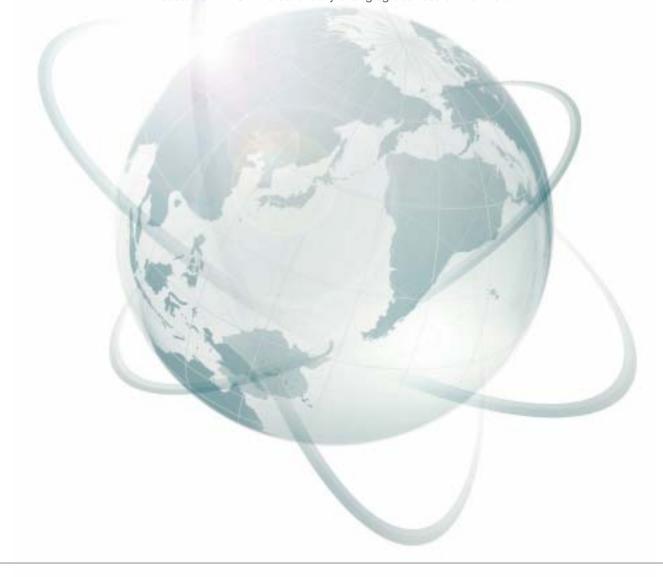
Aiming to become a globally competitive financial services group with the highest trust

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:

Spirit of Innovation

We LEAD the market by providing innovative, globally competitive services that meet customer needs.

Speed

We LEAD the pace by providing our customers with desirable services in a timely manner with speed and determination.

Solution & Execution

We LEAD the business by using all the knowledge and experiences of our group to solve the issues of our customers, whether individuals or corporates, identified through a deep understanding of their needs and financial situations.

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.

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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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