



AI CEO Message

As the world continues to change rapidly, we continue to question our reason for being as a company. Geopolitical tensions, responses to climate change, and advancing technological innovations are making the environment surrounding us increasingly complex, which makes it even more critical to define our path forward. In this era, what roles must we serve? The answer is our Purpose—“Committed to empowering a brighter future.” This is not just a slogan, but it guides us in our daily activities and how we contribute to society. It also drives us to pioneer the future. Corporate growth is achieved not just through expanding numbers, but by coexisting with society. We continue to take on challenges, aiming to realize economic and social value. In the face of these challenges, we remain committed not to fear change, but to embrace it and to create new value through it.

Firstly, responding to climate change is an unavoidable issue for our business activities. Initiatives to create a carbon-neutral society are our responsibility to future generations and serve as the foundation for our sustainable growth. To accomplish this, we must go beyond simple climate measures and play a role in promoting transformation across society. Additionally, the wave of technological innovations is fundamentally transforming our business model. New technologies, including generative AI, not only improve our business efficiency but also have the potential to provide new value to our clients and society. However, technological development alone is not enough. We believe that “people are our most significant capital.” Each employee’s diverse perspectives and capabilities are the backbone of organizational resilience. Our mission is to nurture a free and open corporate culture and establish an environment that encourages taking on challenges. We can achieve better results by enabling individuals to succeed and inspire each other within the organization. Moreover, we aim to build bridges across divisions. Issues facing

the world require cooperation beyond national borders and industries. We strive to act beyond the financial services framework and build bridges to resolve social issues.

At the same time, a trusting relationship with our stakeholders is essential as the foundation to support our activities. Trust is the source of our brand value and the foundation of our competitiveness. We will continue to foster this trust by enforcing regulatory compliance and ethical behavior to meet society’s expectations. Based on this trust, we will implement the spirit of *righteousness before profit*. This philosophy is at the core of our management. Our reason for being as a company is to build integrity and responsibility through initiatives that drive social and environmental progress. It is the path toward improving our corporate value. “Awakening” and “transformation” are our keywords. To maximize the organization’s potential and advance to the next stage, we need an open and candid culture where employees think for themselves, embrace challenges, and take action. The diverse perspectives and skill sets of our employees support our resilience foundation.

The future is uncertain, but that is where we find opportunities. We do not fear change—we embrace and create new value through it. This is our approach. We will advance into the new stage by taking on challenges. We will share the results we achieve in the process with our employees, customers, and society, and build a sustainable future. I am pleased to share our journey and commitment to the future through this Report. With our Purpose at the core, we will continue taking on challenges. United as one, our group is committed to meet your support and expectations. We hope you share our excitement in discovering what the future holds.