

## • Management Philosophy •

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Support customers' lifestyles  
and enable each individual  
to maximize future opportunities  
through effective use of credit.

Our goal is to form close  
connections with our customers  
and enrich their daily lives as a  
comprehensive financial group  
with roots in the retail sector.





**Customers first**

**Demonstrate  
Group synergies**

**Financial  
services attuned  
to individual  
customers**

**Build a financial  
platform**

**Be the  
number one  
retail financial  
services company  
in Asia**