

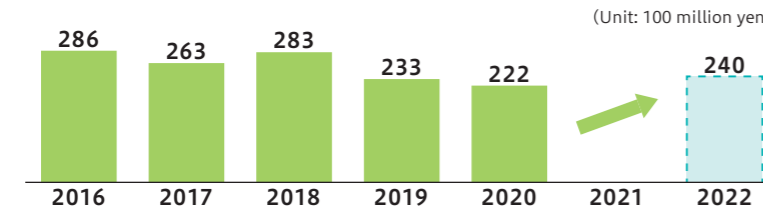
Consolidated Quantitative Target as of the Final Fiscal Year of the Plan (fiscal year ending March 31, 2022)

Profitability Index

Profit Attributable to Owners of Parent

Results of the previous Mid-term Business Plan	Mid-term Business Plan period		
As of March 31, 2019	As of March 31, 2020	As of March 31, 2021	As of March 31, 2022
Results	Results	Plan	Target
23.3 billion yen	22.2 billion yen	20.5 billion yen	24.0 billion yen

Profit attributable to owners of parent of the net profit in the consolidated statements of income

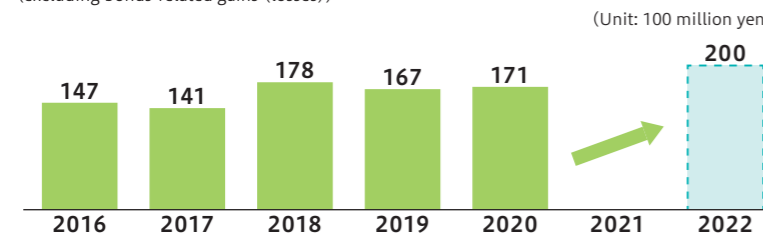


Overview of the fiscal year under review
 Ordinary income decreased by 5.6 billion yen YoY to 143 billion yen, mainly due to decreases in interest income and gain on sales of equity securities, despite an increase in gains on sales of bonds. Ordinary expenses decreased by 1.3 billion yen YoY to 111.5 billion yen, mainly due to decreases in general and administrative expenses and provision of allowance for loan losses.
 As a result of the above, ordinary profit was 31.5 billion yen, a decrease of 4.2 billion yen YoY, and profit attributable to owners of parent was 22.2 billion yen, a decrease of 1.0 billion yen YoY. Because non-consolidated net profit was 17.9 billion yen, the difference between consolidated net profit and non-consolidated net profit was 4.3 billion yen, and the ratio of consolidated net profit and non-consolidated net profit was 1.24 times.

Non-interest Business Income

Results of the previous Mid-term Business Plan	Mid-term Business Plan period		
As of March 31, 2019	As of March 31, 2020	As of March 31, 2021	As of March 31, 2022
Results	Results	Plan	Target
16.7 billion yen	17.1 billion yen	17.6 billion yen	20.0 billion yen

Total of fees and commissions and other business income (excluding bonds-related gains (losses))

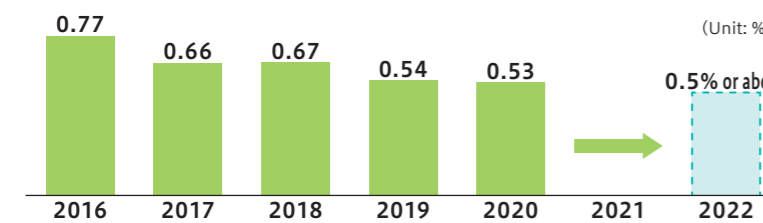


Overview of the fiscal year under review
 Non-interest business income, a key focus area of the Mid-term Business Plan, increased by 0.4 billion yen YoY to 17.1 billion yen due to an increase in proceeds from corporate service provision and contributions from the earnings of Group companies (Gungin Securities and Gungin Lease).
 In order to achieve the target (20.0 billion yen) of the Mid-term Business Plan, the Bank will continue to strengthen its consulting capabilities in areas such as business succession and mergers and acquisitions, and respond to a variety of needs including asset management in a more attentive manner.

