



A n n u a l
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Credit Guarantee Corporation of Tokyo



Our Fundamental Philosophy

**We at CGCT,
by offering credit guarantees,
connect the energy and credit standing of
small and medium enterprises to new possibilities,
and provide strong support for the advancement of management.**

Our Action Principles

External service, Customer orientation

**“We attend to customers with attitudes of kindness,
fairness and gratitude.”**

Internal environment, Ways of working

**“With new ideas and free discussion,
we aim to make our office a cheerful and challenging workplace.”**

Fruitful working lives

“We strive for personal development, with sound bodies and minds.”





Credit Guarantee Corporation of Tokyo Annual Report 2021

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Message from the Chairman & President



安藤立美

Tatsumi Andou

Chairman & President
Credit Guarantee Corporation of Tokyo

I would like to take this opportunity to express my sincere gratitude for all the kind support extended to the Credit Guarantee Corporation of Tokyo (CGCT).

In fiscal 2020, the COVID-19 pandemic interrupted the movement of people, having a major impact on production and consumption, and causing major stagnation in the global economy. For the Japanese economy, figures released by the Cabinet Office show negative growth of minus 4.8 percent in real GDP in 2020. In Tokyo, two states of emergency during the fiscal year had a huge impact on business operators and forced many businesses in the hospitality and retail sectors to operate on limited hours.

On May 1 last year, the national government responded by introducing a nationwide pandemic response financing that utilizes local governments' loan programs, offering effectively interest-free loans from private sector financial institutions; the Tokyo Metropolitan Government also raised the amount of interest-free loans to 100 million yen, to assist cash flow for small and medium-sized enterprises. When case numbers increased again and a second state of emergency was declared, the deadline for applying for guarantees under these schemes, originally set at the end of last year, was extended to the end of March this year. Additionally, from this fiscal year the national and Tokyo governments will continue their measures to facilitate financing for SMEs with the launch of a support-based Special Guarantee Scheme.

To fulfill our role as a policy-implementing institution, CGCT opened a management consultation desk in all our offices in January last year to provide advice to businesses on responding to the coronavirus, and subsequently set up a weekends-and-holidays help desk and a dedicated phone line to provide businesses with financing information. We also worked to provide active and flexible support by increasing staff numbers in response to a rapid increase in the number of applications for guarantees. As a result, the amount of guarantee acceptances in fiscal 2020 was more than 6.27 trillion yen, the largest amount since CGCT was founded. The number of SMEs in Tokyo using our services increased by 58,000 from the previous year, to around 220,000, with some 53 percent of small and medium enterprises in Tokyo now using our services.

Nevertheless, SMEs face a number of latent management challenges, including the increasing age of many managers and succession difficulties. At the end of April, a third state of emergency was declared. As the pandemic crisis becomes prolonged, with still no end in sight, the business environment for SMEs is likely to become even more difficult. In addition to providing financial support, CGCT will work more closely than ever with SMEs struggling with management problems, providing assistance to improve business management and restructure business models, and actively supporting businesses through the dispatch of experts and Management Support Meetings.

Also, as society moves toward new contact-free and remote business models, in October last year CGCT introduced an electronic system for the delivery of digital credit guarantees. Feedback suggests that the new system effectively reduced the time required for loans to be issued and lessened the burden on bankers and staff in financial institutions compared to the previous methods of sending out paper guarantees by mail or issuing them at our offices. We will actively continue to digitalize our services with a view to improving the convenience of financial institutions and SMEs and increasing the efficiency of our operations.

SMEs are the bedrock that supports Japan's economy. As the best partner for these crucial companies, all the officers and employees at CGCT will continue to work together to support SMEs, walking and acting together through these challenging times. I hope we can look forward to your continued support.

Business Objectives

The central objective of the Credit Guarantee Corporation of Tokyo (CGCT) is to support the many small and medium enterprises (SMEs) that are managing their businesses in a reliable manner and striving to grow. Our chief tool is to offer credit guarantees to SMEs so that they can raise necessary funds from financial institutions or the capital market.



History

● Foundation

In 1937, when the Japanese economy was in a serious recession, to help resolve the fund-raising difficulties of SMEs, the Tokyo Prefectural Government and the Tokyo City Government (together, now the Tokyo Metropolitan Government) established an incorporated association, the Credit Guarantee Corporation of Tokyo, as the first institution in Japan to enter the credit guarantee business.

● Enactment of The Credit Guarantee Corporation Law

In 1954, CGCT was transformed into an approved corporation pursuant to the Credit Guarantee Corporation Law, which was enacted to facilitate our services and strengthen our organizational base.

● Fifty-One Credit Guarantee Corporations Nationwide

From 1937, when CGCT was established as a pioneer in providing credit guarantee services, to 1961, credit guarantee corporations were founded in each prefecture across the country. At present, there are 51 credit guarantee corporations in Japan.

● Establishment of the Credit Supplementation System

In 1958, the Small Business Credit Insurance Corporation (now the Japan Finance Corporation) was established as a government agency to provide insurance for the guarantees offered by credit guarantee corporations across the country. It was at this point that the current framework of Japan's credit supplementation system was completed. (See page 7, "Mechanism of the Credit Supplementation System".)

● Development of the System

The credit supplementation system has been greatly enhanced since its establishment. For example, the definition of SMEs has been expanded to include larger firms, the range of business categories eligible for guarantees has been broadened and the value limit for unsecured guarantees has been increased several times.

Moreover, in response to the diverse needs of SMEs, various new types of credit guarantee programs continue to be developed, such as the Safety-Net for Financing Guarantee, CLO (collateralized loan obligation) guarantees, corporate bond guarantees and ABL (asset-based lending) guarantees.

