



**Nikko Cordial Securities Inc.**



October 11, 2007  
Citibank Japan Ltd.  
Nikko Cordial Securities Inc.

### **Nikko Cordial Securities and Citibank joint seminars**

Citibank Japan Ltd. (head office in Tokyo's Shinagawa Ward, Representative Director & President Sunil Kaul, hereafter referred to as "Citibank") and Nikko Cordial Securities Inc. (head office in Tokyo's Chiyoda Ward, President & CEO Mikio Kitabayashi, hereafter referred to as "Nikko Cordial Securities") will host joint seminars for general investors. It is one of the efforts to enhance and expand their retail products and services through comprehensive strategic alliance announced by Citi and Nikko Cordial Corporation in March 2007.

The seminars aim to expand investment opportunities for customers providing even fuller financial information by leveraging the respective strengths of the two companies. It consists of two parts, "Exchange rate outlook" by Citibank in Part 1, and "The stock market from a historical perspective" by Nikko Cordial Securities in Part 2, to deliver a wide range of information on exchange rate and stock market directions for their customers.

Two companies will create synergies and broaden product offerings between Nikko Cordial Securities' leading retail brokerage business and Citi's global experience in providing enhanced products and services to retail customers.

The seminars are held at three locations nationwide: in Tokyo on October 25, 2007, in Osaka on November 15, and in Nagoya on December 5.

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## Appendix

### Nikko Cordial Securities and Citibank Joint Seminars

- 1) Date, time and place
  - [Tokyo venue]  
October 25, 2007 (Thursday), 13:00 ~ 15:30, The Prince Park Tower Tokyo
  - [Osaka venue]  
November 15, 2007 (Thursday), 13:00 ~ 15:30, Hotel Hankyu International
  - [Nagoya venue]  
December 5, 2007 (Wednesday), 13:00 ~ 15:30, Nagoya Marriott Associa Hotel
  
- 2) Program
  - [Greeting]  
Sunil Kaul, Representative Director & President, Citibank Japan Ltd.  
Mikio Kitabayashi, President & CEO, Nikko Cordial Securities Inc.
  - [Part 1]  
Theme: "Exchange rate outlook"  
Speaker: Shuji Shirota, Senior Market Analyst, Retail Banking Division,  
Citibank Japan Ltd.
  - [Part 2]  
Theme: "The stock market from a historical perspective"  
Speaker: Hidenobu Sasaki, Chief Analyst, Global Investment Strategy Division,  
Nikko Cordial Securities Inc.
  
- 3) Participation charge: none
  
- 4) Eligibility: general investors
  
- 5) Capacity (closed if at full capacity)
  - \* Tokyo venue: 500 persons
  - \* Osaka venue: 300 persons
  - \* Nagoya venue: 200 persons
  
- 6) Applications and inquiries at;
  - \* Citibank toll-free: 0120-252-484
  - \* Nikko Contact Center: 0120-550-250

Matters to be noted in connection with the Article 37 of Financial Instruments and  
Exchange Law  
(Regulation on Advertisements, etc.)

Seminars

The participants in the seminars referred to in this press release may be solicited for products introduced during the seminars.

Fees and Expenses

Certain fees and expenses may be charged on financial instruments or products, when investing in products, etc. offered by Nikko Cordial Securities Inc. (For example, when equities listed on the domestic exchanges of financial instruments are purchased at our branch, brokerage fee (a maximum of 1.2075% on contracted price and minimum of 5,250 yen) may be charged, except for transactions of less than a trading unit. In case of investment trust products, purchase fee, trust fee and other expenses prescribed for each investment trust product may be charged.) For products denominated in foreign currencies, foreign exchange rates determined by Nikko Cordial Securities in line with the trend of foreign exchange markets will be applied to the transactions involving the exchanges of the Japanese yen and foreign currencies or between different currencies.

Risks, etc.

Some instruments or products may sustain losses(principal losses) due to price fluctuations in equity markets, foreign exchange markets, real estate markets or commodities markets, etc., changes in the levels of interest rates, deteriorations in credit standings of issuers of marketable securities(including financial and operational standings), as well as in external evaluations regarding the said conditions.

As fees and expenses, risks and other terms for each product differ, please perusal products' written documents (including *Keiyaku Teiketsumae Kofu Shomen*), prospectus, or other materials for customers.

Corporate Name: Nikko Cordial Securities Inc.

Financial Instruments Firm Director General of Kanto Local Finance  
Bureau (Kinsho) No. 129

Industry Organization Membership: Japan Securities Dealers Association  
The Investment Trusts Association, Japan,  
Japan Securities Investment Advisers Association  
Financial Futures Association of Japan