

DYNAM JAPAN HOLDINGS Co., Ltd.
2-25-1-702 NishiNippori, Arakawa-ku,
Tokyo, Japan
Tel.03-5615-1222 Fax.03-5615-1776
HP:: <http://www.dyjh.co.jp>

DYNAM Co., Ltd.,

to Sign the Commitment Line Contract

Responsive to Earthquake Disaster

DYNAM JAPAN HOLDINGS Co., LTD., (the “Company”, together with its subsidiaries, the “Group”) hereby announces that its main subsidiary DYNAM Co., Ltd. (“DYNAM”) has changed the commitment line contract signed in March 2014 into the one responsive to earthquake disaster.

The commitment line is called the “credit line from banks” and means the contract in which banks promise to implement lending, within the period and the credit line agreed beforehand and based on the client’s request. The Group has so far responded to the demand of funds for the active expansion of the business by securing the limit of the flexible and stable fund-raising by based on the commitment line contract.

However, the existing commitment line contract has remained a slight concern in the fund-raising due to effectuation of immunity reason for financial institutions at the time of large scale disaster including earthquake. DYNAM has just signed the commitment line contract responsive to earthquake disaster to resolve the above concern, which has enabled to secure the fund promptly even in the case earthquake disaster occurs.

The Headquarters for Earthquake Research Promotion under the jurisdiction of the Ministry of Education, Culture, Sports, Science and Technology has published that there are especially many earthquakes in Japan all over the world and the probability of the Nankai Trough Earthquake (magnitude 8 or greater), which is expected to cause great damage nationwide, will be about 70% within 30 years ahead. The Group has particularly regarded the countermeasure toward earthquake risk as important and taken risk management policy as the Group has our halls in 46 prefectures nationwide. The Group’s “Risk Management” consists of “Risk Control” as the measures before risk becomes obvious and “Risk Finance” as the financial arrangements to respond to

damage in the case risk becomes obvious. The Group considers taking these two prior measures properly can lead to minimizing financial impact to the operation and improving the corporate value. So the Group enhanced the financial preparation from the point of view of “Risk finance”.

The Group has also regarded the “Crisis Management” as important together with “Risk Management” for the prior measures if crisis situation should occur. Then, the Group has established the framework to take proper countermeasures with priority for prompt decision-making, information distribution and safety and security of customers, employees and parties-in-trust in the Group’s Risk Management Committee.

Contents for the Contract

Contractor	DYNAM Co., Ltd.
Contract Amount	¥15,000 million
Contract Date	30 December 2014
Period for Contract	30 December 2014 to 30 March 2018
Type of Contract	Commitment Line Responsive to Earthquake Disaster
Financial Institution	Mizuho Bank, Ltd. Sumitomo Mitsui Banking Corporation