

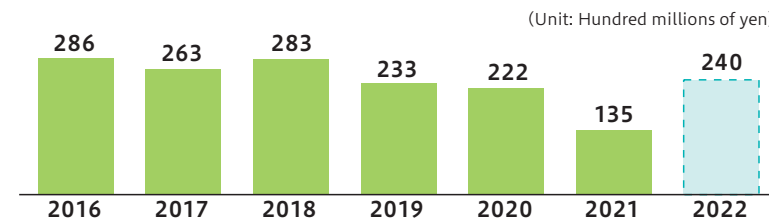
# Consolidated Quantitative Target as of the Final Fiscal Year of the Plan (fiscal year ending March 31, 2022)

## Profitability Index

### Profit Attributable to Owners of Parent

Results of the previous Mid-Term Business Plan	Mid-Term Business Plan period		
FY 2018	FY 2019	FY 2020	FY 2021
Results	Results	Results	Target
23.3 billion yen	22.2 billion yen	13.5 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 increased by 200 million yen YoY to 143.3 billion yen, mainly due to an increase in gain on sales of equity securities, despite a decrease in interest income.

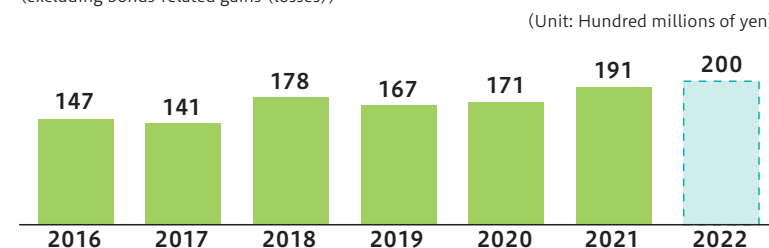
Ordinary expenses increased by 11.6 billion yen YoY to 123.2 billion yen, mainly due to increases in provision of allowance for doubtful accounts, despite a decrease in interest expenses.

As a result of the above, ordinary profit was 20.0 billion yen, a decrease of 11.4 billion yen YoY, and profit attributable to owners of parent was 13.5 billion yen, a decrease of 8.7 billion yen YoY.

### Non-interest Business Income

Results of the previous Mid-Term Business Plan	Mid-Term Business Plan period		
FY 2018	FY 2019	FY 2020	FY 2021
Results	Results	Results	Target
16.7 billion yen	17.1 billion yen	19.1 billion yen	20.0 billion yen

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



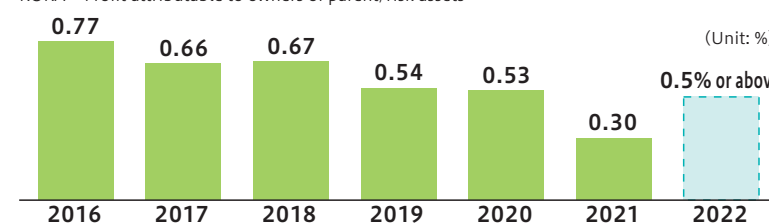
**Overview of the fiscal year under review**  
Non-interest business profit, a key focus area of the Mid-Term Business Plan, increased by 2.0 billion yen YoY to 19.1 billion yen. This large increase was mainly attributed to increases in financial instruments intermediation and profit due to M&A along with strong earnings results from subsidiary Gungin Securities in the second half, which offset the constraints placed on sales in the first half due to the COVID-19 pandemic.

Aimed at achieving the Mid-Term Business Plan target (20 billion yen), the Bank will work closely together going forward to support solutions to client issues and further enhance collaboration between banks and securities companies.

### RORA

Results of the previous Mid-Term Business Plan	Mid-Term Business Plan period		
FY 2018	FY 2019	FY 2020	FY 2021
Results	Results	Results	Target
0.54%	0.53%	0.30%	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 4,433.4 billion yen, an increase of 201.3 billion yen YoY. Profit attributable to owners of parent totaled 13.5 billion yen. As a result, RORA fell 0.23 percentage point YoY to 0.30%.

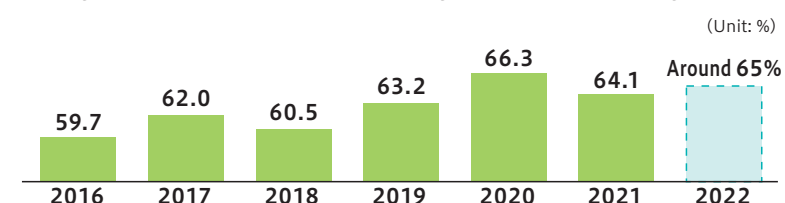
The Bank will strive to increase RORA by promoting initiatives to improve the profitability of customers and by rebuilding and reinforcing the mortgage promotion structure.

## Efficiency Index

### OHR

Results of the previous Mid-Term Business Plan	Mid-Term Business Plan period		
FY 2018	FY 2019	FY 2020	FY 2021
Results	Results	Results	Target
63.2%	66.3%	64.1%	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**  
Core gross business profits increased by 1.6 billion yen YoY to 86.4 billion yen due mainly to the increase in non-interest business profit. In addition, expenses decreased by 700 million yen YoY to 55.4 billion yen mainly due to non-personnel expenses. As a result, consolidated OHR was 64.1%, up 2.2 percentage points YoY.

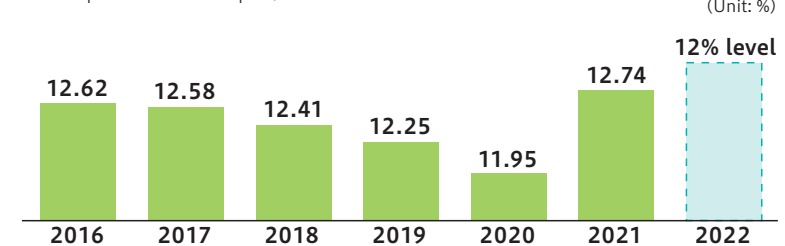
The Bank will work to increase core gross business profits by boosting non-interest business profit and bolstering the Bank's profitability. The Bank will also work to further streamline management through branch consolidation, operational streamlining, and reduced management expenses using digitalization.

## Soundness Index

### Total Capital Ratio

Results of the previous Mid-Term Business Plan	Mid-Term Business Plan period		
FY 2018	FY 2019	FY 2020	FY 2021
Results	Results	Results	Target
12.25%	11.95%	12.74%	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**  
The total capital ratio rose 0.79 percentage points compared to the previous fiscal year-end to 12.74% because of the increase in total capital mainly due to the increase in valuation difference on available-for-sale securities.

Going forward, the Bank will strive to maintain a level that exceeds the Mid-Term Business Plan target (12% range) by reducing cross-shareholdings and strengthening the financial base.

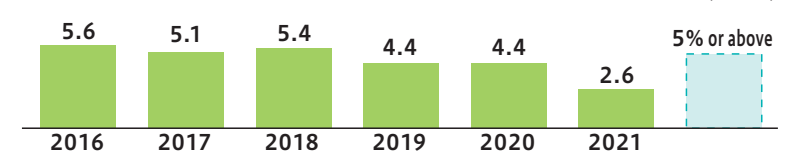
## Long-Term Target

### Profitability Index

#### ROE

Results of the previous Mid-Term Business Plan	Mid-Term Business Plan period		
FY 2018	FY 2019	FY 2020	FY 2021
Results	Results	Results	Target
4.4%	4.4%	2.6%	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**  
Consolidated ROE, which expresses the return on equity (capital efficiency), was 2.6%, down 1.8 percentage points over last year. The average ROE for the trailing five years was 4.3%.

The Bank's long-term target is to achieve an ROE of 5% by boosting non-interest business profit, improving RORA, and using an appropriate capital policy.