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November 5, 2018

Mr. Toshiyasu Ito  
President  
Hyakugo Bank  
Tsu City, Mie Prefecture

Dear President Ito,

This is the second letter I send to the Hyakugo Bank following the first letter of Thursday, August 30, 2018. I am M.D., Ph.D. of Mie University, born in Tsu City, Mie Prefecture, graduated from Mie University, and presently a member of the Roppongi Hills Club. So I send this academic paper to you, President of the bank in my hometown today, October 1.

Considering that it is a small provincial city, I assume that this must have reached your ears but let me inform you that the deputy branch manager at the Tsu Station Nishi-guchi Branch of the Hyakugo Bank, Ltd. sent me a letter that had no name of the person in charge for the third time on Tuesday, September 4. In the document question, the deputy branch manager whose business manner was poor, including improper language, provided me with a note merely written on a 7 cm x 7 cm piece of paper without his name dated on September 4. **Despite the fact that you underscore “tradition” and “understanding” in your message on your bank’s website, regrettably you appear not to have understood yet the intent of my letter (regarding the issue associated with your deputy branch manager’s business manner) dated on August 30, 2018 addressed to the customer service unit at the Hyakugo Bank’s head office.**

**On August 13 and 22, 2018, the deputy branch manager at the Tsu Station Nishi-guchi Branch of the Hyakugo Bank (the largest regional bank in Mie Prefecture) often moved his hands in front of me and touched his face, nose and the corner of his eye with the fingers, (though he didn’t clear his ears like Mr. Shuichi Senga, representative lawyer and member of the Roppongi Hills Club, did in front of me at his office, Toranomom Law and Economy Office on May 14, 2018) said to me at the branch, “Because I, the deputy branch manager of the Tsu Station Nishi-guchi Branch, failed to verify your seal, would it be OK if your inheritance process will be delayed?” Since his attitude toward his responsibility was tepid and he looked like Osamu Sorimachi who is a former anchor of BS Fuji’s news program and present anchor of Fuji’s terrestrial news program, I called the head office of the Hyakugo Bank (Tsu City, Mie Prefecture) on August 22, 2018 and said, “This is the second time I called about the deputy branch manager of the Tsu Station Nishi-guchi Branch, as he lacked business manner today following the first call on August 13 after reprimanding him in person time and time again at the branch and this time around, I am calling to demand that the person in charge be changed. His poor performance is almost the same as the one by a professor of Mie University Hospital who lacks a sense of tension when he makes rounds, touching his nose with his fingers and saying “Well, OK, OK. Is it OK that treatment will be delayed because I failed to check your drug?” If you were a doctor or chief pharmacist who were non-member of the Sanikai (alumni of Mie University Faculty of Medicine), you would be fired, even if you were M.D., Ph.D. or doctor of pharmacology of the University of Tokyo or Kyoto University (means that such person would not be wanted.)”**

**The deputy branch manager of the Hyakugo Bank who says “yah, yah, yah,” “chatte,” “Are you OK?”, which are not the Mie dialect, without a feeling of tension, said to me it is his habit to say so. Furthermore, regarding the dog-eared document that he sent me by mail, “It was absolutely not what I (the deputy branch manager of the Tsu Station Nishi-guchi Branch) did on purpose, but failed to verify the seal,” he said. But though you say on your website that “I would appreciate it if you could kindly understand our bank,” you do not seem to have understood well what educating your employees is all about. The deputy branch manager was restlessly moving his hands from side to side and up and down while talking and I believe that he intended to do so in order to stress what he claim and his position but it was not anything that the customer in front of him asked for and it was not normally accepted as business manner at the front desk of leading hotels at home and abroad. Let me advise you and your employees that action of both arms should be displayed not in front of your customers but in sports.**



**“He argues their tradition and citizen’s understanding.”  
Logo of the Hyakugo Bank and Mr. Toshiyasu Ito**

On August 22, 2018, a female staff at the counter of MUFG Bank (Japan's largest bank) Tsu Branch said to me many times "Are you OK?" or "Alright", the same habit as the above-mentioned branch manager's, in spite of my repeated warnings. Eventually, due to her stupid job performance, the issuance of my father's bank statement was delayed. On the same day, August 22, the Hyakugo Bank's head office told me on the phone that the branch manager of the Tsu Station Nishi-guchi Branch would be in charge for the deputy branch manager.

Therefore, though the Tsu Station Nishi-guchi Branch sent me again documents for inheritance procedures on August 23, I am waiting for the branch manager to contact me. I have already told this to Mr. Kiyoshi Tsuji, my certified accountant in Tokyo who graduated from School of Economics, Osaka University and Mr. Tomohiro Tsumura, my lawyer in Tokyo and Juris Doctor who graduated from the University Tokyo on August 30.

