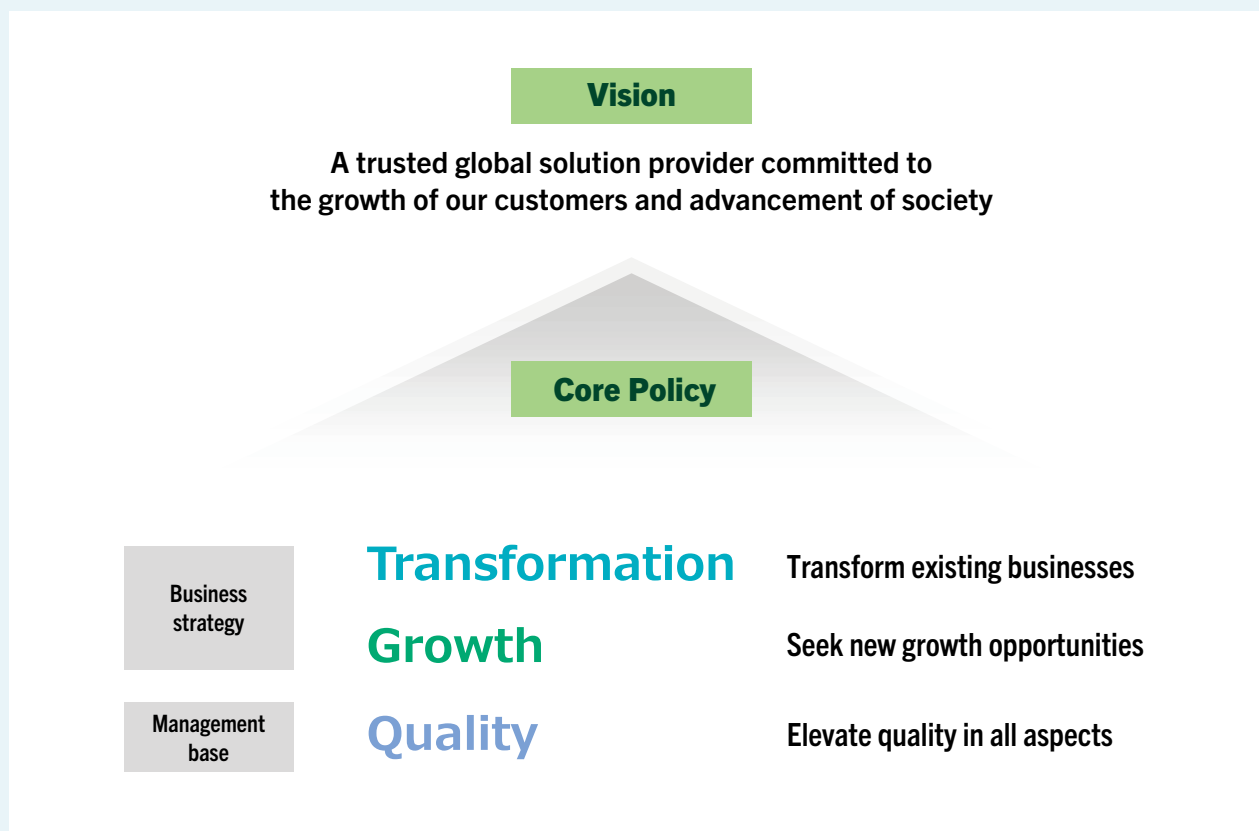
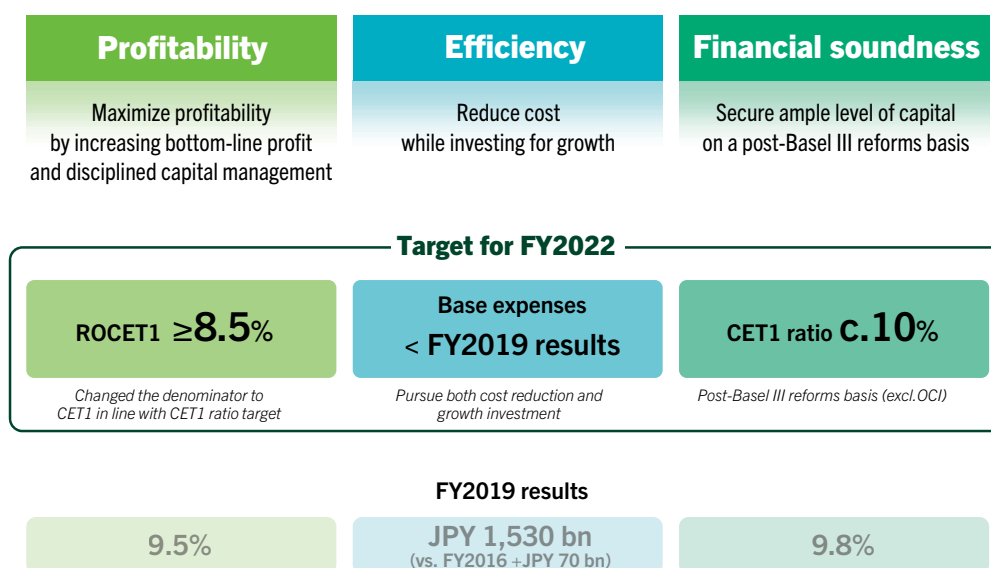


Core Policy of the Medium-Term Management Plan (FY2020-FY2022)



Financial Targets



Business Strategies – Transformation & Growth –



Seven Key Strategies



- 1 Pursue sustainable growth of wealth management business
- 2 Improve productivity and strengthen solutions in the domestic wholesale business
- 3 Enhance overseas CIB business to improve asset / capital efficiency
- 4 Hold the number one position in payment business
- 5 Enhance asset-light business on a global basis
- 6 Expand franchise and strengthen digital banking in Asia
- 7 Develop digital solutions for corporate clients

Management Base – Quality –

