

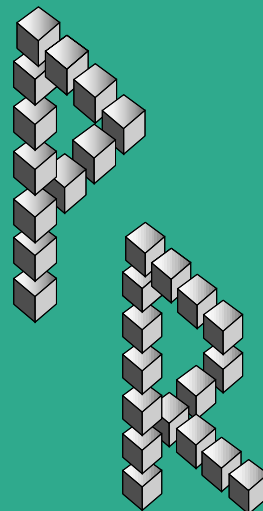
Outline of Strategies

# Promise Vision

**Specialization:** We will continue to develop our business within the field of consumer finance, which is our special area of expertise.

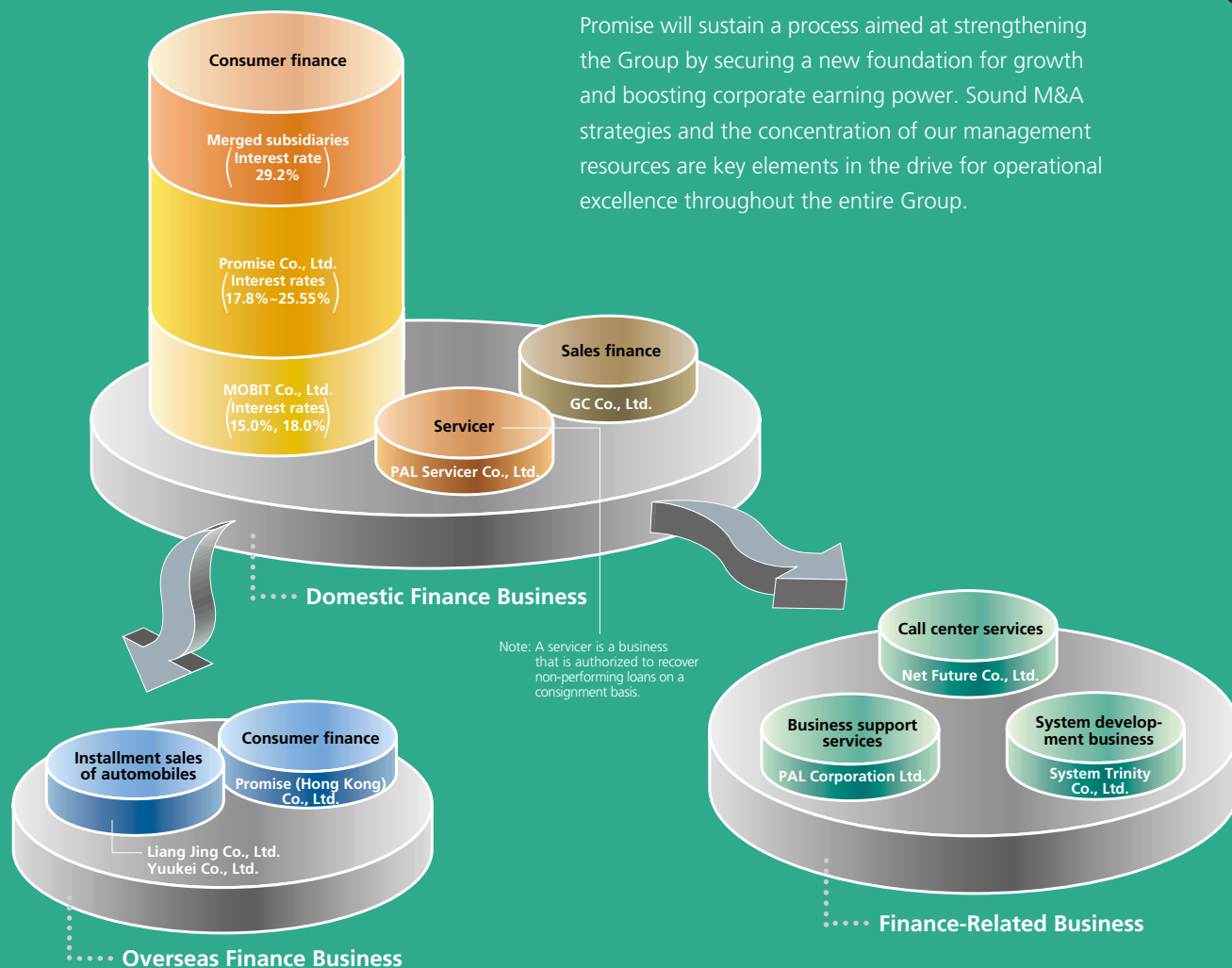
**Focus:** We will strengthen our product development and enhance our IT-based services.

