

# Message from the President

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**Tadashi Ezaki** President

The Shoko Chukin Bank was established in 1936, and is the only Japanese government-affiliated integrated financial institution dedicated to small and medium-sized enterprises (SMEs). Since its establishment, the Bank has striven to facilitate financing for SMEs through our original network comprised of the Bank and its cooperatives. The role of the Bank has expanded along with the changing times, and it has grown into a financial institution capable of providing comprehensive financial services to meet the needs of SMEs. We earnestly express our appreciation for the patronage and support of the cooperatives and their members.

The Shoko Chukin Bank makes full use of the knowledge of financing it has acquired through many years of working with businesses to fulfill its designated role in implementing the nation's SME

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policies.

One of our roles is to act as a safety net. We provide comprehensive financial services to SMEs that are experiencing difficulties due to temporary downturns in business conditions or changes in their business relationships with financial institutions. In addition to special government loans, the Bank offers its original stable long-term and short-term financing based on government policies on a uniform basis throughout the country.

In accordance with the policy for SMEs outlined by the government last year, which emphasizes three stages of challenges—start-up, innovation and revitalization—the Bank is supporting SMEs in establishing new businesses, and reforming and revitalizing existing businesses.

An objective of the Shoko Chukin Bank is to facilitate direct financing for SMEs in support of

financing diversification, and it actively pursues this objective by such measures as providing liquidity for receivables and through collateralized loan obligations.

The management and employees of the Shoko Chukin Bank are determined to earn the continuing trust and support of our customers by providing services that draw on our strength as a membership-based government-affiliated financial institution dedicated to SMEs.

We look forward to your ongoing support and encouragement.



July 2003  
Tadashi Ezaki  
President