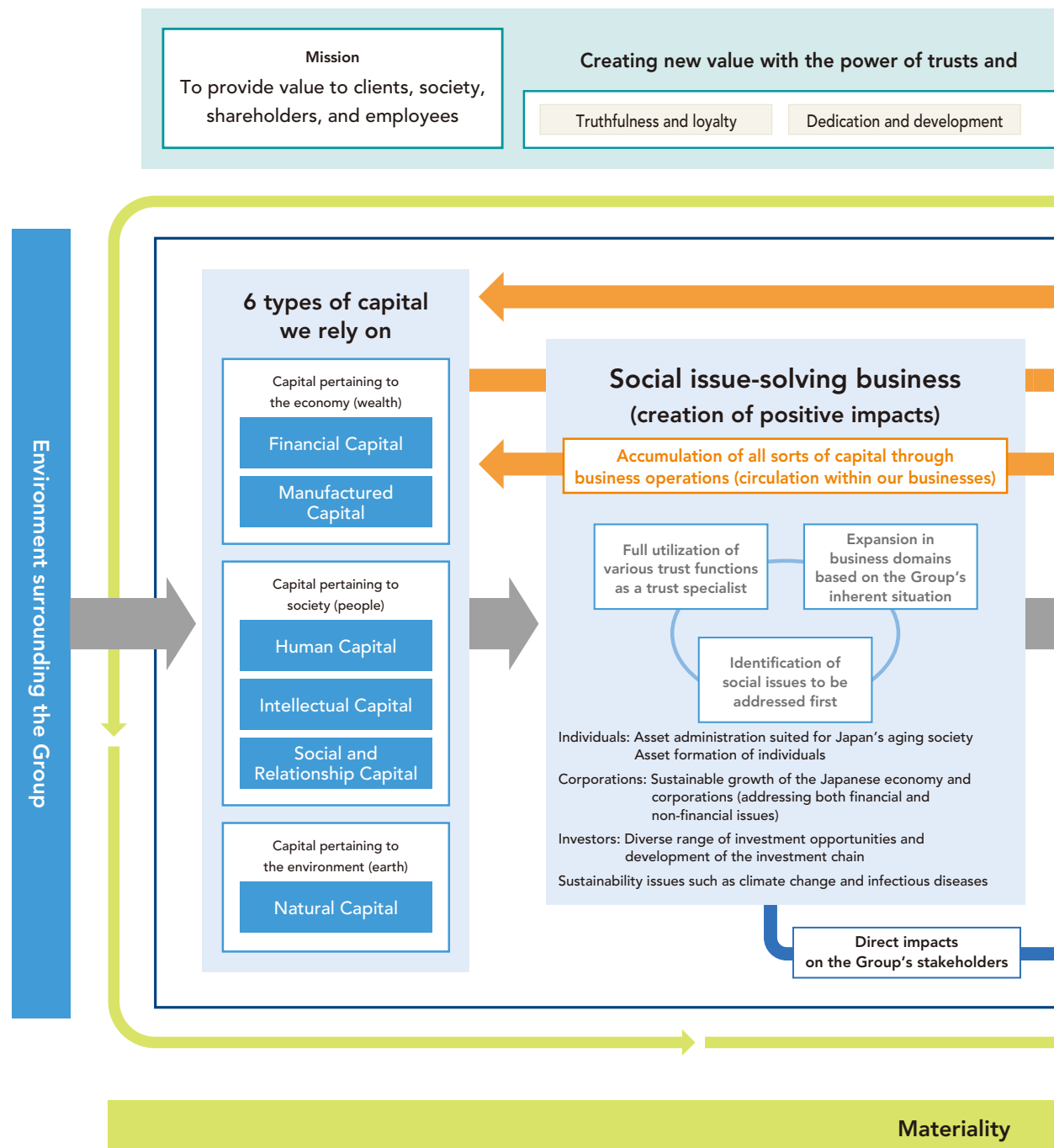


Vision

Value Creation Process

Process for the balanced creation of both social value and economic value

We harness the managerial resources (six types of capital) unique to a financial group specialized in trust banking and leverage our trust functions to drive our business operations. In doing so, we create positive impacts geared towards achieving the SDGs for our stakeholders, which in turn create value for society and economic value for ourselves.



This process also sets in motion the circulation of capital whereby the capital accumulated once more enhances our value creation capabilities in a sustained manner. We identify high-priority issues (materiality) that affect our value creation process over the medium to long term and are currently strengthening our materiality management so as to appropriately control such impacts within the constructs of a risk appetite framework (RAF).