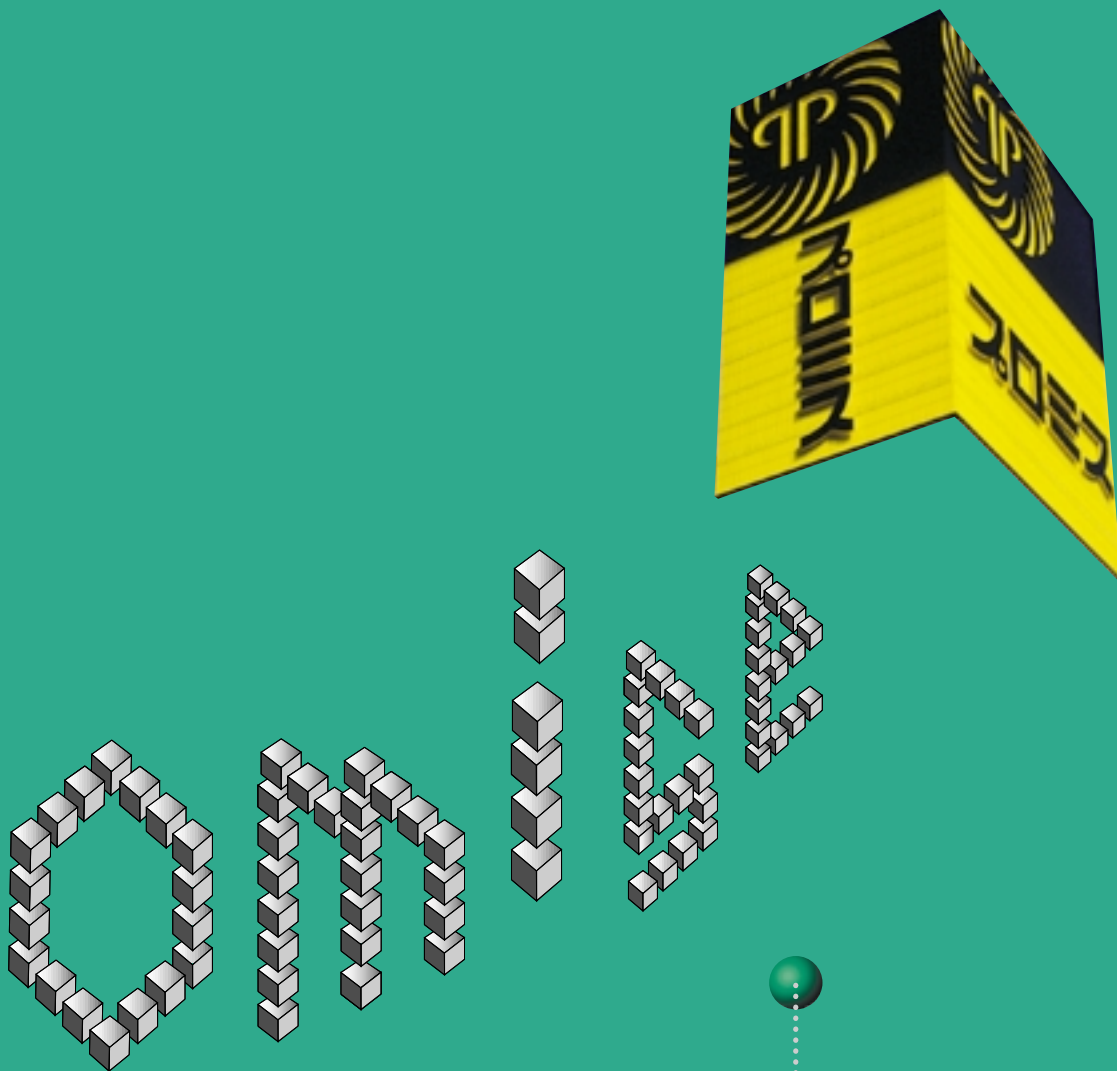
**Evolution:** We will strive to become the equivalent of our customers' "Personal Main Bank."



## Accelerated Group Strategy

Promise will sustain a process aimed at strengthening the Group by securing a new foundation for growth and boosting corporate earning power. Sound M&A strategies and the concentration of our management resources are key elements in the drive for operational excellence throughout the entire Group.





### .....Prioritized Strategic Approach

Plans are in place to strengthen the Company's operational base by accommodating customers' needs and making use of the VI program to strengthen the corporate brand image. In addition, Promise will continue to make significant progress in improving customer communication as a means of minimizing the number of loan losses.