

Corporate Principles

**Remain firm in self-driven sound management to develop
in step with regional society by providing unwavering trust and
superior comprehensive financial services**

The Chugoku Bank has designated “self-driven sound management” as its corporate principles, and all employees actively work to improve business results and contribute to the region based on this philosophy.

“Self-driven sound management” refers to maintaining unwavering soundness in any type of environmental changes, not seeking quick gains but aiming to enrich equity via expansion of business types from our own knowledge and actions that are balanced in quality and volume, thorough cost saving, and implementation of a personnel policy that values small numbers with superior talent, all in an effort to maintain and develop a firm management foundation. This is also an expression of our strong commitment to “protect with our lives the money entrusted to us by our customers.” This way of thinking originated from important lessons learned from events such as the financial crisis at the beginning of the Showa era and the chaotic period following the close of the World War II, and is carried on by each and every employee to this day.

Amid changes to regional economic structures due to factors such as future advancement of population decline, a low birth rate, and an aging society, competition among financial institutions is becoming increasingly fierce. Under such a management environment, demands on financial institutions to secure soundness and transparency have become increasingly strong. While firmly maintaining its traditions in self-driven sound management, the Bank will appropriately and swiftly respond to changes in the environment and customer needs, working to strengthen its financial standing.

Corporate Vision

A bank that is “chosen” and “trusted” by regional customers

Chugin-no-kokoro (Philosophy of Chugoku Bank)

"Chugin-no-kokoro" was formulated as a guide and set of values that each individual in the Chugoku Bank Group should hold when engaging in self-motivated work. With all employees across the Group facing the same direction, organizational strength will be enhanced, with the goal of providing satisfaction and emotion to our customers.

To Customers

We will aim for a Win-Win relationship with customers

[Added value]

We will deliver satisfaction and emotion to our customers through "mindful service"

- We will provide superior proposals from a customer's standpoint and through an understanding of true expectations
- We will provide fresh and comfortable service
- We will do work that is memorable, chosen by "people" and welcomed by customers and the region

[Stance]

We will work toward mutual growth with customers

- We will think with our customers and act together
- While attaining further strength to enable our customers to grow, we will work closely and deepen customer ties

As Individuals

We will realize dreams through our work

[Growth]

We will hold high motivation and challenge ourselves to grow

- Each individual will represent the Chugoku Bank Group, executing duties with responsibility
- Skills will be continuously polished as professionals in our respective standpoints
- We will aim to be members of society with sincerity and humanity

[Concentration of strength]

We will recognize, respect, and cooperate with each other

- Through teamwork, we will create an active workplace that understands and respects colleagues
- We will create new value with "All Chugin," cooperation that exceeds organizational boundaries

As a Company

We will provide motivating work and a place to grow

[Culture]

The Chugoku Bank Group will provide a motivating workplace

- We will foster a workplace culture with open communication, freedom, and vigor
- We will fully support challenges that each individual undertakes
- We will empower positive risk-taking, and value earnest effort

[Organizational strength]

The Chugoku Bank Group will collect diverse strengths to raise its organizational strength

- By respecting various individuality and workstyles, we will create a strong and flexible organization
- Through mutual harmony, we will aim to improve organizational strength through teamwork
- From the viewpoint of emphasizing the actual situation of the workplace, we will all support each other