



SURUGA bank

# Meeting the Challenge of New Banking

Competing on a different level with innovative financial services

Presentation to investors on fiscal year ended March 31, 2007

**Suruga Bank Ltd.**

May 29, 2007



# Japan facing a monumental turning point:

Recognition of important trends in the midterm management plan

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**Blocked in with no exit in sight**  
⇒ **Japan at a monumental turning point**

Economy which succeeded too dramatically

Island country isolated from the world

Country with a late start for infrastructure development

Companies becoming insensitive due to their success

Nation that does not desire change

Government that has put off developing strategies

A Japan that cannot respond to changes

Loss of affluent life

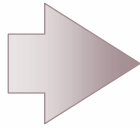
Destruction of the environment

Loss of the uniqueness

Exhaustion of local regions

Rarifying human connections

Disappearance of unique culture



**Necessity of a transition in strategy**



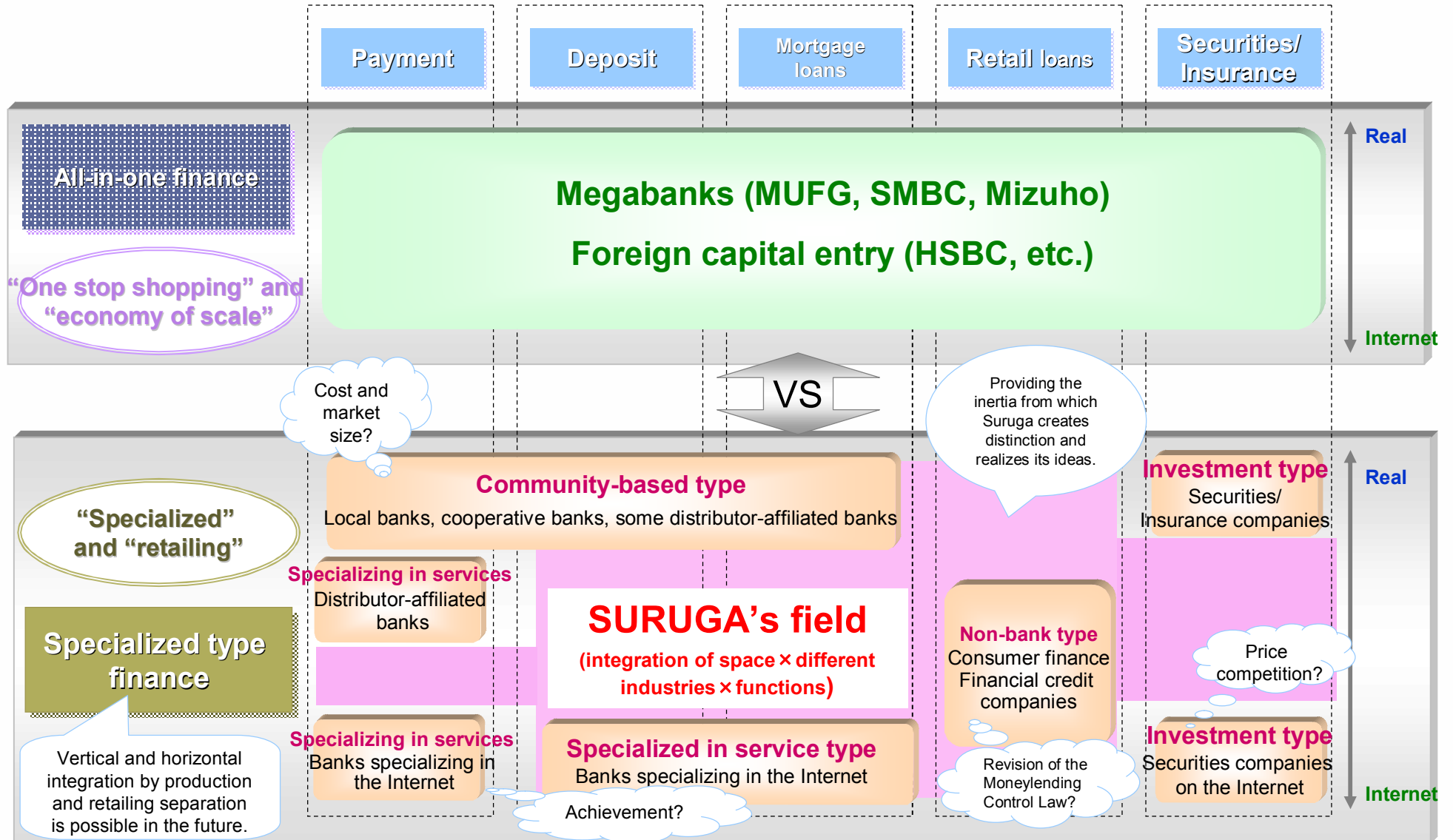
## 7 major transitions in Japan

1. Transition from a **society of expansion** to a **society of shrinkage**
2. Transition from a **priority on production** to a **priority on life**
3. Transition from a **centralized structure** to a **decentralized structure**
4. Transition from a **material economy** to an **information economy**
5. Transition from a policy of **development** to a policy of **recovery**
6. Transition from the **idea that authorities are superiors** to the **idea that sovereignty lies in the people**
7. Transition from **global standards** to **unique culture**

Source: Yoshio Tsukio



### “Specialized type finance” VS “all-in-one type finance”

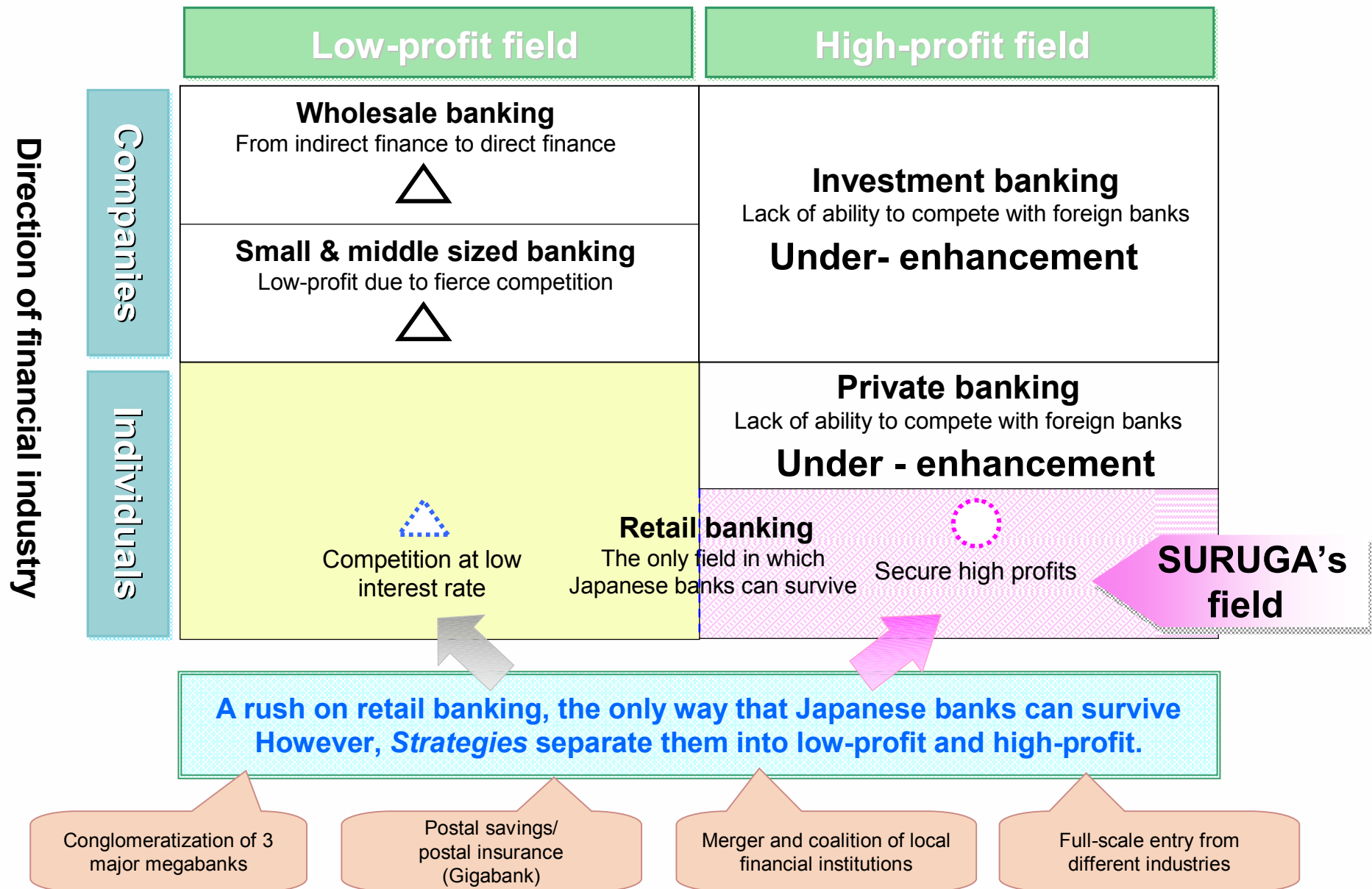




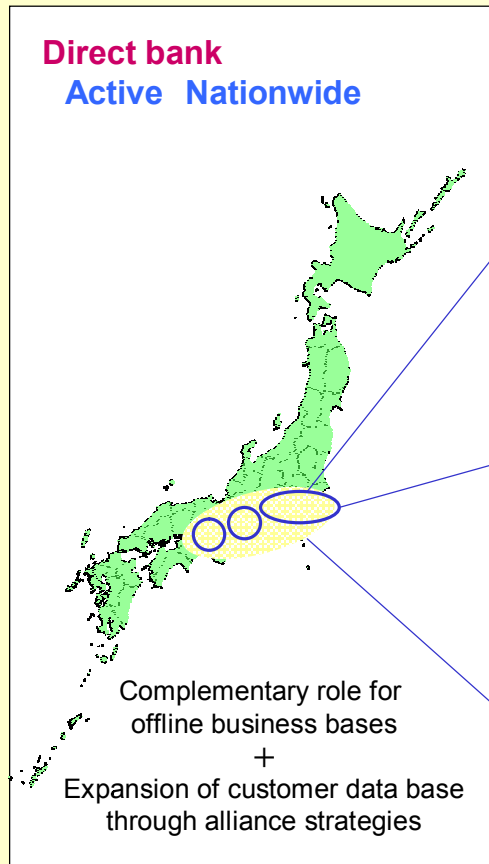
# Reorganization of the financial industry:

Recognition of important trends in the midterm management plan

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## Major markets



**The greater Tokyo, Nagoya and Osaka area** **Evolving into amore attractive market**

Biggest market expected to increase as a center of society and economy.

↓

In a market with increasing competition, market segments and "high added value" strategies are the key.

**Kanagawa area** **Expected to continue growing in the future**

This is a growing area with the characteristics of both a "city" and a "local region."

↓

Deployment of unique strategies in Yokohama, Shonan, Keno, and Odawara

**Shizuoka area** **Attractive as a mature market area**

An attractive market with high maturity located between the greater Tokyo and Chukyo areas.

↓

Facilitate "customer bonding" and improve operational effectiveness at the same time for the further growth.

Effective assignment of management resources

## 5 core businesses

Mortgage loans

Free loans

Credit cards

Wealth management support

Small-medium enterprise



# Hierarchization of society:

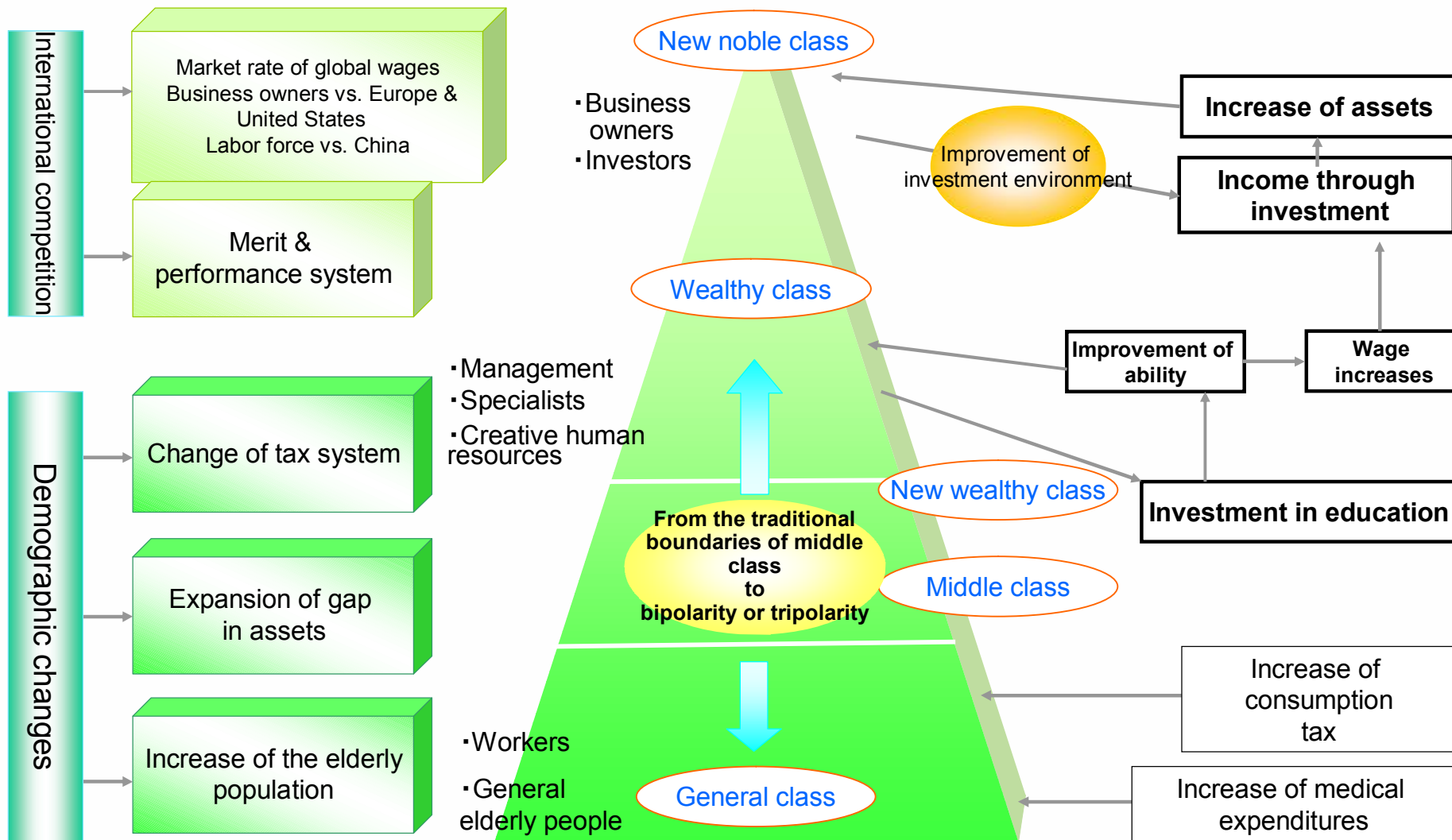
Recognition of the society in evolving strategies in each segment

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**Collapse of traditional boundaries of middle class**

**Formation of a social hierarchy**

**Acceleration of rank classification**





# CRM sophistication and diversification:

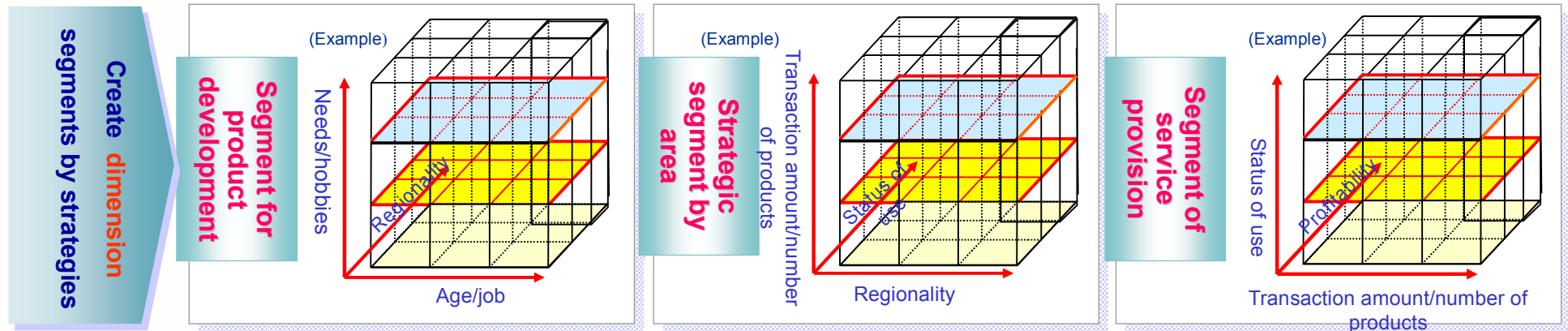
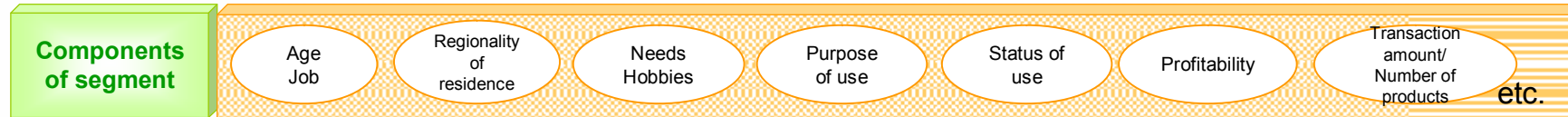
Top-down approach focusing on high-end segments

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Evolving strategies through multidimensional segments

SURUGA's CRM = Information + Accounting → Essential for marketing strategies

By entering customers' contact history into CRM to compile information, it enables the creation of multidimensional customer segments classified by purpose and leading to an increase in the ability of business planning and proposal making.