Based on the report by the Council on Government Policy for SMEs, various efforts are being made to better respond to the needs of the times, such as the implementation of a responsibility-sharing system with financial institutions and a guarantee rate system based on the client's degree of credit risk.

● Advancing with Small and Medium Enterprises

At present, various governmental measures for small and medium enterprises are being taken in Japan. As an institution that plays a significant part in this mission, CGCT continues to advance in line with the development of small and medium enterprises.

Recent Topics

1 *Guarantee Schemes Aligned to Customer Needs and the Economic/Business Environment*

In fiscal 2020, CGCT carried out financial support through initiatives including the guarantee schemes outlined below, which are based on SME operators' needs and the economic and business environment.

1 *Tokyo Metropolitan Government Nationwide Coronavirus Pandemic Response Loans (Pandemic Nationwide)*

Period: May 2020 through March 2021

Loan limit ¥30 million (May 1, 2020 through June 14, 2020)

¥40 million (June 15, 2020 through January 24, 2021)

¥60 million (January 25, 2021 through March 31, 2021)

This scheme aimed to stabilize cash flow financing for SMEs by establishing a guarantee system* that covered effectively interest-free loans (for the first three years) and loan guarantee fees to SME operators suffering impacts to their business activities due to the spread of COVID-19.

2 *Tokyo Metropolitan Government Coronavirus Pandemic Response Emergency Loans (Pandemic Response)*

Period: March 2020 through March 2021

By providing effectively interest-free loans for the first three years up to a total of 100 million yen from the four pandemic response emergency loan programs (pandemic nationwide, pandemic response, pandemic refinancing, emergency response) and fully subsidizing credit guarantee fees*, this scheme aimed to stabilize cash flow for SME operators whose business activities were affected by the spread of COVID-19.

3 *Tokyo Metropolitan Government Coronavirus Pandemic Response Emergency Refinancing (Pandemic Refinancing)*

Period: March 2020 through March 2021

By providing effectively interest-free loans for the first three years up to a total of 100 million yen from the four pandemic response emergency loan programs, fully subsidizing credit guarantee fees*, and refinancing existing guaranteed loans, this scheme aimed to stabilize cash flow for SME operators whose business activities were affected by the spread of COVID-19.

4 *Tokyo Metropolitan Government Emergency Response Loans (Emergency Response)*

Period: March 2020 through March 2021

By providing effectively interest-free loans for the first three years up to a total of 100 million yen from the four pandemic response emergency loan programs and fully subsidizing credit guarantee fees*, this scheme aimed to stabilize cash flow for SME operators affected by the spread of COVID-19 that had been approved by their local municipality for crisis-related guarantee support.

5 *Business Succession Special Guarantee System (Succession Special)*

Start date: April 2020

This scheme supported business succession in SMEs through a guarantee program for SME operators struggling with management guarantees at times of business succession, removing the need for a manager's guarantee under certain conditions, and introducing a lower guarantee fee rate for SMEs that had received support or confirmation from a specialist of their fulfillment of the guidelines on personal guarantees by business owners.

* The national government covers interest and guarantee fees for the "pandemic nationwide" loan scheme; for the "pandemic response," "pandemic refinancing," and "crisis response" schemes, these are covered by the Tokyo Metropolitan Government.

2 *Management Support Initiatives*

In April 2012 CGCT established a dedicated Management Support Department in order to strengthen support during loan periods and management support for struggling SMEs. This department continues to provide integrated financing support and management support. As part of these activities, the Business

Succession Support Desk and the Overseas Expansion Support Desk were established in April 2018 to further enhance management support. CGCT also continues to implement initiatives under its Business Support Promotion Project, a management solutions program utilizing subsidies from the national government and featuring partnerships with outside experts who engage in direct dialogue with SMEs and small business operators. In fiscal 2020, CGCT visited 153 companies as part of the project. Of this total, 88 businesses participated in Coordination Support, of which 41 moved on to Pinpoint Support and 43 advanced to Total Support. Follow-up Support was also provided to 45 businesses, allowing numerous SMEs to take advantage of the project.

In addition, under the Tokyo Support Package launched in April 2018, financial institutions, CGCT, and experts provide comprehensive support for drafting of SME management improvement plans. Based on the Expert-Dispatch Program offered as part of the Business Support Promotion Project, CGCT and financial institutions collaborate to provide constant support for business plan presentations, including financial support in Management Support Meetings.* In fiscal 2020, 10 companies applied to use the package, and the Tokyo Support Package was used at 10 Management Support Meetings.

*By bringing together SMEs implementing management improvement plans and the financial institutions they deal with, Management Support Meetings aim to facilitate swift improvements to SME management.

3 Support for Entrepreneurs

In April 2019, CGCT rolled out Start-Up Business Assistance Plaza services to all branches and expanded support systems to facilitate entrepreneurs' access to CGCT assistance. Its Management Support Department also continued to offer a broad menu of financial and management support to entrepreneurs planning to start businesses and recent start-ups. Start-Up Business Assistance Plazas in all offices offered a full range of advice to entrepreneurs, from general pre-establishment advice to financial advice when an SME is established and post-establishment management advice.

We also dispatched staff to the Tokyo Start-Up Station administered by the Tokyo Metropolitan Small and Medium Enterprise Support Center, collaborating with start-up support institutions to provide support for new business managers and people planning to start a business.

The Management Support Department produced a video featuring SME operators who had used start-up guarantees, with the aim of communicating start-up know-how to aspiring entrepreneurs planning to start a company, and worked to foster a spirit of entrepreneurship and promote a better understanding of start-up credit guarantee schemes.

