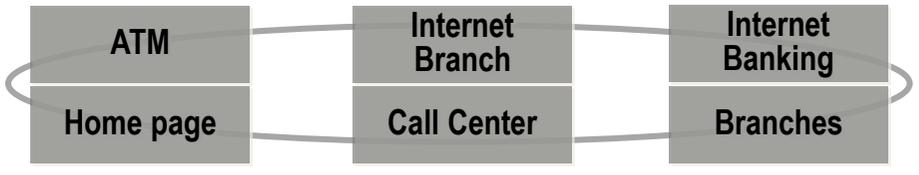
Branch Reorganizations and Function Changes

⇒ Staff relocation

- Osawa Branch (February 2014) ⇒ Integrated into Futtsu Branch
- Motoyawata Branch (April 2014) ⇒ General branch to Money Plaza
- Narashino-Sodegaura Branch (April 2014) ⇒ Branch for individual customers to Money Plaza

● Omni-channel

⇒ Seamless integration of each channel



● Strengthen activity for improving customer satisfaction

- NEW** Business Planning Division
- NEW** Customer Satisfaction Promotion Department (April 2014)
- NEW** Customer Satisfaction Promotion Committee (April 2014)

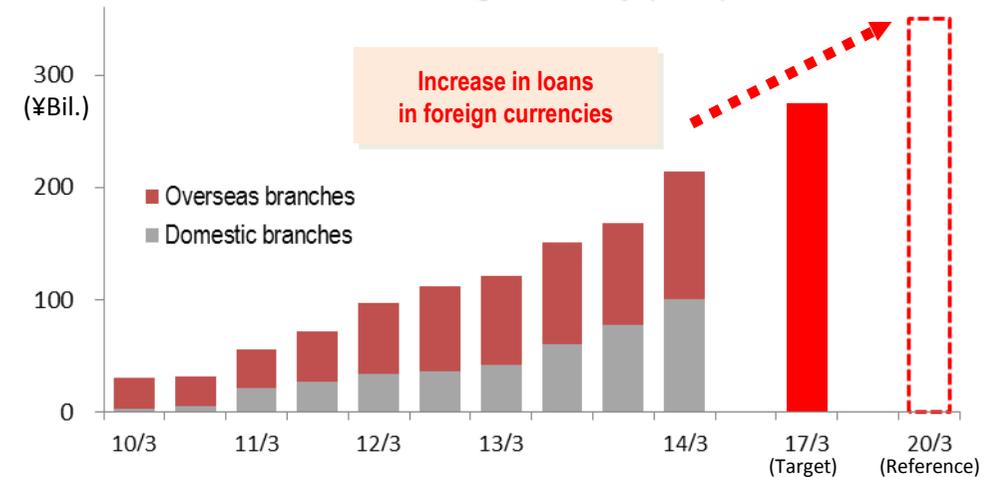
Further expand overseas network, increase foreign assets mainly in loans

- Expand overseas branches and banking alliance partners mainly in Asia
- Increase overseas staff ⇒ Increase loans (¥5-10 Bil. each term)
- Increase loans in foreign currencies including overseas infrastructure projects



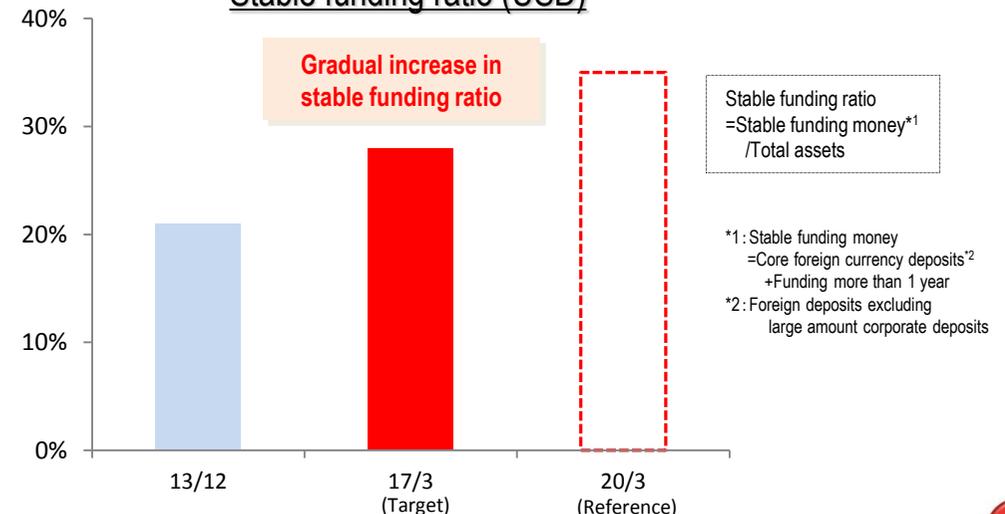
Alliance partners	Timing	Country, Area	Trainee partner	Country, Area
Bank of Communications	Aug. 2008	China	Bangkok Bank	Thai
Bangkok Bank	Aug. 2008	Thai	Japanese megabank	China
Standard Chartered Bank	Jun. 2011	Asia	Japanese megabank	Singapore
CIMB NIAGA	Apr. 2012	Indonesia	Japanese megabank	USA
State Bank of India	Mar. 2013	India	JETRO	Vietnam
Metropolitan Bank Trust Company	Jul. 2013	Philippines		
Bank of East Asia	Nov. 2013	HK, Chiba		