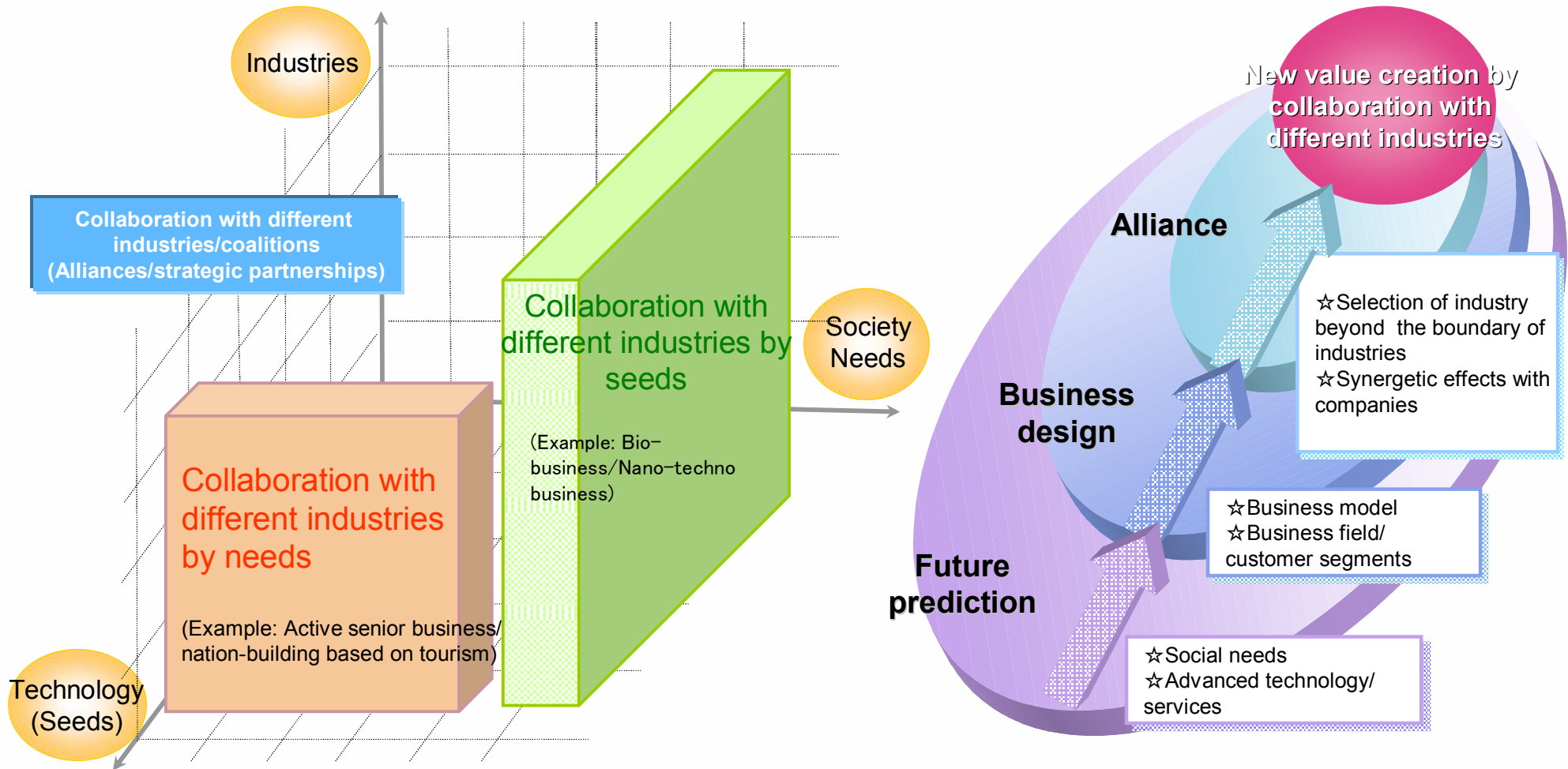
Top-down approach

Focusing on the segment the same as on customers with high-profit margins

Evolving strategies utilizing CRM segments

Overall impact is significant if high-profit customer candidates actually become high-profit customers.





- The 21<sup>st</sup> century type business will be created by **collaboration beyond the boundary of industries**, and between business and business.
- New social needs required by the society of the 21<sup>st</sup> century are realized by collaboration with several business entities (example: Active senior business)/Several business entities utilize new technology (seeds). (example: Bio-business) – **It is important to collaborate with different industries.**
- In order to participate in the collaboration/coalition of different industries, **outstanding ability in specialized fields** is required.





Customer segments

Approach to forefront company customers  
(Provision of products and services limited to members)

Deep cultivation of relationships with customers

Advertisement/  
Distribution channels

Possession of large amount of customer ID

High market shares in specific fields

Various points of customer contact

Brand power

Subject company for collaboration with different industries  
**Forefront company**

**NTT DoCoMo, Inc.**

Members: Approx. 44 million  
Membership organization of NTT DoCoMo, one of the largest organizations in Japan



**Sogo Security Services Co., Ltd.**

A major security company  
Aggressively expanding in the home security business



**G. Plan Inc.**

Members: Approx. 1.54 million  
One of the largest point utilization sites



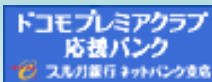
**NTT Communications Corporation**

Membership: Approx. 6 million  
One of the largest internet providers



Collaboration of values utilizing strength

**SURUGA bank Enabler company**



Established in March, 2007



Established in March, 2007

Internet banking branch  
G point club

Scheduled to be established in summer, 2007

OCN branch

Scheduled to be established in fall, 2007

High ability in planning and proposal making

Unique product development

Flexible system design

Speedy response

Financial OEM

# Rapidly expanding electronic payment – noncontact IC SURUGA bank

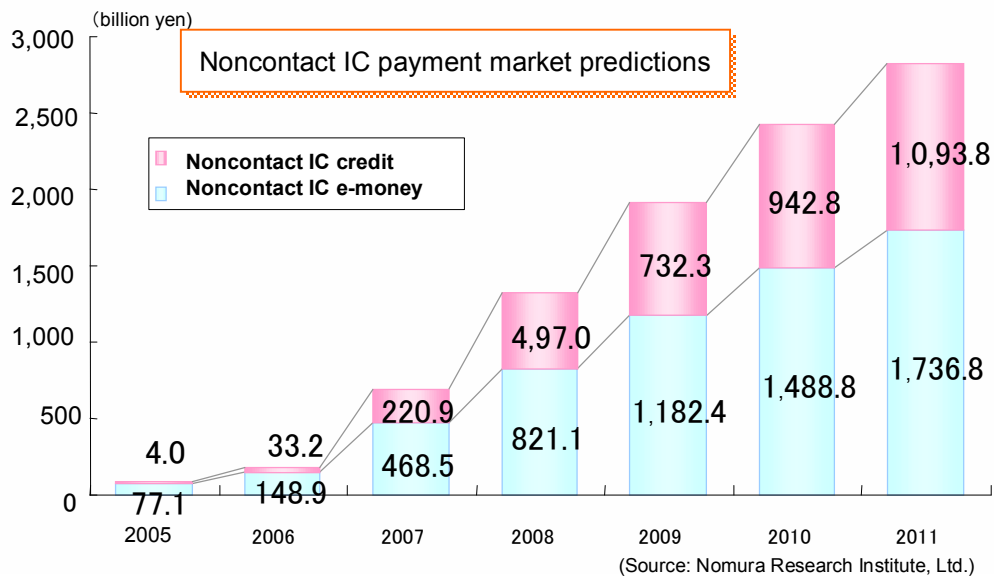
## Increasing noncontact IC

\* For Suica, the number indicated in ( ) is the number corresponding to e-money  
 \* The number of Suica users equals the total of the number of issued cards + number of mobile Suica

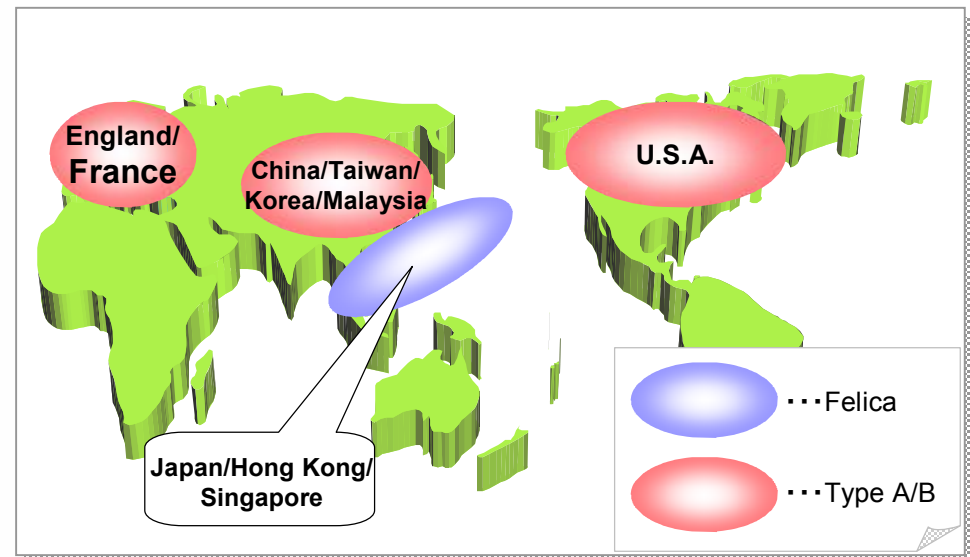
\*DCMX and DCMX mini indicate estimated figures by IT media  
 (Source: NIR survey from declared figures by each company and reported figures by Nikkei)

	Prepaid						Postpaid IC					
	Edy	Transportation type			Retail type		Pitapa	iD	DCMX	DCMX mini	VisaTouch	Quick Pay
		Suica	Pasmo	ICOCA	nanaco	waon						
Number of users (10 thousand)	2,600	2,052 (1,684)	300	280	1,000 (plan)	800 (plan)	60	173	14	121	10	100
Definition	Total ID numbers	Number in use	Number in use	Number in use	Issued number	Issued number	Number of members	Number of members	Number of members	Number of members	Number of members	Number of members
Time	2007.3	2007.4	2007.4	2007.3	2008.3	2008.3	2007.3	2007.1	2006.12	2006.12	2007.1	2007.1
Number of stores (10 thousand)	4.9	1.27	2	0.0226	1.1	2.3	1.5	7.4	7.4	7.4	0.45	3
Time	2007.2	2007.4	2007.3	2007.3	2007.6	2008.3	2007.3	2007.4	2007.4	2007.4	2007.3	2007.3
Maximum limit (¥)	50,000	20,000	20,000	20,000	Less than ¥30,000	20,000	300,000	Set individually	200,000~	10,000	Set individually	20,000

## Electronic payment market utilizing noncontact IC



## Noncontact IC card system in the world





# International money "VISA Debit Card" SURUGA bank


Strategy for affiliated credit card utilizing international VISA payment infrastructure

Issued an international debit card in collaboration with major travel agencies

"Provision of new value to individuals traveling overseas"

<p>March, 2007</p>  <p>H.I.S. Co., Ltd.</p>	<p>Currency exchange function</p> <p>+</p> <p>Shopping function</p>	<p>June, 2007</p>  <p>KNT Co., Ltd.</p>
<p>Nontraditional target segments</p> <ul style="list-style-type: none"> <li>○Students aged 15 or older on school trips or studying abroad for an extended period.</li> <li>○Individuals stationed abroad.</li> <li>○Seniors who do not wish to use a credit card etc.</li> </ul>		

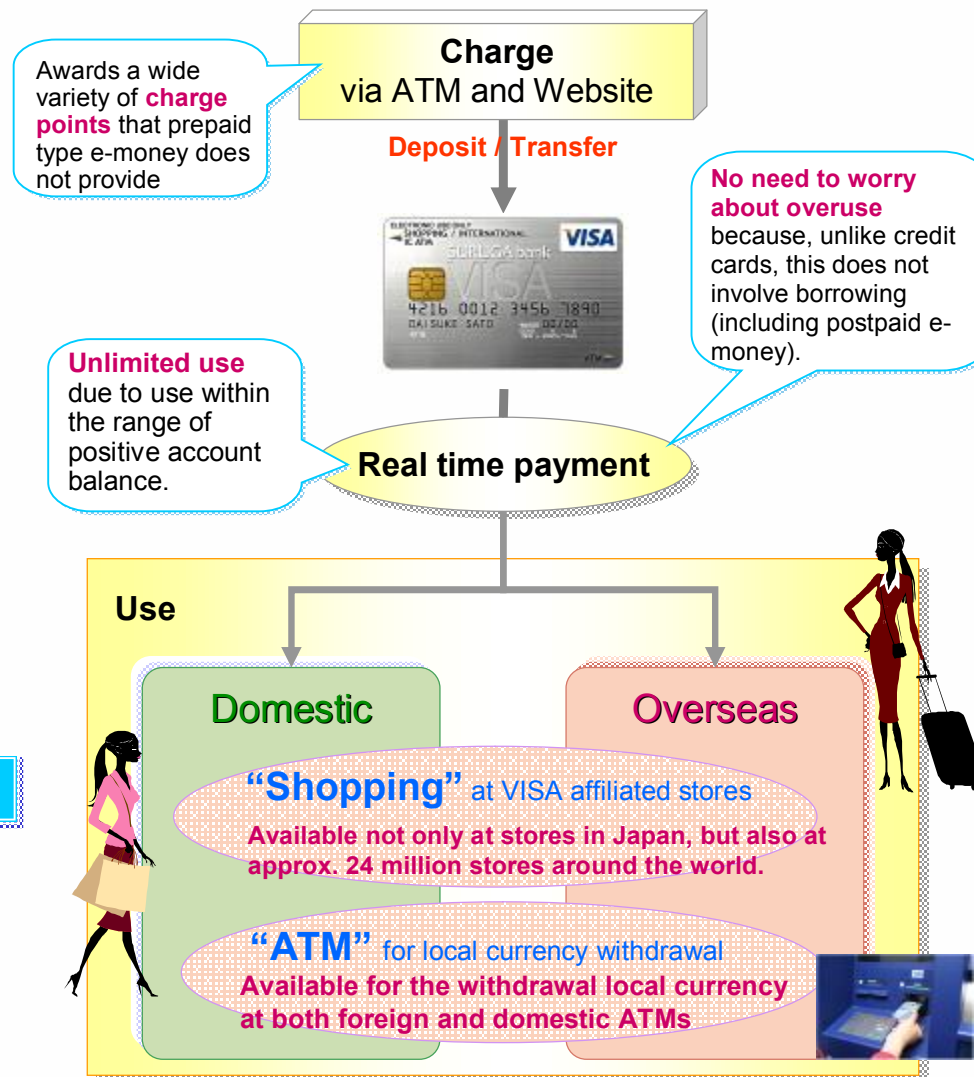
"VISA TOUCH" - a mobile phone noncontact payment service



Provision of payment options utilizing mobile phones for daily living

Adopting the infrastructure of VISA, an international brand, which corresponds to domestic noncontact IC electronic payment

Ultimate payment solution for problems with current payment options



# What is the subprime mortgage loan in the U.S.A.? SURUGA bank

## Definition of the subprime segment in U.S.A.

There is no uniform definition; however, according to the authorities, it is a mortgage loan for individuals to which 1 or more of the following conditions apply.

- Individuals who have failed to pay 2 times or more in a given 30-day period in the past 12 months, or 1 time or more in a given 60-day period in the past 24 months.
- Individuals convicted of wrong-doing by a court of law, who have suffered the seizure of mortgaged property, experienced forfeiture of mortgage or the write-off of a nonperforming loan within the past 24 months.
- Individuals who were in bankruptcy within the past 5 years.
- Individuals whose loans are deemed a relatively high risk of becoming irrecoverable. For example, a FICO credit score of 660 or below\*.
- Individuals who have 50% or more debt-service ratio, or who have a limited ability to live on their income after deducting debt service payments.

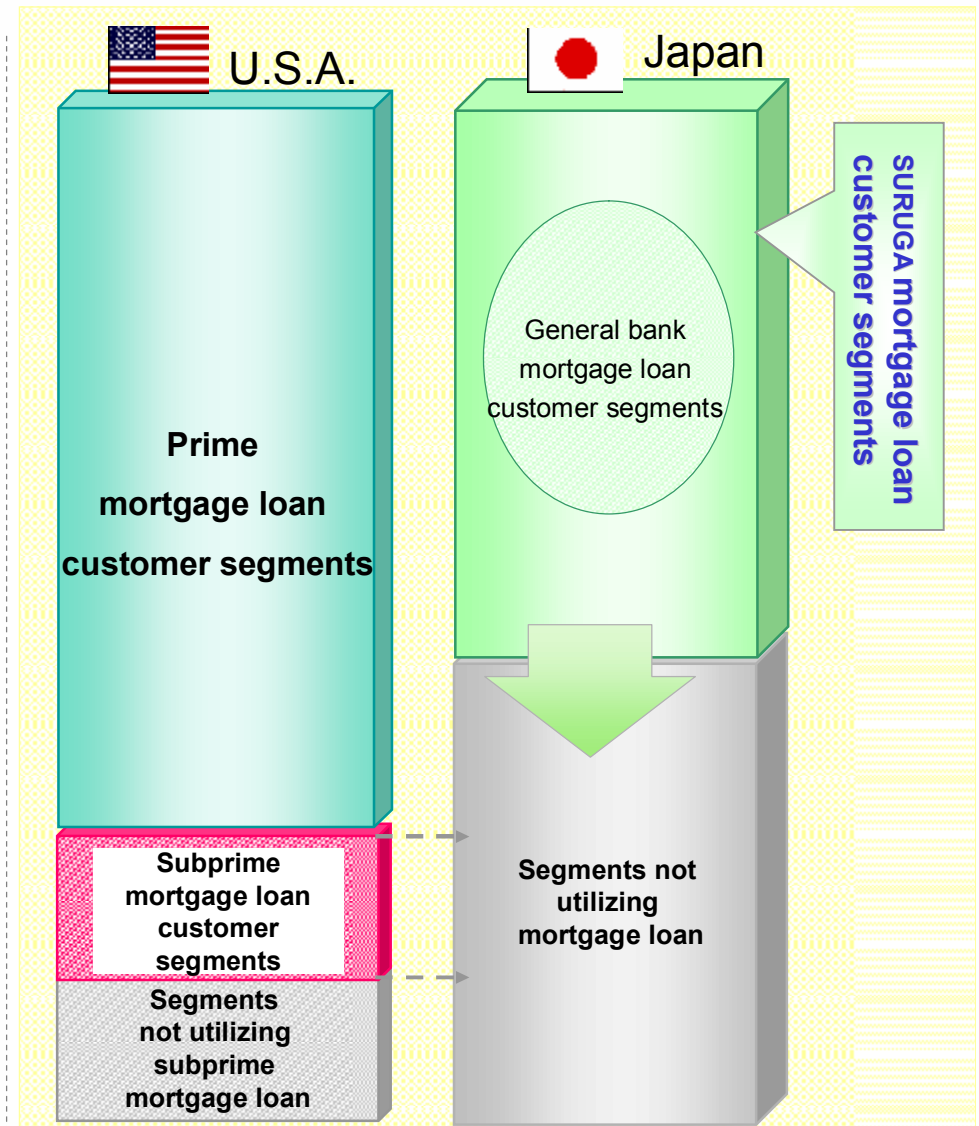
\*Generally, individuals with an FICO score of 620 points or below are often categorized as subprime.

