

Creation of Innovation

Startup support

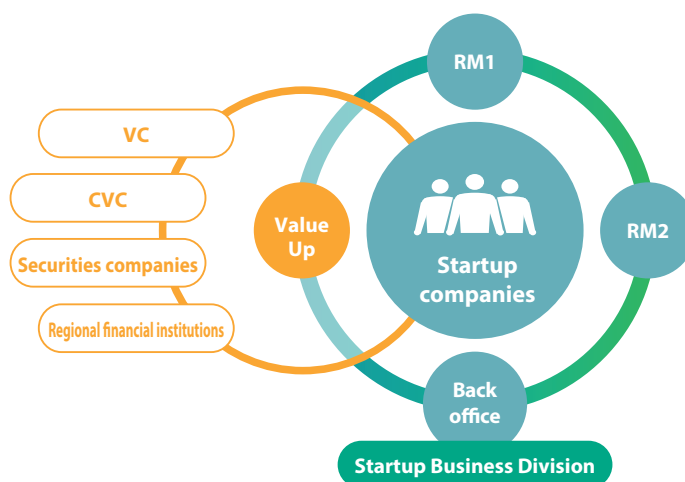
The Shoko Chukin Bank ramped up its initiatives to support startups in 2019, and since then, have been steadily building up a track record. To further strengthen these efforts, in April 2024, we established the Startup Business Division, dedicated to offering comprehensive one-stop support services for startup companies that have the potential to drive Japan's economic growth. These services range from financial support to assistance in developing sales channels to help them achieve their growth strategies. Aiming to be the top bank in this field, we will help startups increase their corporate value to new heights.

Support system

In May 2025, the Startup Business Division relocated its office to TOKYO MIDTOWN YAESU and further strengthened its structure to about 20 members in four groups.

The newly established Value Up Group works on improving value for startup companies, including sales channel development, strengthening collaborations with venture capital and related organizations, and PR for the Shoko Chukin Bank's startup support.

We will collaborate with many partners to accelerate our startup support initiatives more broadly and deeply in order to increase the corporate value of startup companies.



Features of the Shoko Chukin Bank's startup support

- Feature (1)** Know-how in business prospects evaluation that does not rely on collateral or guarantees, instead focusing on future cash flow and non-financial information
- Feature (2)** Provision of financing tailored to varying business models and growth stages
- Feature (3)** Sales channel development backed by a nationwide customer base of around 70,000 companies

Results of support

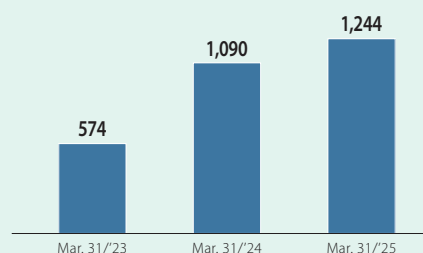
	Mar. 31/'23	Mar. 31/'24	Mar. 31/'25
Number of business partners	Approx. 390 companies	Approx. 580 companies	Approx. 680 companies
Loan balance	Approx. ¥48.0 billion	Approx. ¥71.0 billion	Approx. ¥92.0 billion

Support for sales channel development for startup companies

We introduce products and services from startup companies to our SME business partners nationwide as an initiative to simultaneously develop sales channels for startup companies and solve issues faced by SMEs.

In particular, for SMEs struggling with labor shortages, promoting DX is urgent, and DX support services for back-office efficiency improvements and employee benefits provided by startup companies have been well-received.

Number of business matching referrals for startups



TOPIC

Participation in Plus, a platform for unified support for startups

In November 2024, the Shoko Chukin Bank participated in the “Plus” platform for unified support for startups in order to further strengthen support for startups.

Plus was established in 2020 primarily to support startup companies that are working to commercialize their technological seeds. Toward collaboration and effective dissemination in startup support operations, we are working on holding regular meetings and joint events by the persons in charge, establishing a one-stop counter to centralize consultation services from startups, and providing information on startup support operations provided by each organization.

We will further deepen our cooperation with support organizations and further accelerate our support for startups through our participation in Plus.

Support case example

Supporting the growth of deep-tech companies in partnership with regional financial institutions

Rapyuta Robotics Co., Ltd. (Tokyo) is a startup company from ETH Zurich, Switzerland, that researches, develops, and manufactures robot-based solutions to support labor savings and efficiency improvement in logistics facilities. These solutions are compatible with existing warehouses, flexibly respond to efficiency improvements in warehouse operations, and adoption is progressing in logistics companies facing labor shortages.

The Shoko Chukin Bank conducted an in-depth business prospects evaluation through on-site visits and interviews with management, and shared the company’s strengths and financial challenges. Based on the belief that the company’s corporate value enhancement requires business expansion through growth investment, we formed a syndicated loan totaling ¥2.0 billion in coordination with regional financial institutions.



[Thoughts from members of the Shoko Chukin Bank] Manpei Ota, Startup Business Division
Startup companies providing services that change the world, like this company, are emerging one after another. We will invigorate the startup debt market from the Shoko Chukin Bank while collaborating with regional financial institutions to encourage the growth of such companies.

INTERVIEW

Aiming to build the Shoko Chukin startup ecosystem

It has been six years since we began full-scale startup support initiatives. Thanks to these efforts, startup customer numbers are steadily increasing, and the Startup Business Division has expanded its personnel to provide more comprehensive support. In line with the purpose of the Shoko Chukin Bank’s privatization, we will focus even more on startup support, with a view to increasing the balance of loans to ¥200.0 billion.

There are many issues unique to startups that are difficult for the Shoko Chukin Bank to support on its own, but by building the Shoko Chukin startup ecosystem with the Shoko Chukin Bank as the hub through collaborations with related organizations, we will meet the needs of more customers.



Koichi Takahashi
General Manager, Startup Business Division