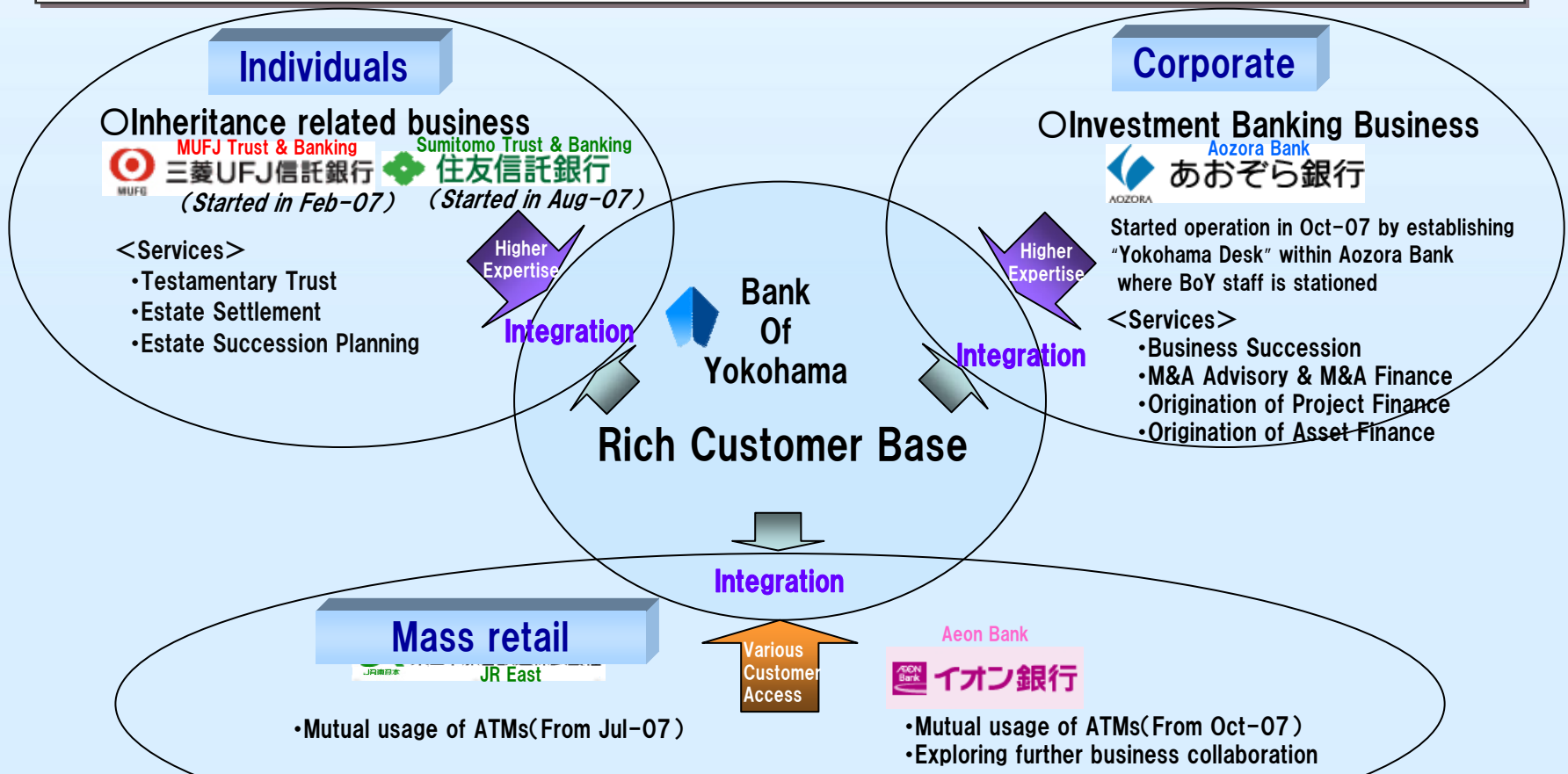


Management & Business Strategies

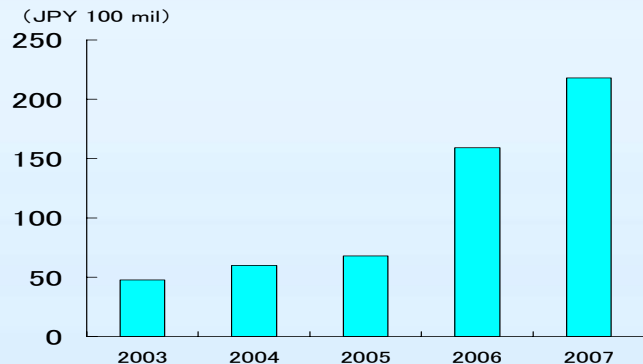
Main Theme of the Plan :Alliance Strategy “Other businesses ”

- Forming alliance with financial institutions that complement one another in the area of expertise and customer access in both Individual & Corporate Sectors.
- Launched business alliances in investment banking business from the 2nd Half of FY07, aiming at improving solution providing capability and maximizing profits.

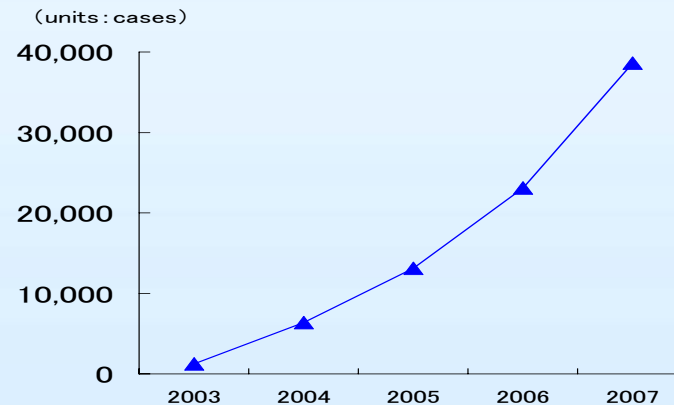


The Progress of “Region Based Relationship Banking” by Regional Banks

