



**Credit Guarantee Corporation of Tokyo**

# **Annual Report**

# **2023**





# **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

# 2023

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## Message from the Chairman & President



山本隆

**Takashi Yamamoto**

Chairman & President  
Credit Guarantee Corporation of Tokyo

First of all, let me take this opportunity to express my sincere gratitude for all your support for the Credit Guarantee Corporation of Tokyo (CGCT).

Although the Japanese economy continued to recover gradually in fiscal 2022 as social and economic activities began to return to normal after the Covid-19 pandemic, the challenges facing companies also increased at the same time, including the rapid rise in global prices for energy and raw materials and changes in the financial and capital markets. The climate was particularly tough for SMEs, many of which continue to struggle with business succession, as the current cohort of CEOs ages and there is a lack of younger people to take over the reins.

In these circumstances, as part of a package of comprehensive economic countermeasures to combat rising prices and revive the economy, the national government has vowed to use all policy means at its disposal to support SMEs. These measures include support for both new loans and refinancing and a system that will provide robust support for capital investment in improved productivity and smooth business succession. The Tokyo Metropolitan Government also worked to facilitate financing for SMEs in the capital through its various local government loans, as well as introducing policies to support corporate activities and promote business growth in the capital, including support for the digital transformation, transition of business into growth areas, and promotion of start-ups and venture companies.

In these conditions, as repayments start in earnest on “zero-zero loans,” CGCT is responding to the refinancing needs of operators who continue to face difficult business conditions, as well as providing financing support for positive measures including business restructuring. In terms of management support initiatives, we used the combined strength of all our association members for the Expert Dispatch Program as part of our Business Support Promotion Project, and helped nearly 1,500 businesses to draw up management improvement plans and business plans. In support for entrepreneurs, in March we started to deal with the new Start-Up Promotion Guarantee Program that does not require personal guarantees from CEOs when launching a new company. This fiscal year we will return our entrepreneurship seminars and start-up schools to the pre-pandemic in-person format, and will continue to serve the diverse needs of entrepreneurs in Tokyo. We continue to provide advice on business succession on an ongoing basis, chiefly through our dedicated Business Succession Support Desk. Last year, we held the first ever Tokyo Business Succession Support Fair, in collaboration with support institutions and specialist organizations based in the capital. This fiscal year, we will continue to do our utmost to provide empathetic and finely detailed financial and management support through collaboration with relevant organizations, to enable us to help even more businesses in metropolitan Tokyo.

Over the past few years, new business styles including working from home and online meetings have become commonplace, and CGCT has also worked to respond to the digital transformation and to make our work processes more efficient. In fiscal 2020 we started to issue authenticated digital credit guarantees, and these now make up 75% of all guarantees. This fiscal year, as well as moving forward with the digitalization of application procedures for guarantees that started with some financial institutions in April last year, we will continue to work to augment the services we provide to financial institutions and SMEs.

Finally, CGCT will continue to work to provide close and comprehensive support to the Tokyo-based SMEs that are the foundation of the Japanese economy. All our officers and employees at CGCT will continue to work together to support SMEs. 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 2022, CGCT carried out financial support through initiatives including the guarantee schemes outlined below, based on the needs of SME operators and the economic and business environment.

#### 1 *Guarantee Program to Support Promotion of SDGs (SDGs Guarantee)*

**Period: From April 2022**

This scheme aimed to stabilize cash flow financing by establishing a guarantee program that offers reduced guarantee fee rates to support SME operators who endorse the SDGs (sustainable development goals) and are taking or will take positive steps to resolve social issues and bring about the society of the future.

#### 2 *Tokyo Metropolitan Government Loans Special Refinancing (For Coronavirus Pandemic Response Emergency Loans, etc.) (Coronavirus Refinancing)*

**Period: April 2022 through March 2023**

This scheme aimed to stabilize cash flow financing by establishing a guarantee program with subsidy support for credit guarantee fees, with the aim of reducing the short-term debt burden for SME operators who still face a challenging business climate, as repayment dates approach for the effectively interest-free Coronavirus Pandemic Response Emergency Loans made in fiscal 2019 and 2020.

#### 3 *Tokyo Metropolitan Government Loans: Emergency Loans in Response to the Situation in Ukraine and Depreciation of the Yen (Ukraine, Depreciation)*

**Period: July 2022 through March 2023**

This scheme aimed to stabilize cash flow financing by establishing a guarantee program with subsidy support for credit guarantee fees for SME operators affected by changes in the situation in Ukraine, rising costs of crude oil and energy and other prices, and the depreciation of the yen.

