

# Summary of the Previous Medium-term Management Plan

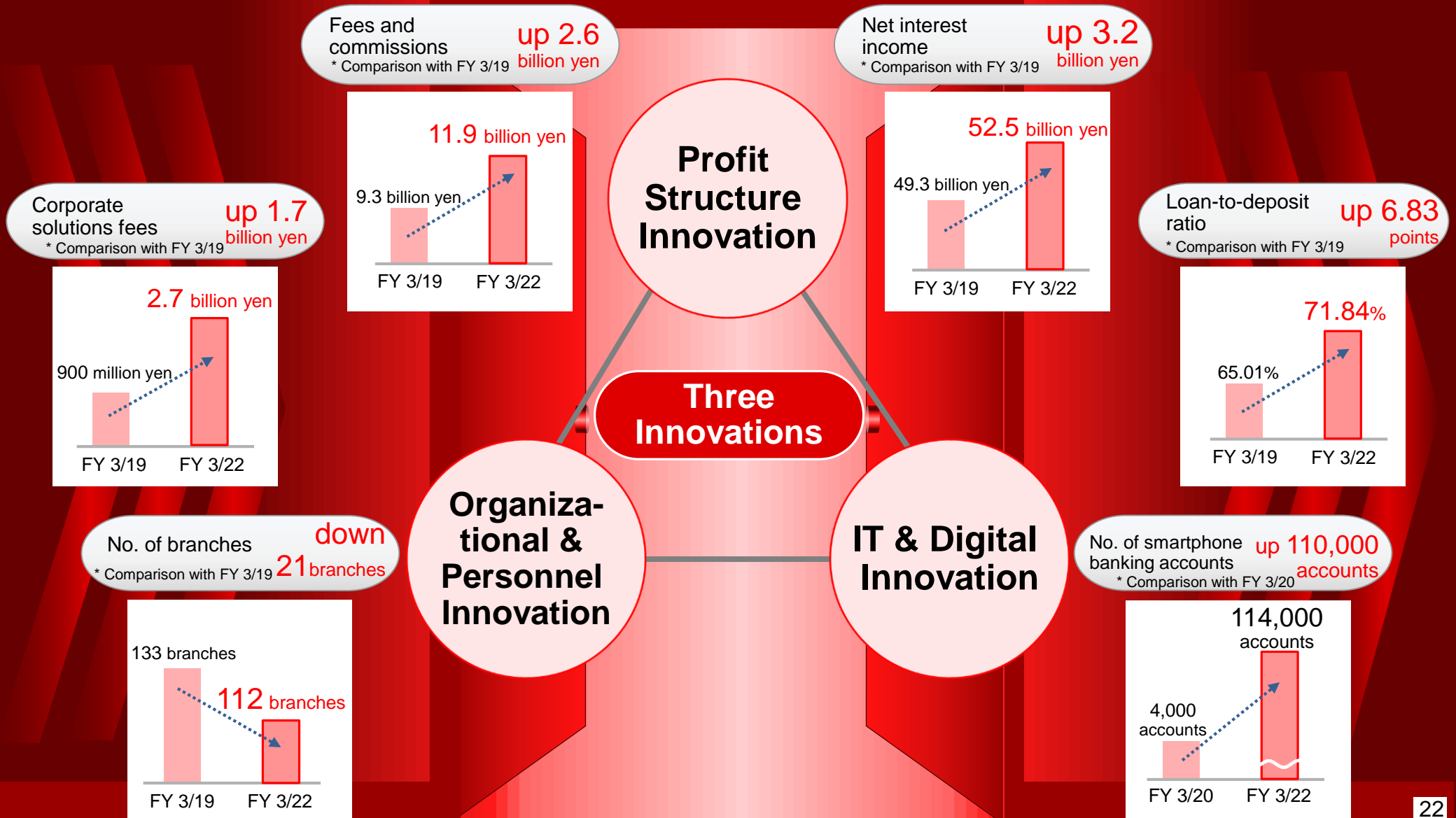
## KAI-KAKU 150 1st STAGE “Gateway to the Future”

Aiming to Transform into a Digital & Consulting Bank

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April 1, 2019 through March 31, 2022

## The Previous Medium-term Management Plan KAI-KAKU 150 1st STAGE “Gateway to the Future”



The Group achieved all items as a result of concerted efforts to promote each measure

