

Compliance Structures

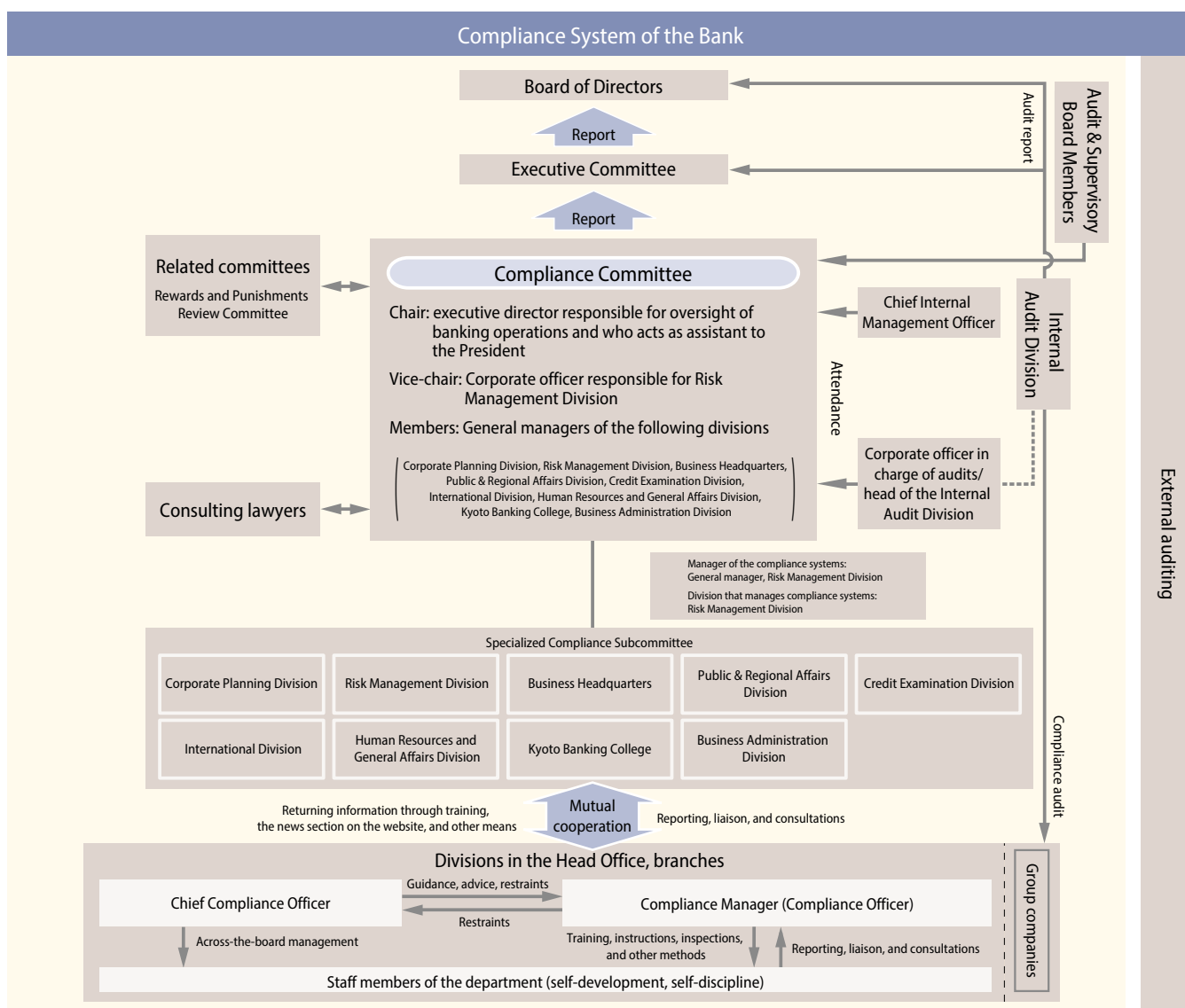
Given the public nature of banks, compliance will always be the cornerstone of management.

The Bank considers compliance to be one of its most important management issues and has been working to rigorously enhance its compliance structures to ensure that the actions of management and non-management employees alike will earn the trust and support of observers. This will enable us to build solid bonds of trust with the local community, and to maintain our reputation as a reliable bank that provides excellent customer satisfaction over the long term. For these purposes, we have worked hard to strengthen our compliance systems. For example, the Compliance Committee (chaired by an executive director responsible for oversight of banking operations and who

acts as an assistant to the president) centrally manages and responds to compliance-related problems.

In order to ensure compliance, the Board of Directors establishes compliance programs every fiscal year, and enforces a variety of policies in accordance with these programs.

In light of international requests for Anti-Money Laundering/ Countering the Financing of Terrorism (AML/CFT) in recent years, the Bank believes responding to these requests is a critical management issue, and has taken steps to enhance related measures by setting up the Anti-Money Laundering Office within the Risk Management Division. The Bank also makes every effort to block relationships with anti-social forces through a framework developed based on its Basic Stance on Anti-Social Forces.



As of July 1, 2019