



*****Provisional Translation for your reference only*****

Agreement Concerning Safe Custody

(Purpose of this clause)

Article 1

This clause is decided to clarify the rights and obligations for the safe custody of securities between the customers and our companies.

(Safe custody securities)

Article 2

Our company, about the securities that are stated in each number of Section 1 of Article 2 in Financial Instruments and Exchange Act, this clause, “the law for the storage and transfer of the stocks” (The law will be abolished from the day that are decided by the government ordinance until June 8, 2009. Same thing as below.), accepts by following the regulations that are the operation rules (Operation codes for additional operation based on the number 1 of section 2 of Article 6 for the supervision of the ordinary transfer institutions from the day of the “the law that revises a part pf laws for the transfer of the corporate bonds to rationalize the settlement of the stock transactions” (State as “Settlement Rationalization Law”)), execution rules of operation codes, and other rules. However, we would not accept these securities for certain reasons.

2. Our company, other than the former section, if the accepted securities were related to the transfer settlement that is other than the transfer settlement by the institutions, accepts by the decisions of the financial markets and settlement companies. The securities that are accepted by this clause are stated below as “security custody securities.”

(Way of storage and storage place for the security custody securities)

Article 3

Our company, about the security custody securities, by following the regulations for the classified management that are decided in the Article 43-2 of Financial Instruments and Exchange Act, accepts as the way below.

1. About the transfer settlement of the transfer system of security storage by the institutions, the transfer settlement other than the institutional transfer system of security storage, and the security custody securities other than the security custody securities for the transfer settlement that are regulated in the section 2 of the former Article, our company stores safely and securely.

2. About the transfer system of the securities storage by the institutions and the security custody securities for the transfer settlement other than the transfer system of the securities storage by the institutions, unless you specially request, we store at the institutions with other things. In this case, at the institutions, depositary receipts, the priority investment securities that are regulated by the law for the priority investment of the financial institutions that is the cooperate organization and the investment securities (State as “socks” except Article 25) are stored after changing to the institutional names at the decided period.

3. About the safe custody securities for the transfer settlement of the financial markets or the settlement companies, the settlement companies store as the commingled deposits.

4. Except the case that are stated from the number 2 to the number 4 of the safe custody securities, about the beneficiary securities of the bonds or the investment funds, unless you specially request, we could store with other customers' securities that are the same brands.

5. The storage by the number 2 and the number 5 is conducted by the global certificate. Also, about the stored securities by the number 2, the institution could file a request of not holding them by the decisions of law to the issuers.

6. About the beneficiary securities (the things that are regulated by the number 15 of the section 1 of the Article 2 in the Financial Instruments and Exchange Act. Same as below.), that are based on the commission from the institution, store as the commingled deposits by the assignee of the beneficiary securities.

(The transitional treatment for the storage of securities)

Article 4

Our company, even though the securities were stored by the regulations of the number 2 of the former Article, in spite of the same regulations, could store at our company.

(Agreed items for the commingled deposits)

Article 5

About the commingled deposits by the regulations of Article 3, we treats that the next

items are agreed.

1. To the received securities and the securities of the same brands, obtain the co-ownership or quasi-joint ownership depends on the quantity or the amount of the securities.

2. When we newly receive the securities or when we return the received securities, about receiving the securities or returning them, it is not necessary to have onferences with other customers that we received the securities of the same brands.

2. About the commingled deposits of the institution by the regulation of Article 3 Section 2, we treat that we agreed about the next items and the former sections.

1. When the quantity of the funds in the customer accounting book at our company is listed, it is regarded as deposited to the institution, and the customers are regarded as the stockholders for the quantity of the funds that are listed in the customer account book.

2. The institution, to the issuers about the funds of the institutional names, when the institution filed a request of not holding by the decision of law, the securities are regarded that they are deposited in the institution.

3. Our company, on the set day of the allocated base date of rights of surplus dividends to the shareholders, priority investors, and investors (state below as "shareholders"), do not receive the deposits, such as the stocks. Also, our company, on the set day, such as the day before the operation day of the principal and interest payment day, does not receive the depository of the corporate bonds with the convertible bond style shared warrants (Include "convertible bonds" that are issued based on the resolution for issuance until March 31, 2002.)

4. Our company does not receive the depository of beneficiary securities for the issuance trust of beneficiary securities on the set day that the institution decides.

5. For the stocks that are related to the transfer settlement of the system of the system of the storage and the transfer, about the depository securities of the issuers that are restricted to renew names of the foreigners and the foreign corporations by the law, in the case the customers are foreigners or the foreign corporations, we treat that the there was a request for the refund of the stocks from the customers before the confirmation day of the rights, our company could receive the funds of the stocks from the institution based on this case.

6. About the stocks for the depository securities and the priority investment

and the investment accounts (State below as “stocks” except Article 25) that are regulated by the law for the priority investment of the financial institution that is the cooperate organization, the purchase of the stocks with the purchase provisions or the classified stocks with all of purchase provisions, merger and division of stocks, charge-free stock allocation, consolidation of the issuers, the stock exchanges or the provision of the stocks by the stock transfer or the provision of the stocks that the rights to receive the allocation of the recruiting stocks to the shareholders are given, or the execution of the share warrants for the corporate bonds with the share warrants of the depository convertible bonds, (Change reading the convertible bonds as “convert to the stocks.” Same as below) it is regarded that the stocks are deposited to the institution when the stocks were newly issued.

7. In the case of merger, decrease in capital about the stocks for the depository securities or it is necessary to submit the stocks for change in corporate name to the issuers, we treat the request of refunds for the depository securities existed.

8. In the case of decreasing the capital to zero by the asset deficiency by the issuers of depository securities, in the case of receiving the decisions for starting the bankruptcy process by the issuers, or in the case of registering the clearance completion by the issuers, the institution abolishes the treatment of the securities and discards the depository securities by following the institutional regulations unless there was the request for the refund from the customers until the day that the institution decides.

9. In case of delisting the beneficiary securities of issued trust for the beneficiary securities of the depository securities, based on the trust contract, the trust properties could be refunded.

10. In case of decreasing the capital amount of all the stocks to zero by the issuers, by beginning the bankruptcy process of foreign stock issuers, in case that the institution confirmed that the value as securities of beneficiary securities has been lost or in case that the issuers of foreign securities conducted the registration for the clearance completion, the institution abolishes the transaction of beneficiary securities for the issued trust of beneficiary securities, unless there was a request for refund until the due date by the institution from the customers, by following the institutional regulations, the beneficiary securities for the issued trust for the trust beneficiary securities are abolished.

11. For the inherited debt of the corporate bonds with the share warrants for the transfer bonds by mergers, in case that it is necessary to submit the corporate bonds with share warrants for the depository transfer bonds to the issuers, unless there was a refund request from the customers, our company, through the institution, conduct the submission of the corporate bonds with share warrants for the depository transfer bonds for expired corporation and the reception of the corporate securities with share warrants for the transfer bonds for surviving corporation

12. In case of issuing the issuers' stocks as compensation by obtaining all of the corporate securities with share warrants for transfer bonds by the issuers of corporate securities with share warrants for the transfer bonds with the purchase agreements, unless there was a refund request from customers, our company, through the institution, conducts the submission of the corporate securities with share warrants for the depository transfer bonds and the reception of stocks for the newly issued stocks.

(Transaction for redemption lottery of bonds of commingled deposits)

Article 6

About the selection of redemption people and the decision of redemption amount, in case that the bonds of commingled deposits won the redemption lottery, conduct on a fair and rigid basis by the corporate rules that our company decides.

