

***Aiming to become a globally competitive financial
services group with the highest trust***

LEAD THE VALUE

We are a group of highly qualified professionals
that can provide truly valuable financial services to our customers.

Each of us thinks and acts with pride as experts in each business area
in order to LEAD the competition in creating and delivering
customer VALUE in a continually changing business environment.



These activities are supported by our three core strengths:



We create new VALUE by forming teams of specialists in various fields and providing optimal services to our customers through two-way communication.

As a result, we will be selected as a truly trusted partner.

CONTENTS

● Message from the Management	2
● Business Overview	4
Consumer Banking	4
Corporate Banking	6
Targeting Issues Involving Companies and Individuals ...	8
Investment Banking	8
International Banking	9
Treasury Markets	9
● Group Companies	10
● Financial Highlights	12
● Financial Review	15
● Financial Section	27

This material contains certain forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may materially differ from those contained in the forward-looking statements as a result of various factors. Important factors that might cause such a material difference include, but are not limited to, those economic conditions referred to in this material as assumptions.

In addition, the following items are among the factors that could cause actual results to differ materially from the forward-looking statements in this report: business conditions in the banking industry, the regulatory environment, new legislation, competition with other financial services companies, changing technology and evolving banking industry standards and similar matters.

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