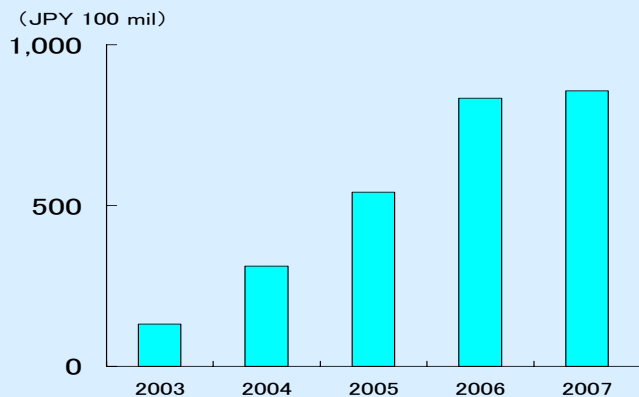
- ① Financing by loan products aimed at supporting business creation ② Deals signed as a result of business-matching



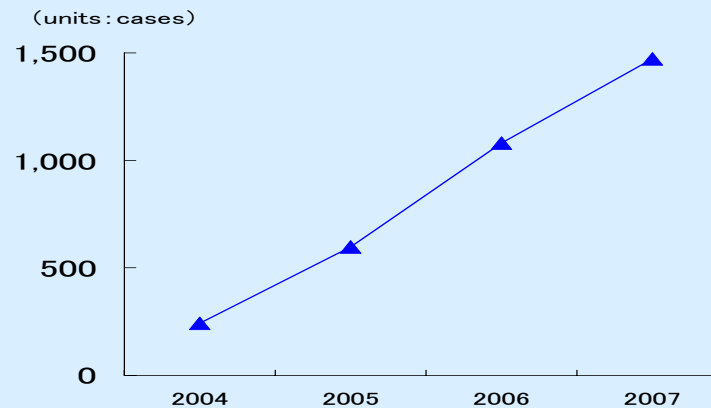
(*) Including products aimed at supporting business startups in the year of 2006 and 2007



- ③ Loans secured by ABL (including loans secured by accounts receivable claims)



- ④ Debtors having formulated revitalization plans with the assistance from SME Revitalization Support Councils



The example of “Region-Based Relationship Banking” (Asset Backed Loans)

