

Management Support Initiatives

Strengthening consulting functions

The Bank positions the full utilization of consulting functions as one of the top priority issues for a financial institution, and is working on “providing expertise and care” and endeavoring to realize “mutual prosperity with regional communities.”

Ratings Communication Service

The Bank positions the “corporate credit ratings” as a rational communication tool that connects our customers to the Bank, and rationally decides the ratings through quantitative financial analysis based on the financial statements, qualitative evaluations using the Bank’s unique expertise in credit supervision, and comprehensive analyses of large amounts of information.

Using the “Ratings Communication Service,” the Bank shares with its clients their respective “strengths” and “weaknesses” which were discovered through the rating process. The service also aims to support the clients in building sustainable management infrastructures and increasing their corporate value, by working together with them to solve their problems and improve their financial condition. Specifically, after asking the customer about their management vision, we propose and provide support for improvement measures for the challenges and problem areas that the Bank perceives.

This service has been provided a total of 4,721 times to 2,283 customers in the period between its commencement in August 2007 and March 2011. Going forward, the Bank will continue to

Positioning of the Ratings Communication Service (Concept Diagram)



strengthen the management infrastructures of its customers primarily through the service.

Assisting in the development of management improvement plans

One of the improvement measures for resolving the challenges and problem areas of the customers perceived by the “Ratings Communication Service” is providing assistance for the development of a “management improvement plan.” We support their management improvement initiatives with timely monitoring of the progress of their established management improvement plans.



Supporting business management

We offer extensive support to customers working to improve their management. The Company Management Support Office, operating within the Credit Supervision Department, is at the center of these activities. Qualified employees, including certified small and medium enterprise management consultants, comprise this Office. The Office members provide management support to our corporate customers by making active use of their expertise and collaborating with external experts.

Organizational Chart of the Company Management Support Office