**What is FICO?**  
Registered trademark of Fair Isaac Corporation, and the customer credit rating system that FICO developed.

Source: OCC (Office of the Comptroller of the Currency), FRB (Federal Reserve Board), FDIC (Federal Deposit Insurance Corporation), OTS (Office of Thrift Supervision) "Expanded Guidance for Subprime Lending Programs"

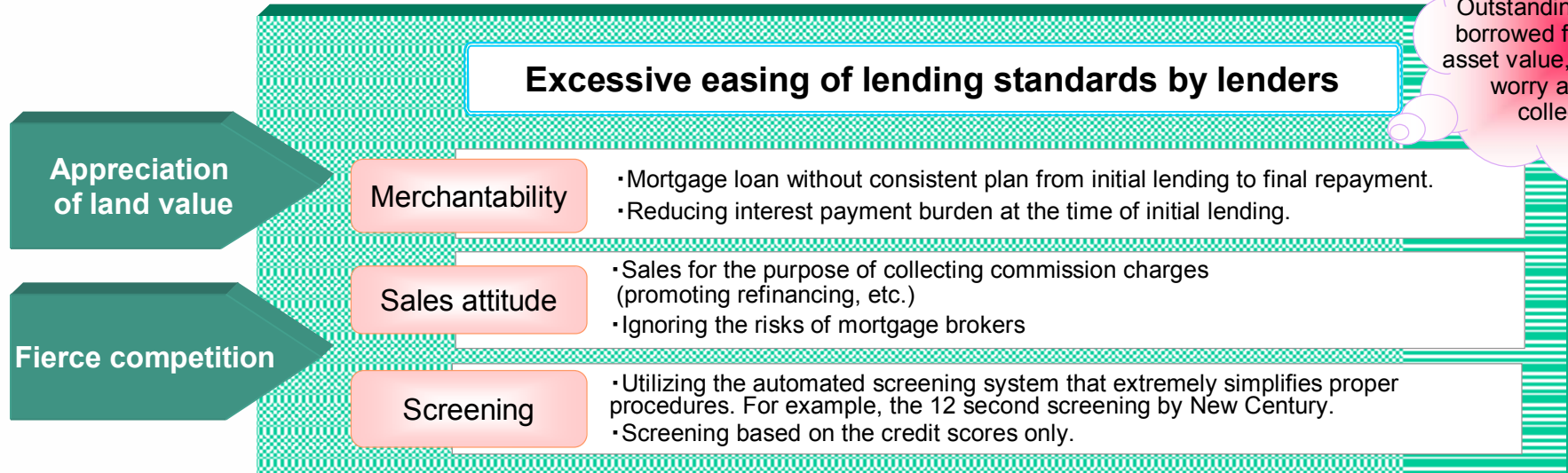
**"Segments that cannot be borrowers" in the Japanese mortgage loan market**

## Comparison of mortgage loan customer segments between Japan and U.S.A. (conceptual diagram)





## Subprime mortgage loan problems



## Unreasonable merchantability of subprime mortgage loans in the U.S.A.

**State-income loan**

- A loan not requiring any certification and income is self-assessed.
- There are 2 types of loans: one requires certification regarding assets, and the other loan does not require certification and assets can be self-assessed.
- Interest and commission charges are high.

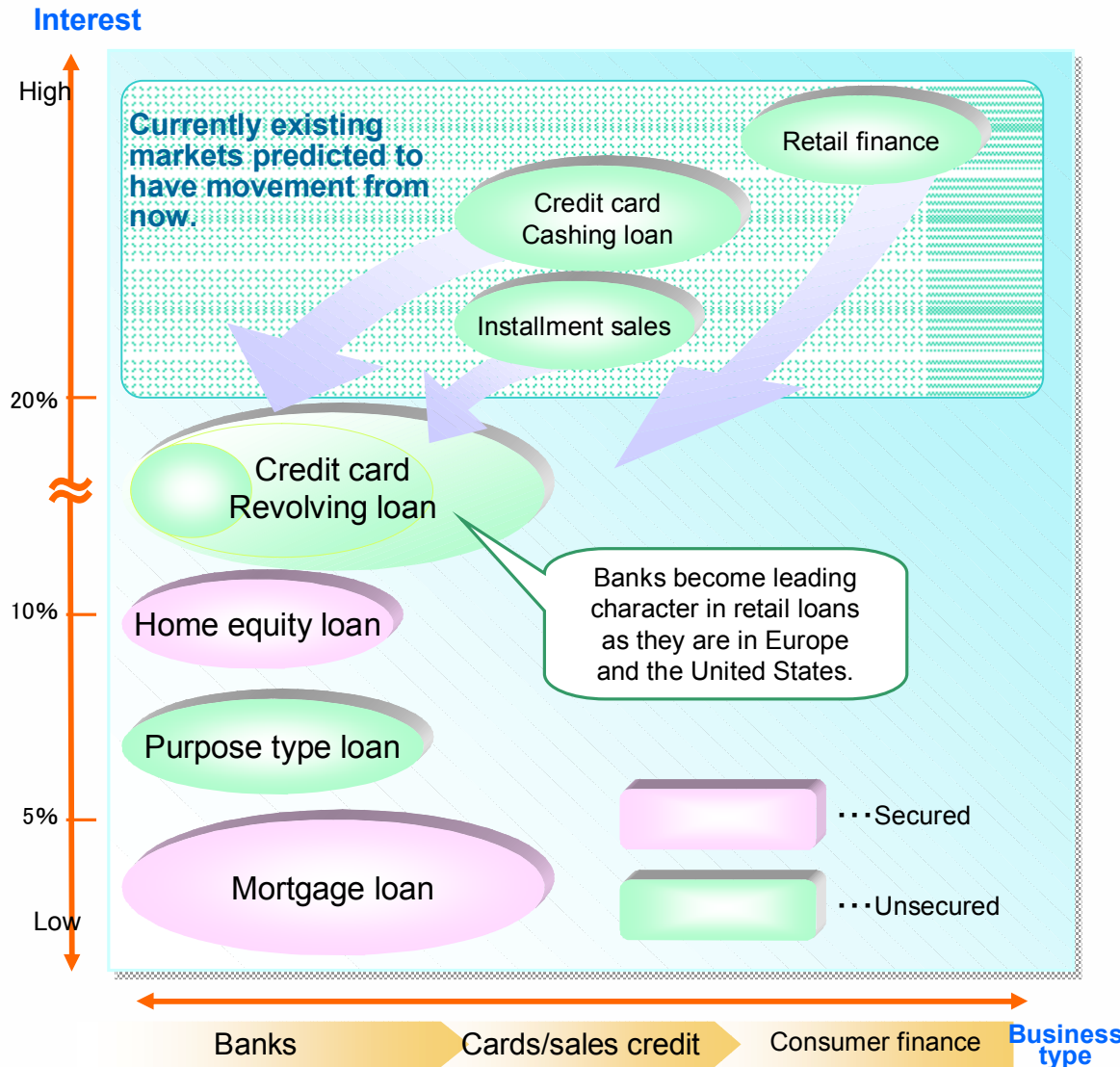
**Minimum payment loan**

- A loan requiring extremely small payments.
- Example) Interest-Only... For the first few years, only the interest will be repaid.
- Negative amortization... For the first few years, the amount of repayment will be less than the interest. (If the land value appreciates before increasing principal reaches the upper limit, refinance.)

**2/28 loan**

- A loan with low interest (1-2%) for the first 2 years, and higher interest (around 10%) for 28 years thereafter. (on the premise of improved credit score within 2 years and refinancing.)
- There similar loans: 3/27 loan, 5/25 loan.

“Small loans” will be offered mainly through banks from now.



## Circumstances of nonbanks

Business model of nonbank with an interest rate of more than 20%

= high risk × (cost of credit)

= high cost ○ (prevention of customer withdrawal/  
cost of acquiring new customers)

Under the circumstances of interest rate upper limit reduction, existing business model with high costs cannot survive.

## Circumstances of general banks

It is impossible to provide loans without retail loan (retail finance, credit) know-how, actual achievements, and nonbank guarantees by most of the banks.

## In order for banks to take control of retail loans as in Europe and the United States

Radical banks that establish a business model at an interim interest rate of between that of existing banks (less than 10%) and nonbank (20% or more) can take control of retail loans.

(Conditions)

▪ **Accumulation of long-term business expansion experience at the interim interest rate.**

▪ **Establishment of a low-cost structure with high customer retention.**



	Target	Product
Businessmen	<ul style="list-style-type: none"> <li>–Businessman at major companies</li> <li>–Diligent businessman (with 20% of private fund)</li> </ul>	Traditional type ready-made products
	<ul style="list-style-type: none"> <li>–Businessman at major companies (without 20% of private fund)</li> </ul>	
Women	<ul style="list-style-type: none"> <li>–Temporary employees</li> <li>–Sophisticated woman at mid &amp; small size companies</li> </ul>	<b>SURUGA type customized products</b>
Foreigner nationals	<ul style="list-style-type: none"> <li>–City type work style</li> <li>–Regional type work style</li> </ul>	
Careers	<ul style="list-style-type: none"> <li>–IT engineers</li> <li>–Consultants</li> </ul>	
DINKS Singles	<ul style="list-style-type: none"> <li>–Double-income, no kids (young couples)</li> <li>–Single elite businessman</li> </ul>	
Business owners	<ul style="list-style-type: none"> <li>–IT venture owners</li> <li>–Artistic company owners</li> <li>–Restaurant owners</li> </ul>	
Self-employment	<ul style="list-style-type: none"> <li>–Agriculture, forestry and fisheries workers</li> <li>–Craftsman (ceramics, traditional crafts)</li> <li>–Workers engaged in culture, health, or beautification</li> </ul>	
Licensed specialists	<ul style="list-style-type: none"> <li>–Doctors, lawyers, certified accountants, etc. (acquirers of expensive articles)</li> </ul>	

## <<SURUGA's model>>

Risk analysis and customized model input by highly detailed customer segment



### [An example]

Services related to social contributions	Broadcast journalism communication	Newspaper companies, Wire services, Mobile phone, Broadcasting, etc.
	Temporary worker dispatch service	Marriage counselors, Nursing care service, Job placement service, etc.
	Information survey reports	Ad agencies, Think tanks, Information handling services, etc.
	Photography, designing, decoration	Illustrators, Copy writers, Designing, etc.
	Specialized services/consultants	Certified public accountants, Lawyers, EP, Management consultants, etc.

### Data accumulation in credit system

### [Examples of loan product models]

1. Classical model
2. Wide model
3. Premium model
4. Self-employment model
5. Business owner model
6. Lady's model
7. Senior model
8. Doctor's model

Credit screening

Pricing

Risk control

Marketing

...based on data



# Financial services blended into lifestyle and Co-creative financial services

SURUGA bank

Ordinary citizens and financial service providers will cooperate to create services that are suitable to and satisfy various needs of individual customers.

Financial services and distribution channels are blended into the lives of our customers so seamlessly that they use the financial services without knowing of it.





## d-labo concept

Who likes dealing with banks? Sadly, not many. While banks handle one of the most precious aspects of their customers' lives, they often leave them feeling dissatisfied with the service they receive. Banks too often see their customers merely as a part of the product, treating them with a distant and overly official attitude, keeping them waiting too long for service, and setting business hours at their convenience rather than the customer's. “d-labo” is different, so different that it is probably the world's first banking office that customers enjoy visiting even when it's not necessary, a banking office that communicates freely with customers via money. “d-labo” is a space filled with lifestyle tips, and advice about what you can realize by making the best use of money. It's an environment that makes you realize that spending time at this bank is being ambitious for your future. SURUGA's d-labo declares that “dream” is a word that will grow from the year 2007.

**SURUGA's evolutionary base for activity with its corporate philosophy, Helping to give shape and a timeframe to customers' dreams.**

Linking finance, a *tool*, with *dreams* (purposes).

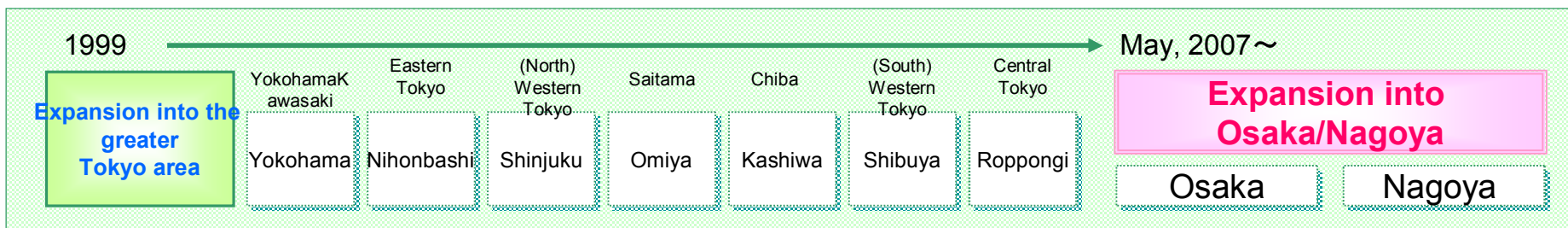
Expansion as a *Dream Index* on the basis of *dreams* and *Future*, not money.

**Changing banks into places where people enjoy spending time with no special reason, throwing off the current image of banks.**

“d-labo” input is dreams, and the output is the effective utilization of money. In the greater Tokyo area, “d-labo” strives to create a network on a different level utilizing virtual and real properties through mutual communication that megabanks do not provide.

# Business expansion to Osaka/Nagoya SURUGA bank

## Expansion of new areas for the mortgage loan business

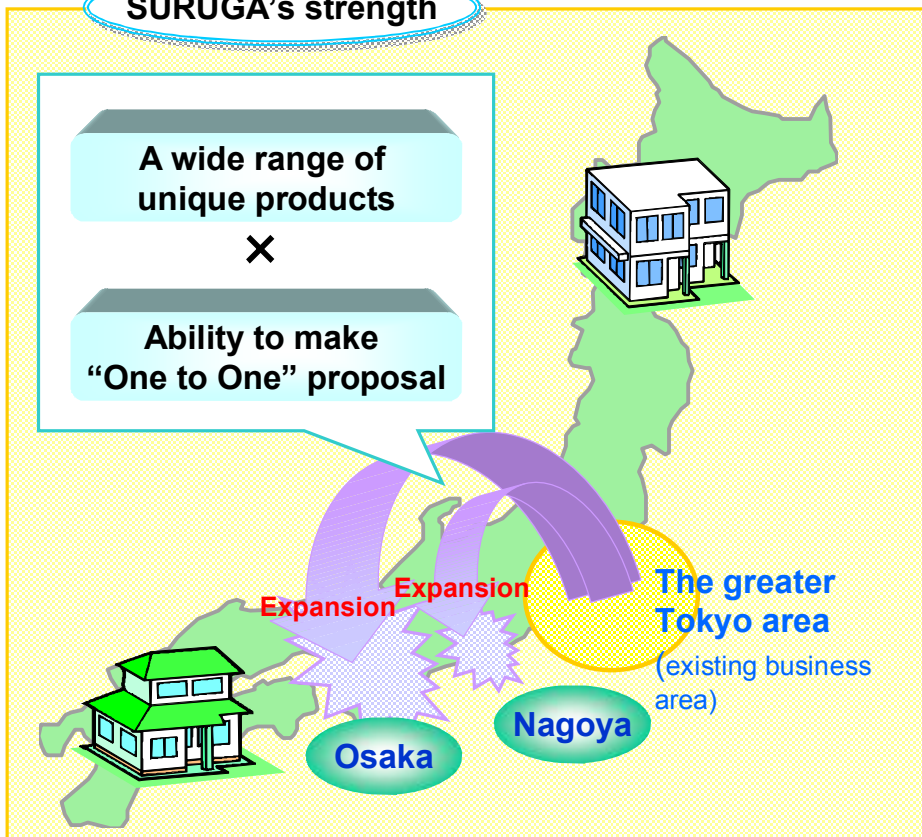


### SURUGA's strength

A wide range of unique products

×

Ability to make "One to One" proposal



### Mortgage loan market size

Considering the market in the greater Tokyo area as 100,  
= the market in the Chukyo area is approx. 30  
= the market in the Kinki area is approx. 50

3 major metropolitan areas account for slightly less than 60% of the entire nation

	Population	Number of households	Number of new privately-owned housing units started
Saitama	7,053,689	2,647,746	77,427
Chiba	6,056,159	2,324,169	71,912
Tokyo	12,570,904	5,879,579	180,712
Kanawaga	8,790,900	3,590,241	101,149
<b>The greater Tokyo Area</b>	<b>34,471,652</b>	<b>14,441,735</b>	<b>431,200</b>
Gifu	2,107,293	713,276	16,750
Aichi	7,254,432	2,756,200	86,865
Mie	1,867,166	675,025	19,978
<b>The greater Nagoya Area</b>	<b>11,228,891</b>	<b>4,144,501</b>	<b>123,593</b>
Shiga	1,380,343	478,915	15,972
Kyoto	2,647,523	1,078,282	25,868
Osaka	8,817,010	3,650,247	96,762
Hyogo	5,590,381	2,145,760	52,152
Nara	1,421,367	502,930	10,619
Wakayama	1,036,061	384,734	6,653
<b>The greater Osaka Area</b>	<b>20,892,685</b>	<b>8,240,868</b>	<b>208,026</b>

\*Source: Census 2005. Statistics on Building Construction Started 2006

SURUGA's business model is to focus attention on customer segments that are not satisfied with the existing banks.