## Results of Key Numerical Targets

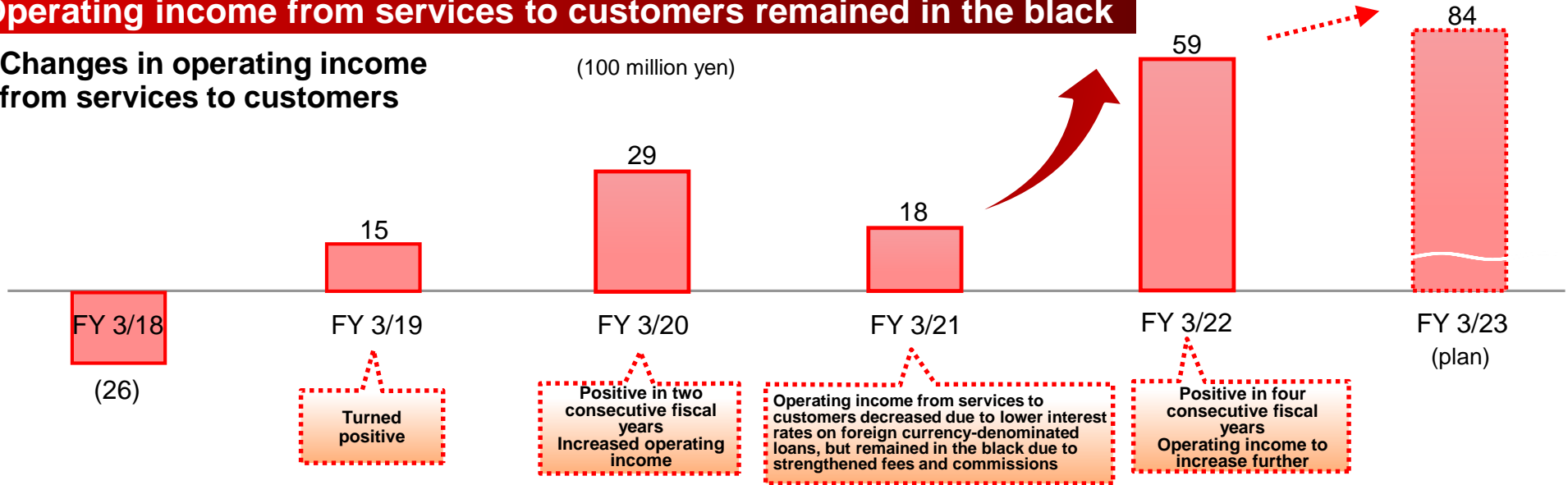
	Item	Term of the Previous Medium-term Management Plan		Achievement	Changes over three years
		Results in FY 3/19	Results in FY 3/22		
Profitability indicator	Net income	10.7 billion yen	12.9 billion yen	○	up 2.2 billion yen
Capital efficiency indicator	ROE (shareholders' equity basis)	4.32%	4.68%	○	up 0.36%
Efficiency indicator	OHR (core gross operating profit basis)	74.43%	62.24%	○	up 12.19 points
Soundness indicator	Equity Ratio	9.74%	9.84%	○	up 0.1 points
Growth indicators	Average balance of total deposits (including negotiable certificates of deposit)	4,992.9 billion yen	5,706.6 billion yen	○	up 713.7 billion yen
	Average balance of total	3,246.2 billion yen	4,099.9 billion yen	○	up 853.7 billion yen
	Loan-to-deposit ratio (average balance basis)	65.01%	71.84%	○	up 6.83 points
Profit indicator	Operating income from services to customers	1.5 billion yen	5.9 billion yen	○	up 4.4 billion yen
	Corporate solutions fees	941 million yen	2,706 million yen	○	up 1,765 million yen
Human resources development indicator	Number of personnel with professional qualifications	161 persons	336 persons	○	up 175 persons

Operating income from services to customers was positive for four consecutive terms due mainly to an increase in fees and commissions

## Operating income from services to customers remained in the black

### Changes in operating income from services to customers

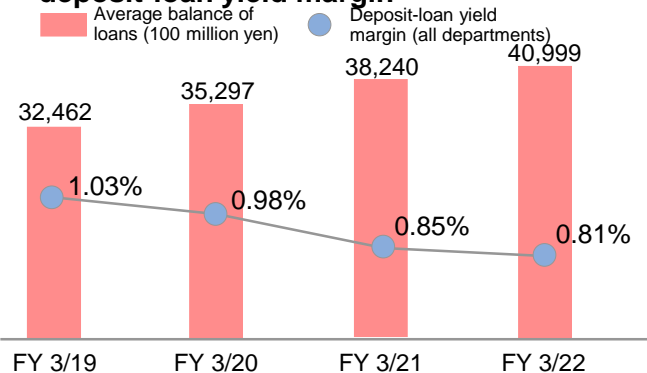
(100 million yen)



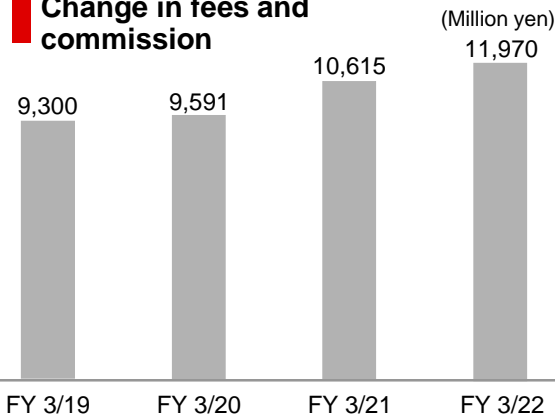
### Operating income from services to customers

Average balance of loans × (interest rate on loans – interest on deposits, etc.) + fees and commissions – operating expenses (including retirement benefit expenses in non-recurring gain and loss, etc.)

### Change in average balance of loans and deposit-loan yield margin



### Change in fees and commission



### Change in operating expenses

