

# Message from the President



I would like to sincerely thank all of our stakeholders for their understanding and support over the years for Hiroshima Bank.

The management environment encompassing regional financial institutions is one of unprecedented harshness as the population and number of branches both decrease in addition to the prolonged low interest environment.

Even under such circumstances, the Hiroshima Bank has practiced even greater customer-oriented operations as we believe that contributing to customers' growth and development is the duty of a regional financial institution.

However, to fulfill that duty and grow together with customers, merely continuing along existing lines is not sufficient. For that reason, Mid-Term Management Plan 2017 was started from fiscal 2017.

Under this Mid-Term Management Plan, while Hiroshima Bank Group gathers its collective capabilities, Hiroshima Bank is aiming to be a comprehensive financial services group that continues to grow with local customers by proceeding with earnings structure reform based on implementing value-added sales focused on customer needs, promoting workstyle reform and having an active commitment to regional revitalization.

In particular, Bank will move ahead on asset management operations for customers' asset formation by strengthening collaboration with Hirogin Securities, the Group's securities company.

Moreover, in addition to advancing diversity by strengthening initiatives to provide greater opportunities for women and recruiting specialized personnel, the Bank will provide one-stop services by collaborating with other businesses in areas in which it cannot provide services alone.

In addition, we are striving to protect our customers through such initiatives as the strengthening of cybersecurity and prevention of billing fraud, as well as further enhancing value in the region through active involvement in various CSR-related areas such as contributing to society and preserving the environment.

Through these efforts, we will make Hiroshima Bank Group a high-value, reliable banking group that is trusted by all of its stakeholders.

Finally, Bank will celebrate its 140th anniversary on November 29, 2018. For this too, we thank you very much for your warm support and patronage.

In the future, we look forward to the continued and even stronger support and cooperation of our stakeholders.