

## Message from the Management



**Isao Sumihiro**  
**President**

### **Message from the Management**

While corporate performance has improved as a result of a rally in overseas markets, Japan's tight labor market and deflationary concerns has made self-sustaining economic recovery weak and the business outlook uncertain.

Although the overall local economy is picking up due to the gradual improvement in industrial output and consumer spending, the current situation is still weak, with stagnant capital investment and continued deterioration of employment and income.

Under these circumstances, our performance for fiscal 2009 saw decrease in core banking profit resulting chiefly from decreased in loan interest income. Net income for fiscal 2009, however, surpassed last year's because of reductions in credit costs through better relationships with customers.

While many companies are striving to regain performance, we believe that as the region's leading bank we must play a major role in restoring and growing the local economy, displaying a clear commitment to advancing together with the local community. In addition, we regard it our mission to enhance our fund intermediary function more aggressively, stepping up efforts to support customers while responding appropriately with comprehensive measures to facilitate financing for small and medium-sized enterprises.

To clarify our mission and adopt a proactive stance for the future, we launched a 3-year medium-term plan from fiscal year 2009 known as <STEPS>. Through this plan, we will continue to strive to gain each customer's "true trust" and establish a "stable and profitable solid financial organization" based on our firm business foundation.

In addition, we will strengthen our commitment to compliance, placing it as one of our prime management priorities, while stepping up efforts to protect customers from financial crimes and to enhance accountability.

Also, as a conscientious member of society, we will continue to actively fulfill our corporate social responsibility by contributing not only to the revitalization of the local economy through our core banking business, but also to environmental protection and the local community.

We will continue to make concerted efforts together to strengthen our relations of trust with the local community to become the "First Call Bank" to customers wishing to discuss business. We sincerely appreciate your continued support and patronage.

A handwritten signature in black ink, reading "I. Sumihiro". The signature is written in a cursive style with a long, sweeping underline.

**Isao Sumihiro**  
**President**