

Message from the President

■ We are totally
■ committed to
■ making our
■ customers smile.



Yukio Murase President

Looking at the operating environment for financial institutions, there is demand for aggressive financing by financial institutions in order to break out of deflation and achieve strong growth. Meanwhile, the regional economy forms the business foundation of a regional financial institution, and the regional economy is expected to shrink structurally over the medium to long term due to low childbirth, the aging population, and the coming decline in population. In order to continue to contribute to the region, we must become more profitable and further strengthen our business structure. Moreover, as competition becomes increasingly fierce, we must offer products and services that exceed our customers' expectations, and help them achieve their dreams as well as assist with their growth and development, in order to ensure that we have the cost competitiveness and the ability to offer specialized services that contribute to our differentiation.

As a bank that walks along the growth path with the local community, our growth is not possible without the progression and trust of our customers. We are committed to changing the awareness and actions of each employee, and being a “truly dependable regional financial institution with the ability to grow continually,” in order to win the smiles of as many customers as possible — for this is proof of our customers' satisfaction.

I look forward to receiving the continued support and encouragement of all our stakeholders.

July 2014
Yukio Murase
President

A handwritten signature in black ink, appearing to read 'Y. Murase'. The signature is fluid and cursive, written over a light-colored background.