

PROFILE OF THE SHOKO CHUKIN BANK

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 Hong Kong and Shanghai.

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The Four Strengths of the Bank

The SME Specialist

(For details, please refer to page 18 of this report)

- > Relationship banking
- > Around ¥10 trillion in loans extended to approximately 80,000 SMEs nationwide

A One-stop Platform

(For details, please refer to pages 8 and 20 of this report)

- > Providing a diverse range of services to meet the needs of SMEs at each growth stage through a one-stop platform underpinned by comprehensive financial service capabilities

Financial Frontiers

(For details, please refer to page 22 of this report)

- > Development and promotion of new financing methods helps to facilitate financing for SMEs

Service Network

(For details, please refer to page 24 of this report)

- > Catering to the diverse needs of SMEs through a nationwide service network and collaboration with external organizations in each local area

Outline of the Bank (As of March 31, 2006)

Name:	The Shoko Chukin Bank (Central Cooperative Bank for Commerce and Industry)
Establishment:	November 30, 1936
Purpose:	To conduct operations deemed necessary to facilitate smooth access to financing for SME cooperatives, which jointly subscribe to the Bank's capital, as well as the SME members of those cooperatives.
Commencement of Operations:	December 10, 1936
Capital:	¥519.7 billion (including ¥405.3 billion government subscription)
Funds Held:	Deposits: ¥2,420.0 billion Negotiable Certificates of Deposit: ¥21.7 billion Debentures: ¥7,832.6 billion
Loans Outstanding:	¥9,427.6 billion
Offices: Domestic:	99
Overseas:	3
Employees:	4,424
Member Cooperatives:	27,178 organizations