#### 4 *Nationwide Uniform Guarantee Program Financing: Special Guarantee Program (hands-on support) Tokyo Metropolitan Government Nationwide Coronavirus Pandemic Response Loans (nationwide hands-on support) Tokyo Metropolitan Government Loans: Coronavirus Pandemic Response Loans (hands-on support)*

This scheme aimed to stabilize cash flow financing for SMEs by relaxing the conditions for financing eligibility and widening eligibility for refinancing from January 2023, in preparation for the end of the deferment period for existing coronavirus pandemic response loans and similar loans.

#### 5 *Nationwide Uniform Guarantee Program Financing: Start-up Promotion Guarantee Program (SSS Guarantee) Tokyo Metropolitan Government Nationwide Loans without Need for Personal Guarantee by founding CEO (Founding CEO Guarantee)*

**Period: From March 2023**

CGCT started to offer guarantees designed to promote entrepreneurship and the launch of new companies, by establishing a guarantee program that does not require personal guarantees from CEOs for companies within a certain period of their establishment and other eligible firms.

### 2 *Management Support Initiatives*

In April 2012, CGCT established a dedicated Management Support Department to strengthen support during loan periods and management support for struggling SMEs. This department continues to provide integrated financing 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 2022, CGCT visited 1,465 companies as part of this project. Of this total, 1,471 participated in Coordination Support, of which 770 moved on to Pinpoint Support and 250 advanced to Total Support. Follow-up Support was also provided to 57 companies, 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 2022, 9 companies applied to use the package, and 22 Management Support Meetings were held in relation to the Tokyo Support Package.

\* By bringing together and sharing information among 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. Our 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 entrepreneurs planning to start a company, and worked to foster a spirit of entrepreneurship and to promote understanding of start-up credit guarantee schemes.

### 4 International Cooperation

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

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 exchange information and views through active discussions of practical topics including business performance and business plans and the challenges facing various departments and planned countermeasures.

(\*) In fiscal 2022, this took place online because of the COVID-19 pandemic.

#### Main international activities in fiscal 2022

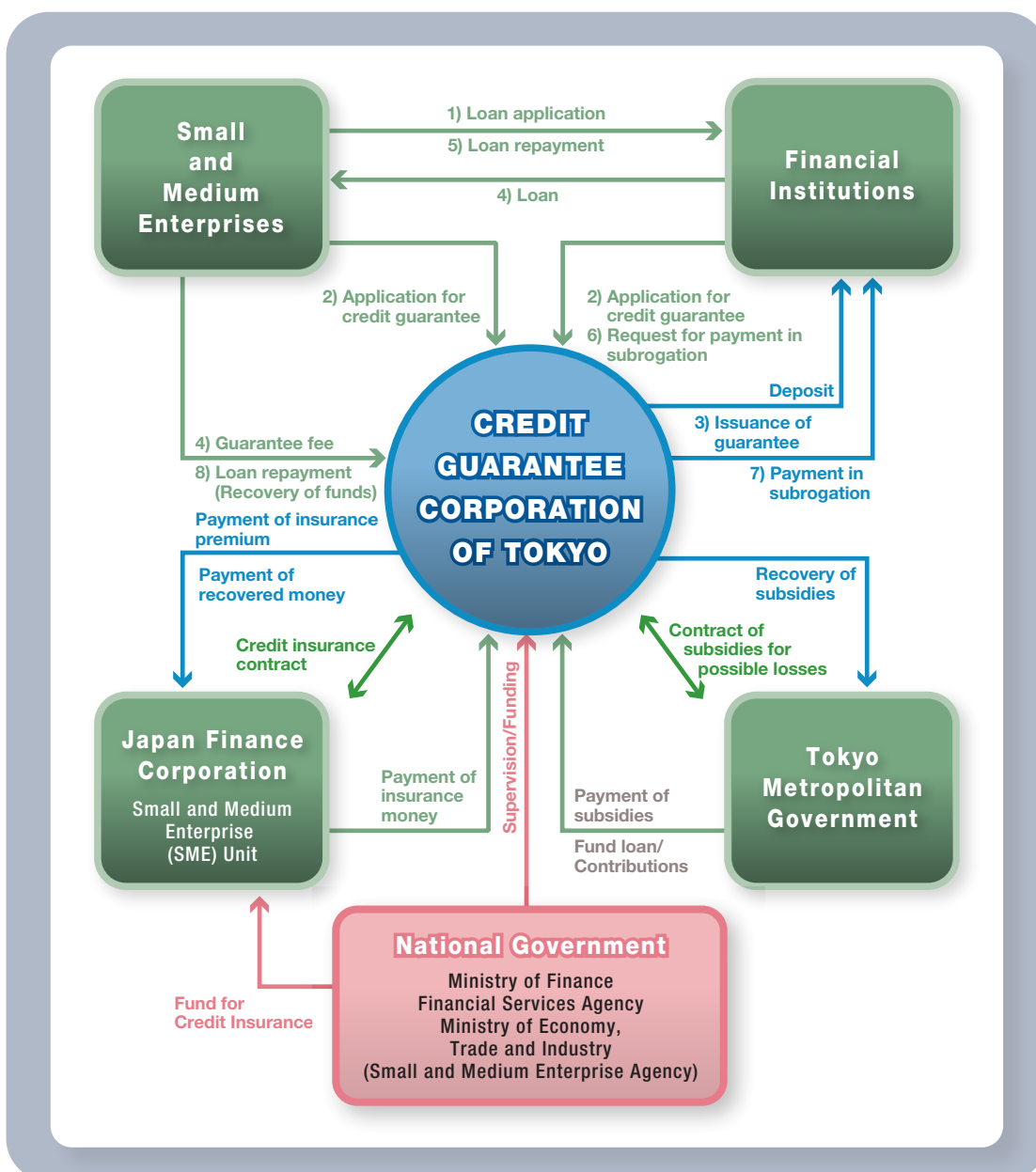
2022	December	Training to enhance regional development financial institutions in Southern Africa (held online)
2022	December	Held the 32nd Japan-Korea Working Level Council (online)
2023	March	Visit by officers of the Thai Credit Guarantee Corporation (TCG)