**NEW**

**OLD**

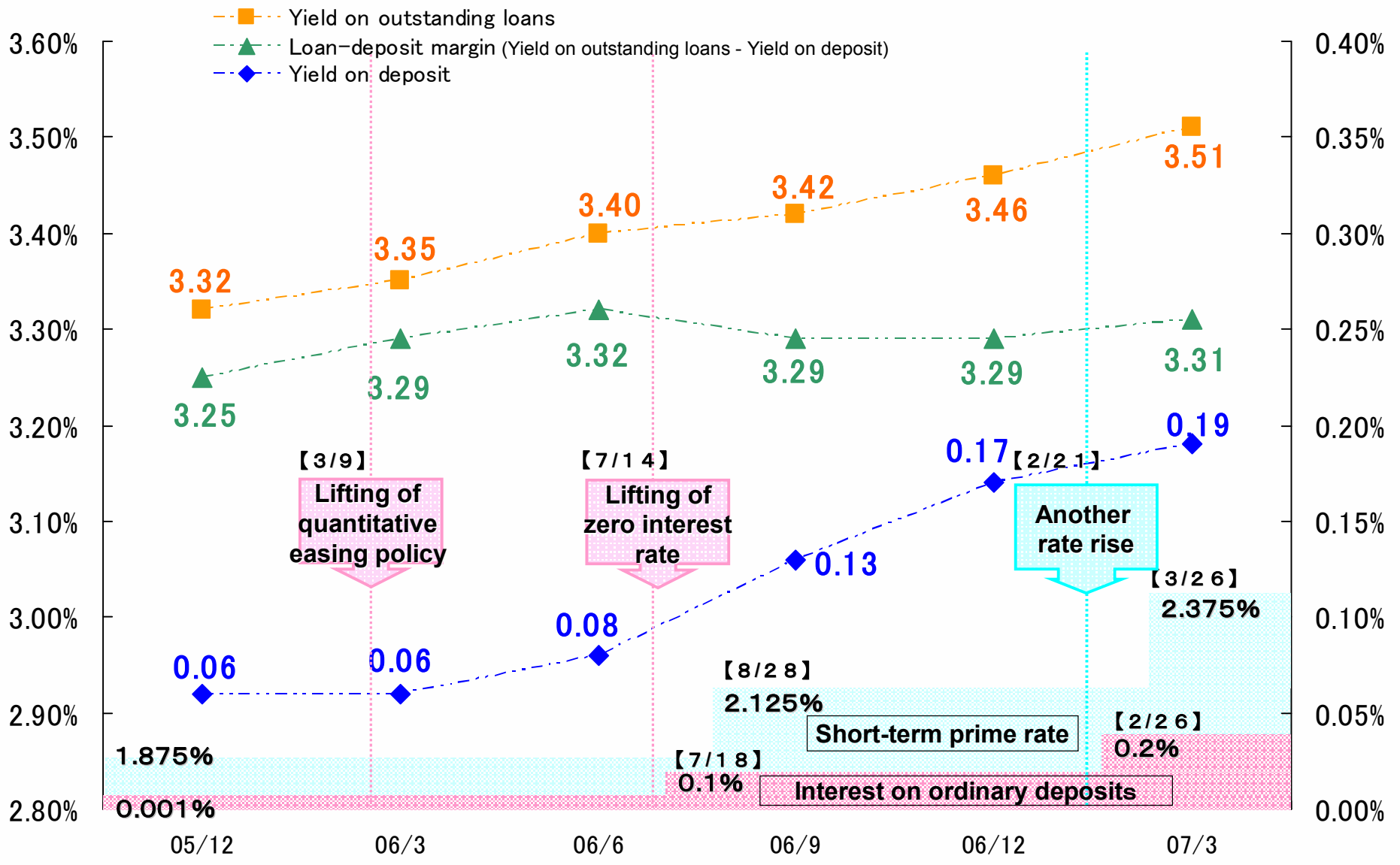
SURUGA's business model

Common characteristics among existing banks

Customer target	Target <b>customer segments that are not satisfied with the existing banks.</b>	Provide half-hearted values to omnidirectional customer targets.
Profit structure	<b>Based on the concept of financial services blended into lifestyle/co-creative financial services,</b> expand the area of SURUGA's specialty, where prospective customers' needs are not met by the existing financial institutions, consequently preventing prices from collapsing.	<b>Deposit and loan price collapse caused by doing what others do and the fierce competition that follows.</b>
	<b>Providing new services</b> for the credit card business that will be a pillar of profit without being attached to a specific <i>Monthly debit</i> .	<b>Existing type credit card/card loan provision that in reality depends solely on less profitable mortgage loans</b>
Business operation	Implement <b>an open business model</b> in cooperating with other companies.	<b>Ineffective business operations caused by attempts to complete all operations internally.</b>
	<b>Providing the most appropriate channel</b> for each customer target or product provided.	<b>Parallel sales of various operations prevents any of them from being completely achieved.</b>



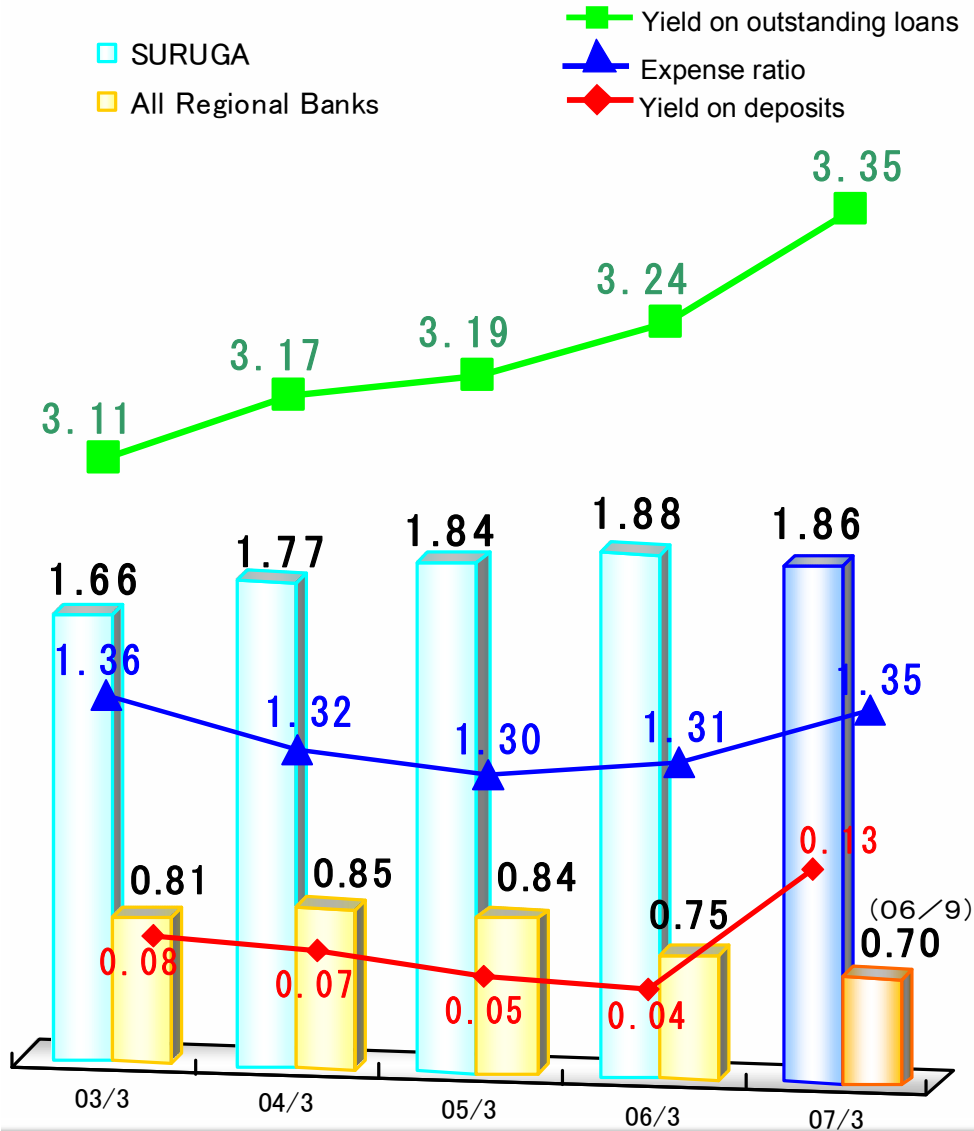
# Change of yield/loan deposit margin(overall) SURUGA bank



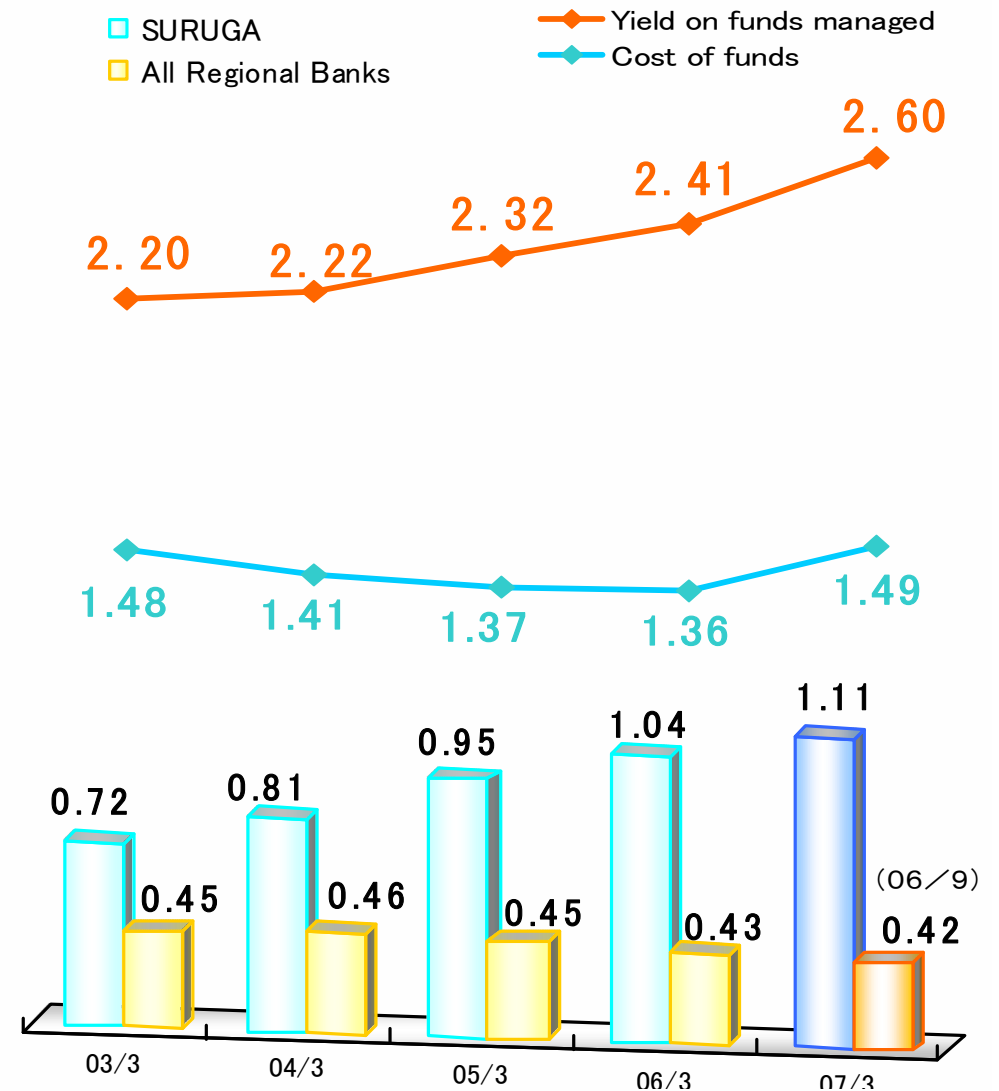
# Yield/Margins (Domestic)

SURUGA bank

## Loan-deposit margin



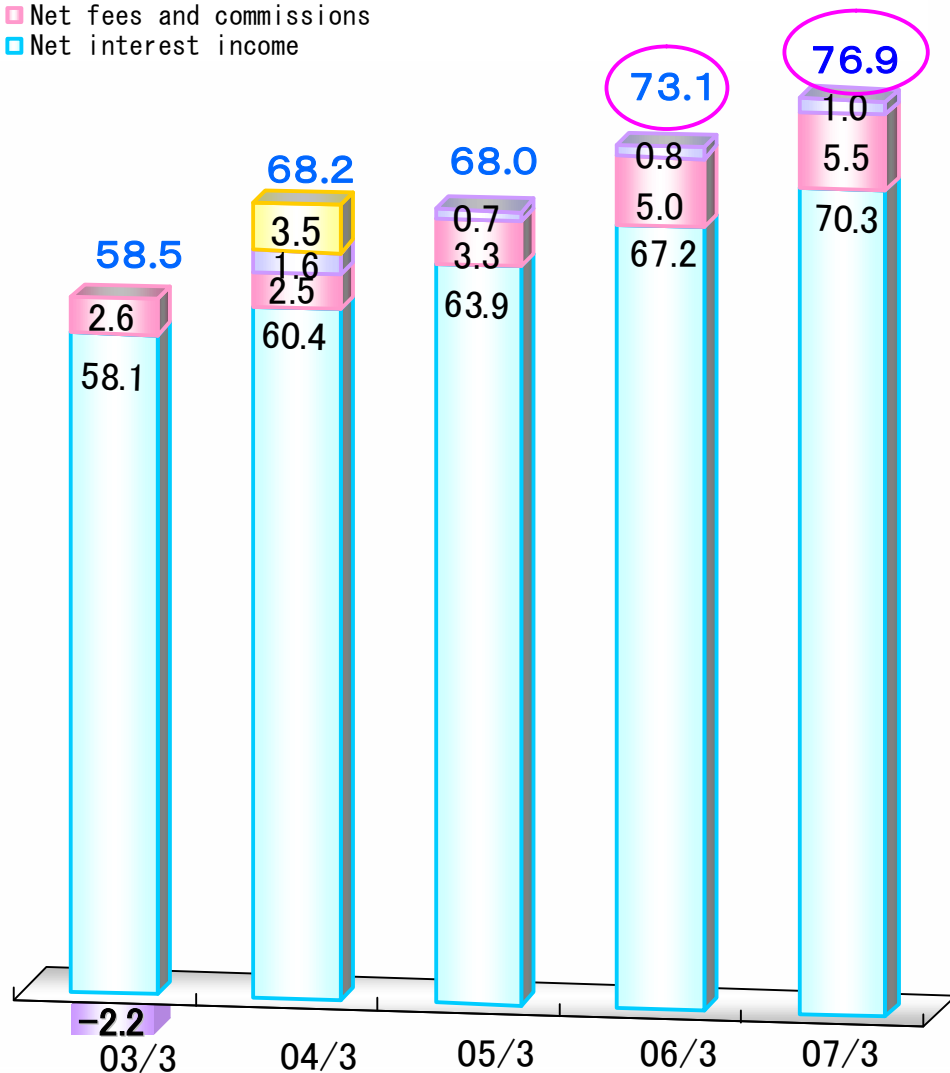
## Net interest margin



## Gross operating income

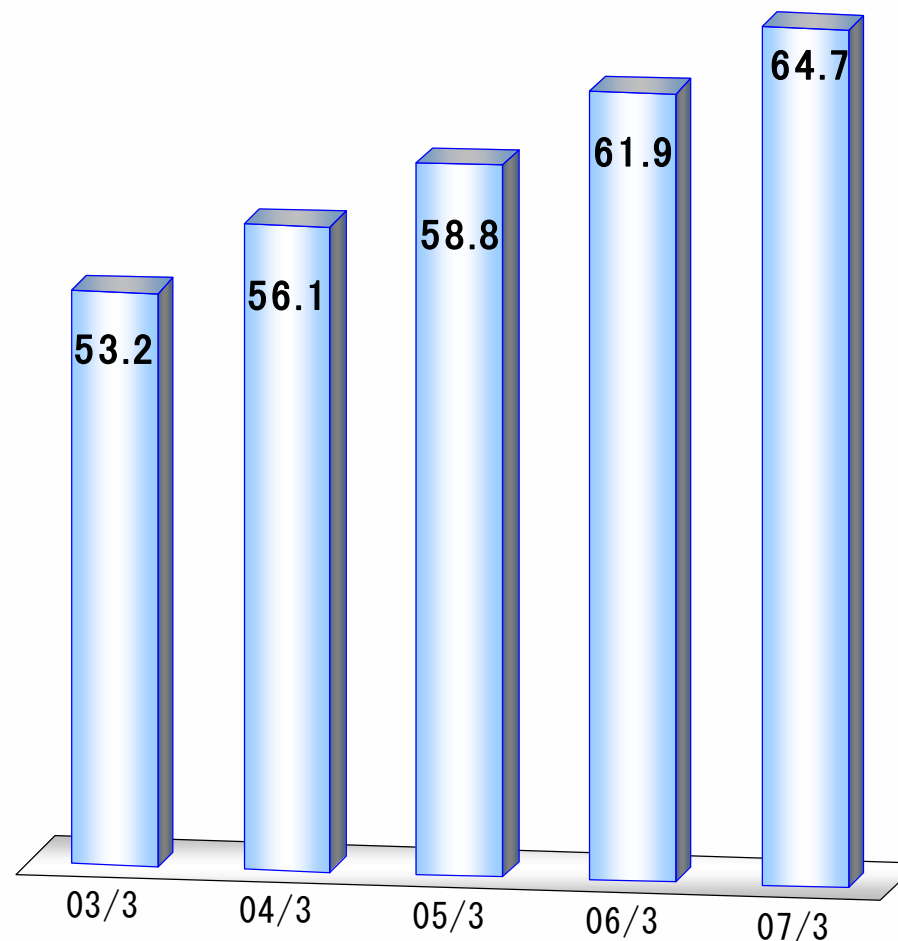
(billion yen)

- Income from mortgage loan sales
- Other operating income (except income from mortgage loan sales)
- Net fees and commissions
- Net interest income



## Yen loan-deposit income

(billion yen)





