

13th Medium-term Management Plan: Progress



13th Medium-term Management Plan: current position



▼ Numerical targets

| Targets | | Start of plan | FY3/17 1H Results | Final year (end-Mar 2017) |
|-------------------------------------|--|---------------|-------------------|---------------------------|
| Growth potential (customer base) | Deposit balance | ¥5,155.4bn | ¥5,437.9bn | ¥5,600.0bn |
| | Number of retail borrowers | 97,780 | 109,765 | 100,000 or more |
| Earning capability | Net income | ¥12.3bn | Interim ¥6.1bn | ¥10.0bn |
| Financial soundness | Core equity ratio (Full-implementation basis) | 8.66% | 8.61% | 8.8% or more |
| | Ratio of credit cost to total loans | 0.09% | 0.05% | Less than 0.2% |

■ Number of retail borrowers = SME borrowers (including proprietors) + Number of housing loans and apartment loans (based on the Bank's standards)

■ Core capital ratio (full implementation basis) = $\frac{\text{Core capital (before transitional arrangement)}}{\text{Risk assets (before transitional arrangement)}}$

■ Ratio of credit cost to total loans = $\frac{\text{Credit costs}}{\text{Average loan balance}}$