(Reporting items to our company)

Article 7

The stamp that is used for the "secure depository account setting request," and listed address, name or appellation, date of birth, and the representatives' name in case of corporations are used as the reported stamp, address, name, appellation, and date of birth.

2. In the case that the customers are the foreigners or the foreign corporations that are limited to conduct the name change for the stocks by law, when the request form in the former section is submitted to our company, report about it to us. In this case, we could ask you to submit passports and alien registration cards.

(Account process for secure depository securities)

Article 8

All of the security depository securities are deposited in the same account.

2. About the securities for the transfer settlement of the secure transfer system that the institution conducts, the securities for the financial commodity exchange or the securities for the transfer settlement of the settlement companies, receives the transfer from other accounts or transfer to other accounts. In this case, receiving the transfer from other accounts, when that is recorded in the book, the securities are deposited. Also, when the securities are transferred to other accounts and they are recorded in the book, the securities are treated that they are returned. However, when the institution recognized the need of indicating the day that the transfer is not conducted, the transfer of the securities that they are deposited in the institution could not be conducted.

(Process for collaterals)

Article 9

In the case the customers set the collaterals for the secure depository securities, conduct only the collateral setting in the case that our company recognized. In this case, it is conducted by the procedure that our company decided.

(Process for the reports of shareholders)

Article 10

In case of receiving the stocks by the secure transfer system, customer rights to the issuers are treated as below by the secure transfer law and the institutional way.

1. Our company, by the confirmation day for rights, reports to the issuers by the document that has the institutional items, such as addresses and names that the customers requested.
2. Our company reports the items, such as address of shareholders on the confirmation day of rights, name, quantity, and other things that the institution decides to the institution and the institution reports this to the issuers as the shareholders.
3. The issuers create the name lists of shareholders based on the reports of shareholders. Listing on the shareholder name lists has the same effect as listing on the shareholder name list, the priority investor name list, and the investor name list.
4. When there were changes in address or name that were reported to the number 1, by the way that our company decides, receive the request and our company reports this to the issuers.
5. Our company, unless there is a special request from the customers, could report to the issuers through the institution about the items, such as the

address, name, quantity that the customers request for the depository securities on the set day that the institution decides.

6. In the case that the customers changed their depository securities to the institution from our company to other members or other members to our company, the continuity as the shareholders to the issuers were threatened to be lost.

(Process for beneficiary reports)

Article 10-2

In case of receiving the beneficiary securities for the issued trust of beneficiary securities, the right of the customers to the trustee of beneficiary securities (include the manager of beneficiary right book for the beneficiary securities of the issued trust for the beneficiary securities. Same as below) is treated as below by the trust contracts and the way that the institution decides.

1. Our company, until confirmation right of beneficiary securities for the issued trust of beneficiary securities and the final day of the calculation period of trust, submit to the trustee of the beneficiary securities by the document that has the items, such as address, name, and quantity that the customers request.
2. Our company reports to the institution about the items, such as the confirmation date of rights for the beneficiary securities for the issued trust of beneficiary securities, and the address, name and quantity of beneficiaries on the final day of calculation term of the trust to the institution along with the trustee of beneficiary securities as the beneficiaries by the institution.
3. Our company submits the documents, that list the request by the way that our company decided in case of the changes in address and name by the request in the number 1, to the beneficiary of the beneficiary securities.
4. Our company, unless there was a special request by the customers, could report to the trustee if beneficiary securities through the institution about the items, such as address, name, and quantity for the depository beneficiary securities on the day that the institution sets.
5. In case that the customers changed their deposits of the depository beneficiary securities to the institution from our company to other account management institution or from other account management institution to our company, the continuity as the beneficiaries to the trustee of beneficiary securities were threatened to be lost.

(Reporting items to the customers)

Article 11

Our company, about the security storage securities, report the below items to the customers.