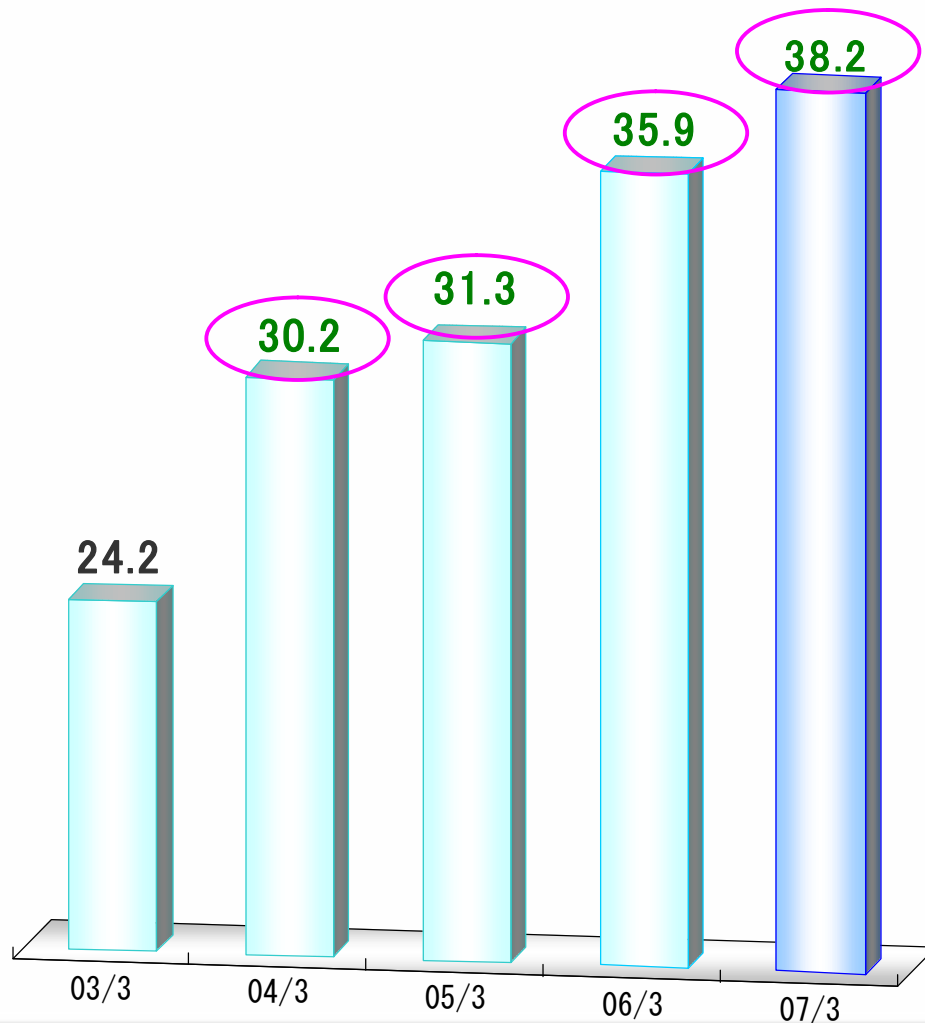
# Core Net Operating and Net Income

SURUGA bank

## Core Net Operating Income

(billion yen)

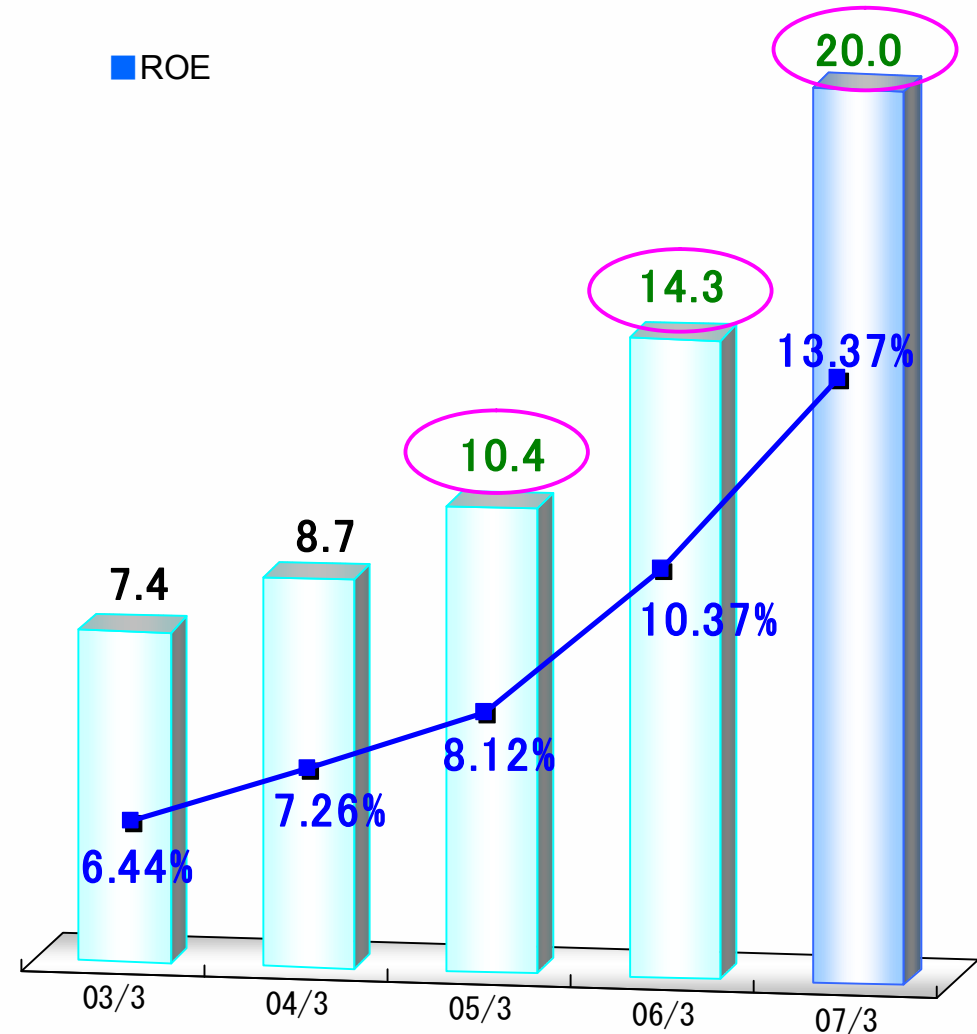
~Record income highs 4 years consecutive~



## Net Income

(billion yen)

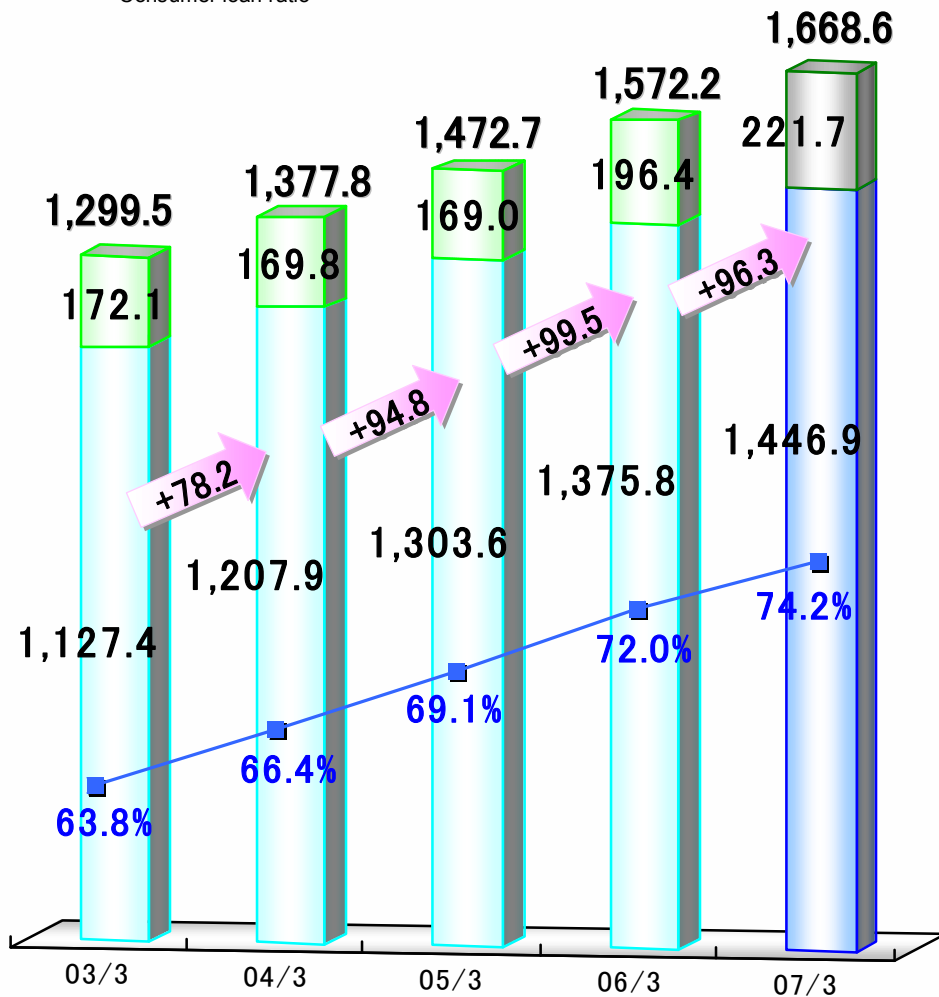
~Record income highs 3 years consecutive~



## Consumer loan balance and ratio

(billion yen)

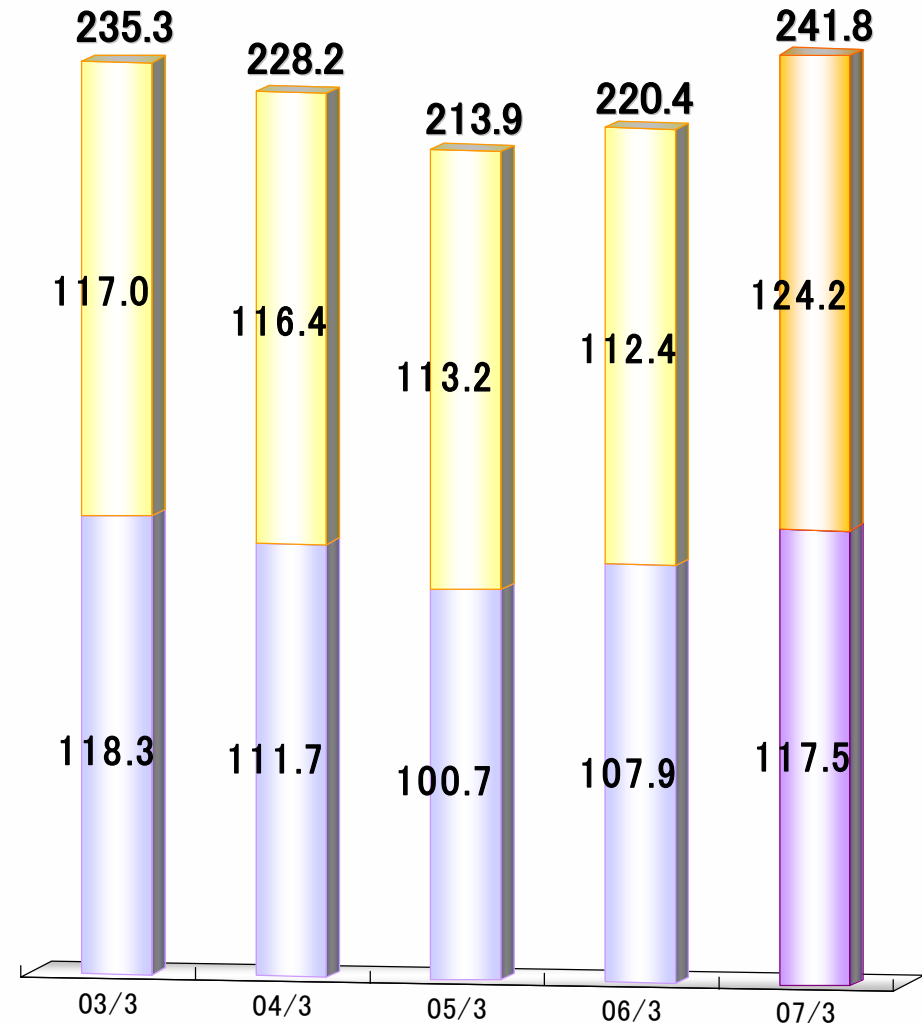
- Personal loans
- Mortgage loans
- Consumer loan ratio



## New loans

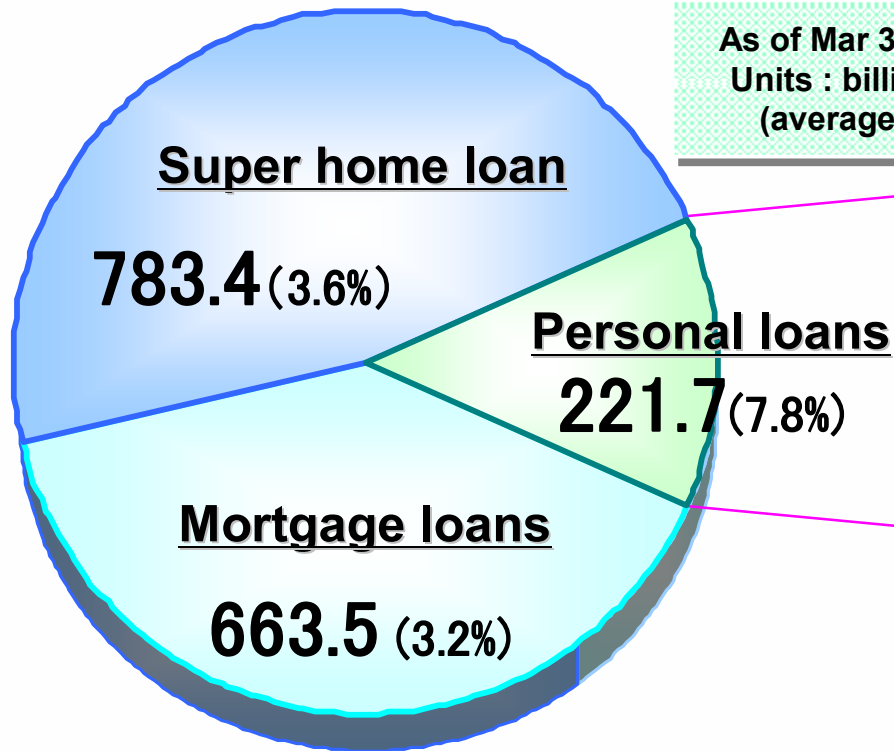
(billion yen)

- New consumer loans second half
- New consumer loans first half





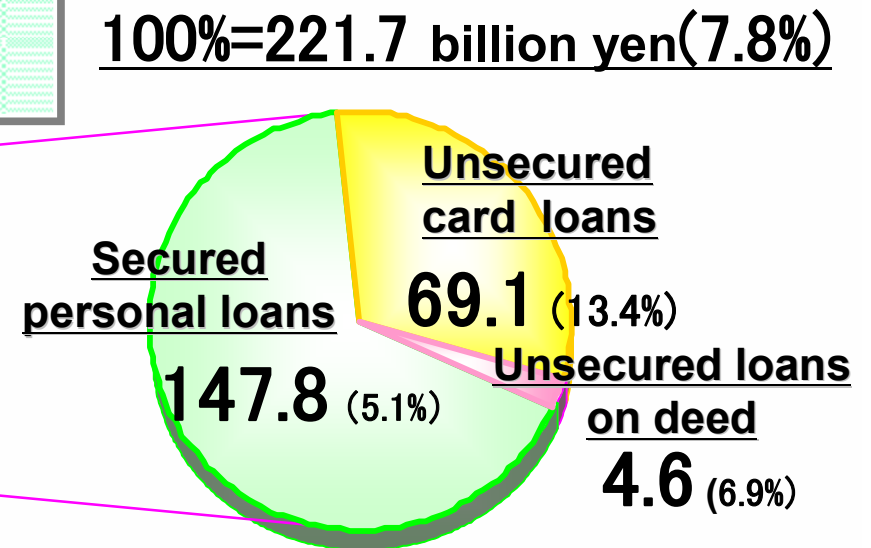
## Consumer loans



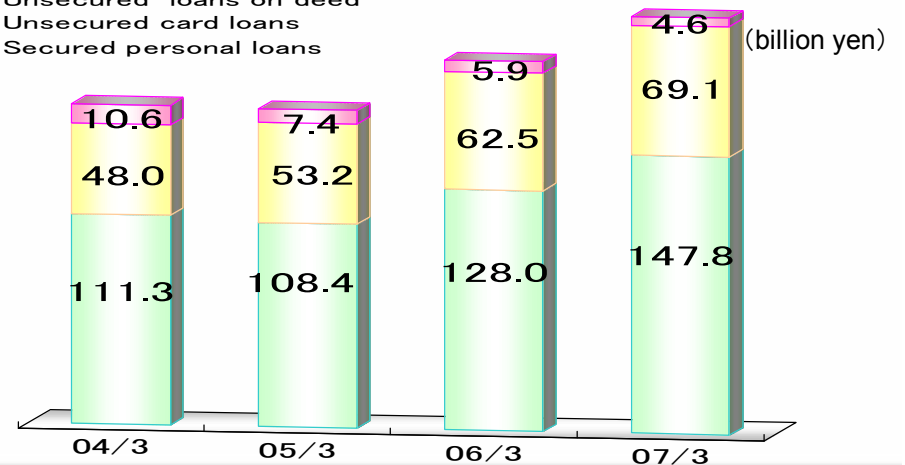
100%=1,668.6 billion yen (4.0%)

As of Mar 31, 2007  
Units : billion yen  
(average rate)

