

## Corporate Philosophy

### It is our mission to take actions that will foster the development of regional communities

As a member of the regional community, we are committed to strengthening a relationship of trust with all community members and playing a central role in promoting prosperity within local regions. To this end, we will strive to improve financial services and continue healthy growth while expanding our areas of activity. Our primary goal is to support regional communities in their efforts to develop industries, promote culture and build a prosperous life.

### The foundation of our business is to strengthen a creative relationship with our customers.

We highly value close ties with our customers and always strive to create what we believe is best for them. Our job starts at this point by pursuing what we can do to support them. It is our goal to establish a future together with our customers.

### Our operations are based on the motto “Be a good citizen first to become a good entrepreneur.”

Our first goal is for each employee to be a good citizen. It is the first step in building empathy and trust with our customers. In doing this, we can actively take part in society by acting as honorable people. We work each day under the principle of good citizenship.

### Our corporate culture is based on the value of face-to-face communication within our organization.

We endeavor to create an efficient organization where each employee's personality traits are best used. To achieve this, we respect each individual's personality and place high importance on opportunities where individuals can perform at their full potential as well as the generation of accurate performance reviews. These measures allow us to establish a corporate culture assuring a good work environment.



**Kazuo Saito**  
Chairman

**Akihiko Fukai**  
President