

New Medium-Term Management Plan - “Power up plan – Trust and Challenge”

In order to continue to be the bank of choice for our regional customers, we believe it is necessary to strive to further improve our services and to build an even greater relationship of trust with our customers.

To that end, we have made “improvement of comprehensive financial services capacity” the main theme of the new Medium-Term Management Plan, and will implement various policies in order to provide our customers with high quality services, and to earn even greater trust from our regional customers.

Main Theme: Aim to be a “top class regional financial institution in Japan in terms of comprehensive financial services capacity.”

**Slogan of New Medium-Term Management Plan:
Together for Tomorrow**

Name: “Power up plan – Trust and Challenge”

The name of the plan expresses our desire to take on the challenge of striving to earn even greater trust from our stakeholders and further improve our services, based on the management foundation cultivated under the previous Medium-Term Management Plan, “Integrity and Innovation II.”

Length of the Plan

Length of the Plan: The Plan will run from April 2011 to March 2014 (three years), but will be revised annually in accordance with changes in the business environment.

Performance Targets

The five performance indicators being targeted under the plan are core gross business profit, recurring profit, overhead ratio (OHR), ratio of nonperforming loans, and fees and commissions ratio.

		Current figures (March, 2011)	Targets after three years (March 2014)
Corporate growth	Core gross business profit	¥90.7 billion	¥95.0 billion or more
Improvement of corporate value	Recurring profit	¥5.5 billion	¥33.0 billion or more
Management efficiency	OHR*1	63.8%	At the 62% level
Asset soundness	Ratio of nonperforming loans*2	3.3%	Between 2.0% and 2.4%
Strategic indicators	Fees and commissions ratio*3	15.4%	At the 16% level

*1 Expenses / Core gross business profit x 100

*2 Based on the Financial Rehabilitation Law, after partial direct depreciation

*3 Fees and commission profit / Core gross business profit x 100