



The Shoko Chukin Bank responds promptly and appropriately to the diverse needs of SMEs. As a dependable partner for them, it undertakes a wide range of activities. Outlined below are some of its recent activities.

***Comprehensive Support for Cooperatives and Their Activities***

SMEs form a variety of organizations and cooperatives as frameworks for joint efforts to adapt to changes in the business environment. The Shoko Chukin Bank assists in the creation and revitalization of such organizations in cooperation with government agencies.

The Shoko Chukin Bank also supports the efforts of cooperatives to keep pace with the changing needs of the members in such areas as human resource recruitment and the improvement of distribution efficiency. It is also actively involved in new approaches

to the development of business organizations, including the promotion of inter-industry exchange and cooperation. The Bank provides a comprehensive range of support services for cooperatives under its “Cooperative 21” program.

***Positive Involvement in Business Group Formation and Other Industry Upgrading Programs***

The Shoko Chukin Bank is rich in experience in promoting industry upgrading programs, such as joint initiatives by SMEs to form groups of factories, stores, warehouses and other facilities. It has been involved in such plans throughout Japan.

In addition to financial support, the Shoko Chukin Bank also works with the national government and with local governments to provide positive backing for such projects to strengthen cooperative management.



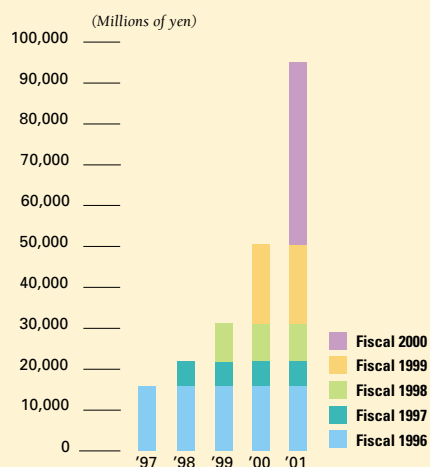
### ***Comprehensive Support Measures for New Business***

The Shoko Chukin Bank is working through its “Innovation 21” program to foster new businesses and provide enhanced support for venture companies. It supports entrepreneurial initiatives by innovative, energetic owners of SMEs in various ways, including not only financial assistance, but also information about government support programs, assistance with initial public offerings, and business introductions.

### ***Measures for Comprehensive Backing of Overseas Investment***

The Shoko Chukin Bank offers a variety of services for customers who have established overseas operations or are planning to do so. These services range from the provision of information about investment environments to support for trade transactions and the provision of loans to facilitate overseas expansion. These services are offered under the Bank’s “Overseas 21” program.

**Innovation 21**  
(cumulative amount of loans)  
(as of March 31)



### ***Comprehensive Support Measures for Industry Revitalization Efforts in Japan***

Under the “Refresh 21” program, the Shoko Chukin Bank provides comprehensive support, including loans and information services, for SMEs that are actively working to revitalize their business activities while coping with the complexities of economic restructuring, global environmental problems and other factors. SMEs are the driving force of the Japanese economy. The Shoko Chukin Bank will continue to work alongside SMEs and support their growth in the 21st century.

### ***Inter-industry Exchange through Shoko Chukin “Youth-Kai” Chambers***

Shoko Chukin “Youth-Kai” Chambers are organizations of young proprietors of the Bank’s clients. There are 87 such groups with over 4,900 members. They help to expand business opportunities by providing forums for inter-industry exchange. These groups are supported by the Shoko Chukin National “Youth-Kai” Chamber, which serves as the base of a nationwide network for business exchange activities.

