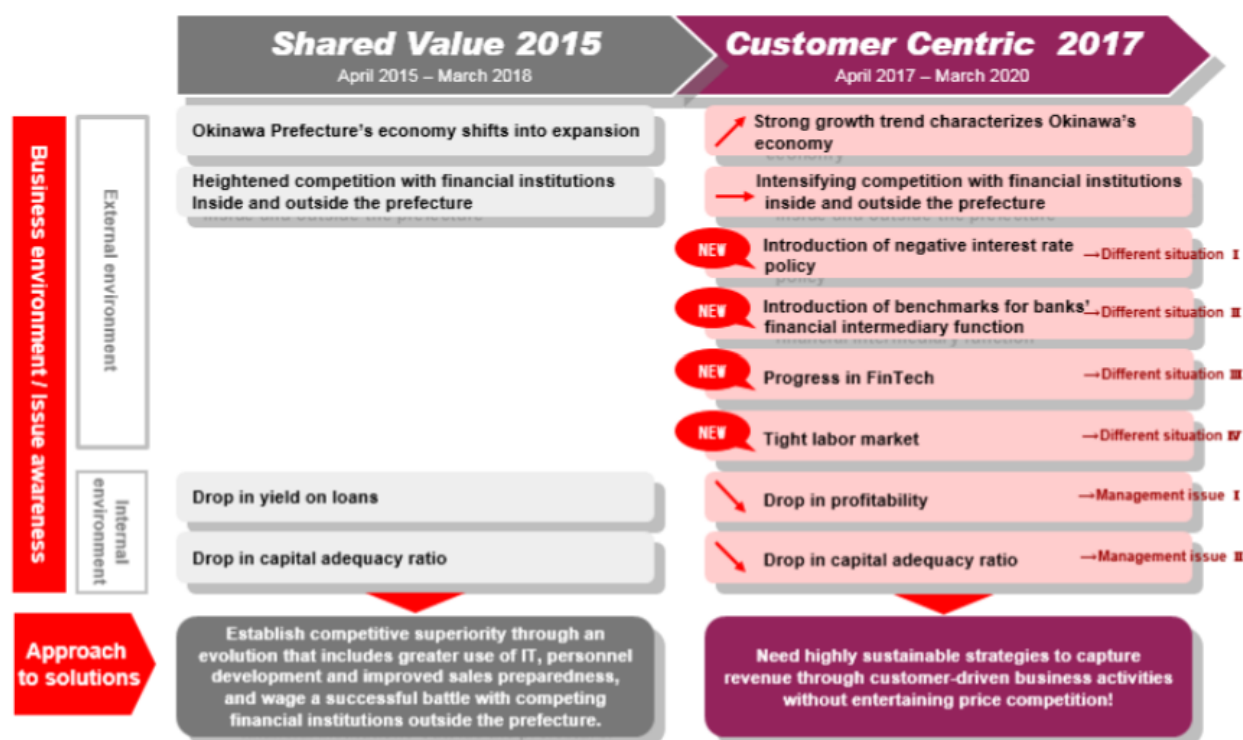


# Customer Centric 2017

## New Medium-Term Management Plan: Customer Centric 2017

### Significance of Medium-Term Management Plan

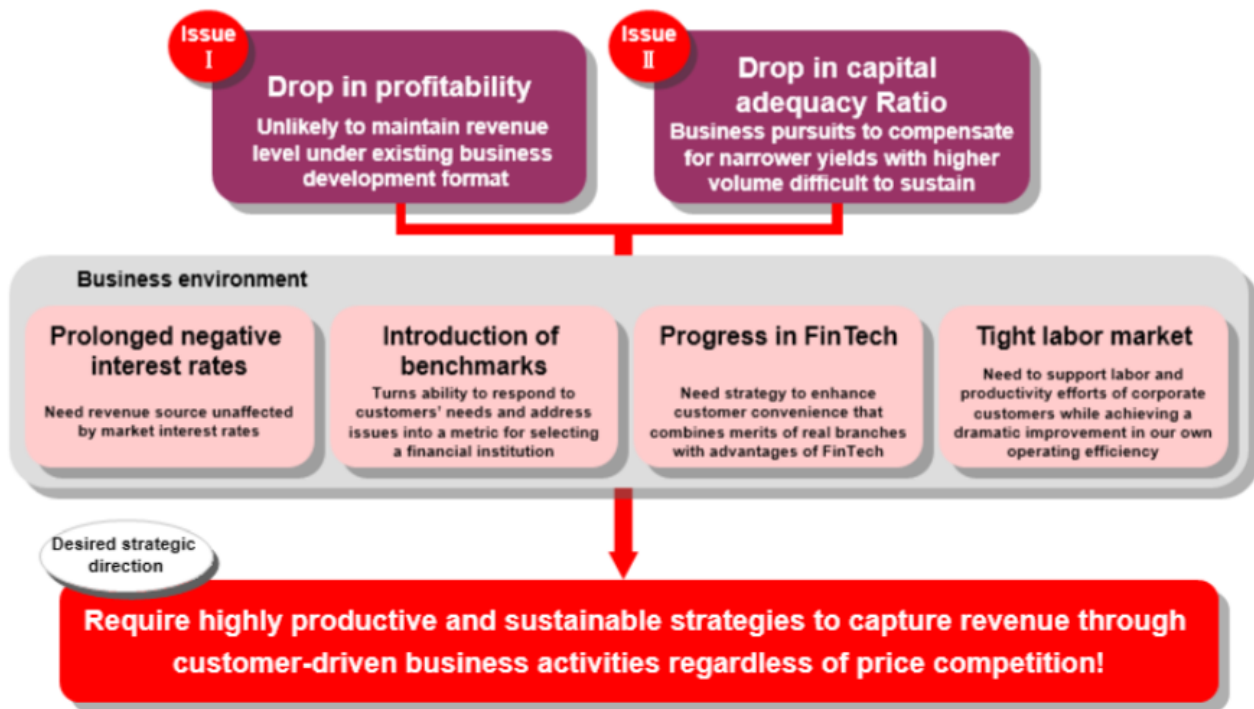
Issues that the Bank must address have taken on more critical importance due to changes in the business environment that were not identified at the time the previous medium-term management plan was drafted. We ended the previous medium-term management plan early and have defined new strategies that will properly deal with changes in the business environment.