1. In case the name change or provision is required (except the case that the report by Article 10 Number 2 is conducted), the due date.
 2. The reimbursement amount that is decided based on the regulation of Article 6 about the bonds that are commingled deposits.
 3. Final redemption period
 4. The report for the balance checking, but in the case that the transaction balance reports are periodically sent, the reports by the transaction balance reports.
2. The balance checking report is more than annually (twice in a year in case there is unsettled sales or purchase contract of credit transaction, derivatives transaction for securities that is regulated by the Financial Instruments and Exchange Act Article 28 Section 8 Number 6 (State below as “Derivatives transaction for securities”) or over-the-counter derivatives transaction that is regulated by the Financial Instruments and Exchange Act Article 2 Section 22 (except the classified things by the Derivatives Transaction for Securities and the Financial Instruments and Exchange Act Enforcement Order Article 1-8-3 Section 1 Number 2 and the same enforcement order stated in Article 16-4 Section 1 each Number)) In case the transaction balance reports are reported periodically, more than quarterly by the law, the reporting contents for balance checking are included, if you have any questions on the contents, contact directly to the responsible manager immediately.
3. Our company, despite of the code in the former section, in case the customers are the special investors, (The special investors that are regulated in the Financial Instruments and Exchange Act Article 2 Section 31 (Include the people that are regarded as the special investors by the regulations in the same law Article 34-3 Section 4, except the people that are regarded as the customers other than the special investors by the regulation in the same law Article 34-2 Section 5 (include the case that apply correspondingly in the same law in Article 34-4 Section 4))) would not conduct the report for balance checking by our company’s decision in case the system to answer quickly to the reference for the reporting contents for the balance checking that is decided in the former sections by the customers is maintained.

4. Our company, within the report for the balance checking that is decided in the Section 2, about the things that are listed in the documents that are stated in the number below, in spite of the regulation in the Section 2, would not report for the balance checking.

1. The issued document at the time of contract conclusion for the individual derivatives transaction.
2. The contracts that lists the conditions of the transactions for the derivatives transaction.

(Representative for transfer process)

Article 12

Our company, when there is a request based on the service for the introduction of stock transfer, represents the process.

2. We could charge the processing fee in case of the former section.

(Agent reception for reimbursement)

Article 13

When there is reimbursement of secure depository securities (include the reimbursement that is decided based on the regulation in Article 6 about the bonds that are commingled deposits. Same as below) or interest payments (include dividends. Same as below), our company receives as an agent and pays you by the request.

2. About the reimbursement (except the reimbursement that is decided based on the regulations in Article 6) of debenture bonds with share warrants for the depository transfer corporate bonds or interest, after receiving by the institutional agent, through the payment administrative operator for principle and interest, our company receives this instead and pays you by your request.

(Process of dividends for trust property of the beneficiary securities for the issued trust of beneficiary securities.)

Article 13-2

The dividends for the trust property of beneficiary securities for the issued trust for beneficiary securities or process of profit dividends, share warrants (rights to have the characteristics of share warrants or rights to receive the dividends of securities. Same as below.) Other processes of rights are processed by the trustee by the trust contracts.

(Execution of voting rights for the trust property of the beneficiary securities for the issued trust of beneficiary securities.)

Article 13-3

The voting rights at the general shareholders' meetings (include beneficiaries' meetings, same as below) for the trust properties of beneficiary securities for the issued trust of beneficiary securities is executed by the trustee of beneficiary securities for the issued trust of beneficiary securities by the direction of the customers. However, in case there are regulations in the trust contracts, follow the regulations.

(Execution of voting rights for beneficiary securities of the issued trust of beneficiary securities.)

Article 13-4

About the execution of voting rights at the beneficiary meetings for the beneficiary securities for the issued trust of beneficiary securities or raise an opposition, the customers conduct by the regulations in the trust contracts.

