



Osaka Chamber of Commerce and Industry – Osaka Business and Investment Center  
American Chamber of Commerce in Japan - Canadian Chamber of Commerce in Japan -

Presents  
**L. Todd Budge**  
CEO and President, Tokyo Star Bank

*Leading Edge Banking:  
Tokyo Star Bank and the Japanese Financial Industry*

(Speech will be in English with simultaneous Japanese interpretation provided by Procter and Gamble Far East Co.)

Join Todd Budge, CEO and President of Tokyo Star Bank, for a high-powered luncheon on Japanese banking and finance. Mr. Budge, the first foreign president of a Japanese bank, will give a first hand account of how he and his management team have restored a failed Japanese bank to profitability. The comprehensive turnaround strategy is explained in the context of Japan's recent struggles and rehabilitation of the banking sector. Mr. Budge will discuss the challenges and opportunities facing Japan's banks in an increasingly competitive atmosphere.

As Mr. Budge puts it, "there are still enormous business opportunities in Japan's banking sector. A bank's role is to take on risk, not to avoid it. Japan's banks are too fixed on their borrowers' past. The future is what is important".

Fluent in Japanese, Mr. Budge has worked in Japan for over 20 years. He holds a degree in Economics and Japanese from Brigham Young University. Mr. Budge has spent his time in Japan first at Bain & Co, Citibank and then GE Capital Tokyo, where he was involved in the acquisition and integration of several Japanese institutions before being hired away by Lone Star.

A Q&A session will follow the conclusion of the presentation. Note: The contents of this program are OFF THE RECORD.

Date: **Thursday, May 18, 11:45 am to 1:45 pm (Door Open:11:15 am)**

Venue: Hilton Osaka, 4F, Kinzan Room

Cost: Members: 4,500yen Guests: 6,000yen

Language: Speech will be in English with simultaneous Japanese translation

Contact: Osaka Chamber of Commerce and Industry (Ms. Kakiuchi)

TEL: 06-6944-6400 Fax:06-6944-6293 Email:kakiuchi@osaka.cci.or.jp

Please FAX this registration by no later than May 10<sup>th</sup>. Any cancellations received after May 11<sup>th</sup> will be subject to a 100% cancellation fee.

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Registration From  
FAX: 06-6944-6293 (Attention: Ms. Kakiuchi)

Company Name:

Division & Title:

Name:

Membership No.

/ Non-Member

Address: Zip-Code

TEL:

FAX: