

# 2016 Mid-Term Business Plan

## 2016 Mid-term Business Plan “Value for Tomorrow,” or value-added proposals for tomorrow

### Internal name: VT-Plan

Inheriting “value-added proposals,” which is the basic concept of 2013 Mid-term Business Plan “V-Plan,” we are aiming to construct a sustainable business model for tomorrow by creating new revenue opportunities, and have named the plan “Value for Tomorrow.” Taking the first letters, the plan will be internally called the “VT-Plan.”

### Plan period

April 2016 to March 2019 (three years)

### What we aspire to be

“A regional financial group that supports the regional community and customers into the future and that grows together with them”  
We will face squarely the diverse needs of the regional community and customers and provide truly helpful financial solutions, thereby aiming to become a regional financial group that takes a step forward together with them to the next stage.

### ● Basic Policies

#### Proactive measures for regional revitalization

We look to live up to community expectations through active participation in regional revitalization by the implementation of a regional comprehensive strategy and measures for regional economy reactivation by way of enhanced support for companies.

#### Pursuit of value-added proposals and bolstering of profitability

We will implement customer-centered, consulting-based sales based on customer relations. We will also bolster the content and convenience of financial solutions through strengthening key organizations and using fin-tech, with a view to reinforcing loan management and the fee-based business.

#### Strengthening the management foundation and deployment of group capabilities

We will strengthen the management foundation toward providing a broad range of financial services while streamlining operations and enhancing internal control such as governance. We will also aim to increase the corporate value as a group by working together to enable each company to demonstrate their capabilities.

#### Innovation in work styles and support for each individual employee

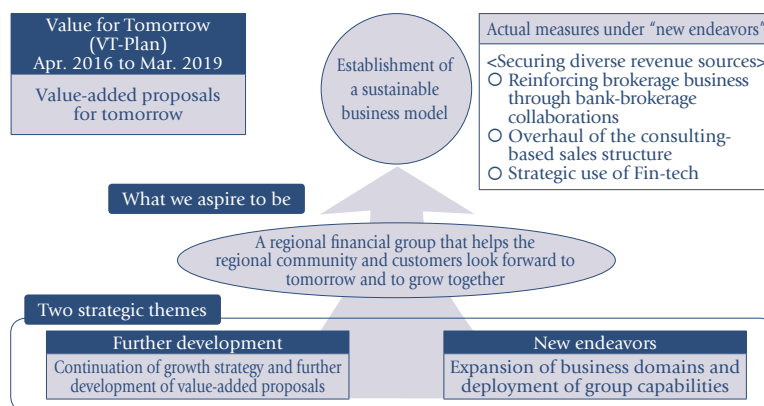
We will endeavor to foster an active corporate culture where each employee thinks independently and works proactively through innovation of work styles for a better work-life balance and the development and deployment of personnel with expert knowledge.

### ● Numerical targets for the plan’s final year (FY 2018)

Growth potential index	Retail loans outstanding at year-end	4,350.0 billion yen
Profitability indices	Non-interest business profit (consolidated)	18.0 billion yen
	Net income (consolidated)	28.0 billion yen
	ROE (consolidated)	5 % level

### Direction of Strategies

<With an eye toward 10 years from today>



### ● To become the group of companies that we aspire to be

#### What we aspire to be

A regional financial group that helps the regional community and customers look forward to tomorrow and to grow together

#### Two Strategic themes

Further development

New endeavors

#### Four basic policies

Proactive measures for regional revitalization	Pursuit of value-added proposals and bolstering of profitability	Strengthening the management foundation and deployment of group capabilities	Innovation in work styles and support for each individual employee
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#### Ten basic strategies

Sales strategies	Management foundation strategies
Regional revitalization strategy	IT/Operations strategy
Strategies for corporate customers	Risk management strategy
Strategies for individual customers	Management/capital strategy
Regional/channel strategy	Organization/HR strategy
Market investment strategy	Contribution to regional community

Efficiency index	OHR (consolidated)	65 % level
Status of soundness index	Common equity Tier 1 ratio (consolidated)	12 % level