(Sending documents for general shareholders' meetings)

Article 13-5

About the documents for general shareholders' meetings for the trust properties of beneficiary securities for the issued trust of beneficiary securities, business reports and dividends, and the reports for rights or profits for the share warrants, and sending reports of trust account settlement for the beneficiary securities of issued trust of beneficiary securities, it is conducted by the way by the trust contracts of beneficiaries of beneficial securities for the issued trusts of the beneficiary securities.

(Refund of secure storage securities)

Article 14

When you request the refund of the secure storage securities, process by the way that our company decides. In case of holding stocks in the institution, the securities of the different names at the time of depository to the institution by the customers are refunded.

2. For stocks that are stored in the institution, on the specific day, such as right confirmation day, for the corporate bonds with share warrants for transfer bonds, the specific day, such as the day before the due date of the principle and interest payment, also, for the things that are stored in the Bank of Japan by the government bond certificate for transfer settlement, from the day before the due date of interest payment

to the day that the Bank of Japan decides, in each case, we could not accept the request for the refund.

3. For the odd-lot that is stored in the institution, in case of setting not to issue odd-lot by the issuers in clause, we could not accept the request for the refund.

4. Referring to the beneficiary securities for issued trust of beneficiary securities, other than the reasons that are decided in the trust contract, we could not accept the request to the refund for beneficiary securities. Even though it was the reason that was decided in the trust contract, by the institutional regulations, we could not accept the request to the refund for the beneficiary securities.

(Treatment for the refund of secure depository securities)

Article 15

Our company, in the below case, does not wait the procedure in the former Article and we treat that the request for the secure depository securities existed.

1. In case that the secure depository securities are sold.
2. In case that there was a direction about changing the purpose of deposit from security depository securities to substitute securities.
3. In case that our company, by Article 13, conducts the agent reception of redemption money for the secure depository securities.

(Change process for requesting items)

Article 16

When the reported items were changed (except the change of reported stamps in case of losing them), report it to our company, list the necessary items to “change form” and other documents that we set, submit by putting stamp seals that symbolize the reported stamps. In this case, we would ask you to submit the documents, such as “copy of family register” and “certificate of residence”.

2. In case of changing the reported stamps by losing them, “seal registration certificate” and other documents are attached to the “stamp change form” and list necessary items to other documents, submit by putting stamps that symbolize the stamps of “seal registration certificate.”

3. In case of requiring the submission of “seal registration certificate” in the former 2 section, but you can not submit them, submit “seal registration certificate” of guarantors that we authorized.

4. In case that there was a report by the former section, unless the substantial process is completed, our company does not accept the request for the refund of secure storage certificates.

(Secure depository managing fee)

Article 17

Our company, in case of setting accounts, at the time of setting and every year after the accounts are set, would charge the fee, but the calculation for the one year term from the time of account setting, start calculating from the next month after the accounts are set.

2. Our company, in case of former section, when there was a deposit, such as the sales amount, we could appropriate from it. Also, when there is no payment of charge, we would not accept the request for the refund of secure depository securities.

(Cancellation)

Article 18

In case of conditions below, the contracts are cancelled.

1. In case the customers requested the cancellation.
2. In case there is no balance of secure depository securities when the calculation term for charges is completed in the former section (except the case the collaterals are set based on the financial contracts).
3. In case the customers do not agree with the changes of this clause in Article 26.
4. In case the customers are recognized as the mafia members, mafia related companies, or the anti-social forces, such as the corporate democrats and our company requested the cancellation.
5. When the customers conducted the violent requests and the illegal requests, and our company recognized that it is difficult to continue contracts and requested the cancellation.
6. In case our company requested the cancellation by the inevitable reasons.

(Treatment for the time of cancellation)

Article 19

For the cancellation based on the former Article, by our company's decisions, conduct the refund for the secure depository securities and money.

2. Within the secure depository securities, for the things those are difficult to refund in the current situation, by the way that our company decides, we refund the sales amount after conducting exchanges and closing transactions by the customers' directions.