Based on the document of August 30, 2018 addressed to the Customer Desk of the Hyakugo Bank's head office, you may not know but according to the tradition of our local Mie University, when its university hospital receives a complaint about a doctor's work behavior or medical treatment and others, you are taught to first and foremost, listen to the patient in question or his/her family carefully to set the record straight. After that, the doctor in charge and his/her boss see him/her on a face-to-face basis or through a document, not through a note, to identify his/her request as properly as possible. Depending on the case, you try to understand his/her feelings. We are told not to use a phrase like "He/she died" as professors of Nihon University or Kinki University do on the same level as pupils of Elementary School attached to Mie University and as is the case with a professor of Juntendo University who is the attending surgeon for his Imperial Majesty, we never fail to visit his/her hospital room. If a doctor-in-training of Aichi Cancer Center had the same degree of understanding as the Hyakugo Bank head office and branches, he would be warned for his poor understanding and said, "I am not asking you in English. I am asking you in Japanese, so you have to answer a question properly."

I appreciate your continued cooperation in the future. I do not make business dealings with your female staff over the counter at the branch so if it is difficult for the branch manager, the deputy branch manager's boss, to take over the deputy branch manager to handle my inheritance process, there will be no problem if anyone who is in a responsible position at the head office takes him over.

For your reference, a man who was in charge of private banking at the head office of the Sumitomo Mitsui Trust Bank (the largest trust bank in Japan) that Diners Premium Card referred me gave me a call for the first time on September 12, 2018. His language was also poor, unlike an American who seemed a banker in charge of sales at a German private bank, sat next to me by chance with an elderly female client of his at 21 Club New York on December 24, 2008 and was very polite to us (he told me that he stays at Hotel Okura Tokyo when he goes on a business trip to Tokyo). When I met Mr. Koji Nohara, President of Sumitomo Mitsui Trust Club Co., Ltd. at a Diners Club dinner event in Hotel New Otani on September 18, 2018, I told him "the level as a banker at the head office of SMTB came across to me as significantly low as compared with personnel at the Tsu Branch of Nomura Securities or the Tokyo head office of Mitsubishi UFJ Trust and Banking, though chief editor of Nikkei Trendy may miss. The atmosphere of Shin-Kuki General Hospital in Kuki City, Saitama Prefecture where I work as part-time internal medicine doctor has changed as the hospital director changed from one who was from the semi-first-rate Chiba University to another who graduated from a private university, such as the third-class Tokai University when the management organization switched to a group of private Fukuoka University. With respect to the level of Diners Club, it may have deteriorated as the management organization switched from Citibank to SMTB". A person in charge of sales at one of large moving corporations in Japan, which promotes its best customer satisfaction rating in a TV commercial and on its homepage, came to my house to give me a quotation for moving to Tokyo on October 28, 2018, wearing a bright red necktie and said an impolite word (*naruhodo*) repeatedly, though I warned him about his habit of saying so. He seemed to intend to strengthen himself or his own position, but it was not what a customer in front of him wanted and the company's customer satisfaction rating is .....(questionable).



Logo of Sumitomo Mitsui Trust Bank and Mr. Koji Nohara



21 Club New York

President Ito, as you may know, the top three Wagyu brands in Japan such as Kobe beef, Matsuzaka beef and Yonezawa beef, have certain standards to breed them, and Air Force One is the official aircraft carrying the President of the United States. Tomomi Inada, a Diet member, resigned as defense minister over her ill-considered remark on July 28, 2017. When you come to Tokyo on business, please visit our Roppongi Hills Club. Thank you for your attention.

Sincerely,

Yukihisa Shida  
M.D., Ph.D., Mie University



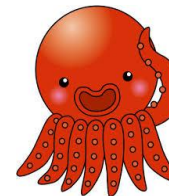
Lawyer Shuichi Senga



Mr. Osamu Sorimachi



Lawyer Tomomi Inada



WASEDA University  
早稲田大学

“They also seem to be ‘Rough and Uncouth (*Bankara*) Businessmen or Businesswomen’ who have a Waseda University’s historical and traditional style though they became VIPs in Japan. Flight attendants of JAL (Japan Airlines) give instruction to the passengers how to use oxygen masks and life jackets right after they sit down in a plane and call their own unpolished movement ‘Octopus Dancing (*Tako Odori*).’ And the cocktail ‘Chairperson’ dose not give an image of ‘Octopus.’”

