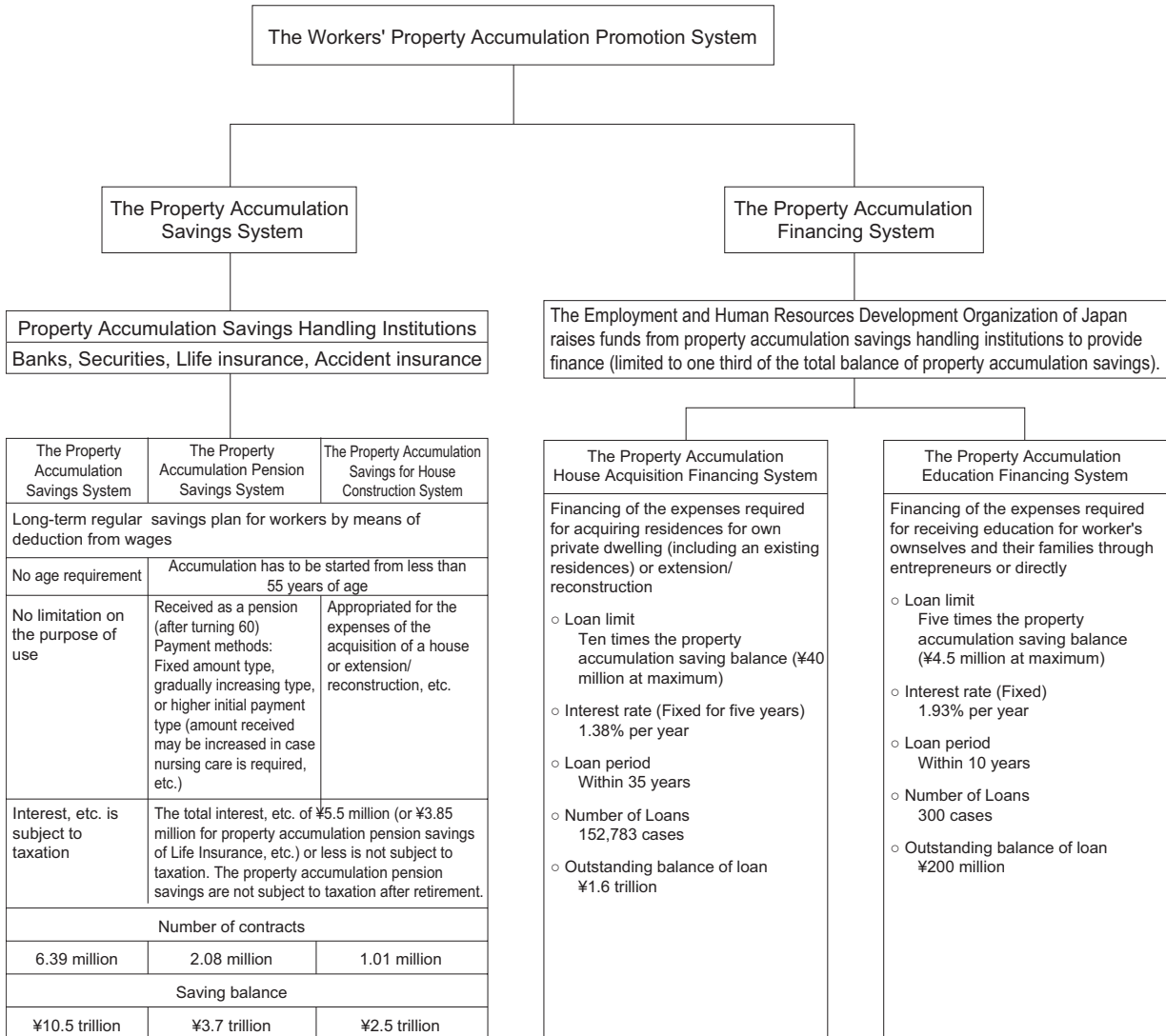


Improved Welfare for Workers

Overview

Outline of The Workers' Property Accumulation Promotion System

The Worker's Property Accumulation Promotion System was founded in accordance with The Worker's Property Accumulation Promotion Act enacted in 1971. It is the system that the government and employers provide support for and cooperate in the efforts of workers to make properties such as savings and acquisition of their own houses.



