

Message from the President



Tadashi Ezaki President

The Shoko Chukin Bank is the only Japanese government-affiliated financial institution dedicated to small and medium-sized enterprises (SMEs). Since its establishment in 1936, it has made every possible effort, as an integrated financial institution, to facilitate financing for SMEs. The Bank's role has expanded in step with changes in the economic and social environment, and it has grown into a financial institution capable of providing comprehensive financial services in meeting the various needs of SMEs. It fulfills its mission by means of a unique network comprised of the Bank and cooperatives. Shoko Chukin's success and achievements would not have been possible without the ongoing support of cooperatives and their members.

Years of experience have given the Shoko Chukin Bank a profound knowledge of SME finance. We apply that knowledge to the services and operations through which we carry out our policy roles.

One of our roles is the provision of a safety net. Our comprehensive financial services include both long-term and short-term finance to SMEs that are experiencing difficulties due to temporary downturns in business conditions or changes in their business relationships with financial institutions. We provide reliable access to services on a uniform basis.

We also offer support for vital and independent SMEs, including a broad range of venture businesses. Our role in this field is to enhance growth of these businesses who are implementing business restructuring and developing new business.

Another role of the Shoko Chukin Bank is to provide diversified financing methods to SMEs. We have arranged for SMEs to have access to direct financing through our active involvement in private bond placements, equity finance and factoring of trade receivables.

The management and staff of the Shoko Chukin Bank are determined to earn the continuing confidence, support and loyalty of customers by providing services that reflect our unique characteristics as a membership-based government-affiliated financial institution dedicated to SMEs. We look forward to your support and encouragement.

A handwritten signature in black ink that reads "Tadashi Ezaki". The signature is written in a cursive, flowing style.

July 2002

Tadashi Ezaki, President