

Implementation of Syndicated Loan

July 26, 2001

Company name Unipres Corporation

Title and name of representative President Hiroyoshi Toriumi

(Over-the-counter stock Code No. 5949)

Contact person for information

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We would like to notify you that on July 26, 2001 we entered into a contract for syndicated loans with a commitment line of 10 billion yen with each participating financial institution. Under this contract, the Industrial Bank of Japan will act as arranger and Fuji Bank as co-arranger.

1. Details of syndicated loan (*1)

(1) Contract commitment line	10 billion yen
(2) Date of contract	July 26, 2001
(3) Term of contract	364 days from date of contract
(4) Use of funds	Short-term operating capital
(5) Arranger (*2)	Industrial Bank of Japan
(6) Co-arranger (*2)	Fuji Bank
(7) Agent (*3)	Industrial Bank of Japan, Fuji Bank, Shizuoka Bank
(8) Syndicate	Industrial Bank of Japan, Fuji Bank, Shizuoka Bank Yokohama Bank, Asahi Bank, Tokai Bank Sumitomo Mitsui Banking Corp., Shimizu Bank, Joyo Bank

2. Purpose of syndicated loan

In the past, we entered into individual loan contracts with each banking institution to procure short-term funds. This necessitated much office work pertaining to loan repayment every month. This contract allows us to set uniform terms of borrowing, to reduce loans and deposits, and to flexibly raise funds in times of emergency. Furthermore, the standardization of office work for such matters as loan negotiation, contracts, and terms of implementation, substantially reduces the amount of hours required for such work.

<Reference>

*1 Syndicated loan

Syndicated loan refers to a method of credit accommodation, which includes loan extension, carried out under the same contract terms, that is created by the arranger bank which brings together several financial institutions for a syndication group.

*2 Arranger, co-arranger

The arranger and co-arranger mainly set the terms, undertake negotiations, form a syndication group, and prepare the contract, among other things, after clearly grasping the needs of both the fundraiser and the participating financial institutions.

*3 Agent

The agent, acting as a mediator between the fundraiser and the participating financial institutions, undertakes office procedures pertaining to contract terms, implementation management, principal and interest payment, the transfer of financial reports, the revision of contract, and the cession of obligations, etc. From a contractual standpoint, the agent acts as a representative of the participating financial institutions.