(Exemption of investigation for the public peremptory notice)

Article 20

Our company does not conduct, the claim of public peremptory notice, confirmation of rescission decision, and the investigation and report about the forfeited registration for the secure depository stocks.

(Disclaimer)

Article 21

Our company is not responsible for the loss that emerged in the cases below.

1. In case that our company authorized the seal that are stamped in the certificates and the reported stamps are the same and refunded the secure depository securities.
2. In case that our company did not refund the secure depository securities, because the seal in the certificate is different from the reported seal.
3. In case of conducting report in Article 11 Section 1 Number 1, there is no request, because of the process, such as the name change until the due date.
4. In case there was a defect or the fact that is the cause of defect for the secure depository securities since the beginning of depository.
5. In case, it is because of the inevitable force, such as natural disaster, the refund for the secure depository securities for the refund request is delayed.

(Agreement for the process of account opening that happens for the change of transfer settlement system)

Article 22

Referring to the transfer settlement system based on the law for the transfer of corporate bonds and stocks that mainly targets the paperless securities, (State "Transfer Law" below. Within the term until June 8, 2009, on the day that the government ordinance decides, "Law for the transfer of corporate bonds and stocks" (State "Transfer Law" below) is executed based on the settlement rationalization law. Same as below.) they are the securities that our company store from customers and they are the securities that our companies could treat as the account management institution, and about the things that are agreed to transfer to the transfer settlement

system from the customers in advance, we would process as you requested the opening of transfer settlement accounts based on the transfer settlement system. In this case, referring to the relationships of rights and duties between customers and our company for the transfer settlement accounts, by the provision of management clause for the transfer settlement accounts that are decided separately, it is replaced as the report that opened the transfer settlement accounts.

(Agreement for transit process to the transfer system based on the Corporate Bond Transfer Law for beneficiary rights of special investment trust)

Article 23

With the execution of transfer law, within the securities that the customers deposit to our company based on this clause, about the classified things for the beneficiary rights of special investment trust (about the beneficiary right of investment trust that is already issued, the things that the change for the investment trust clause that contains the statements about receiving the application of Corporate Bond Transfer Law), to shift to the transfer system based on the transfer law, referring to the items stated below from number 1 to number 5, we would treat that you agreed.

1. The investment trust commission company conducts the request to the institution for listing or recording the transfer accession book that is regulated by the Transfer Law Article 32 and 14, and the process (submission of beneficiary securities) to transit to the transfer system based on the transfer law as an agent.
2. The investment trust commission company that received the agency in the former number, to our company, commission to conduct processes those are needed to transit to the transfer system based on the transfer law in Transfer Law.
3. For a set period prior to the transit, it is not possible to withdraw the beneficial securities.
4. About listing or recording to the transfer account book, for transfer process, there are cases that our company's accounts (private account) are gone through.
5. About the beneficiary right of special investment trust that transit to the transfer system based on the transfer law, it is not followed by this clause, based on the transfer law and the institutional codes, it is managed by another clause.

(Agreement for process to execute the transfer law)

Article 24

Our company, accompanied by the execution of the transfer law, within the securities deposited to our company based on this clause by the customers, referring to the classified stocks (except the corporate bonds with share warrants that do not transit to the transfer system based on the transfer law. Same as below in this Article.) that are regulated in Storage and Transfer Law Article 2, about the items that are stated from Number 1 to Number 17, we treat that you agreed.

1. The period from two weeks from the execution day to the day before the execution day, as a rule, we do not deposit the stocks and refund the deposited stocks. The execution day of the transfer law (the set day by the government ordinance until June 8, 2009) State below as “execution day”

2. After the execution day, as a regular rule, we do not refund the deposited stocks.

3. For listing or recording to the transfer account book, by transfer process, our corporate accounts (private account) were gone through.)

4. The term from one month prior to the execution day to two weeks prior to the execution day, our company, could deposit the customers' stocks that store in our company to the institution.