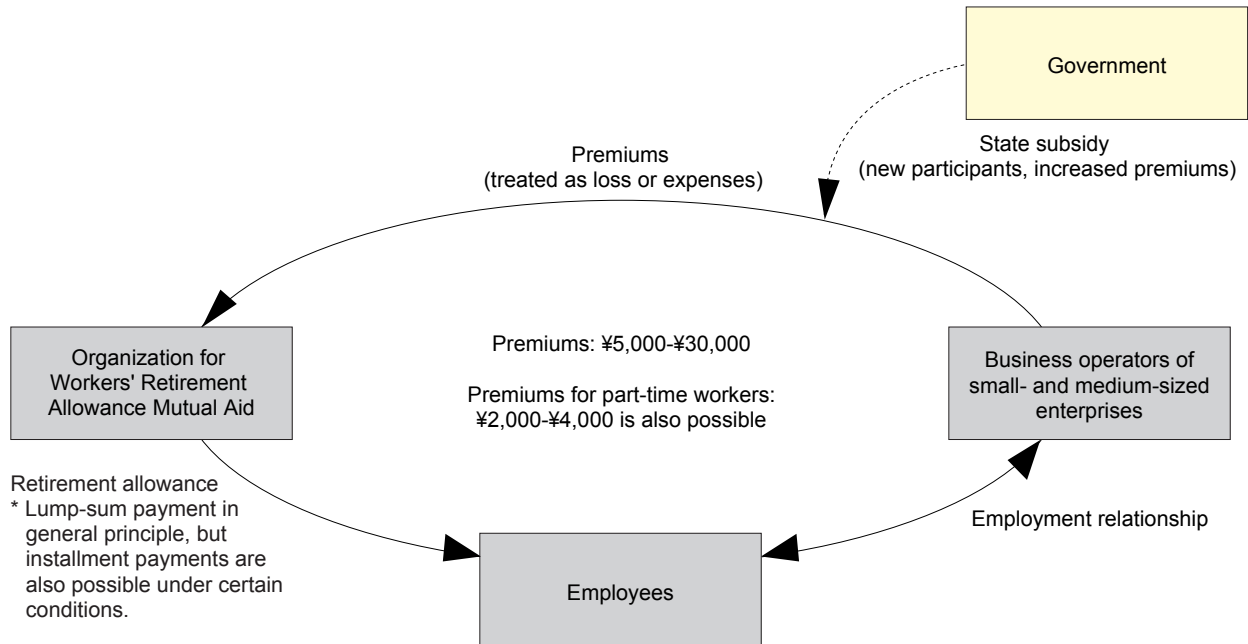
The interest rate is as of July 1, 2011.

The saving balance and outstanding balance of loan are as of the end of March 2011.

The Small- and Medium-Sized Enterprises' Retirement Allowance Mutual Aid System

The Small- and Medium-sized Enterprises' Retirement Allowance Mutual Aid System provides small- and medium-sized enterprises that cannot establish their own retirement allowance systems, creating a common retirement allowance system based on mutual aid among such enterprises with the government aid. This system aims to improve welfare of workers of small- and medium-sized enterprises and contribute to the growth of small- and medium-sized enterprise businesses.

Structure of The Small- and Medium-Sized Enterprise Retirement Allowance Mutual Aid System for general industries



Number of Participants and Amount of Payment (FY 2010)

	The Small- and Medium-Sized Enterprises' Retirement Allowance Mutual Aid System for general industries	Retirement Allowance Mutual Aid System for specified industries		
		Construction	Sake maker	Forestry
Target	Mainly for regular workers	For workers employed during a specific period in each industry (fixed-term worker)		
Mutual aid contractors (Employers) Number of cases	367,858	182,668	2,440	3,326
Mutual aid members (Workers) Number of persons	3,136,282	2,868,396	16,209	40,529
Retirement allowance, etc. Number of payments (case)	279,815	65,090	1,809	1,894
Retirement allowance, etc. Amount of payment (¥1,000)	379,287,970	60,907,548	450,933	1,568,366

(Note) The number of mutual aid contractors and the number of mutual aid members are as of the end of March 2011.