

On behalf of the Shoko Chukin Bank, I would like to take this opportunity to thank you sincerely for your continued support.

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.

### **Working Together with SMEs**

Japan has adopted various policies designed to revitalize both industry and the financial sector in order to conquer deflation and energize the economy. Against this background, there are high hopes that small and medium-sized enterprises (SMEs) will play a vital role as a driving force for

renewed development of our national and regional economies.

We at the Shoko Chukin Bank are working in line with government policies to satisfy the needs of SMEs by making full use of the know-how in SME financing that we have accumulated over many years of transactions with SMEs. In addition to acting as a safety net, we provide support for start-up, innovation and revitalization according to the stage of growth of the SME in question, and facilitate direct financing for SMEs in support of financing diversification.

### **The Bank's Mission**

Our business operations are founded on the principle of working face-to-face with the managers of individual SMEs to provide them with the support they need to resolve the issues confronting their companies.

We will continue to pay serious attention to the diverse needs of SMEs and make the most of our comprehensive financial capabilities in providing them with both funds and wide-ranging financial services. In so doing, we will strive to fulfill our mission, which is to contribute to the revitalization of

Japan's regional and national economies by supporting their efforts to increase their corporate value and maintain their growth.

### **Delivering Policy-driven Financial Services**

In fiscal 2004, we introduced a policy assessment scheme to enable us to achieve a higher level of policy orientation.

Our basic policy assessment plan comprises eight strategic targets for fulfilling our mission, together with action guidelines for achieving these targets. We have incorporated this three-year plan and annual plans based on it into our management cycle with a view to effectively and efficiently tackling our policy role. We will also take steps to widely disclose the processes involved.

In addition to covering the Bank's results and business operations, this annual report discusses our policy role and its results, and introduces case studies and accomplishments. We hope it gives you a better idea of our efforts to deal with the challenges

we face.

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 in these endeavors.



*Tadashi Ezaki*

July 2004

**Tadashi Ezaki**

President  
The Shoko Chukin Bank

