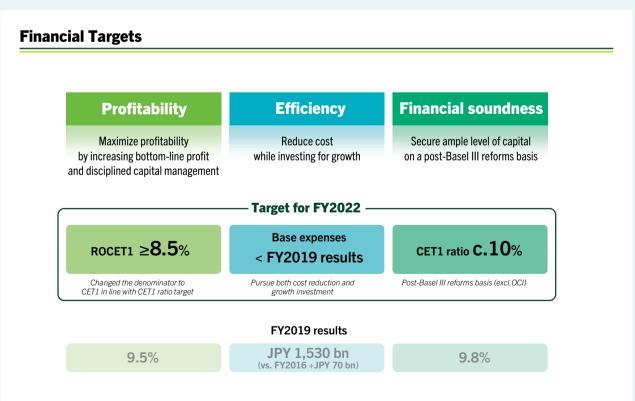
Core Policy of the Medium-Term Management Plan (FY2020-FY2022)





Business Strategies — Transformation & Growth — **Previous Plan New Medium-Term Management Plan** Growth **Transformation** Discipline Focus Increase profit by drastic optimization and remodeling businesses Invest for future growth Improve efficiency Use capital for inorganic growth Accumulate capital Use capital for organic growth



Management Base — Quality — Quality Elevate quality in all aspects **Resource Business ESG** management management Enforce sound risk-taking Contribute to realize a Sophisticate HR sustainable society management to motivate Pursue efficient and Enhance corporate employees scientific management

Build flexible and robust

IT/cyber infrastructure

governance suitable

for a global bank