

## Message from the President and CEO

■ We are committed to  
■ our work to establish  
■ “engagement first” with  
■ our customers.



Yukio Murase President and CEO

Looking at the operating environment for financial institutions, there are signs of prolonged low interest rates due to the introduction of the negative interest rate policy in addition to increasingly fierce competition beyond business categories. In addition, with the backdrop of socioeconomic structural changes such as aging society and population decline, efforts to revitalize regional economies are vital, where regional financial institutions are required to demonstrate their financial intermediation functions, in addition to playing an active role in local communities.

Under such circumstances, we must establish a policy of “engagement first,” which gives first priority to the cornerstone activity of strengthening our mutual ties with our customers and helping them to achieve their dreams, as well contributing to their development. At the same time, we must work with customers and local communities to achieve sustainable growth.

FY2016 is the year we complete our “13th Mid-Term Management Plan ~ All For Your Smile: Providing Wholehearted Services,” and we are committed to striving towards the achievement of our targets.

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

July 2016  
Yukio Murase  
President and CEO

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