## Personal loans

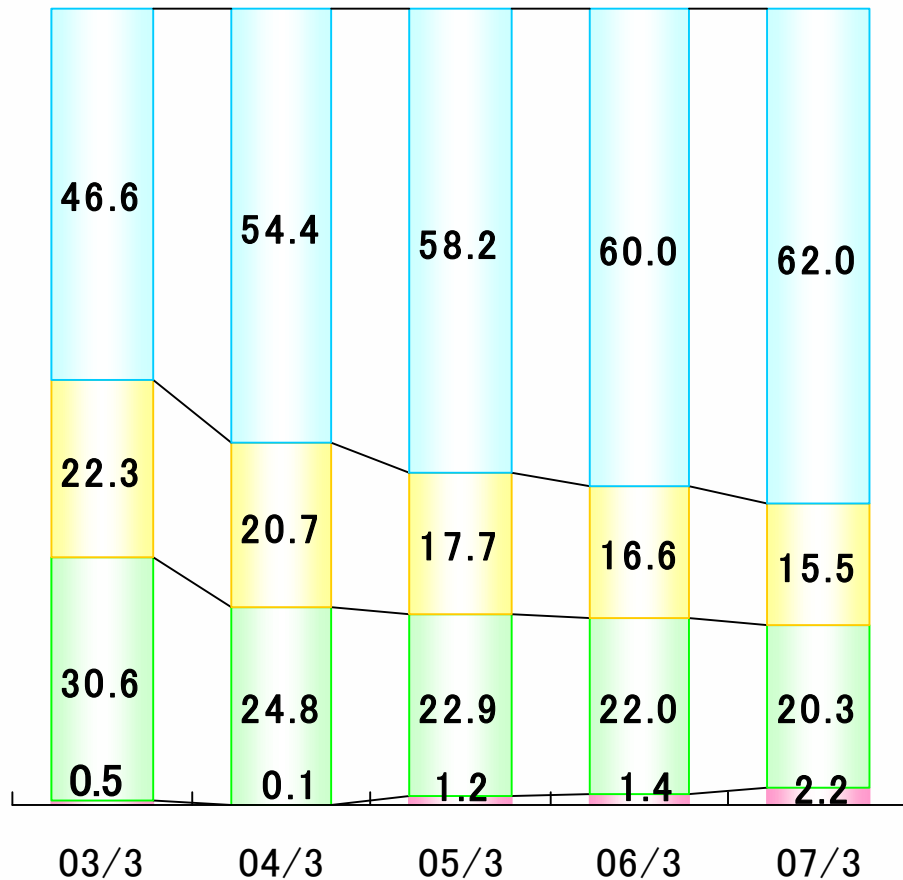


■ Unsecured loans on deed  
■ Unsecured card loans  
■ Secured personal loans



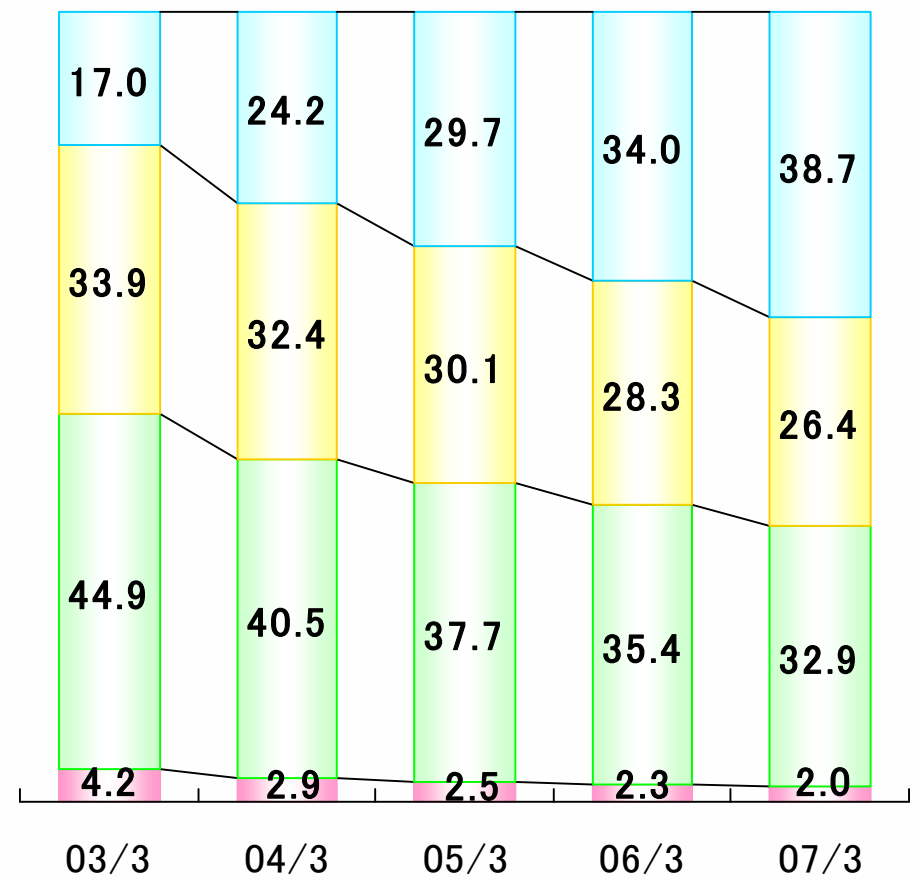
## New Mortgages by geographical area

■ Greater Tokyo area    ■ Kanagawa    (%)  
■ Shizuoka    ■ Other



## Mortgage loan balance by geographical area

■ Greater Tokyo area    ■ Kanagawa    (%)  
■ Shizuoka    ■ Other



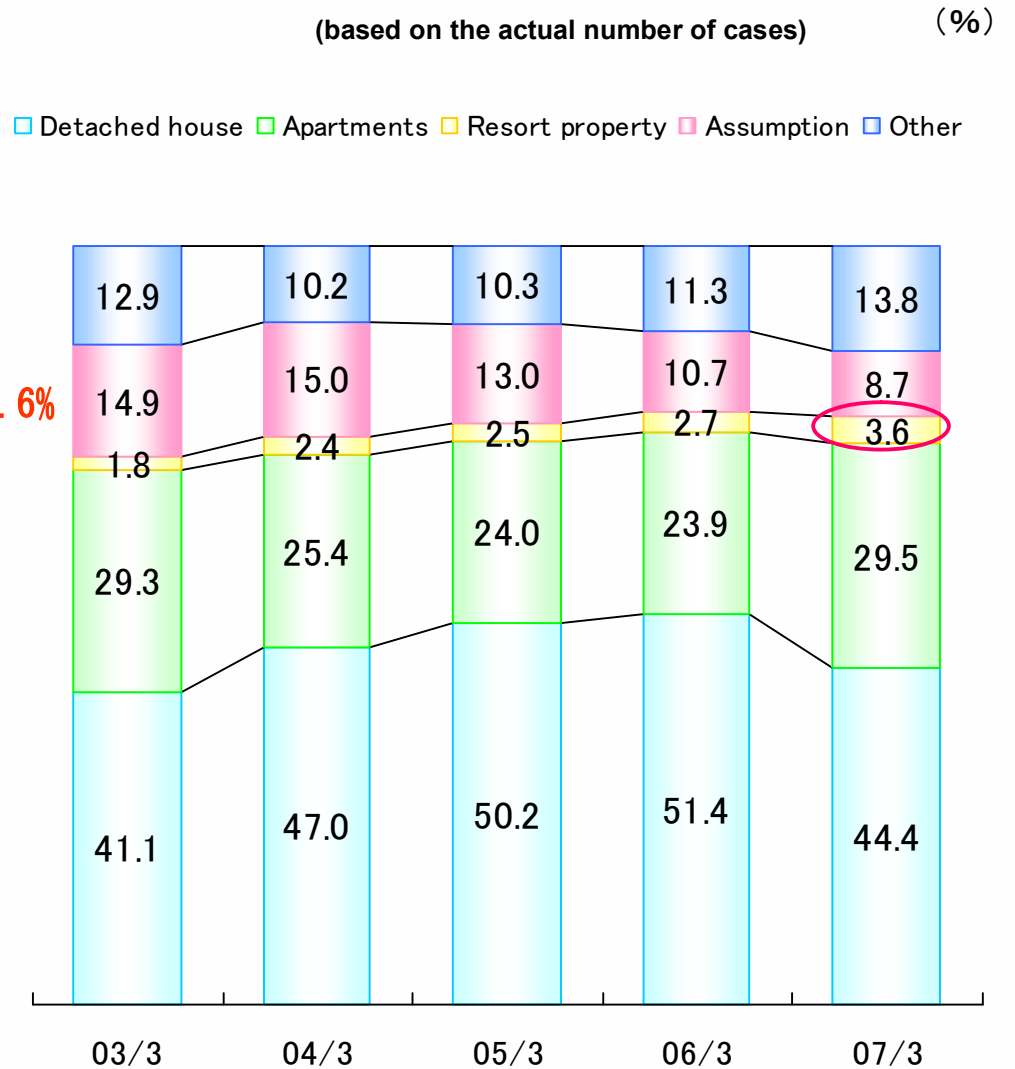
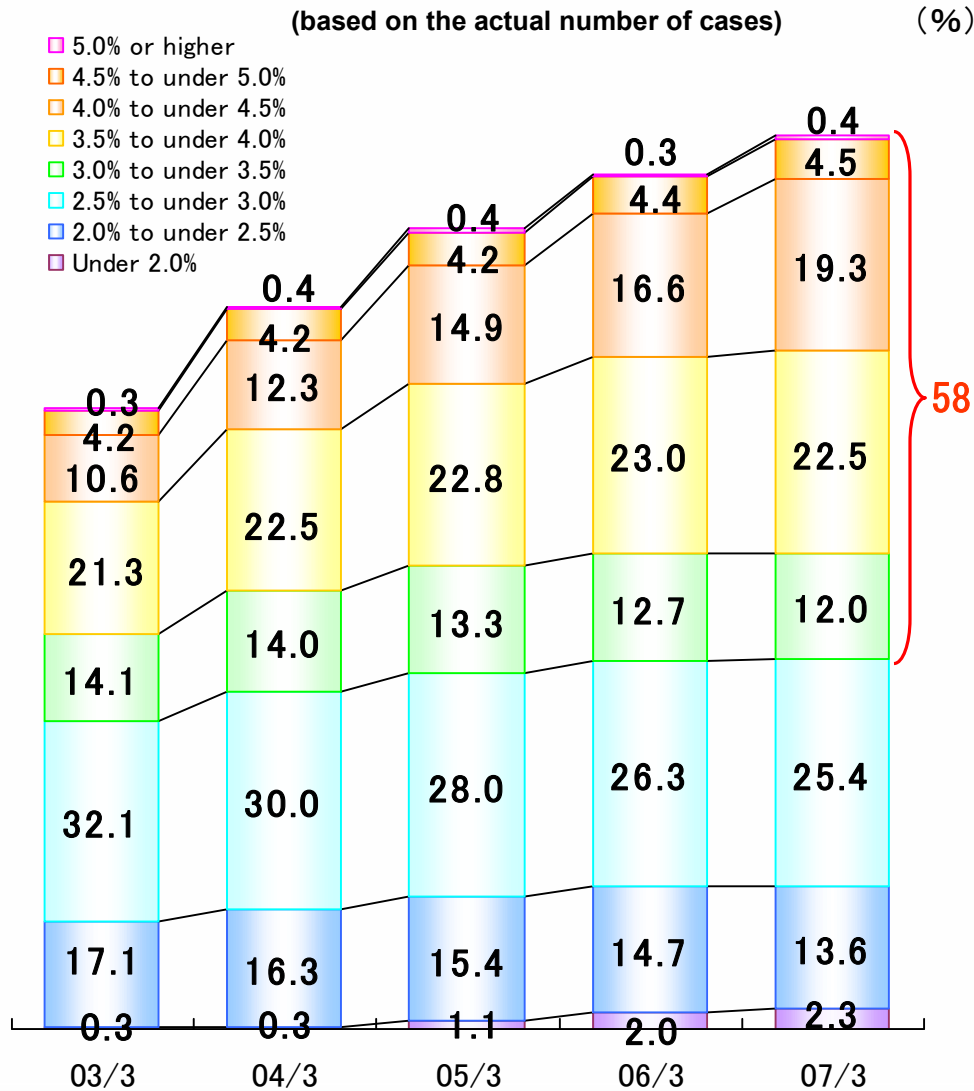


# Mortgage Loans / The capital purpose of spending money

SURUGA bank

## Distribution of practical rates for mortgage loans (cumulative)

## Status of secured loans by purpose





# Delinquency and Loss Rates on Consumer Loans

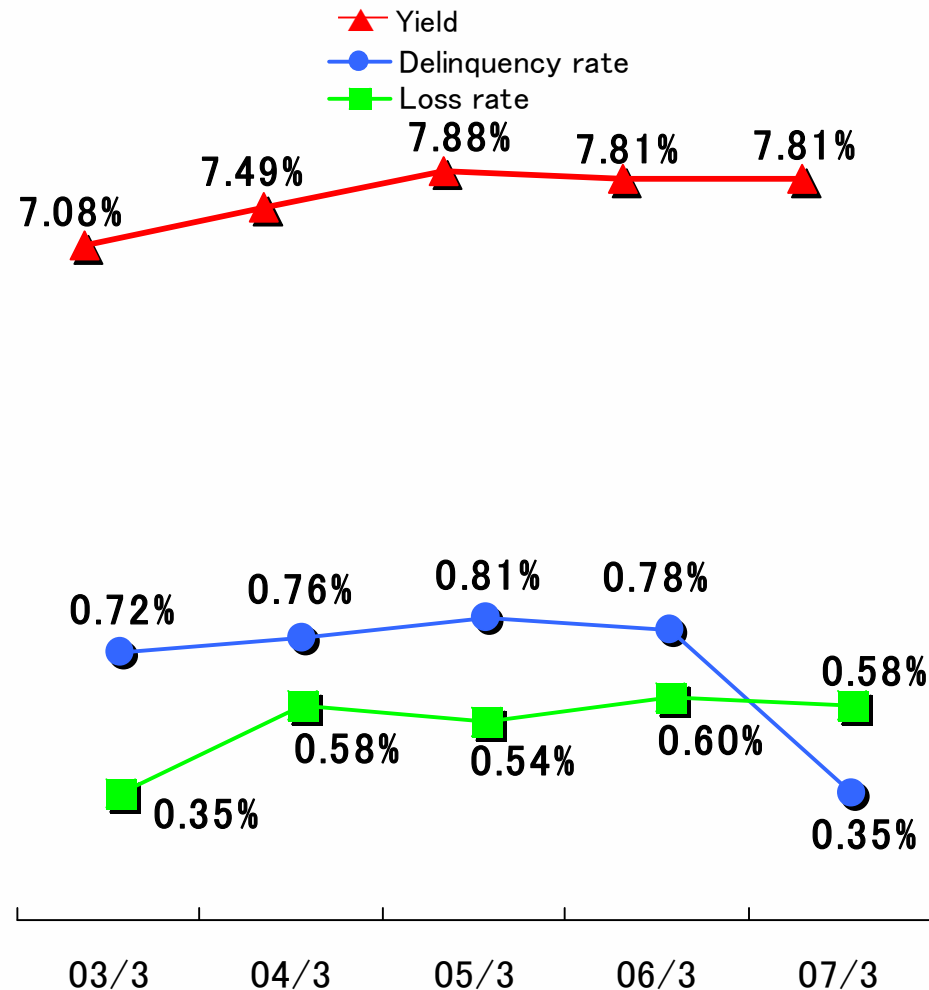
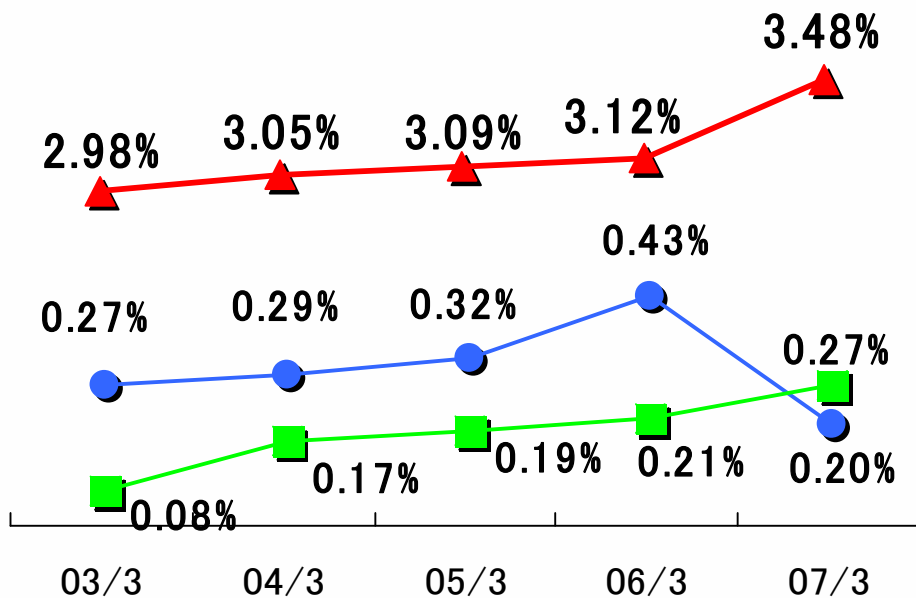
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## Mortgage Loans

## Personal loans

- ▲ Yield
- Delinquency rate
- Loss rate

- ▲ Yield
- Delinquency rate
- Loss rate

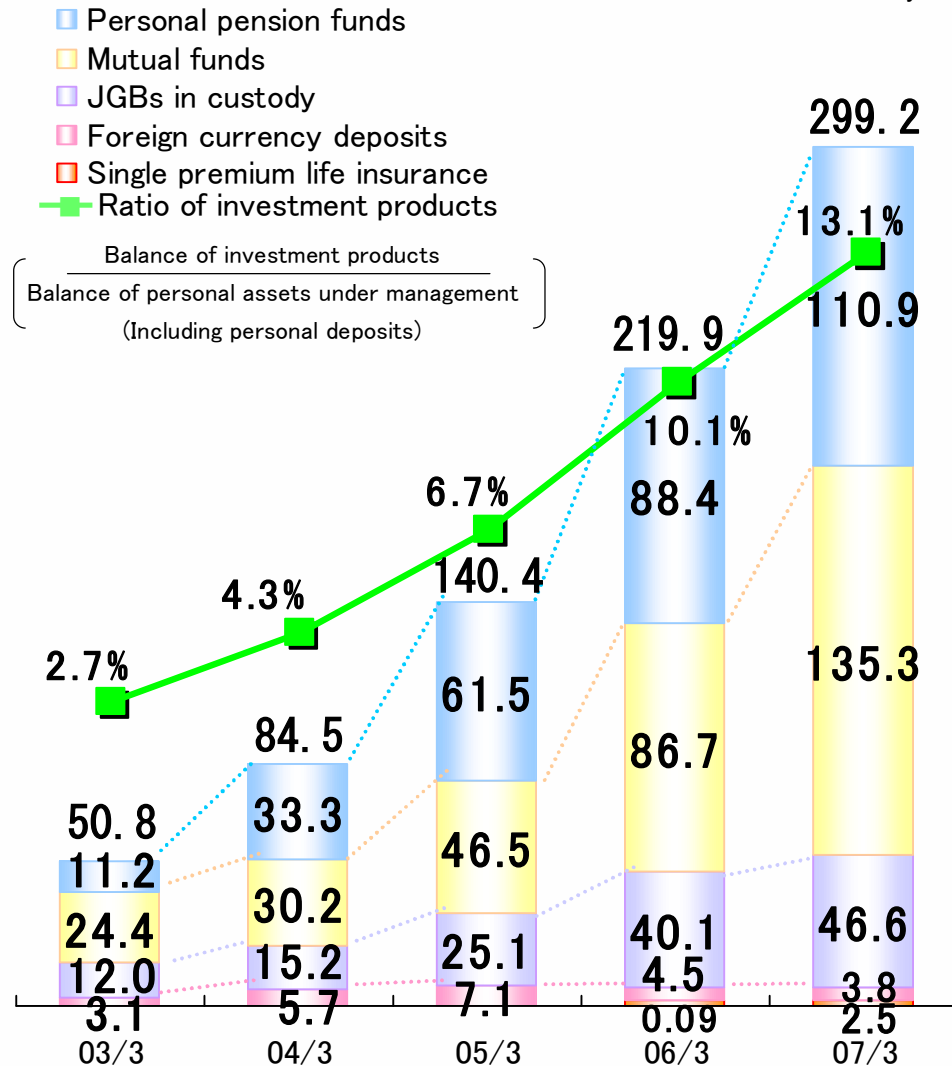


Delinquency rate = amount 3 months or more overdue / remaining average amount of loan

