

# Financial Sector

Represented by the *Zengin* Data Telecommunications System, a nationwide online processing system for domestic fund transfers among financial institutions, NTT DATA is involved in the development and operation of large-scale networks that support the finance sector and economy in Japan. NTT DATA offers a wide range of systems, not only systems integration services for securities and insurance companies, banks, credit banks, credit unions and agricultural cooperatives, but also for ASP services and many other outsourcing services. In addition, NTT DATA uses its vast record of success and experience in the payment network field, such as “CAFIS,” a network system for credit card transactions, and “ANSER,” used for remote banking services such as Internet banking, to proceed with business expansion.

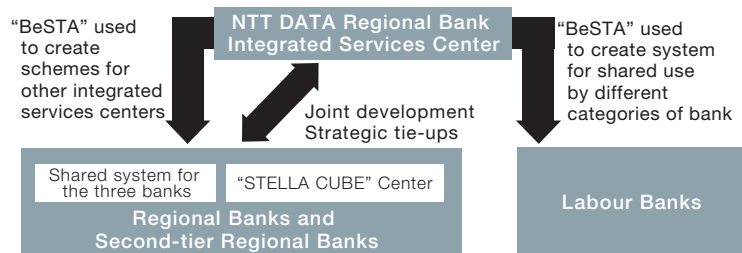
## Principal Solutions and Services Record

<p><b>●Zengin Data Telecommunications System</b></p> <p>Number of financial institutions: 1,428 (as of December 31, 2008) Transaction volume: Average of 5.58 million per day (as of year ended March 2008)</p> <p>A nationwide online processing system for domestic fund transfers among financial institutions</p>	<p><b>●ANSER®</b></p> <p>Number of financial institutions: Over 500 Transaction volume: 70 million transactions per month</p> <p>“ANSER” provides remote banking services such as notifications (including deposits and balance inquiries) and fund transfers by Internet and various other channels.</p>
<p><b>●Integrated ATM Switching Service</b></p> <p>Number of financial institutions: Approximately 140* Transaction volume: Approximately 70 million transactions per month</p> <p>*Some groups of financial institutions, such as credit associations and credit unions, are counted as one center.</p> <p>This service provides online processing services such as mutual transactions (cash payment, balance inquiries, and account holder information) between financial institutions’ ATMs (automated teller machines) and CDs (cash dispensers).</p>	<p><b>●CAFIS®</b></p> <p>Transaction volume: Over 200 million transactions per month</p> <p>“CAFIS” is Japan’s largest comprehensive network system for credit card transactions in terms of both the number of participating companies and transaction volume. This system connects online a broad range of credit card companies, financial institutions and member stores such as retail stores.</p> <p><b>●Insurance Enterprises Common Gateway</b></p> <p>Number of insurance companies: 49 Number of agencies (including financial institutions): Over 14,000</p> <p>This system provides web-based standard network infrastructure to connect insurance agencies, insurers, and ASP companies.</p>

## Further Expansion of “BeSTA”: A Next-Generation Package System for Banking

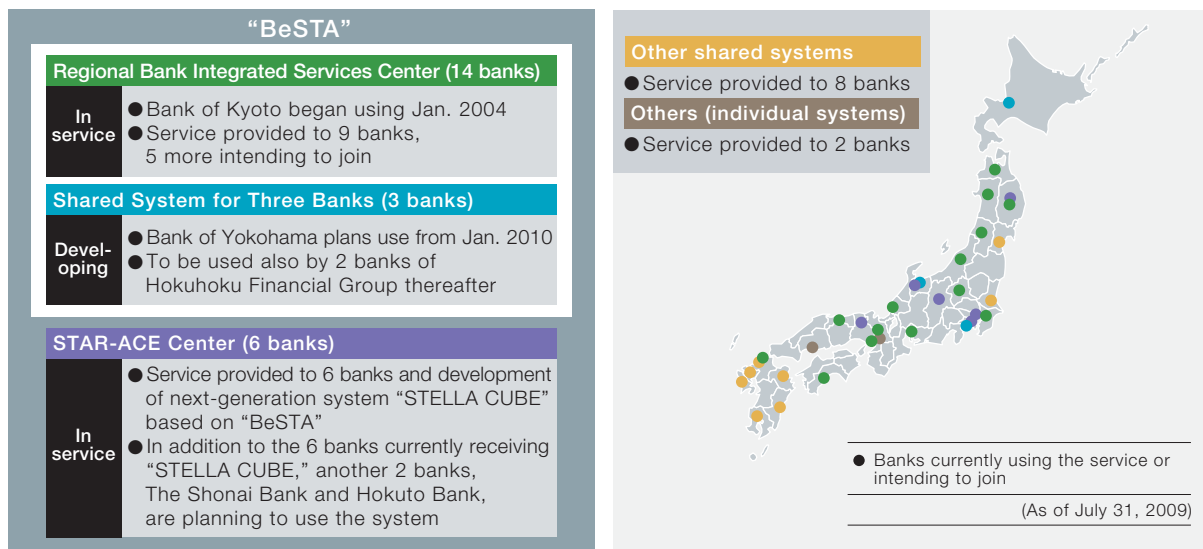
NTT DATA is expanding ASP serviced around the standard for next-generation banking applications, “BeSTA” (Banking application Engine for STANDARD Architecture), which has received high praise at NTT DATA’s Banking Center for Regional Banks. NTT DATA has positioned “BeSTA” as its linchpin in the development of shared system services.

- Expand scope**  
Now expanding ASP services to branch systems, Internet banking, etc.
- Expand collaboration**  
Expanding strategic tie-ups, from IT to non-IT products, sales with member banks
- Expand business categories**  
To expand from regional banks and second-tier regional banks to labour bank core systems



## Expansion of Regional Bank Related Businesses

NTT DATA has won contracts that account for an approximate 30% share of regional banks and second-tier regional banks, the largest for core systems in the industry. NTT DATA endeavors to expand its cost advantage further through the joint development of the NTT DATA Regional Bank Integrated Services Center and shared systems for three banks, including the Bank of Yokohama and two banks in the Hokuhoku Financial Group.



## Tender Offer Made to Make XNET CORPORATION a Subsidiary

XNET CORPORATION has an overwhelming share and a full product lineup in the capital market field, including asset management and a system for the exchange of stocks known as “XNET Services,” which mainly supports institutional investors.

Expecting a significant synergistic effect for both companies as a result of the capital alliance, NTT DATA commenced a tender offer and XNET became its subsidiary. Our aim is to realize even greater corporate value for both companies by mutually leveraging and combining our respective highly valued brands, exceptional technological capabilities, customer trust and records of accomplishment.

<b>XNET CORPORATION</b>
(Listed on First Section of the Tokyo Stock Exchange)
<b>Established:</b> June 3, 1991
<b>Capital:</b> ¥780 million
<b>Shareholder composition:</b> NTT DATA: 51%
<b>Employees:</b> 135 (as of March 31, 2009)
<b>Net sales:</b> ¥3,217 million (as of fiscal year ended March 2009)

