Frequently Asked Questions



Below are FAQs in and after the IR of the 13th Medium-Term Business Plan on April 17th, 2017.

Q1	What is the Bank's view on interest rate scenario under the 13 th Medium-Term Business Plan?
A1	The Bank expects that level of interest rates in JPY will be unchanged while USD 3M Libor will increase by 1 percent point.

Q2	What is the specific loan market which the Bank aims to newly develop?
A2	As for the loan market which the Bank aims to newly develop, it currently assumes such markets as made-to-order housing loans for which term and repayment schedule can be flexibly adjustable, appropriate offerings to those customers who are introduced by a business alliance partner "Renoveru", reverse mortgage loans, and so on.

Q3	What is the Bank's policy for shareholder return under the 13 th Medium-Term Business Plan?
A3	So far the Bank has officially announced that the target shareholder return is 50% level in medium and long term, and the Bank will maintain this policy under the 13 th Medium-Term Business Plan.

SHIZU-GIN