Ongoing financial support for entrepreneurs was expanded by raising the value limit for start-up guarantees from 10 million yen to 20 million yen in April 2018.

4 International Cooperation

CGCT is committed to enhancing international exchange on credit supplementation systems by exchanging information at conferences and councils with foreign institutions and welcoming visitors to Japan for research and study.

CGCT attends conferences of the Asian Credit Supplementation Institution Confederation (ACSIC) held annually* and other activities, and is involved in exchanges of English-language annual reports and other activities with ACSIC member institutions.

In addition, every year CGCT and the Korea Credit Guarantee Fund (KODIT) host a Working Level Council*, which provides an opportunity for staff involved in business operations to actively exchange information and views through discussion of practical topics such as “business performance and business plans” and “business challenges facing various departments and planned countermeasures.”

* These events were cancelled in fiscal 2020 because of the COVID-19 pandemic.

Main international activities in fiscal 2020

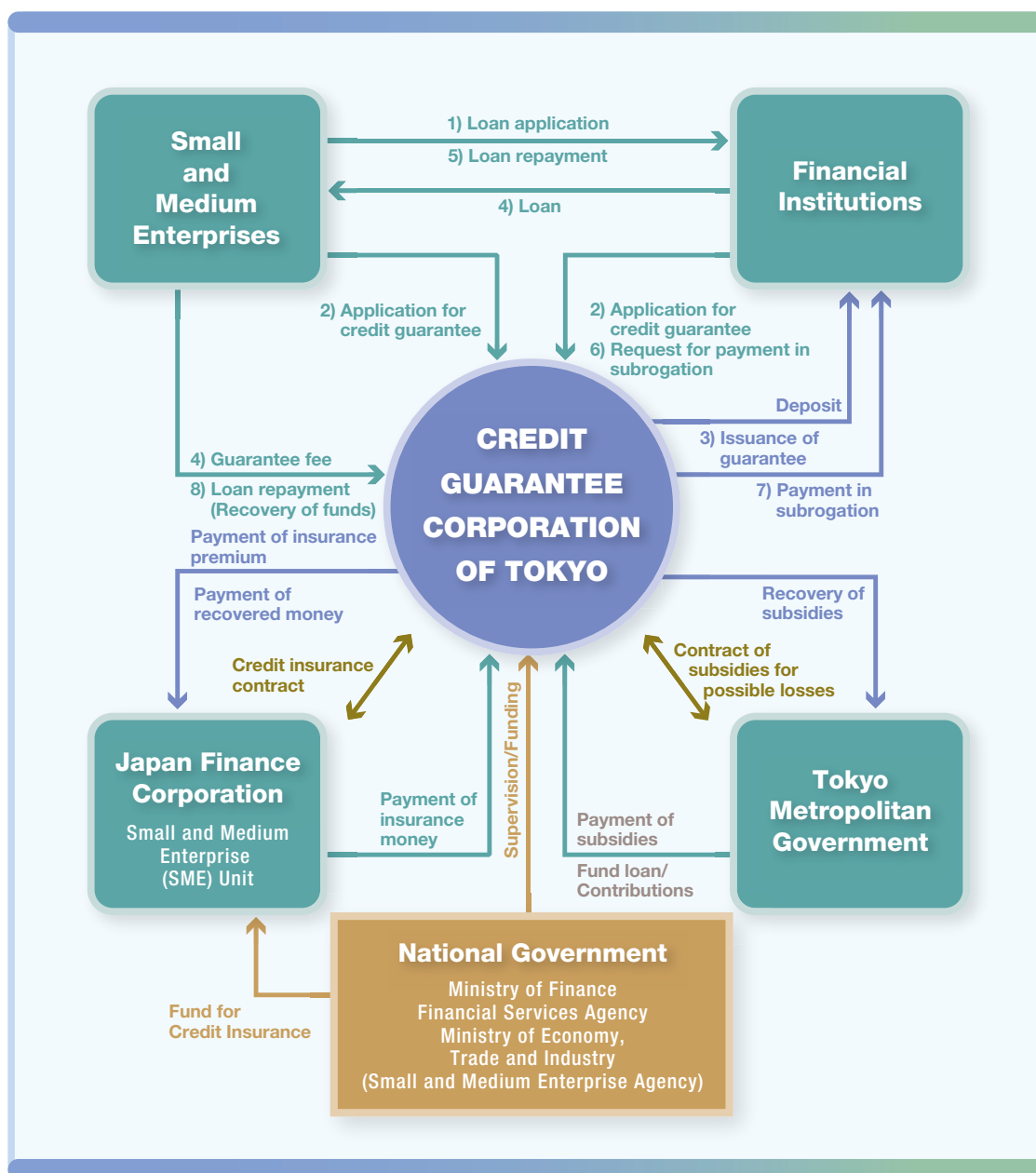
2020	August	Visit by the economic counsellor from the Embassy of the Republic of Turkey
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Mechanism of the Credit Supplementation System

In order to strengthen the credit guarantee system, which supports the financing and growth of small and medium enterprises, a credit insurance system has been established.

The credit insurance system is a mechanism to cover the risk that a credit guarantee corporation may have to make payment pursuant to a guarantee, using insurance offered by the Japan Finance Corporation, an organization fully funded by the government.

The credit guarantee system and credit insurance system are collectively termed the “credit supplementation system.”



The Credit Insurance System (Cooperation between Japan Finance Corporation and CGCT)

Pursuant to a credit insurance contract between the Japan Finance Corporation (hereinafter referred to as “JFC”) and CGCT, JFC undertakes to insure the credit guarantees issued by CGCT. CGCT pays credit insurance fees to JFC, from the credit guarantee fees received by CGCT. In the event that CGCT must make a payment in subrogation to a financial institution, JFC will pay to CGCT as insurance proceeds 70% or 80% of the principal amount which CGCT pays in subrogation. In the event CGCT recovers money from a defaulting SME, CGCT will pay to JFC a portion, in the same ratio as the amount received from JFC bears to the principal amount.