Loans in foreign currency (USD)



- Enhance foreign currency funding (Increase “Stable Funding Money”)

Stable funding ratio (USD)



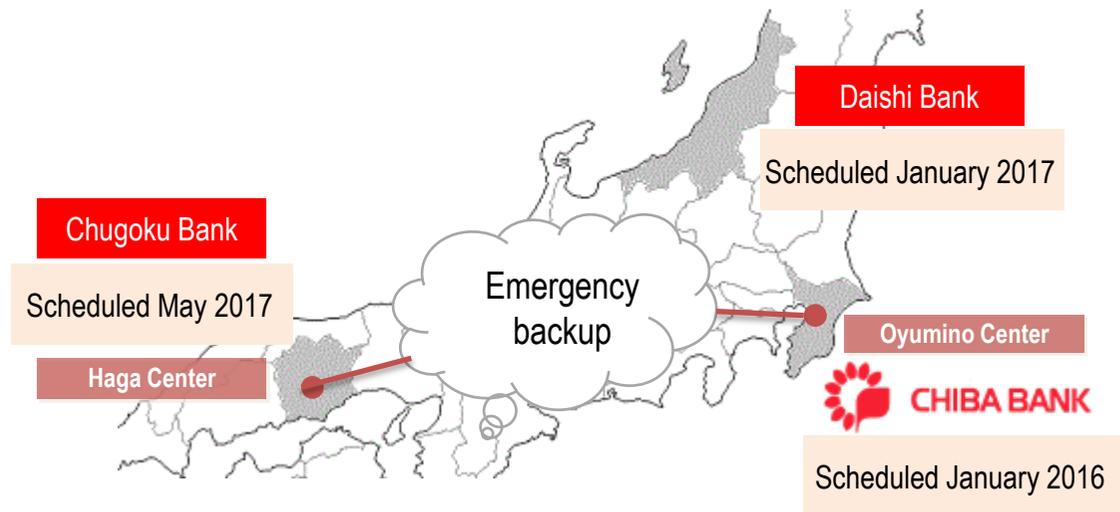
Steady implementation of cooperation on the mainframe system and further promotion of the TSUBASA project

TSUBASA cooperation on mainframe system

- Construct a stable system which works for a long time
- Reduce IT costs
- Mutual support and development of IT staff
- Speed up product development and provision of services
- Enhance the emergency backup

TSUBASA Business Planning Sub-Committee

- Product & Service Working Group
- Marketing Working Group
- Channel Working Group

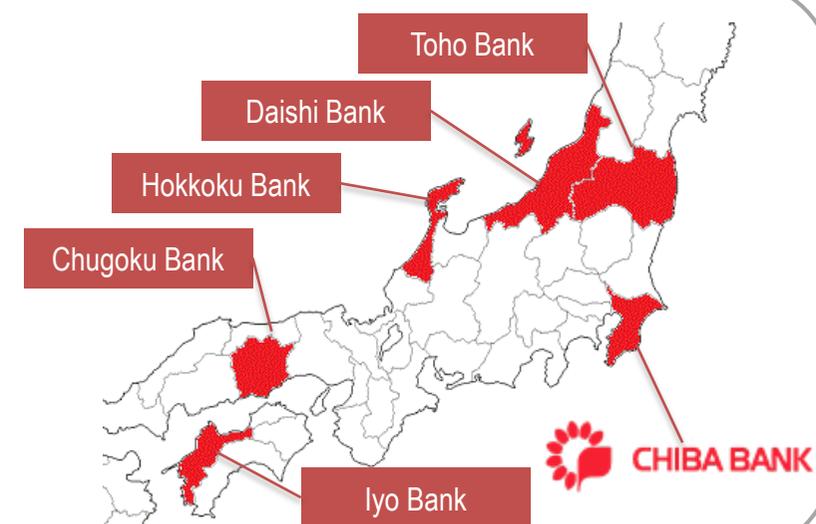


Exchange of human resources with TSUBASA banks

NEW

TSUBASA Agreement on Emergency Backup (April 2014)