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2018年11月5日

伊藤歳恭殿  
百五銀行 頭取  
三重県、津市

伊藤歳恭殿

いつもお世話になります。私、三重県津市並びに三重大学出身、現 六本木 Hills Club 会員、三重大学医学博士の志田幸久と申します。2018年8月30日（木）に続きまして百五銀行本店へ2回目のお手紙となりましたため、地元の百五銀行 伊藤歳恭頭取に学術文書としましてのお手紙をお送りさせていただきました。

地方の田舎都市ですので、すでに伊藤頭取のお耳に入ってみえることと存じますが、百五銀行津駅西口支店 支店長代理から、担当者の名前が記載されていない私宛封書を2018年9月4日（火）再々送していただきました。この文書では、津駅西口支店におかれまして、お言葉使いなど Business Manner がよろしくない支店長代理が、9月4日（火）はご自身の氏名を書かれず、7cm×7cmのメモ用紙に伝言を書かれた程のご対応に拝見させていただきました。百五銀行におかれましては、伊藤頭取が銀行の Homepage で百五銀行の「伝統」「理解」を前面に出してみえる一方、私から百五銀行本店お客様相談課宛 2018年8月30日（木）お送りしました以下文書の主旨（百五銀行支店長代理の Business Manner の問題）を、残念ながらまだご理解いただけていない様です。

2018年8月13日（月）と8月22日（水）、百五銀行（三重県最大手地方銀行）津駅西口支店 支店長代理が、津駅西口支店で、私（Dr. 志田、顧客）の目の前で、ご自分の手をよく動かされ、その指でご自身のお顔、お鼻、目尻を触られ、（2018年5月14日《月》の虎ノ門法律経済事務所《弁護士83名所属》におかれまして千賀修一所長《弁護士、六本木 Hills Club 会員》の様に、私の目の前でご自身の手と指を使って耳掃除はしてみえませんでした）、「(志田様のご印鑑捺印につきまして百五銀行津駅西口支店 支店長代理の確認漏れがありまして) 当行の遺産相続手続きが遅れちゃって大丈夫ですか？」(百五銀行津駅西口支店 支店長代理)との様に話されました。民放フジTVの前BS News番組、現地上波 News番組キャスターの反町理（そりまちおさむ、横浜市ご出身）さんと瓜二つの緊張感のないお仕事してみえましたため、8月22日（水）百五銀行本店（三重県津市）にお電話し、「百五銀行津駅西口支店にてご本人に何度もご注意申し上げ、Business Manner が身に付いてみえない支店長代理のことで私 百五銀行本店にお電話するのもこれが8月13日（月）に続いて2回目ですが、今度こそ担当者を代わっていただけますでしょうか。三重大学病院ですと、百五銀行津駅西口支店 支店長代理は、教授回診でご自分の鼻をご自身の手、指で触りながら『えーえー。はい、はい、はい。私の薬の確認漏

れで治療遅れちゃって大丈夫ですか?』と述べられる程の緊張感のないお仕事で、その程度では三重大学学閥 三医会（三重大学医学部医学科同窓会）以外の医師、薬局長では（たとえ東京大学、京都大学の医学博士、薬学博士でも）病院を首になります（その様な人材は、必要にはなりません。）とのお話を伝えさせていただきました。

なおご自身の手をよく動かされ、お鼻など触りながら、三重県の方言でもない「えーえー」「はい、はい、はい」「ちゃって」「大丈夫ですか」など緊張感なく話されるのは「私の癖です（私の育ちによるものです）」（百五銀行津駅西口支店 支店長代理）、また紙の端が折り曲がった書類を私（Dr. 志田、顧客）の自宅に郵送されましたのも、「私（百五銀行津駅西口支店 支店長代理）が故意に行ったものでは絶対にありません（百五銀行津駅西口支店 支店長代理の、確認漏れによるものです）」（百五銀行津駅西口支店 支店長代理）とのご説明でしたが、百五銀行の Homepage に「当行をご理解いただければ幸いです」と記載してみえます百五銀行の伊藤歳恭 頭取は、教育につきましてはあまり理解していらっしゃらない感じですが、支店長代理が落ち着きなくご自身の両手を上下左右に目立って動かされたのも、百五銀行津駅西口支店でご自身、ご自身達のお話、立場を強める意図がおりになった様ですが、目の前の顧客が求めている訳でもなく、国内外一流 Hotel の Front でも、通常 Business Manner としてお見掛けしません。伊藤歳恭 頭取以下百五銀行の皆様も、両腕の Action は、顧客を前にされた Business の現場ではなく、Sports でご活躍いただいた方がよろしいかと、私思います。

また 2018 年 8 月 22 日（水）は、三菱 UFJ 銀行（日本最大都市銀行）津支店窓口の女性も、私からの再三の注意にもかかわらず、顧客（私）に対して「大丈夫ですか」「大丈夫」と連呼され、百五銀行津駅西口支店 支店長代理と同様の癖（育ち）を出されてましたが、百五銀行は「（関西弁で）あほくさい仕事」で Trouble、父親の銀行口座残高証明書発行遅延となってしまいました。なお 8 月 22 日（水）の百五銀行本店との電話によりますと、百五銀行では今後百五銀行津駅西口支店 支店長代理の上司でみえる支店長が通常対応されるとのことでした。