Cooperation between Tokyo Metropolitan Government and CGCT

In order to facilitate the financing of SMEs in Tokyo, the Tokyo Metropolitan Government (“TMG”) implements various loan programs in cooperation with CGCT and financial institutions in Tokyo. TMG lends funds to CGCT for the purpose of smooth implementation of such loan programs, and CGCT deposits all of such funds in banks.

In addition, pursuant to a contract of assistance for losses, TMG will, in the event CGCT makes guarantee payments under TMG’s loan programs, provide to CGCT assistance money covering all or part of such guarantee payments which is not covered by JFC’s insurance. CGCT will pay to TMG a portion of any money that CGCT recovers from a defaulting SME, in proportion to the TMG assistance money.

Bank Deposits

The deposits which CGCT makes in financial institutions influence financial institutions to lend positively to SMEs, and at lower interest rates.

Such deposits are derived both from loans from TMG and from funds provided by TMG to CGCT to promote the various TMG loan programs.

CGCT makes such deposits in banks whose loans are guaranteed by CGCT, and distributes the deposits so as to promote proper guarantees, taking into consideration both the quantity of guarantees (outstanding guaranteed liabilities, average of outstanding guaranteed liabilities, and amount of guarantee acceptance or number) and the quality of guarantees (subrogation rate or amount of subrogation).

Eligibility for the Credit Guarantee System

CGCT provides credit guarantees to companies that satisfy certain conditions regarding company scale, business type and company location, as described below.

1 Company Scale

In principle, CGCT can offer credit guarantee services to small and medium enterprises as specified in the Small and Medium Enterprise Credit Insurance Law. SMEs that satisfy either of the limits on the maximum number of full-time employees or the maximum capital listed in the following table qualify for application.

Business Type	Maximum Amount of Capital	Maximum Number of Employees
Manufacturing, etc.	¥300 million	300
Wholesale trade	¥100 million	100
Retail trade	¥50 million	50
Services	¥50 million	100
Health care, etc.	—	300

2 Business Type

The credit guarantee service is available to most types of businesses. Categories that are not eligible for the service include agriculture, forestry, fishery and finance.

When SMEs are engaged in businesses which require a license or registration, they must obtain the relevant license or registration.

3 Company Location

A company seeking credit guarantees must operate business facilities in Tokyo, either from a Tokyo head office or from another business facility. In case of individually owned and operated businesses, the owner must live in Tokyo or operate the business in Tokyo.

In the case of special financial programs offered by the government, companies must also meet any conditions established by the government.

Maximum Term and Amount of Guarantees

In principle, the guarantee ceiling for a company is 200 million yen for a general guarantee and 80 million yen for an unsecured guarantee, bringing the total to 280 million yen. As noted in the table, the maximum term and amount of guarantee are prescribed by the type of guarantee, and the conditions of the guarantee are set within a prescribed range. Special conditions are available for companies that have been approved by the national or local government.

Type of Guarantee	Use of Funds	Maximum Term	Maximum Amount
Individual guarantee	Operations, Equipment	10 years	¥280 million
Revolving guarantee	Operations	2 years	
Revolving guarantee for overdrafts	Operations, Equipment	2 years	

Responsibility-Sharing System

For the purpose of providing more suitable financial and management support for all SMEs, in October 2007 CGCT introduced a Responsibility-Sharing System to more closely coordinate services and responsibilities between CGCT and financial institutions. Whereas in principle CGCT used to guarantee 100% of a loan, after the implementation, financial institutions must bear a fixed portion (about 20%) of the burden (except for some guarantee programs).

Credit Guarantee Fee

Credit guarantee fees are calculated based on the loan amount, the applicable credit guarantee fee rate, the term of the loan and the method of payment. As indicated in the table below, the main credit guarantee fee rate is basically linked to each company's business situation and is divided into nine levels*¹. The applicable rate classification for each borrower is determined utilizing the SME Credit Risk Database (CRD) *².

Main credit guarantee fee rate (annual rate %)									
Classification	I	II	III	IV	V	VI	VII	VIII	IX
Credit guarantee fee rate	1.90	1.75	1.55	1.35	1.15	1.00	0.80	0.60	0.45
Credit guarantee fee rate except Responsibility-Sharing System	2.20	2.00	1.80	1.60	1.35	1.10	0.90	0.70	0.50

*1. CGCT has some guarantee programs that apply a single fixed credit guarantee fee rate.

*2. CRD, which was established to facilitate the financing of SMEs, is the largest database regarding SMEs in Japan.

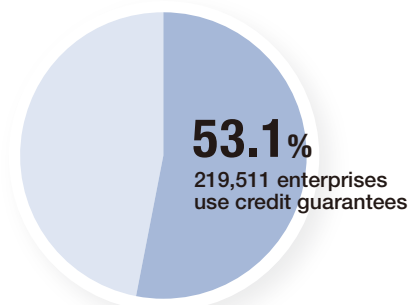
Use of Credit Guarantee Services

(Due to rounding up, totals may not match the sum of individual items.)

1 About 53% of small and medium enterprises in Tokyo use the service

CGCT currently serves around 53.1% of the small and medium enterprises operating in the Tokyo Metropolitan area; that is, 219,511 out of 413,408* businesses.

*Figure taken from the “2019 White Paper on Small and Medium Enterprises in Japan,” compiled by the Small and Medium Enterprise Agency. This figure excludes the fields of agriculture, forestry and fishery, which are not eligible for credit guarantee services.