RORA

Results of the previous Mid-term Business Plan	Mid-term Business Plan period		
As of March 31, 2019	As of March 31, 2020	As of March 31, 2021	As of March 31, 2022
Results	Results	Plan	Target
0.54%	0.53%	Around 0.5%	0.5% or above

This is the ratio of profit to risk assets, and it represents the return on risk. RORA = Profit attributable to owners of parent/risk assets



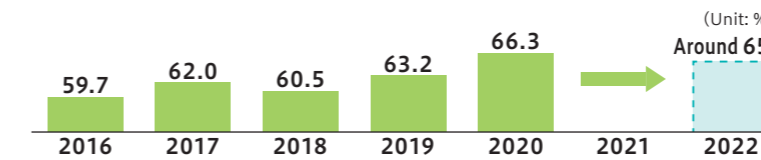
Overview of the fiscal year under review
 Risk assets were 4,232.1 billion yen, a decrease of 93.7 billion yen YoY. Profit attributable to owners of parent decreased by 1 billion yen YoY to 22.2 billion yen.
 As a result of the above, the decline in profit attributable to owners of parent exceeded the decline in risk assets, and RORA fell 0.01 percentage point YoY to 0.53%.

Efficiency Index

OHR

Results of the previous Mid-term Business Plan	Mid-term Business Plan period		
As of March 31, 2019	As of March 31, 2020	As of March 31, 2021	As of March 31, 2022
Results	Results	Plan	Target
63.2%	66.3%	67.7%	Around 65%

This is the ratio of general and administrative expenses (excluding non-recurring expenses) to profit, which is business gross income excluding bonds-related gains (losses), and represents efficiency. OHR = general and administrative expenses/(business gross income - bonds-related gains (losses))



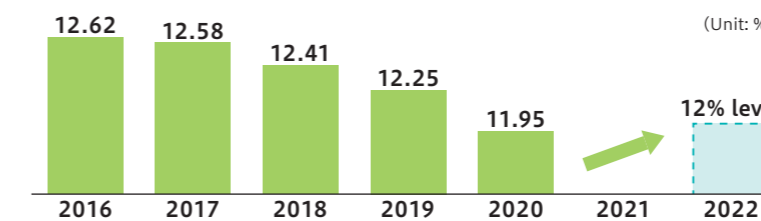
Overview of the fiscal year under review
 Expenses were 56.1 billion yen, a reduction of 1.3 billion yen, mainly from personnel expenses and property expenses. Meanwhile, core business gross income decreased by 6.3 billion yen to 84.7 billion yen, mainly due to a decrease in investment trust cancellation losses.
 As a result of the above, consolidated OHR was 66.3%, up 3.1 percentage points YoY.

Soundness Index

Total Capital Ratio

Results of the previous Mid-term Business Plan	Mid-term Business Plan period		
As of March 31, 2019	As of March 31, 2020	As of March 31, 2021	As of March 31, 2022
Results	Results	Plan	Target
12.25%	11.95%	Around 12%	12% level

This is the ratio of total capital to risk assets, and it represents the soundness of the company. Total capital ratio = total capital/risk assets



Overview of the fiscal year under review
 As a result of a decrease in the total capital ratio due mainly to a decrease in unrealized gains on securities, the consolidated total capital ratio declined by 0.3 percentage points to 11.95%. The target in the Mid-term Business Plan is set at 12% level.

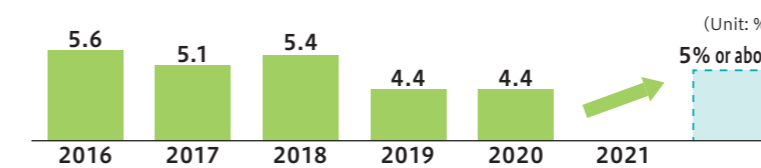
Long-Term Target

Profitability Index

ROE

Results of the previous Mid-term Business Plan	Mid-term Business Plan period		
As of March 31, 2019	As of March 31, 2020	As of March 31, 2021	Long-term target
Results	Results	Plan	Target
4.4%	4.4%	4.1%	5% or above

This is the ratio of profit to equity capital, and it represents the return on equity capital. ROE = profit attributable to owners of parent/average equity capital at the beginning and end of the period



Overview of the fiscal year under review
 The consolidated ROE, which expresses the return on equity (capital efficiency), was 4.4%, the same level as last year. The average ROE for the last five years was 4.9%. The Bank's long-term target is to achieve an ROE of 5% or above.