In this case, our company, report to the customer about depositing them. (Report to the customers in case that the deposited stocks set the customers' pledge.)

5. For the preparation to execute the transfer law, our company, by the method that the institution decides, reports the customer information (name or appellation, address, date of birth, title and name of representatives in the case of corporations, items for the legal agent, and other items that the institution decides. Same as below.) to the institution.

6. The content of customer information (exclude the date of birth) that is reported to the institution based on the former number by our company, through the institution, could be reported to other securities companies in case of opening secure depository accounts in securities companies by the customers.

7. Within the customers' name or appellation, and address characters, in case of including the characters that are not indicated by the transfer system, when reporting in the number 5, all of them or a part of them are changed as the characters that are indicated for the transfer system and reported.

8. The contents of customer information that is reported based on the number 5

by our company, after the chosen day by the institution, are used for the process for the reporting of shareholders in Article 10 that goes through the institution.

9. Our company becomes the indirect account management institution from the day of execution.

10. Our company, referring to the corporate bonds with the special share warrants (Limit to the things that are listed or recorded in the customer account book that are regulated in the storage and transfer law on the day of execution) that the customers have, to transit to the transfer system based on the transfer law, in case receiving the submission of the corporate bonds with the share warrants from the customers, regarding that the items stated A and B of the processes are conducted by our company and the items stated from C to E are agreed.

A. Request to the institution to list or record the transfer accepting book by the institutional regulation.

B. Processes that are needed to transit to the transfer system based on the transfer law.

C. Our company, when we received the commission to introduce the transit request from the customers, to the institution, introduces the request by the institutional regulation.

D. Our company, referring to the corporate bonds for the corporate bonds with the special share warrants that are deposited to the institutions until the day before the execution day, the submission of the debenture bonds are conducted on the day of execution day and it is regarded that the transit request has been done by the customers.

E. On the day from 5 operation days prior to the due date of the principle and interest payment to the day before the due date of the principle and interest payment, and the day that the institution authorized the need, the request for A is not accepted.

11. Our company, on the execution day, by the institutional regulation, opens the transfer settlement accounts for the people who listed or recorded to the customer account book that is regulated in the storage transfer law as the pledgee of the investment account for the customers' depository investment securities (Only the people who transact as the storage transfer institution (The storage transfer institution that are regulated in the storage transfer law Article 2, Section 2. Same as below.) by the institution on the day before the

execution day.), and lists or records the items for the customers or pledgee that are listed or recorded in the customer account book in the transfer settlement account.

12. Our company, on the execution day, by the institutional regulation, opening the transfer settlement account for the people who listed or recorded in the customer account book that are regulated in the storage transfer law as the ledger of the priority investors for the customers' depository priority investment securities (only for the people who transact as the storage transfer institution by the institution before the day of the execution.), and lists or records the items for the customers or pledgee that are recorded or listed in the customer account books in the transfer settlement accounts.

13. Referring to the reports for the transfer settlement accounts stated in the former 2 number to the issuers, by the institutional regulations, our company conducts it instead.

14. On the day of the execution day, there could be a case that secure depository stocks (except things that are stored in the institution) were refunded.

15. On the day of the execution day, there could be a case that in case the secure depository securities (except the things that are stored in the institution) were returned, they were returned after the names were changed to the customers' names.

16. Other than the things above, our company, for the preparation for the execution of the transfer law, conducts the necessary procedures.

17. Regarding the transfer stocks that transited to the transfer system based on the transfer law, it does not follow this clause, based on the transfer law and other institutional regulations, they are managed by another clause that our company decides.

(Change of this clause)

Article 25

This clause, could be revised when there are changes in law, direction by the supervisory agency, or necessities emerged. If the revised contents limit the customers' former rights, or impose on the new duties for the customers, we report the revised items. In this case, if there is no objection until the due period, we treat that you agreed to the revision of the clause.

(January 5, 2009)