

Solution Model (Expand the Business Evaluation Function)

Business evaluation function:

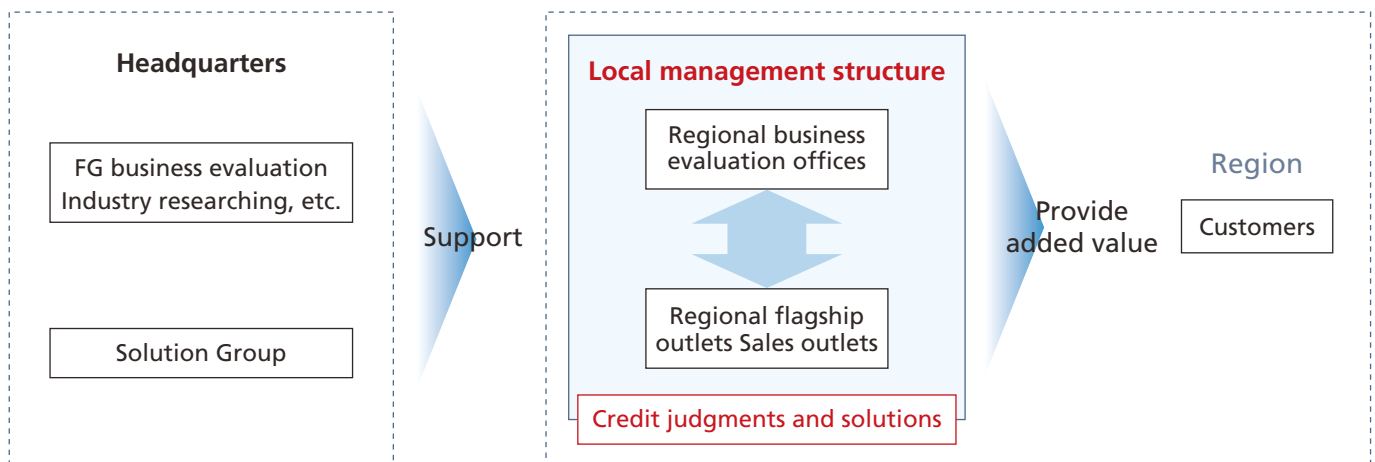
Grow nearer to customers through the credit function and solution function

Customer needs

- Consider our future when evaluating us
- Resolve our management issues
- Response swiftly

Specific measures

- Dismantle credit supervision departments, shift business evaluation function to regions (Qualitative information, region-specific evaluations and proposals)
- Establish a regional management structure (Clarify authority and responsibility)
- Augment the function for researching industry trends (Conduct at FG)



Differentiate ourselves from other banks
through compensation in line with added value

Increase share of
transactions

Discover demand
for funding

Escape from interest
rate competition