

July 8, 2008

**Notification of Launching the New Business Loan
“e-BUSINESS DIRECT CARD/LOAN” by Suruga Bank Ltd.**

Suruga Bank Ltd. (Head Office: Numazu-shi, Shizuoka, President & CEO: Mitsuyoshi Okano, hereinafter, “Suruga Bank”) will launch the new business loan, “e-BUSINESS DIRECT CARD/LOAN,” under the guarantee alliance with ACOM CO., LTD. (Head Office: Chiyoda-ku, Tokyo, President & CEO: Shigeyoshi Kinoshita, hereinafter, “ACOM”) from July 14, 2008.

The purpose of tie-up is to respond the corporate and small business owners’ diverse funding and settlement needs applying for the new business loan introduced by Suruga Bank by combining ACOM’s expertise on credit screening in extending loans and Suruga Bank’s financial expertise.

The product will be handled by Suruga Bank’s internet branch, e-BUSINESS DIRECT Branch.

Moreover, the product will be the first business loan product guaranteed by ACOM.

Please see the reference for further details about “e-BUSINESS DIRECT CARD” and “e-BUSINESS DIRECT LOAN.”

(Reference)

Product Outline

Products	e-BUSINESS DIRECT CARD (overdraft) e-BUSINESS DIRECT LOAN (loan on deed)
Use of Fund	Fund for business operation
Loan Amount	500,000 yen to 3,000,000 yen
Interest Rate	500,000 yen to less than 1,000,000 yen: 12.0% to 18.0% p.a. 1,000,000 yen to 3,000,000 yen: 12.0% to 15.0% p.a. (effective interest rate including the guarantee commission)
Term	e-BUSINESS DIRECT CARD (overdraft) : 3 years e-BUSINESS DIRECT LOAN (loan on deed) : within 5 years
Place	Suruga Bank e-BUSINESS DIRECT Branch
Application Method	By at branch office, telephone, internet, and facsimile

*For further information on the product and service, please contact Suruga Bank Ltd.
(tel: 03-3279-5536)