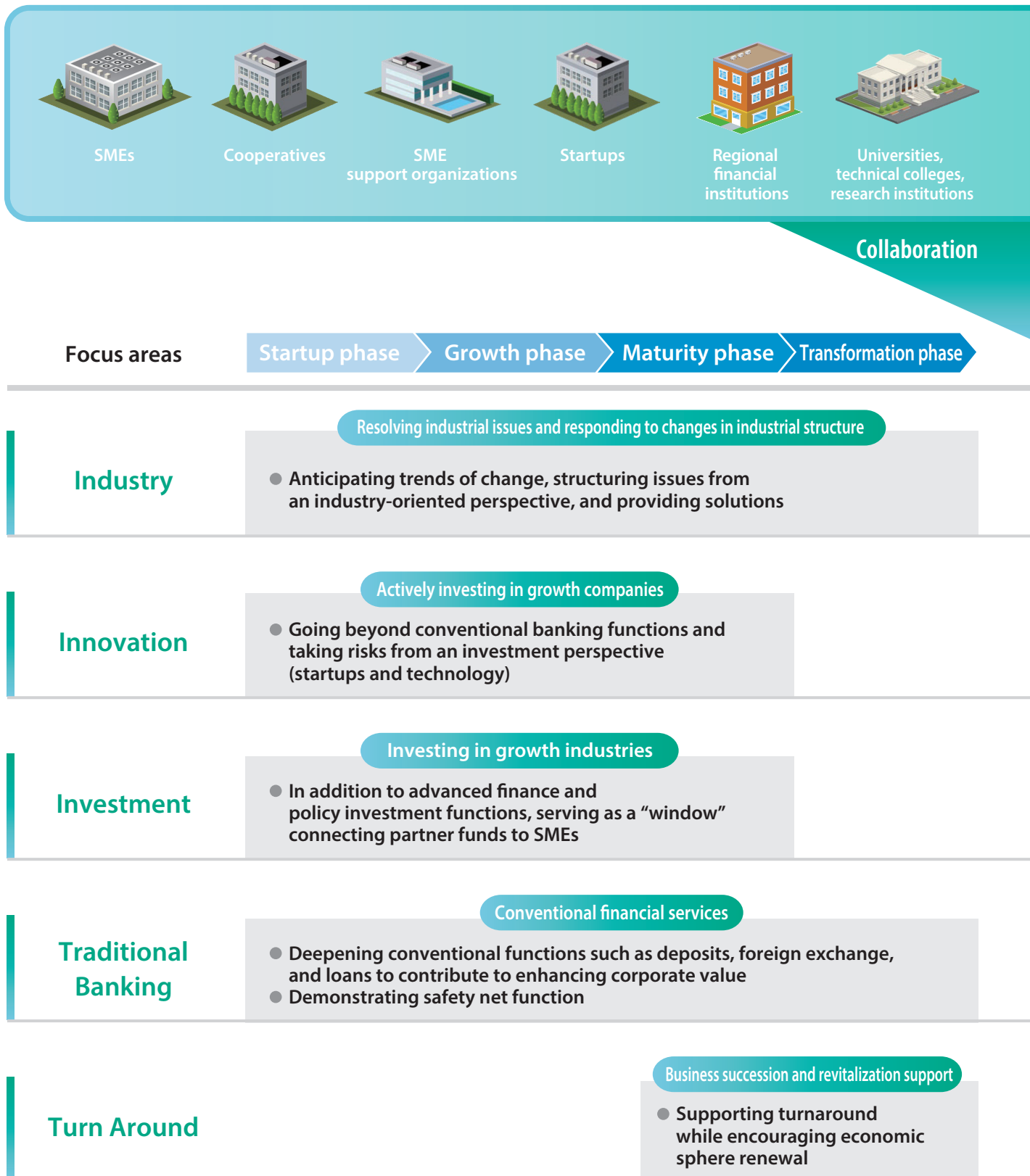
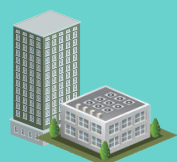


Areas of Focus for Expanding the SME Economic Sphere

The Shoko Chukin Bank Group will collaborate with various stakeholders participating in the SME economic sphere and continue to provide value to customers at all stages from the startup phase to the transformation phase.





Global companies
Large companies



Industry associations



Government agencies



Individual supporters



Investment funds



NPOs

Co-creation

Initiatives in each area

- Providing research and planning functions that accumulate expertise in specific industries such as logistics and automobiles
- Providing industry issue resolution solutions from an industry-oriented perspective while expanding into other areas and untapped markets for Japanese SMEs such as India and Africa

- Providing funding through early debt to promising startup companies
- Supporting IPOs and M&A exits for financed startup companies in collaboration with securities firms and VCs

- Increasing the value of SMEs through equity operations such as business succession funds
- Advanced finance (structured finance, etc.) that meets the increasingly complex financial needs of participants in the SME economic sphere

- Deepening of conventional banking operations (deposits, foreign exchange, and loans)

- Supporting the transformation of the life cycle of participants in the SME economic sphere by supporting the revitalization of companies.