# 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. (Excluding some financial businesses)

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, Equipmaent	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.



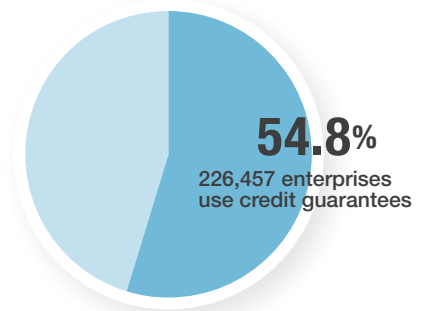
## Use of Credit Guarantee Services

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

### 1 About 55% of small and medium enterprises in Tokyo use the service

ICGCT currently serves around 54.8% of the small and medium enterprises operating in the Tokyo Metropolitan area; that is, 226,457 out of 413,408\* businesses.

\*Figure taken from the “2022 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.



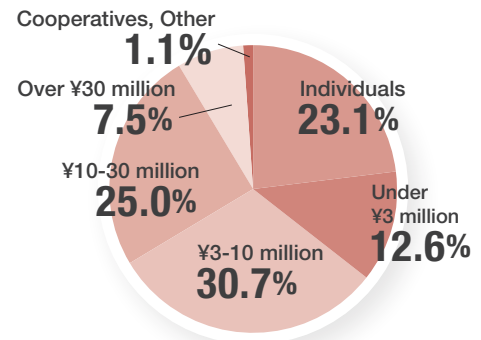
As of March 31, 2023

### 2 About 66% of our clients are companies with capital under 10 million yen or individuals

As of March 31, 2023

Client category	Number of users	Percent of all users
Individuals	52,250	23.1%
Capital of under ¥3 million	28,523	12.6%
Capital of ¥3 – 10 million	69,599	30.7%
Capital of ¥10 – 30 million	56,562	25.0%
Capital of over ¥30 million	16,922	7.5%
Cooperatives, Other	2,601	1.1%
Total	226,457	100.0%

#### Client breakdown, by type/capital size

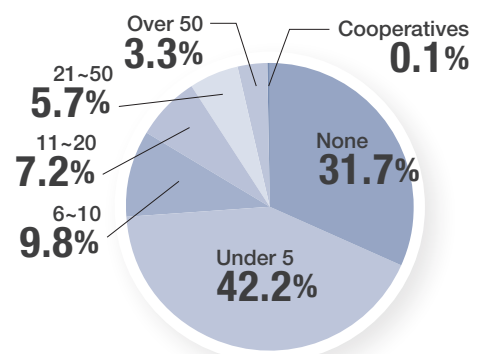


### 3 About 74% of our clients are companies with fewer than five employees

As of March 31, 2023

Number of employees	Number of users	Percent of all users
None	71,857	31.7%
Under 5	95,601	42.2%
6~10	22,194	9.8%
11~20	16,281	7.2%
21~50	12,815	5.7%
Over 50	7,539	3.3%
Cooperatives	170	0.1%
Total	226,457	100.0%

#### Use of guarantees, by company size

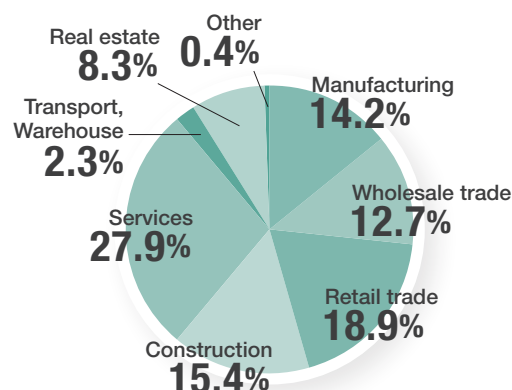


## 4 A broad range of business types use credit guarantees

As of March 31, 2023

Business type	Number of users	Percent of all users
Manufacturing	32,209	14.2%
Wholesale trade	28,722	12.7%
Retail trade	42,857	18.9%
Construction	34,799	15.4%
Services	63,121	27.9%
Transport, Warehouse	5,203	2.3%
Real estate	18,750	8.3%
Other	796	0.4%
Total	226,457	100.0%