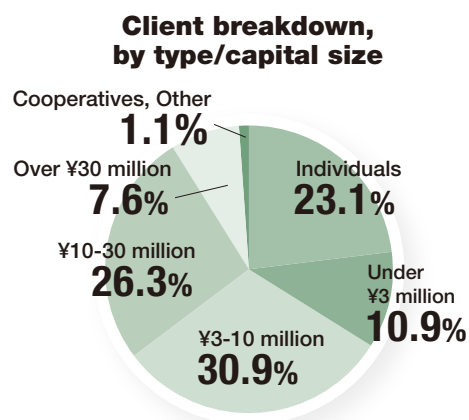


As of March 31, 2021

2 About 65% of our clients are companies with capital under 10 million yen or individuals

As of March 31, 2021

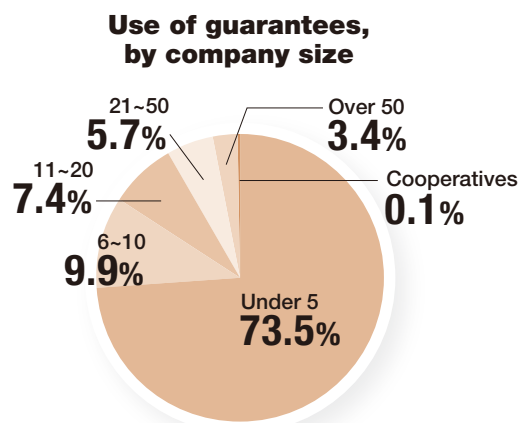
Client category	Number of users	Percent of all users
Individuals	50,785	23.1%
Capital of under ¥3 million	23,839	10.9%
Capital of ¥3 – 10 million	67,871	30.9%
Capital of ¥10 – 30 million	57,810	26.3%
Capital of over ¥30 million	16,727	7.6%
Cooperatives, Other	2,479	1.1%
Total	219,511	100.0%



3 About 74% of our clients are companies with fewer than five employees

As of March 31, 2021

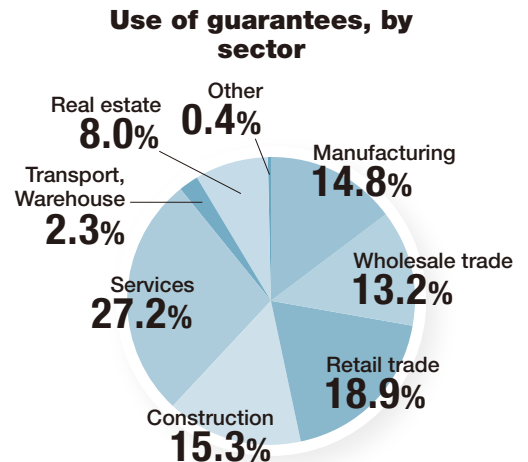
Number of employees	Number of users	Percent of all users
Under 5	161,296	73.5%
6~10	21,829	9.9%
11~20	16,143	7.4%
21~50	12,591	5.7%
Over 50	7,485	3.4%
Cooperatives	167	0.1%
Total	219,511	100.0%



4 A broad range of business types use credit guarantees

As of March 31, 2021

Business type	Number of users	Percent of all users
Manufacturing	32,437	14.8%
Wholesale trade	28,988	13.2%
Retail trade	41,522	18.9%
Construction	33,483	15.3%
Services	59,706	27.2%
Transport, Warehouse	5,107	2.3%
Real estate	17,465	8.0%
Other	803	0.4%
Total	219,511	100.0%

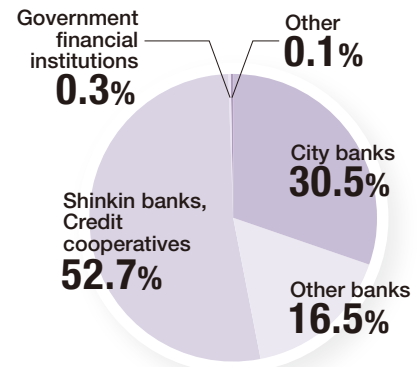


5 Use of credit guarantees by different types of financial institutions

As of March 31, 2021

Lender type	Balance of outstanding guaranteed liabilities (¥million)	Percent of total value
City banks*	2,061,317	30.5%
Other banks	1,113,667	16.5%
Shinkin banks, Credit cooperatives	3,560,809	52.7%
Government financial institutions	21,842	0.3%
Other	3,537	0.1%
Total	6,761,172	100.0%

Use of guarantees, by type of financial institution



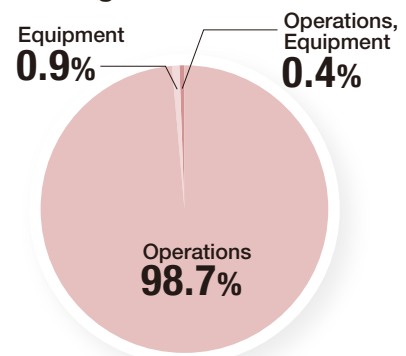
*Mizuho Bank, Ltd., MUFG Bank, Ltd., Sumitomo Mitsui Banking Corp., Resona Bank, Ltd., Saitama Resona Bank, Ltd.

6 More than 98% of guarantee acceptances are for operating funds

Issued in FY2020

Use of funds	Amount of guarantee acceptances (¥million)	Percent of total value
Operations	6,198,703	98.7%
Equipment	57,287	0.9%
Operations, Equipment	22,642	0.4%
Total	6,278,632	100.0%

Purpose of use of credit guarantees



Business Performance

The following shows details of CGCT's business performance over the last three years. CGCT's fiscal year commences on April 1 and ends on the following March 31.

