

## **THE BANK IN OUTLINE**

The Shoko Chukin Bank—the Central Cooperative Bank for Commerce and Industry—was founded in 1936 as a government-affiliated financial institution. The Bank’s primary mission, as stipulated in the Shoko Chukin Bank Law, is to provide a stable source of long- and short-term financing to small and medium-sized enterprises (SMEs).

The Bank provides its clients with a full range of financial services through its extensive domestic network of 99 offices. It also has a strong overseas presence, with a branch in New York and representative offices in London and Hong Kong.

About eighty percent of the Bank’s capital is held by the Japanese government. The remainder is owned by cooperatives of SMEs. With total assets of around ¥13.6 trillion (US\$102 billion), the Bank is one of the world’s largest financial institutions devoted exclusively to serving SMEs.

The Shoko Chukin Bank is one of a select group of financial institutions privileged to issue debentures in Japan. As such, it is able to provide a stable source of funds to SMEs which play an important role in the Japanese economy.