Loss rate = default ratio × (1 - recovery rate)

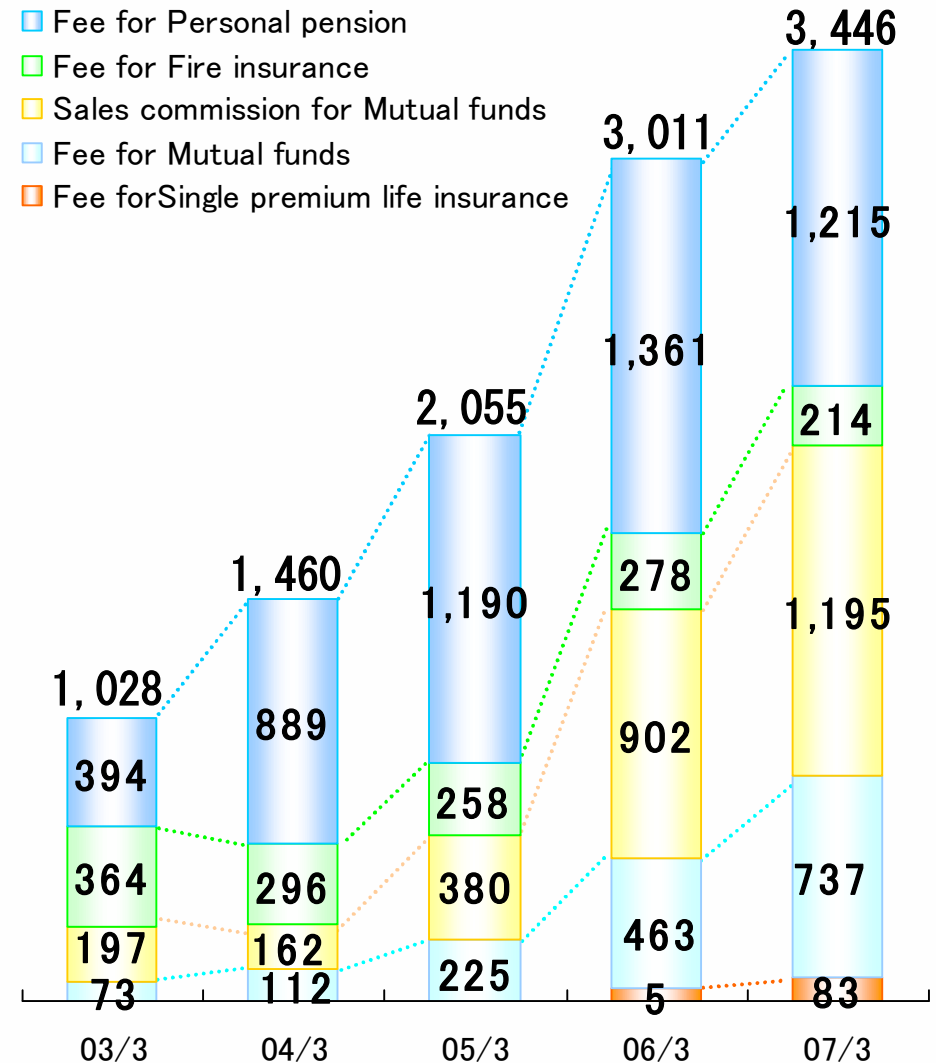
## Balance breakdown of investment products

(billion yen)

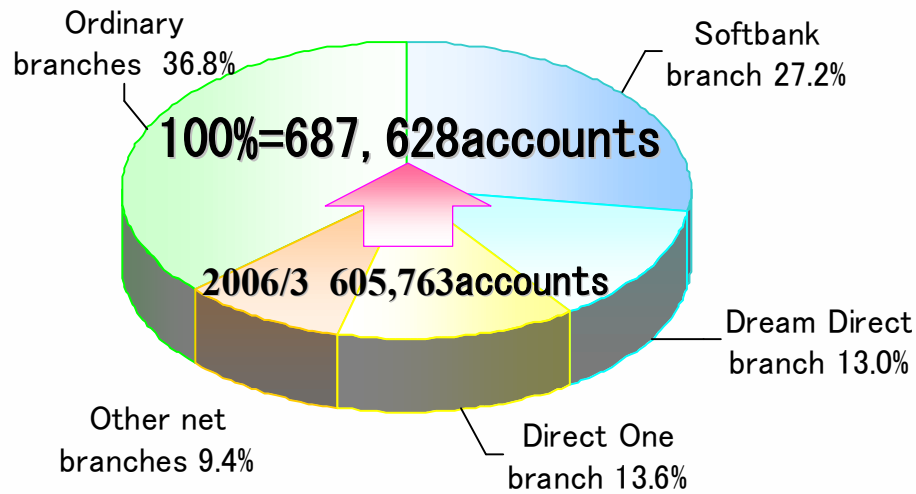


## Commission from mutual funds and insurance products

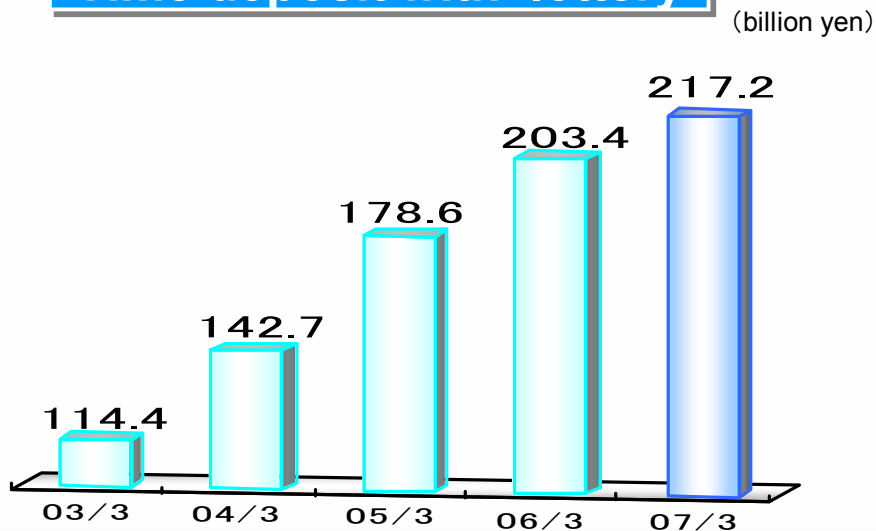
(million yen)



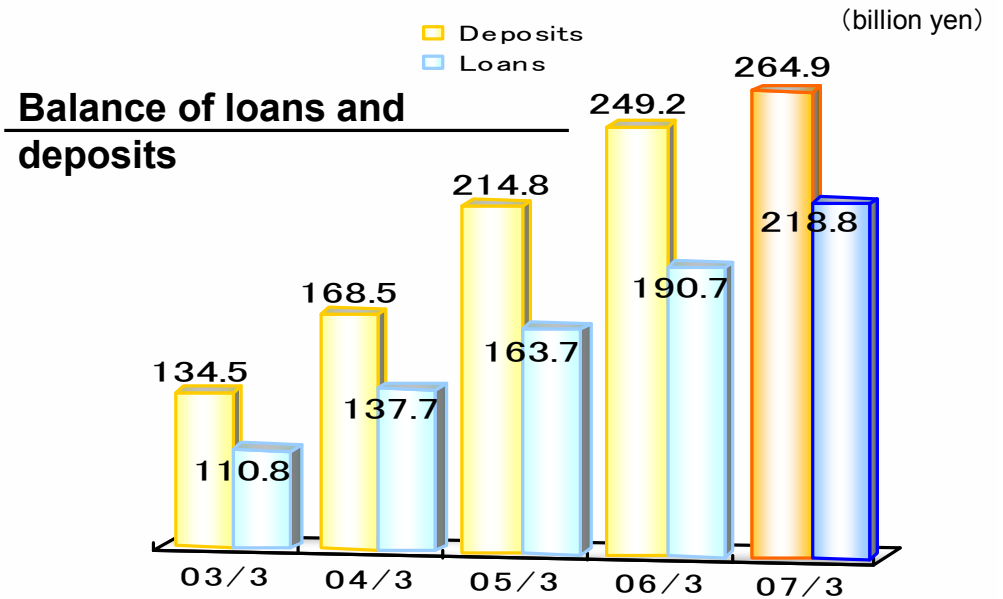
## Direct banking accounts



## Time deposit with lottery

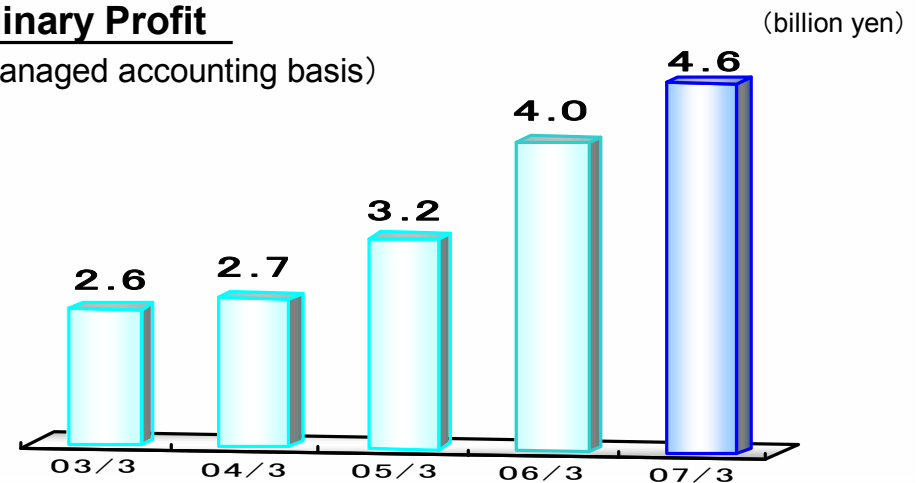


## Performance of net branches



## Ordinary Profit

(Managed accounting basis)





# Breakdown of Problem Assets based on the Financial Rehabilitation Law

SURUGA bank

(billion yen)

Debtor classification	Mar 07 Credit balance	Proportion	Consumer/Corporate		Proportion	Total collateral and guarantees	Collateral	Guarantees * NOTE	Coverage ratio	Reserve	Reserved ratio	Total coverage ratio
Claims against bankrupt and substantially bankrupt obligors	12.9	0.57%	Consumer	6.7	0.40%	4.0	3.0	1.0	59.88%	2.7	100.00%	100.00%
			Corporate	6.1	1.03%	5.5	4.0	1.4	89.40%	0.6	100.00%	100.00%
Claims with collection risk	39.7	1.75%	Consumer	5.6	0.34%	3.2	2.2	1.0	57.59%	1.7	74.29%	89.10%
			Corporate	34.0	5.69%	20.8	11.1	9.6	61.14%	12.1	91.94%	96.87%
Claims for special attention	37.0	1.63%	Consumer	7.9	0.47%	5.5	4.9	0.5	69.68%	0.5	21.19%	76.11%
			Corporate	29.0	4.86%	13.8	13.7	0.06	47.66%	6.2	41.08%	69.16%
Sub-total	89.7	3.95%	Consumer	20.4	1.22%	12.8	10.2	2.6	63.07%	5.0	66.60%	87.66%
			Corporate	69.2	11.59%	40.1	29.0	11.1	58.00%	19.0	65.52%	85.52%
Normal assets	2,178.4	96.04%	Consumer	1,650.3	98.77%	<b>Total coverage ratio 86.01%</b>						
			Corporate	528.1	88.40%							
Total	2,268.1	100.00%	Consumer	1,670.7	100.00%	Coverage ratio : Covered by collateral and guarantees Reserved ratio : Reserved for unsecured portion Total coverage ratio : Covered by collateral, guarantees and reserves						
			Corporate	597.4	100.00%							

\* NOTE: The guarantee is not provided by us. We do not extend the guarantee by paying fee to external entity, but the third party, who serves as the joint guarantor to the borrower, extends the guarantee.



# Ratio of disclosed assets / Credit costs status

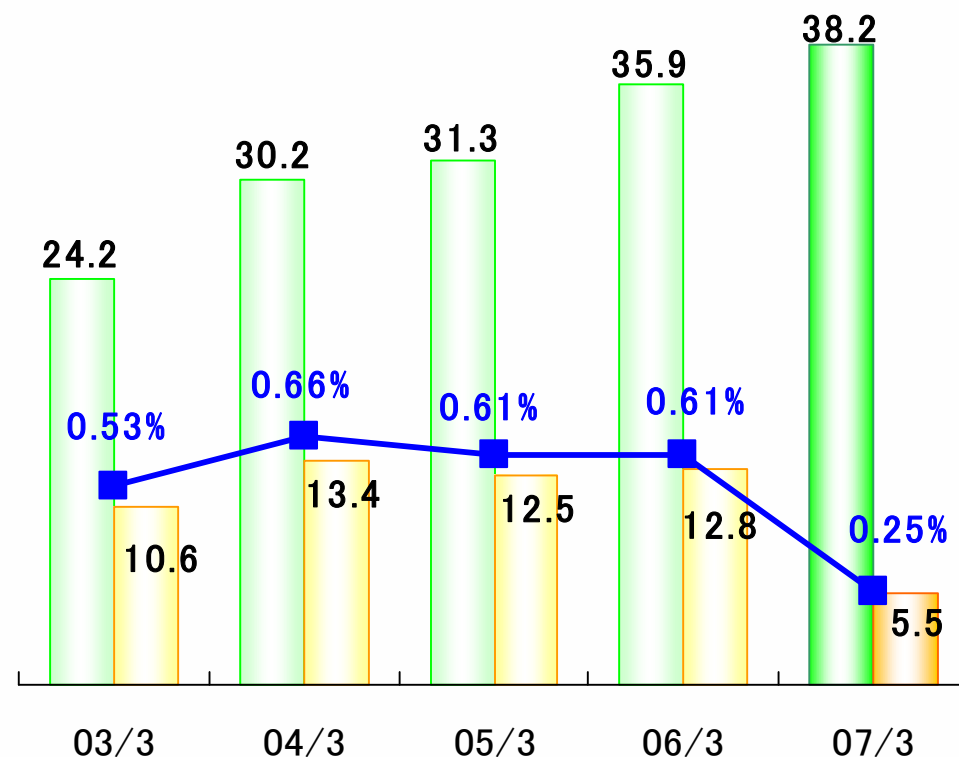
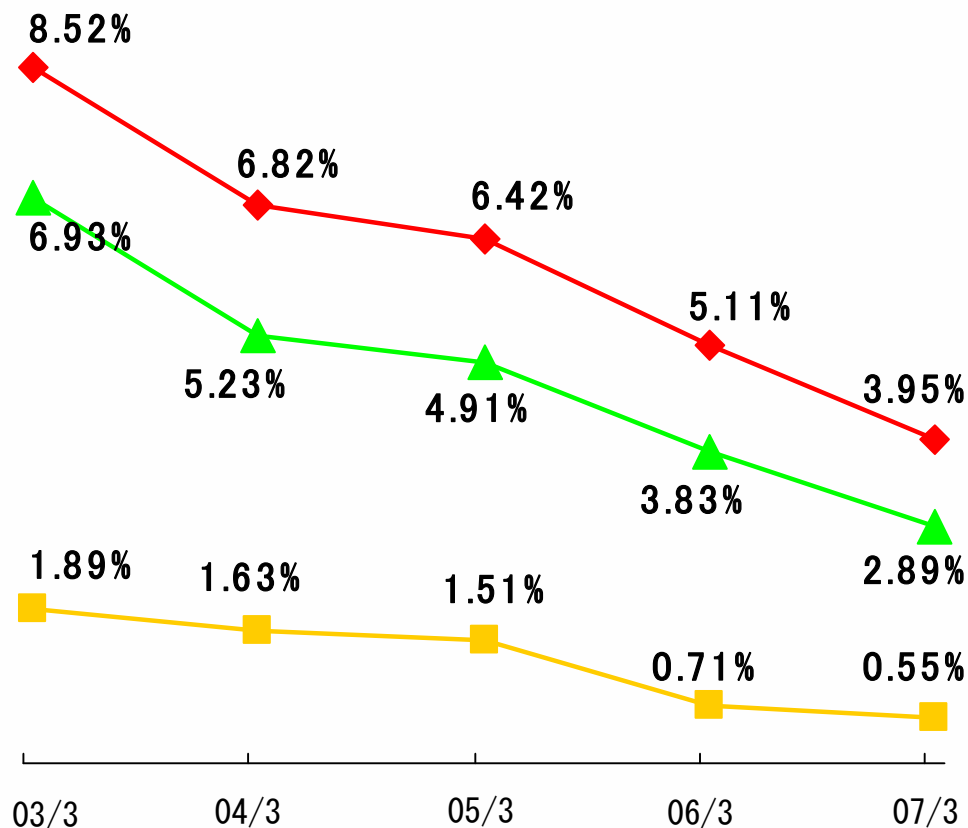
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## Ratio of disclosed assets