(Due to rounding up, totals may not match the sum of individual items.)

Balance Sheet

Unit: ¥ million; as at fiscal year-end

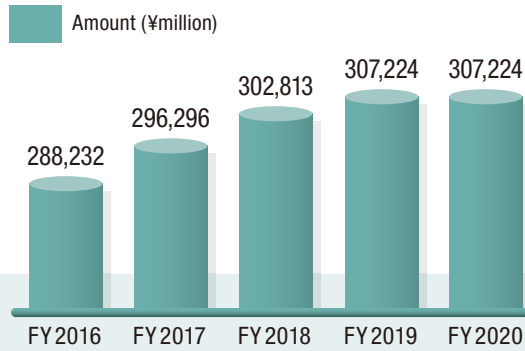
	Item	FY2018	FY2019	FY2020
Debits	Cash and deposits	133,506	144,298	478,416
	Securities	421,676	422,509	436,258
	Movables and real estate	7,180	7,131	6,976
	Offset account for guaranteed liabilities	2,896,384	2,894,684	6,761,172
	Indemnity rights	27,276	26,782	22,972
	Miscellaneous accounts	8,736	8,690	12,565
	Total	3,494,761	3,504,094	7,718,360
Credits	Fundamental assets	302,813	307,224	307,224
	Fund for promoting credit guarantee system reform	0	0	0
	Reserve for account balance fluctuation	151,400	153,500	147,912
	Liability reserves for guarantee payments	17,843	17,785	40,910
	Reserves for amortization of indemnity rights	14,244	13,417	12,790
	Retirement allowance	7,787	7,926	7,669
	Guaranteed liabilities	2,896,384	2,894,684	6,761,172
	Subsidies for indemnity rights	165	102	83
	Loans	36,265	42,580	221,599
	Miscellaneous accounts	67,860	66,876	219,000
Total	3,494,761	3,504,094	7,718,360	

Statement of Receipts and Disbursements

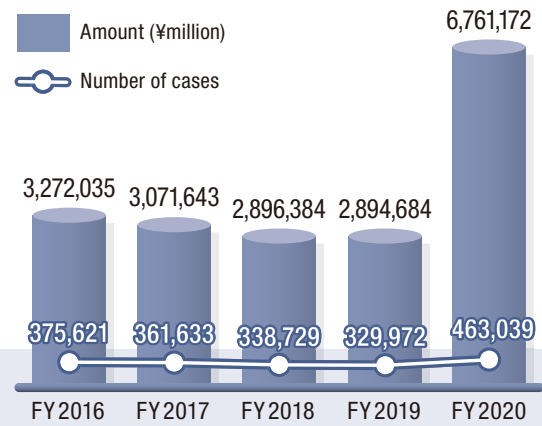
Unit: ¥ million; as at fiscal year-end

	Item	FY2018	FY2019	FY2020
Incomes	Credit Guarantee fees	28,463	27,438	47,296
	Deposit interest	51	50	82
	Interest and dividends on securities	4,427	4,027	3,655
	Interest for indemnity rights; Other	4,407	4,174	4,722
	Total	37,349	35,688	55,755
Payments	Business costs	11,196	11,296	11,343
	Interest on borrowed money	0	0	0
	Credit insurance premiums	16,174	15,795	24,297
	Other	521	456	779
	Total	27,891	27,547	36,419
	Balance of current accounts	9,458	8,141	19,336
	Balance of non-recurring accounts	360	-1,631	-24,924
	Disposition of fund for promoting credit guarantee system reform	0	0	0
	Disposition of reserve for account balance fluctuation	0	0	5,588
	Balance of income and payment for this term	9,817	6,510	0