従いまして、せっかく百五銀行津駅西口支店から私宛手続きの書類を 8 月 23 日（木）再送していただきましたが、私としましては現在、百五銀行本店から 8 月 22 日（水）のお電話で伺いました、津駅西口支店 支店長代理の上司によられます我が家への対応、ご連絡をお待ちしてますところです。私が東京で契約をしています辻潔公認会計士（大阪大学経済学士）並びに津村知宏弁護士（東京大学法務博士）にも、本日 8 月 30 日（木）その旨連絡させていただきました。今後共、どうぞよろしくお願い申し上げます。

以上の百五銀行本店お客様相談課宛 2018 年 8 月 30 日（木）付文書を踏まえまして、伊藤頭取はご存知ないかもしれませんが、地元三重大学の伝統では、主治医の勤務態度、医療内容など大学病院への Claim 対応としまして、まず患者さん、患者さんの家族の話をよくお聞きし、事実関係確認の上、通常主治医とその上司に当たる医師が、面談もしくは（メモ用紙ではない）文書で、相手のご要望等に対して可能な範囲できちんと対応しています。Case により、お気持ちもくみ取ります。日本大学、近畿大学などの教授から聞かれる「死んじゃった」等 三重大学附属小学校の小学生 Level の言葉使いは普段からせず、順天堂大学教授（天皇陛下の主治医）の様に患者さんの病室に顔を見せないとのことありません。また愛知県がんセンターにおきましては、今回の百五銀行 本支店のご理解程の研修医では、「英語で聞いている訳ではないんだ。日本語で聞いているんだから答えてもらわなきゃ困るよ。」との注意を受けます。

伊藤頭取、今後共、どうぞよろしくお願い申し上げます。私 百五銀行店舗の窓口に見える女性と個人的にお取引をしている訳ではありませんので、津駅西口支店 支店長代理の上司（支店長）でのお手続きが難しい様でしたら、百五銀行本店の責任ある担当者に代わっていただいても結構です。

ご参考までに、Diners Premium Card の紹介で 2018 年 9 月 12 日（水）初めて私宛電話をいただきました東京の三井住友信託銀行東京本店（日本最大手信託銀行）の Private Bank 男性担当者も「えーえー」「なるほど」調で、2008 年 12 月 24 日（水）に 21 Club New York で偶然私の隣の席に Client の年配女性とお二人でみえたドイツの銀行、Private Bank の Banker とおぼしき America 人営業担当者（東京出張の際には Hotel Okura 東京に泊まると話されてました）の丁寧な対応とは対照的に、「三井住友信託銀行東京本店は、野村證券津支店、三菱 UFJ 信託銀行東京本店と比較をさせていただいても、日経トレンディの編集長などは見逃してみえるのでしょうか、（Banker、営業担当者として）随分落ちてしまわれる印象です。私の非常勤内科勤務先の新久喜総合病院（埼玉県久喜市）も、経営母体が私立福岡大学系列に変わったのに伴い、院長が一流半の国立千葉大学から三流の東海大学など私立大学に交代し、雰囲気が変わってしまいましたが、Diners Club も経営母体が CITI Group から三井住友信託銀行に代わり、Level が落ちてしまったのかもしれない。」と、2018 年 9 月 18 日（火）Hotel New Otani 東京での Diners Club Dinner Event にて、三井住友トラストクラブ 野原幸二社長に直接お話しさせていただきました。また 2018 年 10 月 28 日（日）、埼玉県から東京都へのお引越し見積りのためいらした「顧客満足度 No.1」を TV コマーシャルと Homepage で PR してみえる大手引越し会社の営業担当者も、真赤な目立つネクタイを身に付けられ、私からのご注意にもかかわらず私に「なるほど」を連呼されまして、やはりご自身、ご自身達のお話、立場を強める意図があたりになった様ですが、目の前の顧客が求めている訳でもなく、顧客満足度は …です。

知って見えます様に、日本三大和牛と呼ばれる神戸牛、松阪牛、米沢牛は、いずれも牛の育ちに関して一定の基準を設けてみえまして、米国大統領が乗り込まれる航空機が Air Force One です。稲田朋美国会議員は、2017 年 7 月 28 日（金）ご自身の不用意な発言のため防衛大臣を引責辞任されましたが、伊藤頭取におかれましては東京にご出張の際には、是非よろしければ六本木 Hills Club にもお立ち寄り下さい。長文失礼致しました。

志田幸久（三重大学医学博士）

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