

Viewpoint

Whether or not the acquisition will lead to the decrease of sufficient options of banks for users and to substantially restrain competition

Particular field of trade

7 fields including non-business lending

Lending for larger enterprises

Lending for local public bodies

Lending for SMEs (small- and medium-sized enterprises)

6 economic zones (excluding Wakasa Region)

Wakasa Region

Competition would not be substantially restrained

Examination in detail

Unilateral effect

Competitive restraint sufficiently works

6 economic zones

The Parties

[Total market share]
approx. 35-50%
(Top)

Restraining force

Competitors

2 powerful competitors (for each economic zone)
[Market share] approx. 15-35%
[Excess capacity] Sufficient

Wakasa Region

The Parties

[Total market share]
approx. 50%
(Top)

Restraining force

Competitors

Several competitors with their branches in/around Wakasa Region
[Market share] approx. 5-35%
[Excess capacity] Sufficient

Coordinated effect

Unlikely due to the following circumstances

- Terms of trade are multi-faceted, non-public, and vary per lending agreement.
- Cost standards differ depending on the financial institution.

Competition would not be substantially restrained

Examination on substantial restraint of competition (lending for SMEs)