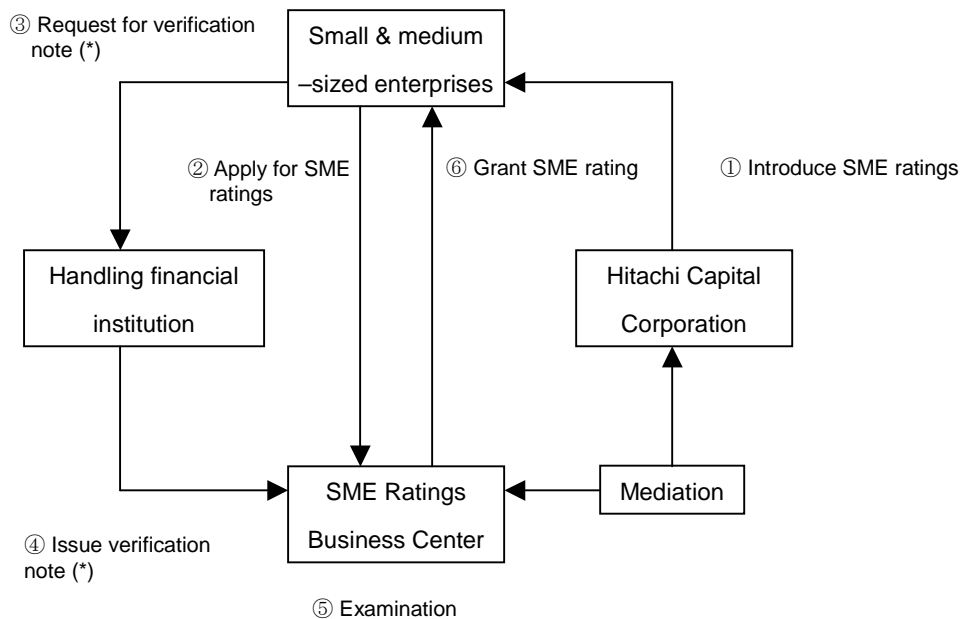


creditworthiness.

- ⑥ Sharing the results with financial institutions and certified tax accountants can clarify the strengths, weaknesses, and issues to be settled.
- ⑦ Sharing the results inside the enterprise can promote visualization of financial strategies and raise morale.

3. Business start: March 2009 (To be scheduled)

4. Handling scheme



※ Verification note: One of the documents required for an SME rating, created by the handling financial institution to check the existence of the applicant enterprise.

- ① Hitachi Capital introduces small and medium –sized enterprise SME ratings.
- ② The small and medium –sized enterprises apply to the SME ratings center.
- ③ The small and medium –sized enterprises request the handling bank to issue the verification note.
- ④ The handling bank issues the verification note and sends it to the SME ratings center.
- ⑤ The SME ratings center examines the applicant.
- ⑥ The applicant is granted a rating from the SME ratings center.

■ Standard & Poor’s

Standard & Poor’s is a leading provider of financial market intelligence. The world’s foremost source of credit ratings, indices, investment research, risk evaluation and data, Standard & Poor’s provides financial decision-makers with the intelligence they need to feel confident about their decisions.

■ The Risk Data Bank of Japan, Limited

The Risk Data Bank of Japan, Limited (RDB) is a database consortium composed of more than 50 banks, including four major banks and regional banks, sharing credit standings and financial data. Since its establishment in April 2000, RDB has accumulated over 2.5 million financial data items on about 550,000 domestic enterprises and has offered them to the member banks. RDB provides an anonymous database designed for highly developed credit risk management, based on statistical and quantitative approaches. Unlike public credit research companies, RDB does not hold information that identifies companies, such as specific names or locations.