## Credit costs status

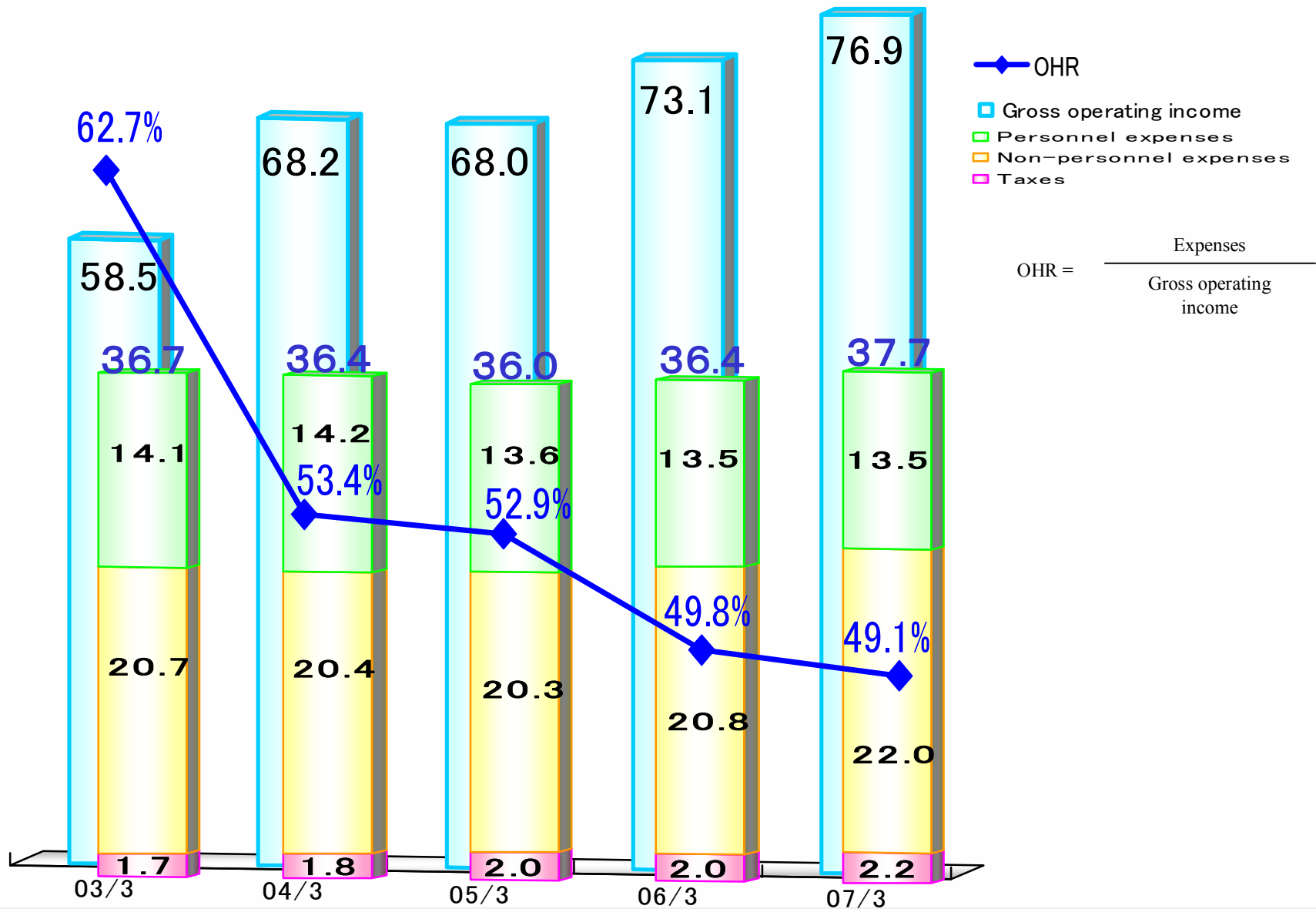
- ◆ Ratio of disclosed assets
- ▲ Ratio of disclosed assets after deduction from reserves
- Ratio of disclosed assets after deduction from reserves, collateral and guarantees

- Core net operating income (billion yen)
- Actual credit costs (credit costs - collection of claims written off)
- Actual credit costs ratio (actual credit costs / loan average balance)





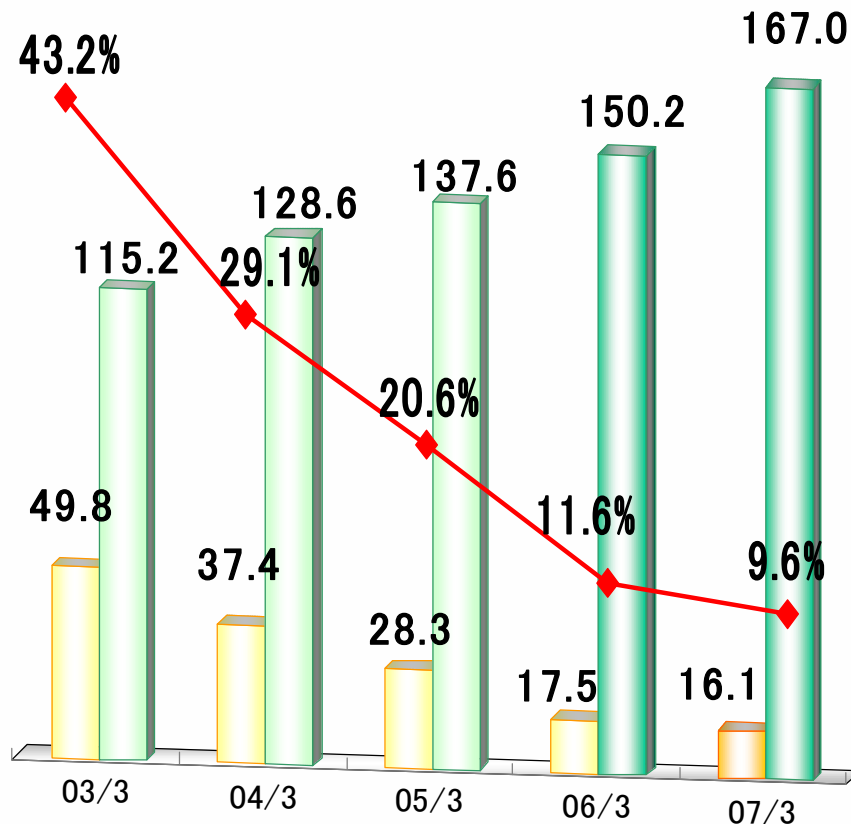
(billion yen)



## Deferred tax assets / Tier I ratio

(billion yen)

- ◆ Deferred tax assets / Tier I ratio
- Deferred tax assets
- Tier I

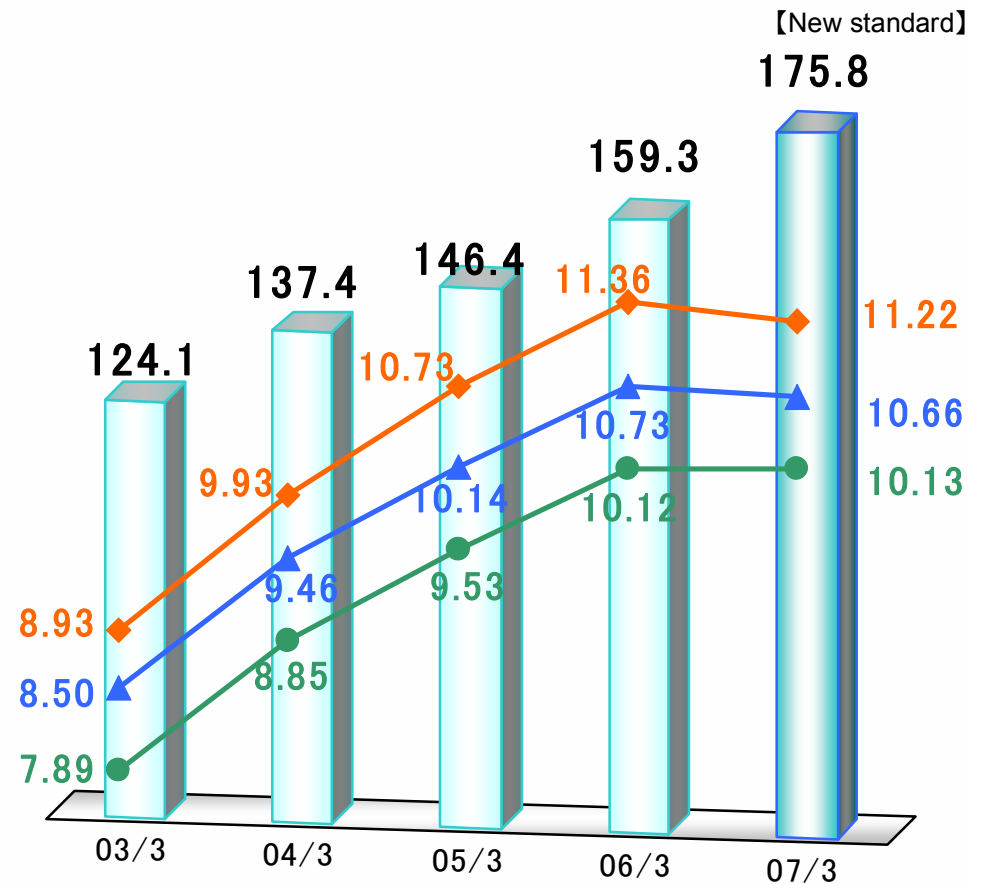


## Capital adequacy ratio

(billion yen)

(%)

- Amount of owned Capital (non-consolidated)
- ◆ BIS standard(consolidated)
- ◆ Domestic standard(non-consolidated)
- ◆ Tier I ratio(non-consolidated)



# FY2006 Results and FY2007 Forecast SURUGA bank

## Forecasting premises

FY2007

3M TIBOR  
Ave. 0.8%

10Y JGB  
Ave. 1.77%

(billion yen)	FY2005 Results (A)	FY2006 Forecasted (B)	FY2006 Results (C)	Increase or Decrease (C-A)	FY2006 Forecast comparison (C-B)	FY2007 Forecast
Gross operating income	73.1	75.0	76.9	+3.8	+1.9	82.0
Operating expenses	36.4	37.0	37.7	+1.3	+0.7	39.5
Net operating income	36.6	38.0	37.2	+0.6	△0.8	42.5
Core net operating income	35.9	38.0	38.2	+2.3	+0.2	42.5
Ordinary Profit	22.7	25.0	30.4	+7.7	+5.4	36.5
Net income	14.3	15.5	20.0	+5.7	+4.5	20.5
Actual credit cost	12.8	12.0	5.5	△7.3	△6.5	6.5
ROE (%) (net income basis)	10.37	10.50	13.37	+3.00	+2.87	11.60
EPS (Yen)	54.29	58.90	76.31	+22.02	+17.41	77.89
Dividends (Yen)	8.0	8.0	11.0	+3.0	+3.0	11.0

○ Record income highs



CSR from now

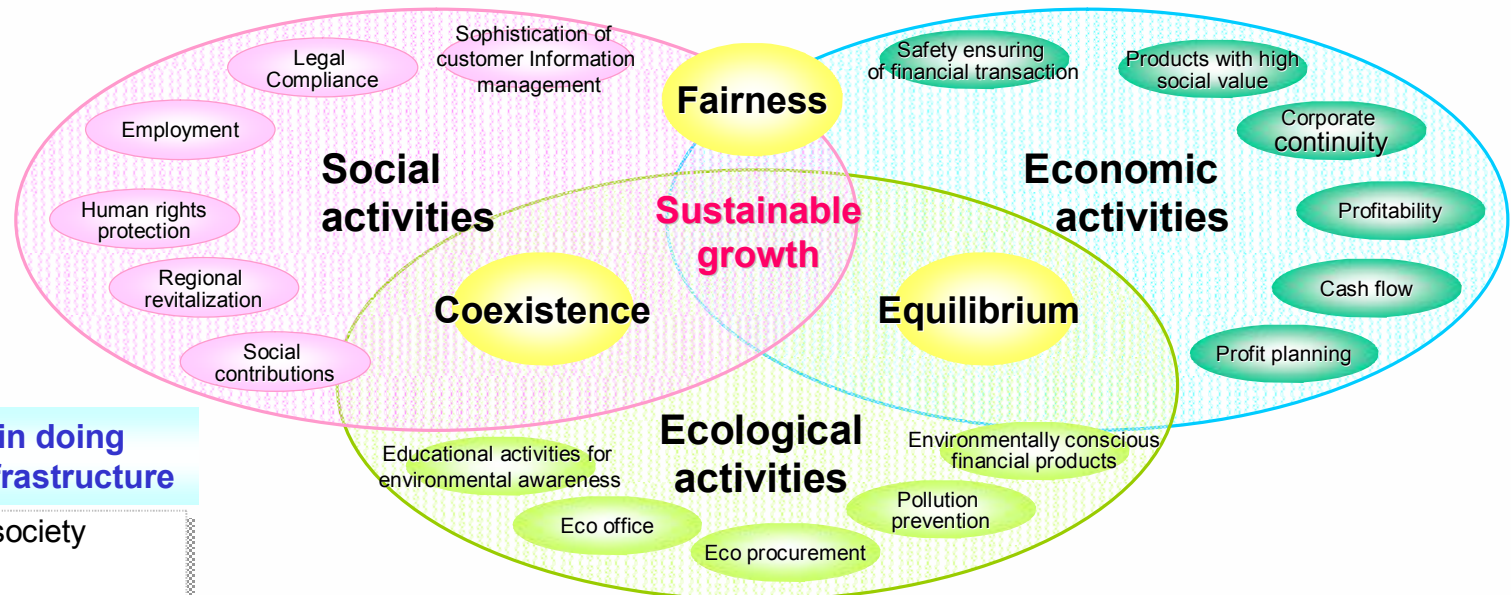
## To Value Proposition CSR

Establishing distinction in the market  
 Trusting relationship with stakeholders  
 Clean Management and law-abiding  
 Management of ultimate transparency and absolute accountability

### CRS Starting Line

**CSR, essential factor in doing business using social infrastructure**

Minimum requirement from society  
 Risk reduction



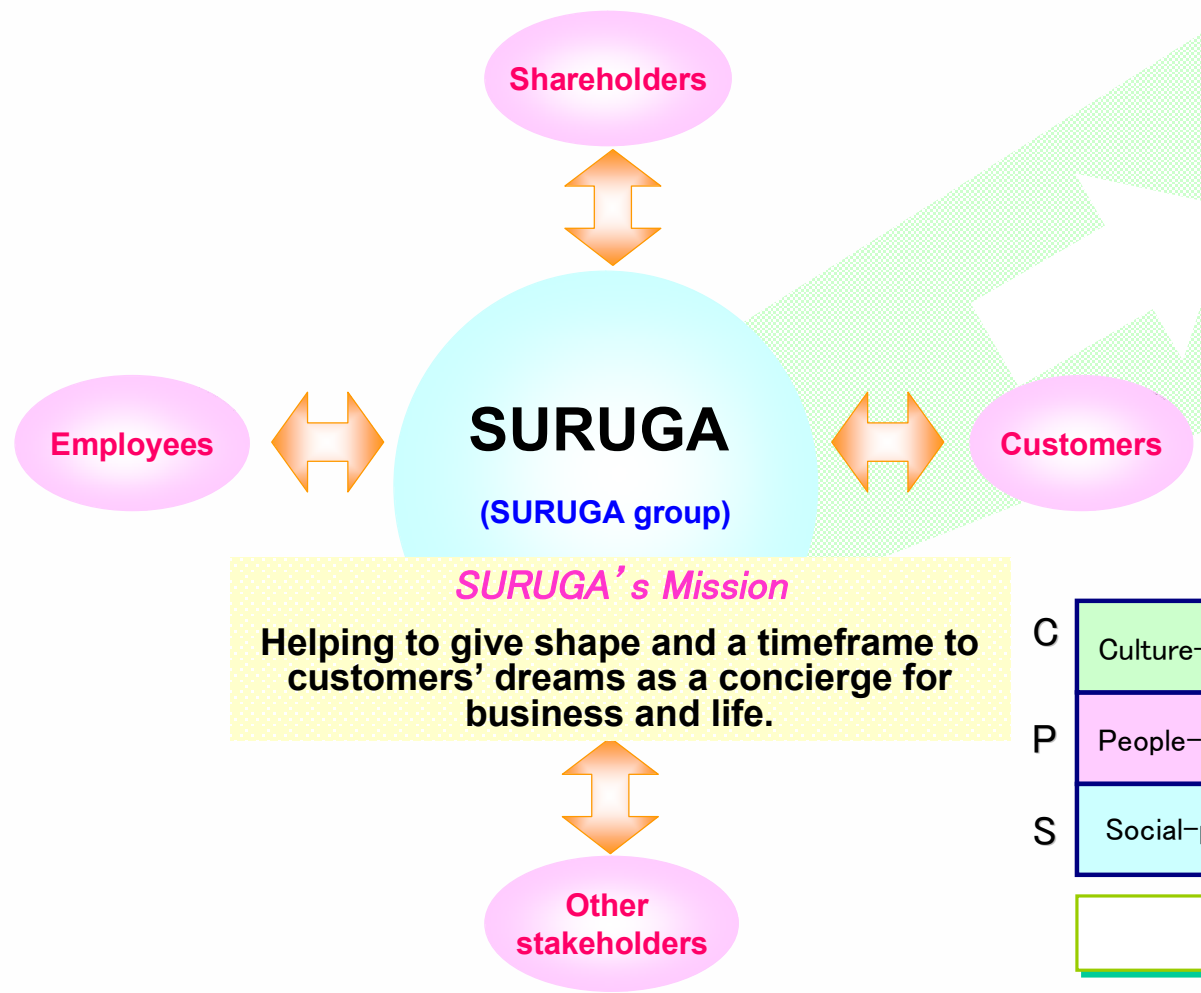
# Social Value Enhancement by Exchanging Values at SURUGA

Implementing an optimal exchange of value with stakeholders

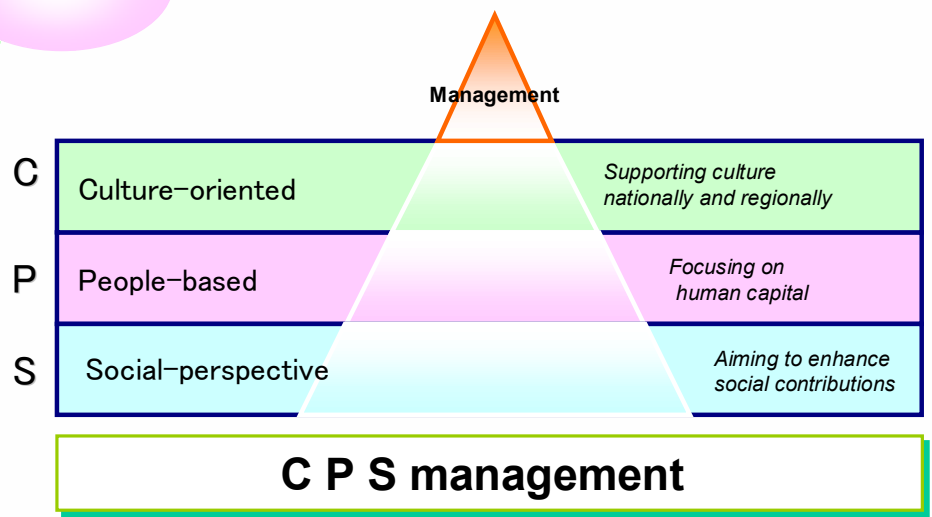
SURUGA is growing by improving the exchange of value with stakeholders in a well-balanced approach.

**Growing as a company with a mission**

Improving mission goals with a strong emphasis on society = Enhancing social value



*SURUGA's Mission*  
Helping to give shape and a timeframe to customers' dreams as a concierge for business and life.



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