

Core Policy of the new Medium-Term Management Plan

The new three-year Medium-Term Management Plan began in FY2020.

We will pursue major reform of our business model and explore new businesses to overcome the dynamic change of the business environment. Thereby, we will aim to provide solutions for the challenges faced by our customers and society and pursue sustainable growth in order to further enhance our corporate value.

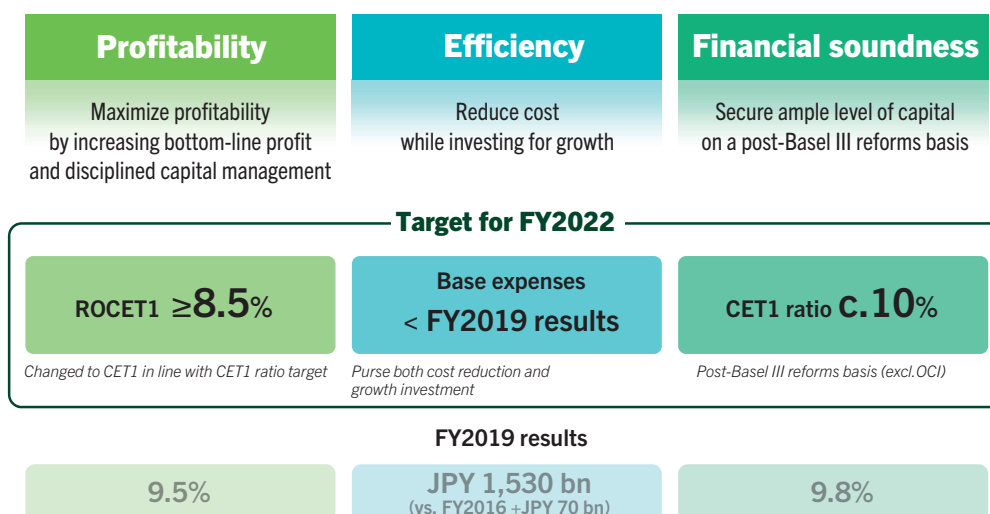
We have established three core policies in order to take an important step towards the realization of our new Vision of becoming “A trusted global solution provider committed to the growth of our customers and advancement of society.”



Financial Targets

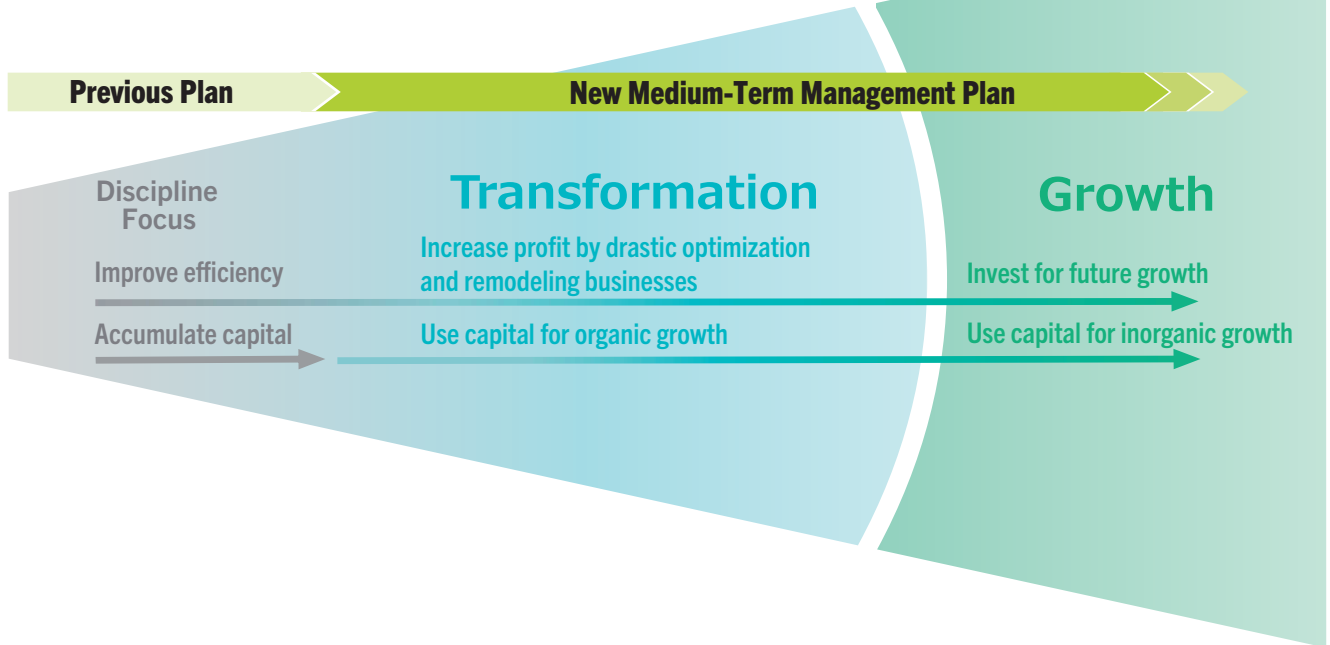
As in the previous plan, we have set three targets regarding profitability, efficiency, and financial soundness. We have changed the metric from ROE to ROCET1 for profitability and from OHR to base expenses for efficiency.

Please see page 031 for the Message from the Group CFO.

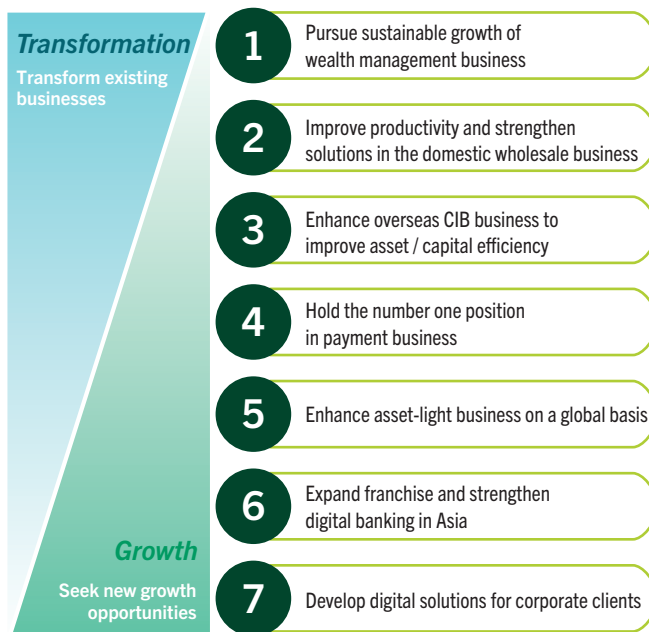


Business strategies – Transformation & Growth –

We will reform existing business models and cost structure to overcome intense competition and create new value for future growth.



Seven Key strategies



Management base – Quality –

As a global financial institution, we will continue working toward enhancement of our management base to meet the expectations of our stakeholders.

