

September 10, 2010

**Information about the Announcement of Deposit Insurance Corporation of Japan
Concerning Incubator Bank of Japan**

Deposit Insurance Corporation of Japan made an announcement today titled "Failure of the Incubator Bank of Japan and its Future Operation." Deposit Insurance Corporation of Japan announced that Incubator Bank of Japan, Limited ("Incubator Bank of Japan") is now under the control of Deposit Insurance Corporation of Japan due to the failure of Incubator Bank of Japan. In addition, Deposit Insurance Corporation of Japan announced that Incubator Bank of Japan will submit an application under the Civil Rehabilitation Law to the Tokyo District Court.

Shinoken Group has not confirmed the facts concerning the civil rehabilitation application filed by Incubator Bank of Japan at the Tokyo District Court. But Shinoken Group believes there is a possibility of posting a 335 million yen valuation loss on investment securities in the future.

As of August 31, 2010, Shinoken Group had loans totaling 6,375 million yen from Incubator Bank of Japan. These loans have an acceleration clause but there is no likelihood that Shinoken Group will be required to repay all of these loans prior to their maturity. Furthermore, Shinoken Group has no deposits at Incubator Bank of Japan. As a result, the failure of this bank will have no effect on Shinoken Group's cash flows or results of operations.

Shinoken Group will make an announcement promptly if there are any new facts, decisions or other events concerning the failure of Incubator Bank of Japan.