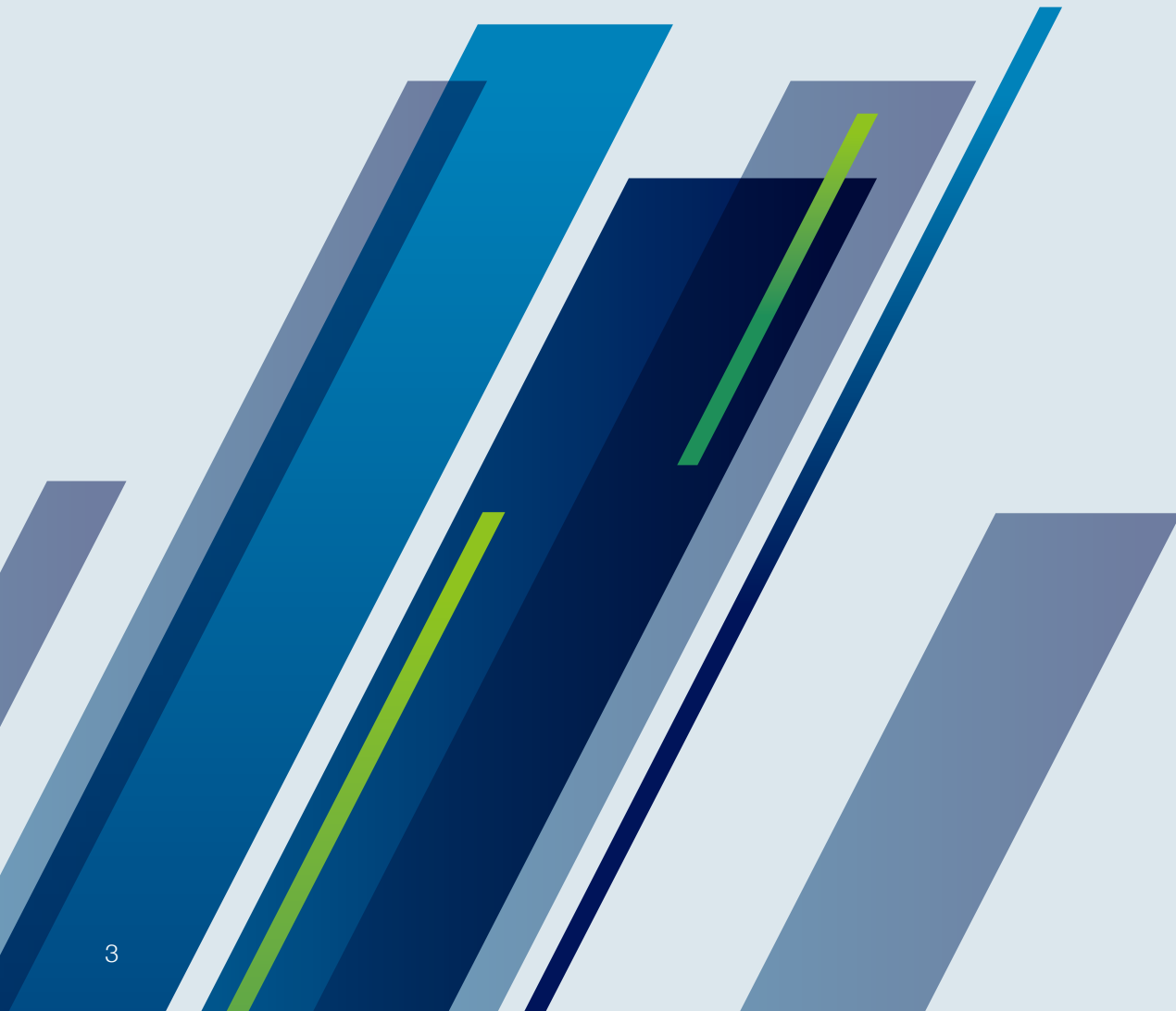




## **Management Philosophy**

**The UACJ Group strives to offer products and services deserving of our customers' satisfaction and trust, and believes that sound and sustainable business development is key to making broad-reaching contributions to society.**



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**UACJ Report 2015**

The UACJ Report 2015 summarizes the achievements and overall business operations of the UACJ Group. In addition to reporting current and future outlooks on corporate financial affairs, information on CSR and other non-financial issues has been compiled for this integrated report. Regarding the contents, reference was made to Version 1.0 of the International Integrated Reporting Framework, published by The International Integrated Reporting Council in December 2013. For further information, this website is linked to the Investor Relations (IR) and Corporate Social Responsibility (CSR) websites of UACJ.

#### About Forward-looking Statements

Some information on this report pertains to forward-looking statements and future earnings. These statements are not a guarantee of future earnings, but rather address the risks and uncertainties faced by the Company. Please be aware that actual prospects and earnings may differ from forecasts as a result of changes in the business environment and other factors.