OUR BUSINESS MODEL

Management Principles

- A banking group that has stable earnings power, is truly depended upon by customers and that contributes to the development of both domestic and international industrial economies
- · A banking group that has built on its past experiences and history, values diverse talents and cultures and continually takes on new challenges
- A banking group that strives for transparent management, valued and trusted by all stakeholders, including customers, investors and employees

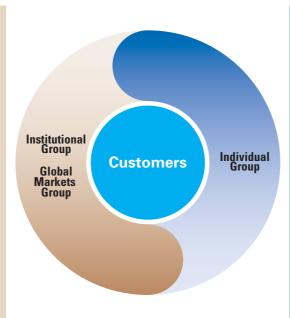
Medium-Term Goals*

Rebuilding the Customer Franchise and Establishing a Stabilized Earnings Base for the Mid- to Long-Term

Institutional Group Global Markets Group

Concentrate Resources in Core Businesses

- Build customer-centric organization
- Actively promote corporate, financial institution and public sector businesses
- (such as loans and fee businesses)
 Improve ability to provide solutions and cross-selling
- Actively pursue specific sectors and areas where the Bank can leverage its specialties and uniqueness:
- Healthcare Finance
- Corporate Restructuring and others
- Consider new business opportunities in Asia
- Provide appropriate products and services to small- and medium-sized enterprises
- Enhance abilities of relationship managers, promote appropriate reallocation of the workforce and upgrade risk assessment capability
- Reduce divestible non-core business assets by 50%



Individual Group

Enhance Core Businesses

- Retail Banking
 Stabilize funding base and promote lower funding costs
- -Expand housing loan business
 -Strengthen asset management business
 by expanding access points
 (Consulting Spots)
- Consumer Finance
- Appropriate measures to comply with Money Lending Business Control and Regulation Law (MLBL)
- -Build a portfolio focused on profitability and strict credit assessment
- Promote effective operations throughout the Group
- Explore synergy between retail banking and consumer finance operations

Strengths

- DiversityTailor made solutions
- High customer satisfaction
- Swift decision making, agile execution

Weaknesses

- Volatility of earnings
- Smaller customer base

Opportunities

- New customers
- "Responsible consumer lending"
- Niche businesses
- Ever-changing lending and investment needs of customers

- Fierce competition
- Political, legislative and economic uncertainties

^{*} Reflects revisions to original Medium-Term Management Plan announced on September 28, 2010, and organizational changes that became effective from April 1, 2011.