### Approaches in New Medium-Term Management Plan to Deal with Issues

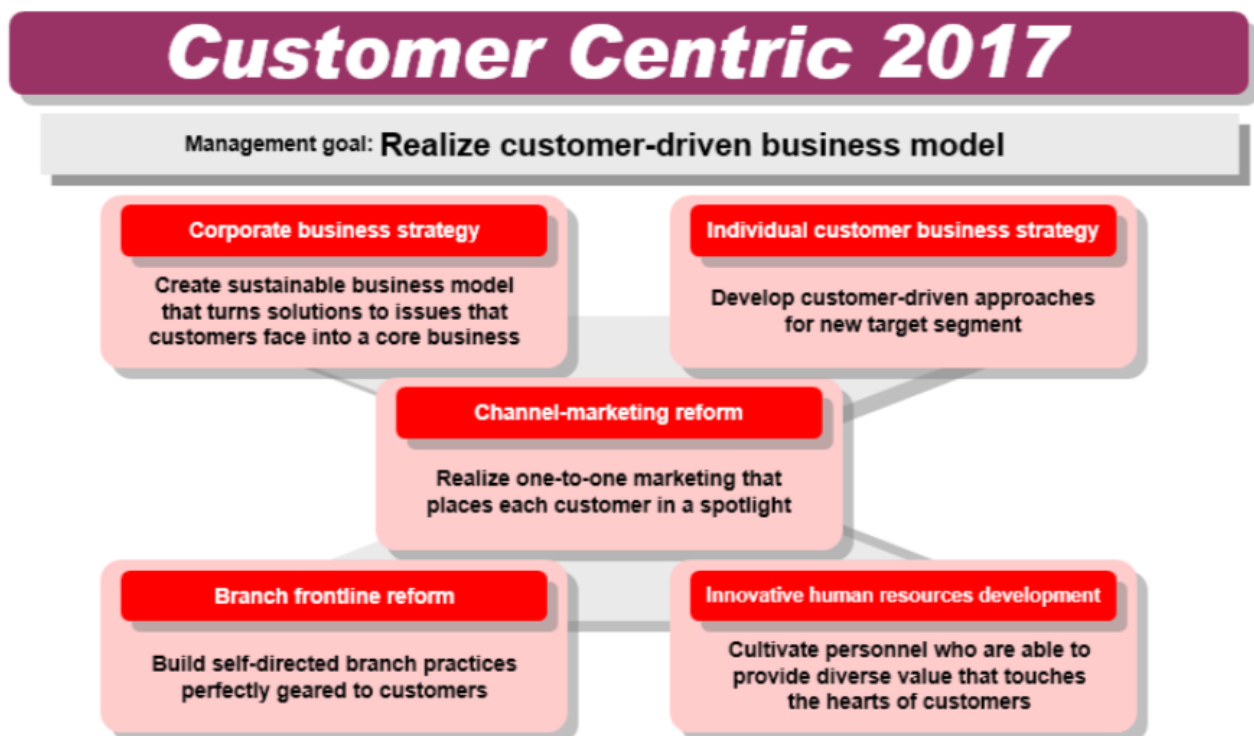
We will seize opportunities from changes in the environment and build a business model to

address whatever issues appear in our operating path.



## Medium-Term Management Plan

Review activities aimed at capturing revenue from a customer-centric perspective and raise sustainability of business model



## Numerical Targets

Review activities aimed at capturing revenue from a customer-centric perspective and raise sustainability of business model

**Consolidated  
net income**  
**Above ¥5 billion**

**Consolidated capital  
adequacy ratio**  
**In the 8% range**

**Lending balance**  
**¥1.6 trillion**

**Deposit balance**  
**¥2,160 billion**

\* Deposits + negotiable certificates of deposits

\* Expected values for fiscal 2020, ending March 31, 2021