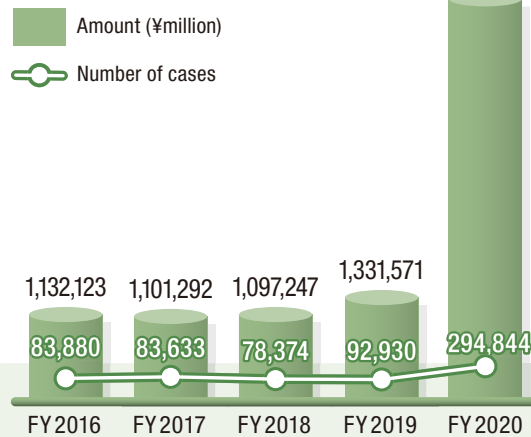
Statistics



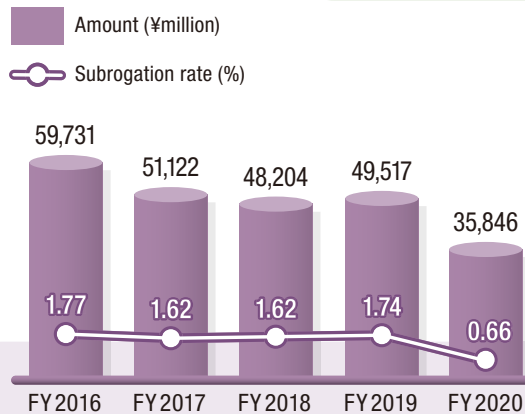
Fundamental Assets



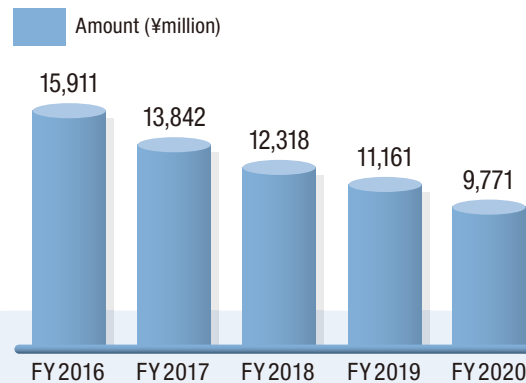
Outstanding Guaranteed Liabilities



Guarantee Acceptances



Subrogation Paid

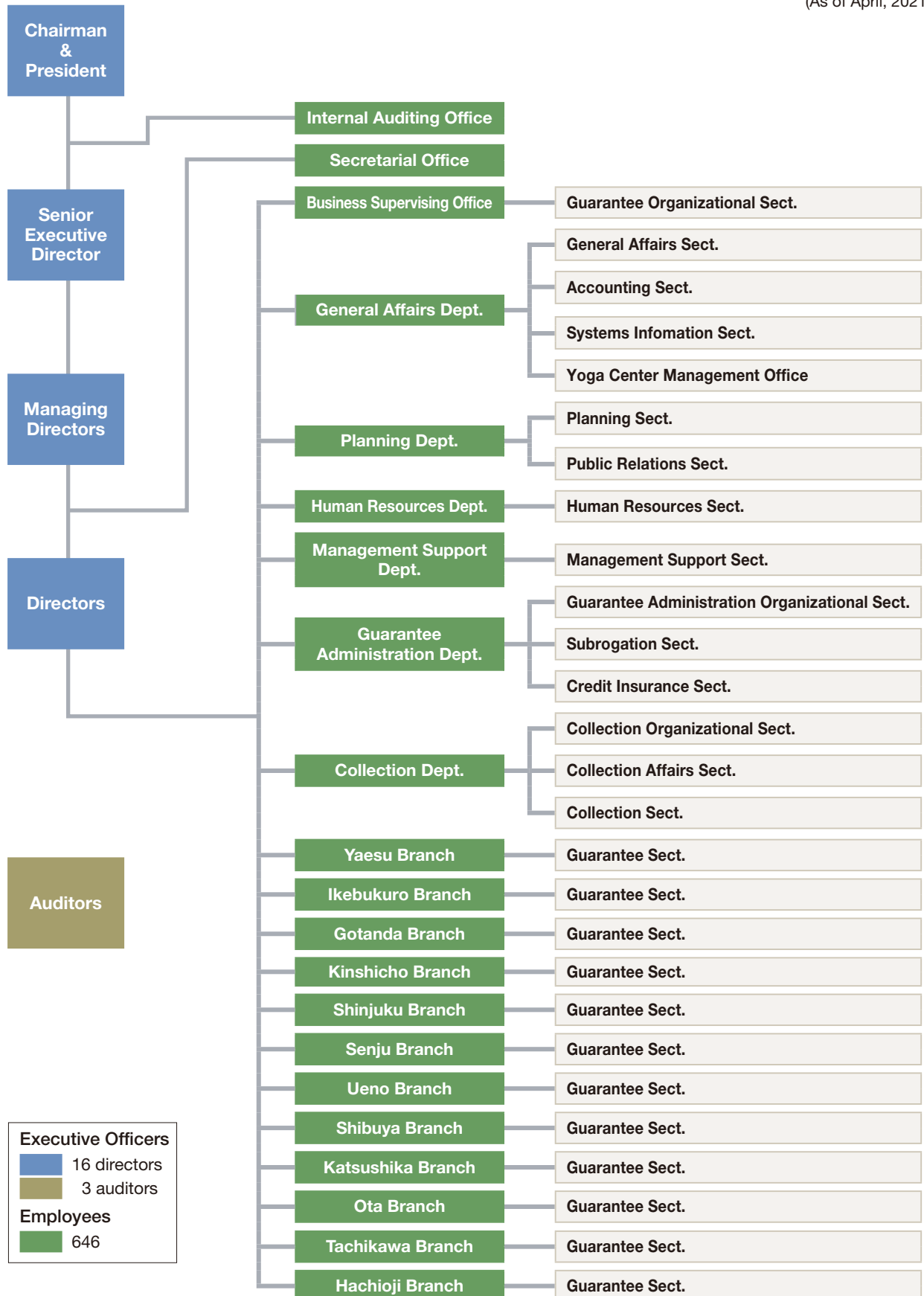


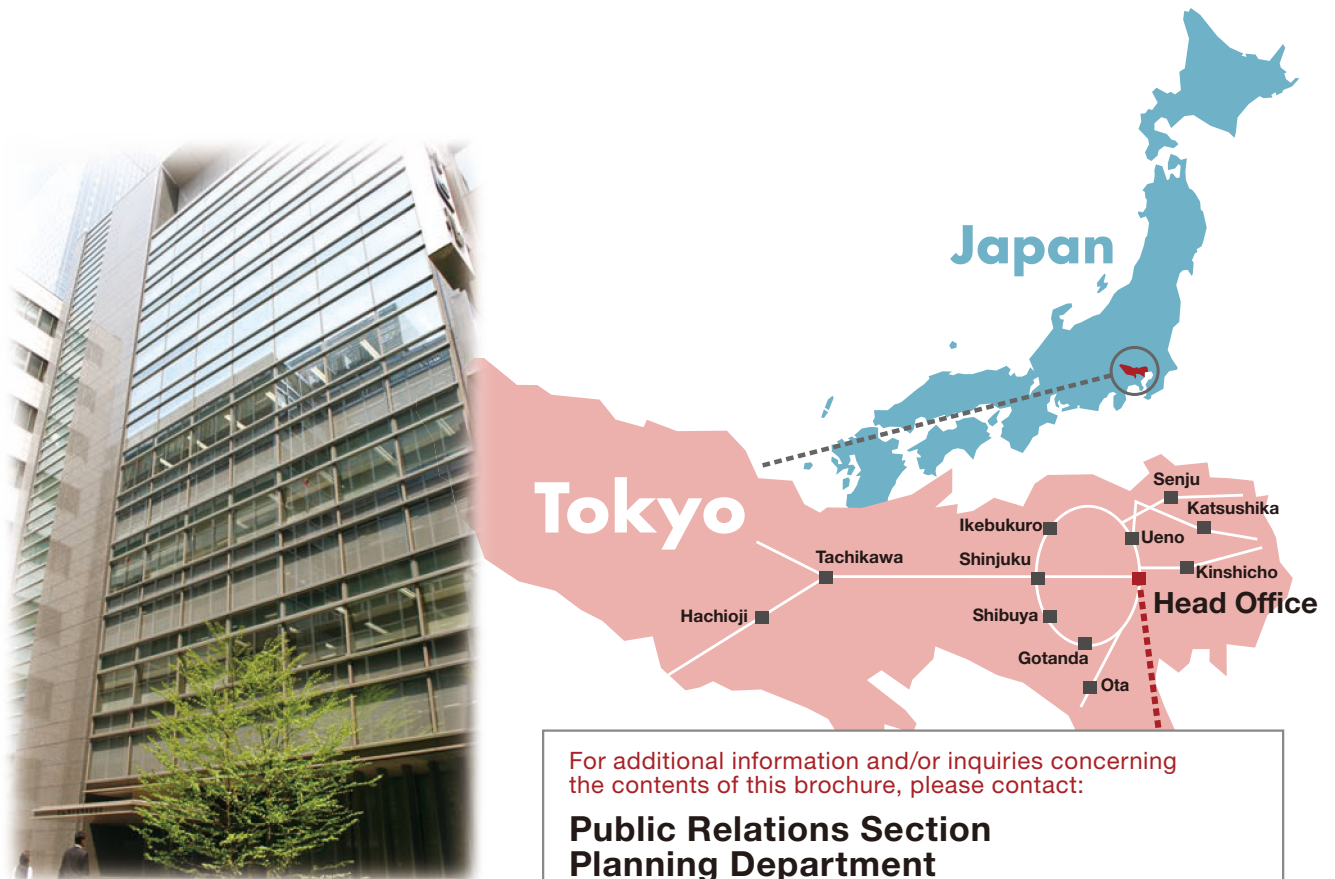
Recoveries

Subrogation rate equals aggregate amount of guarantee payments divided by the average monthly outstanding guaranteed liabilities in a given year.

Organization Chart

(As of April, 2021)





Head Office

2-6-17 Yaesu, Chuo-ku, Tokyo 104-8470, Japan

For additional information and/or inquiries concerning the contents of this brochure, please contact:

Public Relations Section Planning Department

JOTO Bldg., 2-6-15 Yaesu, Chuo-ku, Tokyo 104-0028, Japan
Phone: 81-3-3272-3089 Fax: 81-3-3272-3095

Yaesu Branch (In the Head Office)

2-6-17 Yaesu,
Chuo-ku, Tokyo 104-8470
Phone: 81-3-3272-3151 Fax: 81-3-3272-3155

Ikebukuro Branch

Nissay Ikebukuro Bldg., 1-24-1 Higashiikebukuro,
Toshima-ku, Tokyo 170-0013
Phone: 81-3-3987-5445 Fax: 81-3-3987-7523

Gotanda Branch

Higashi Gotanda Square Bldg., 2-10-2
Higashigotanda,
Shinagawa-ku, Tokyo 141-0022
Phone: 81-3-5447-8250 Fax: 81-3-3443-1130

Kinshicho Branch

Arca Central Bldg., 1-2-1 Kinshi,
