

## Message from the President

■ We are committed to our work, with an emphasis on engagement with our customers.



Yukio Murase President

Looking at the operating environment for financial institutions, with the future population decline considered being certain, and amid concerns that regional economies will structurally shrink, regional financial institutions are required more than ever to play an active role in revitalizing regional economies.

Under such circumstances, we will actively strengthen our mutual ties with customers, and refine our “engagement” ability to build strong trust relationships in order to help our customers achieve their dreams as well as assist with their growth and development. At the same time, we will enhance our profitability, and work with our customers and local communities to achieve sustainable growth.

We will also endeavor to improve two-way communication with our customers through steady sales activities, well understand them, provide optimum services, and act as their helpful adviser.

By steadily carrying out “The 13th Medium-Term Management Plan ~ All For Your Smile: Providing Wholehearted Services,” we will push ahead with further improvement of corporate value with an aim to become a “truly dependable regional financial institution with the ability to grow continually.”

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

July 2015  
Yukio Murase  
President

A handwritten signature in black ink, appearing to read 'Y. Murase', written in a cursive style.