

Outline of the Customer Segment-Based Business Management System

Under the Customer Segment-Based Business Management System, four Companies were created having the status of independent business units, with the aim of ensuring that the management strategies and direction of business development would be best suited to each customer segment. The four business units are:

The Customer & Consumer Banking Company (CCBC), which is responsible for the individual market and the market for small and medium-sized companies that are served by DKB's domestic branch network,

The Corporate Banking Company (CBC), which is in charge of large corporate groups,

The International Banking Company (IBC), which is responsible for non-Japanese corporations that are served through overseas offices and subsidiaries, and

The Market & Trading Company (MTC), which is a function-based rather than a customer segment-based unit, has been delegated responsibility, in principle, for all market-related activities of the DKB Group.

In addition to these business units, Head Office functions are performed by the Corporate Section, which provides bankwide staff functions, including corporate strategy planning, financial policy planning, risk management, information and infrastructure strategy and personnel policy implementation. Moreover, the Internal Audit & Compliance Section, which is independent of the operations side of DKB's activities, is responsible for strengthening audit and compliance functions and for ensuring the soundness of DKB's overall asset portfolio.

In conjunction with the introduction of the Customer Segment-Based Business Management System, DKB has clarified the authority, responsibilities and expected roles of each of the Companies. Under this system, the Companies are engaged in building more professional, strategic and efficient operating systems and devoting their fullest attention to responding to and maintaining the confidence and trust of customers.

The Customer Segment-Based Business Management System

