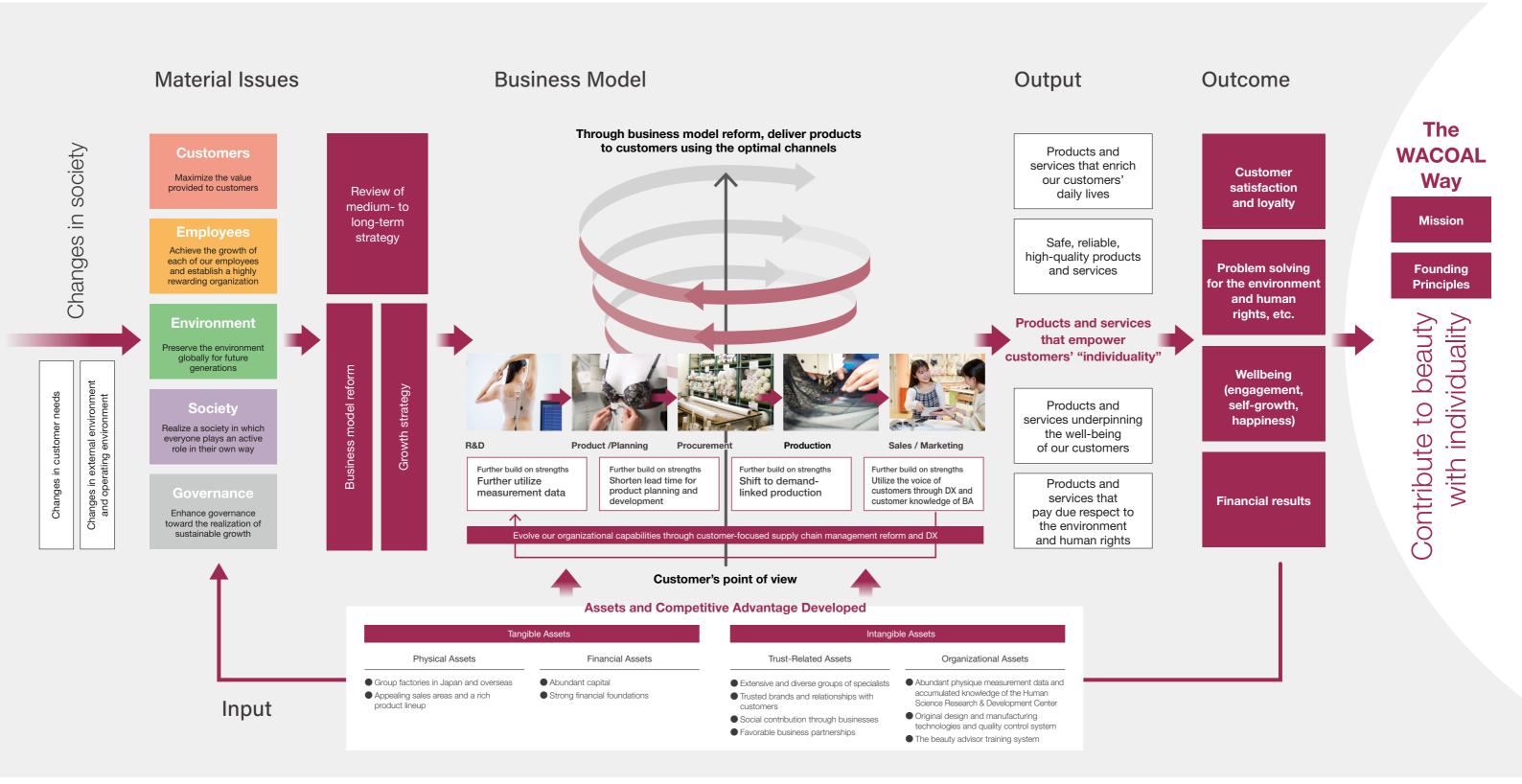
Value Creation Process

The Group will maximize and optimize the various assets that it has developed—including physical, financial, trust-related, and organizational assets—and advance medium- to long-term growth strategies to resolve material issues and enhance enterprise value even further. Through rigorous, customer-focused business model reform, execution of growth strategy, as well as the evolution of our value creation process, we will continue bringing products and services that enrich society to the market.



Transformation