

# Chugin Group Philosophy

## Group's Corporate Principles

### Create with Our Community, Customers and Employees a Rich Future that We Can All Share

The Chugin Group aims to transition into a corporate group that creates services based on the needs of its customers and that finds resolutions to issues faced by these customers as we look to build a sustainable business model that will develop together with regional societies and customers alike.

To that end, due to the importance of raising awareness of the Group's corporate management activities, including making maximum use of the Group's management resources, as well as the importance of ensuring this thinking is fully internalized by each officer and employee of the Group, in April 2022, we established the "Group's Corporate Principles" as a set of management principles common throughout the Group.

The details of the "Group's Corporate Principles" were established in the long-term management plan that began in 2017, with the details positioned in the long-term vision set out in that management plan. However, in consideration of the transition to a holding company structure, we have decided to position them in the "Group's Corporate Principles" as a mission for the Group to permanently adhere to and in order to communicate the Group's raison d'être.

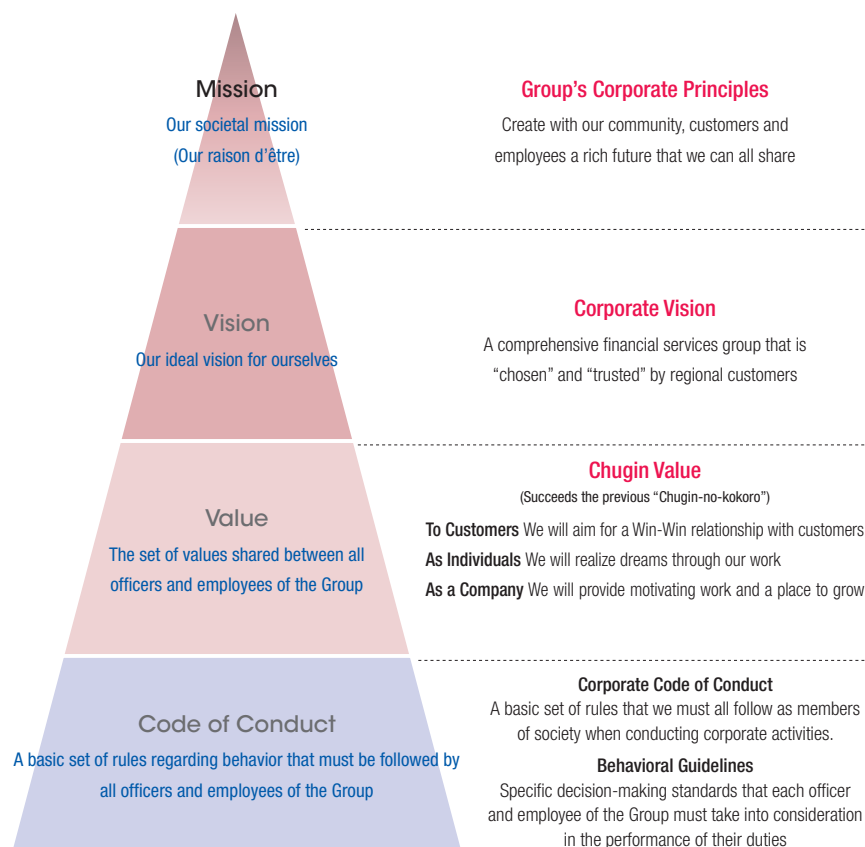
## Corporate Vision

### A comprehensive financial services group that is "chosen" and "trusted" by regional customers



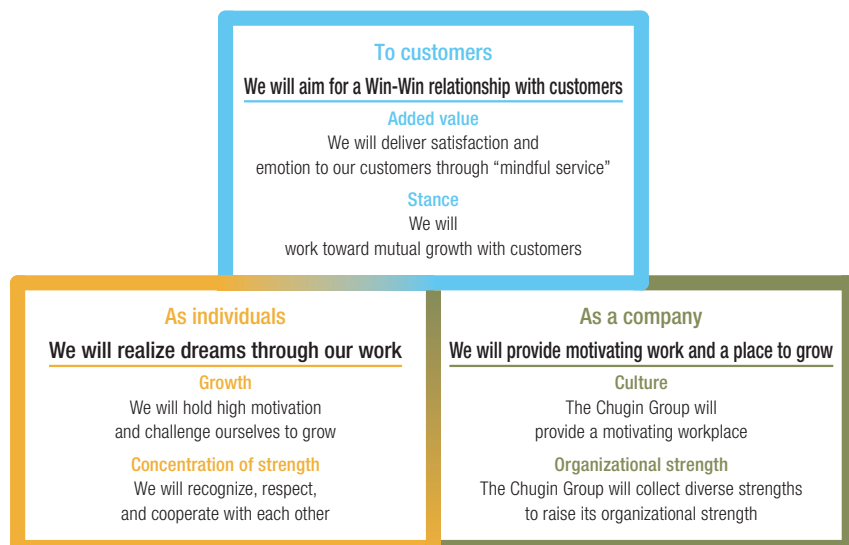
## System of Principles

The Chugin Group's System of Principles is comprised of the Group's Corporate Principles in which the Group's stated mission is set out, the Corporate Vision which is the ideal state the Group sees for itself, and the Chugin Value which are the set of values shared between all officers and employees of the Group.



## Chugin Value

The sharing of these behavior and decision-making standards and values displayed by all employees of the Chugin Group allows us to better align our vectors, improve the strengths of our organization and ensure greater satisfaction and impressions from our customers.



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