

# OUR BUSINESS MODEL

Financial Highlights

Message from the Management

Our Business Model

Review of Operations

Management Structure

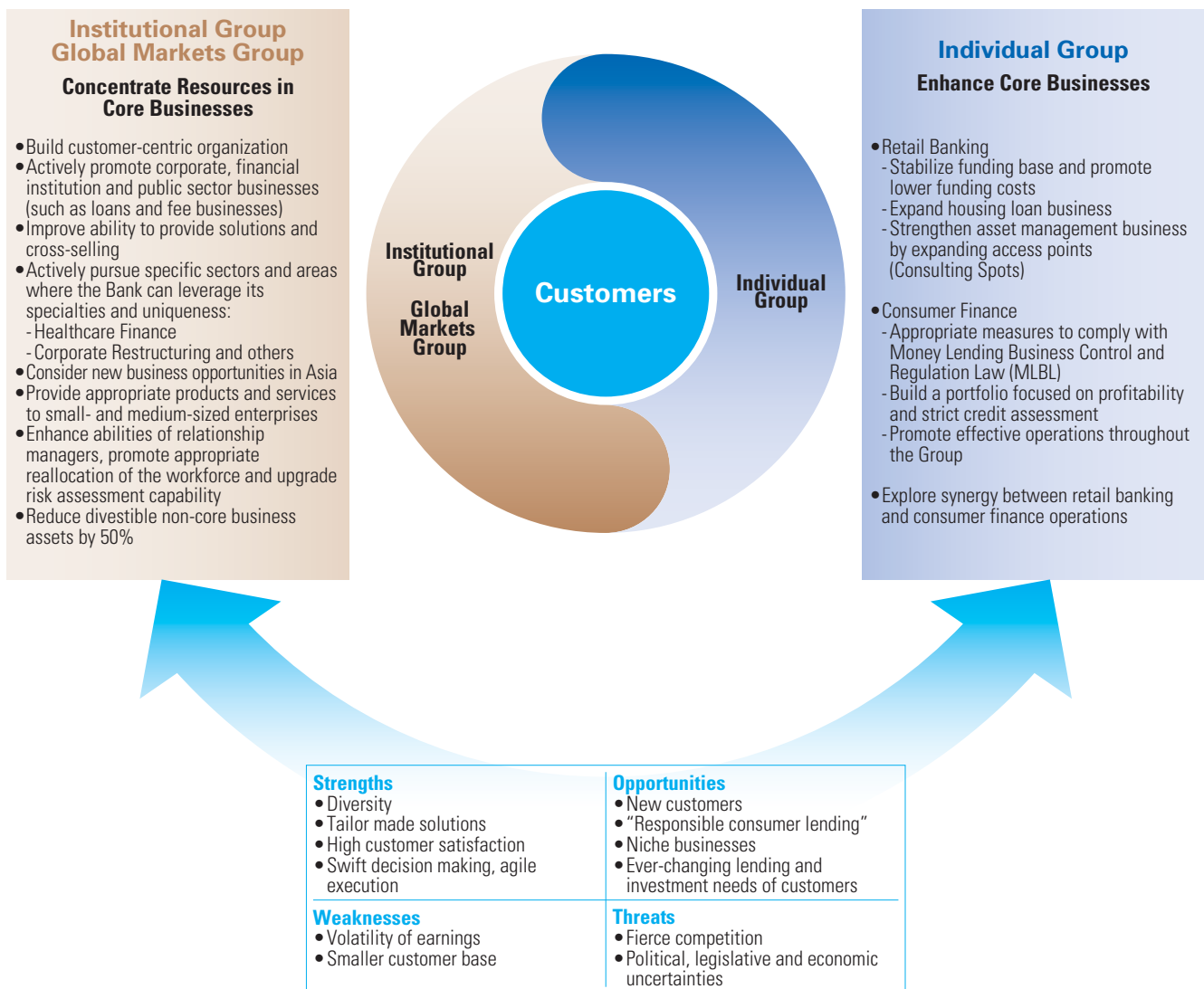
Data Section

### 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



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