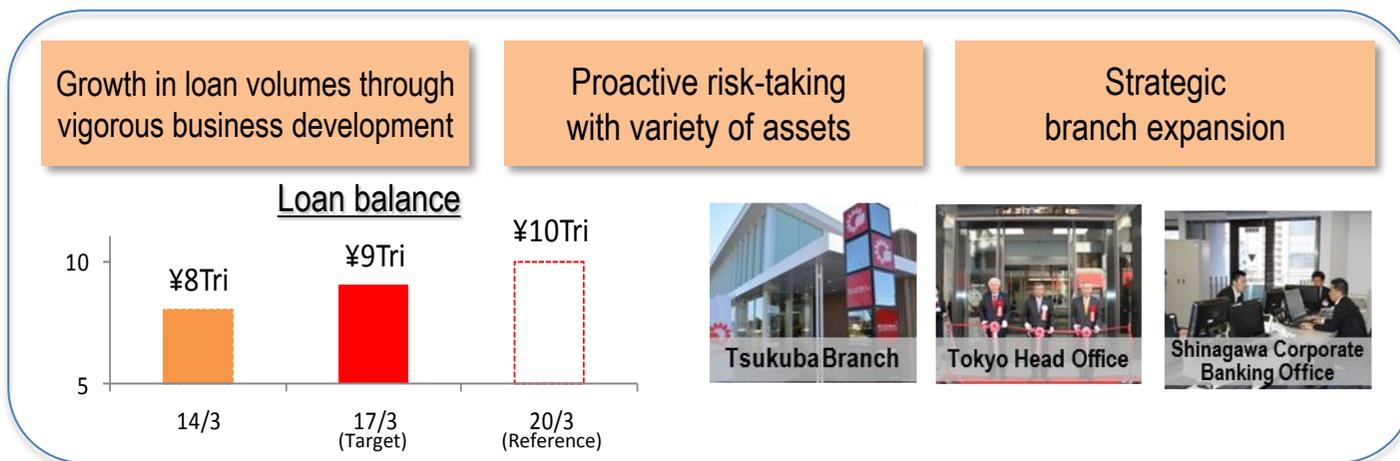
- Emergency backup in the event of a disaster in each operating area
- ① Customer response support
 - ② Provision and mediation of supplies
 - ③ Dispatch of staff



Solid capital base in quality and quantity, effective use of capital for our development

Common equity Tier 1 capital ratio		
13/12	13/9	14/3
12.90%	13.03%	12.85%

Keep current level →



Keep stable dividend policy and flexible approach toward shareholder returns

	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13 (Projection)
Annual cash dividend per share	¥6	¥7	¥9	¥11	¥11	¥11	¥11	¥11	¥12	¥12

Keep stable dividend policy →

Flexible acquisition of own shares →

(¥Bil.)	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13 (Projection)
Annual cash dividend (a)	5.0	6.1	8.0	9.8	9.8	9.8	9.7	9.6	10.3	10.2
Acquisition of own shares (b)	-	-	-	-	-	-	5.0	5.8	9.4	9.9
Shareholder returns (c)=(a)+(b)	5.0	6.1	8.0	9.8	9.8	9.8	14.8	15.4	19.8	20.2
Non-consolidated net income (d)	34.3	46.7	50.1	44.6	11.3	36.2	38.1	36.0	41.2	43.2
Payout ratio (a)/(d)*100	14.7%	13.0%	16.0%	22.0%	86.8%	27.1%	25.6%	26.7%	23.5%	23.6%
Shareholder return ratio (c)/(d)*100	14.7%	13.0%	16.0%	22.0%	86.8%	27.1%	38.9%	42.9%	48.0%	46.8%

Aim to achieve ¥60 billion in Consolidated net income as of 6 years later, enhancing the top line

(¥Bil.)

	Previous medium term management plan	New medium term management plan	Visions as of 6 years later
	FY2013	FY2016 (Target)	FY2019 (Reference)
Gross business profits	149.1	153.0	
Net interest income	126.6	129.0	
Net fees and commissions income	17.8	18.5	
Gains (losses) related to bonds	0.9	1.7	
Expenses (-)	82.5	84.0	
Personnel (-)	41.7	41.7	
Non-personnel (-)	36.6	37.0	
Real net business income	66.5	69.0	
Core net business income	65.6	68.0	92.0
Ordinary profit	70.3	70.0	
Net income	43.2	45.5	55.0
Consolidated net income	46.4	50.0	60.0
Net credit costs (-)	0.9	4.5	
Consolidated ROE	6.12%	In 6% range	Around 7%
Consolidated common equity Tier1 capital ratio	12.85%	In 13% range	In 13% range

