

Customer Support Services

Continuously Supporting Efforts to Resolve Business Issues by Providing Information and Management Advice

Helping SMEs Solve Management Issues through Face-to-Face Consultation

The SME Unit works diligently to identify the management issues of individual companies through face-to-face dialogs with SME managers and offers vital information and ongoing management advice for the development of its clients, both before and after a client obtains a loan.

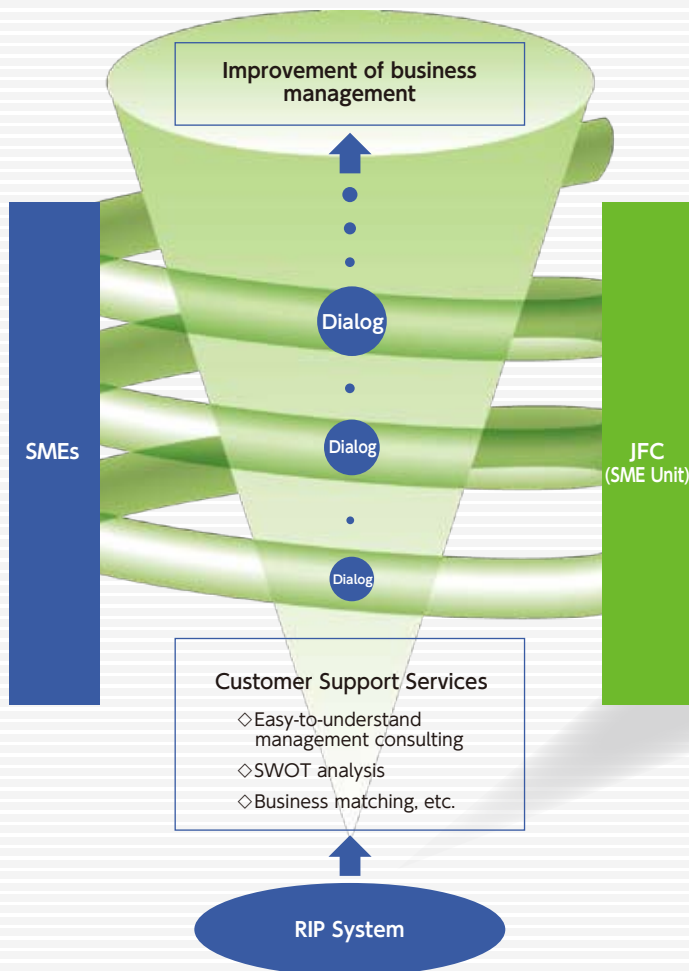
The SME Unit utilizes its unique "RIP^(Note) System," a database that draws from the SME Unit's accumulated know-how concerning SME management and information on some 50,000 client

companies throughout Japan, for its customer support services.

Information provided by the SME Unit is tailored to the specific needs of each client. The SME Unit combines this "live" information with pinpoint management advice to deliver invaluable assistance to its client companies.

Note: The name of the system, RIP, represents the SME Unit's commitment to supporting the growth and development of SMEs—by deepening the "Relationship" (R) of mutual trust through dialogs, exploiting both parties' "Intelligence" (I) and know-how, and proactively making solution "Proposals" (P).

Consulting Services Based on the RIP System



Major Performance of Customer Support Services in Fiscal 2008

[Major service categories]	[No. of cases]
Easy-to-understand management consulting	22,612
SWOT analysis	3,337
Business matching	711

Customer Support Services

The SME Unit's solution-focused Customer Support Services are backed by a wealth of know-how; a vast library of case studies; and an extensive network covering clients throughout Japan.

The SME Unit provides consultation in a flexible manner according to specific client needs and conditions, offering a combination

of the following services: "Easy-to-Understand Management Consulting," "SWOT Analysis" and "Business Matching."

Note: The SME Unit fully respects client confidentiality and protection of client information; prior consent is always obtained in advance of consultation.

■ Easy-to-Understand Management Consulting and SWOT Analysis

The SME Unit's "Easy-to-Understand Management Consulting" service is backed by its know-how on financial analysis. It allows the SME Unit to conduct comparative analyses in the same fields and time series analyses, based on financial data on individual companies and data from the SME Unit's approximately 50,000 client base.

The SME Unit also utilizes "SWOT Analysis"^(Note) to facilitate and analyze surrounding conditions of a company (external environment) and the company's own strengths and weaknesses (internal environment).

Note: A method of management analysis designed to identify a company's "Strengths" (S), "Weaknesses" (W), "Opportunities" (O) that surround the company, and "Threats" (T). The results of SWOT analysis are then utilized to map out the company's corporate strategies.

■ Business Matching

Based on its nationwide network of client companies and branch offices, the SME Unit supports SMEs who are seeking to find new customers, suppliers, tie-up partners, shops, office space and other real estate.

In addition, the SME Unit holds Business Network Meetings at various regions throughout Japan. By bringing together client companies from diverse backgrounds covering a variety of sectors, the SME Unit is providing substantial and wide-ranging business matching opportunities.

National Business Network Meeting

The Unit held the National Business Network Meeting at Pacifico Yokohama on January 28, 2008.

On the day, client companies from various regions throughout Japan came under the same roof, an assembly that comprised clients from branches throughout Japan as well as six clients from the Okinawa Development Finance Corporation. A total of 1,593 people from 713 companies from prefectures all over Japan took part in the event, which was held for the first time on a nationwide scale.

The companies that participated commented that the event had been extremely helpful as a forum for information gathering as well as invaluable business opportunities.