Sumida-ku, Tokyo 130-0013
Phone: 81-3-5608-2011 Fax: 81-3-5608-2320

Shinjuku Branch

Shinjuku Island Wing Bldg., 6-3-1 Nishishinjuku,
Shinjuku-ku, Tokyo 160-0023
Phone: 81-3-3344-2251 Fax: 81-3-3344-2390

Senju Branch

Sumitomo Seimei Kitasenju Bldg., 40-10
Senjunakacho,
Adachi-ku, Tokyo 120-0036
Phone: 81-3-3888-7231 Fax: 81-3-3888-7293

Ueno Branch

Matai Bldg., 2-6-7 Motoasakusa,
Taito-ku, Tokyo 111-0041
Phone: 81-3-3847-3171 Fax: 81-3-3847-3191

Shibuya Branch

Shibuya Shinminamiguchi Bldg., 3-28-13 Shibuya,
Shibuya-ku, Tokyo 150-0002
Phone: 81-3-5468-0135 Fax: 81-3-5468-1037

Katsushika Branch

Joto Small Business Promotion Center, 7-2-5 Aoto,
Katsushika-ku, Tokyo 125-0062
Phone: 81-3-5680-0801 Fax: 81-3-5680-0807

Ota Branch

Jonan Small Business Promotion Center, 1-20-20
Minamikamata,
Ota-ku, Tokyo 144-0035
Phone: 81-3-5710-3610 Fax: 81-3-5710-3091

Tachikawa Branch

Core City Tachikawa Bldg., 2-37-7 Akebonocho,
Tachikawa-shi, Tokyo 190-0012
Phone: 81-42-525-6621 Fax: 81-42-525-8712

Hachioji Branch

Hachioji First Square Bldg., 3-20-6 Myojincho,
Hachioji-shi, Tokyo 192-0046
Phone: 81-42-646-2511 Fax: 81-42-646-1970

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Go, Go, SMEs!



We are "Marugamo Oentai," CGCT's mascot.