Use of guarantees, by sector

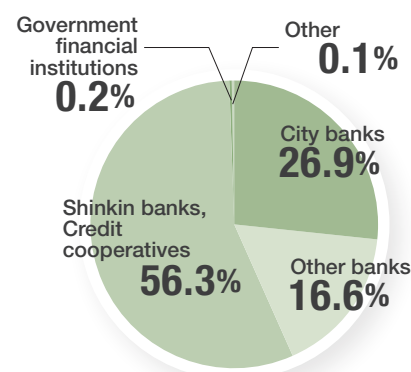


## 5 Use of credit guarantees by different types of financial institutions

As of March 31, 2023

Lender type	Balance of outstanding guaranteed liabilities (¥million)	Percent of total value
City banks*	1,720,249	26.9%
Other banks	1,060,415	16.6%
Shinkin banks, Credit cooperatives	3,603,299	56.3%
Government financial institutions	14,881	0.2%
Other	3,386	0.1%
Total	6,402,228	100.0

Use of guarantees, by type of financial institution



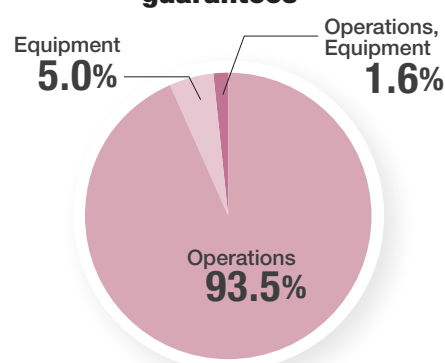
\*Mizuho Bank, Ltd., MUFG Bank, Ltd., Sumitomo Mitsui Banking Corp., Resona Bank, Ltd., Saitama Resona Bank, Ltd.

## 6 More than about 94% of guarantee acceptances are for operating funds

Issued in FY2022

Use of funds	Amount of guarantee acceptances (¥million)	Percent of total value
Operations	1,083,813	93.5%
Equipment	57,719	5.0%
Operations, Equipment	18,195	1.6%
Total	1,159,727	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	FY2020	FY2021	FY2022
Debits	Cash and deposits	478,416	474,187	452,740
	Securities	436,258	476,658	481,775
	Movables and real estate	6,976	6,933	7,312
	Offset account for guaranteed liabilities	6,761,172	6,763,396	6,402,228
	Indemnity rights	22,972	21,272	29,586
	Miscellaneous accounts	12,565	12,621	12,498
	<b>Total</b>	<b>7,718,360</b>	<b>7,755,067</b>	<b>7,403,639</b>
Credits	Fundamental assets	307,224	322,452	338,347
	Fund for promoting credit guarantee system reform	0	0	0
	Reserve for account balance fluctuation	147,912	161,112	169,152
	Liability reserves for guarantee payments	40,910	41,010	41,362
	Reserves for amortization of indemnity rights	12,790	11,742	13,285
	Retirement allowance	7,669	7,646	7,336
	Guaranteed liabilities	6,761,172	6,763,396	6,402,228
	Subsidies for indemnity rights	83	35	55
	Loans	221,599	234,070	245,987
	Miscellaneous accounts	219,000	213,604	185,887
	<b>Total</b>	<b>7,718,360</b>	<b>7,755,067</b>	<b>7,403,639</b>

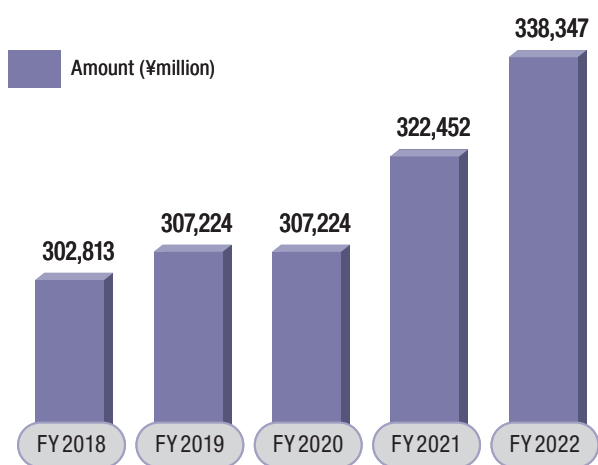
### Statement of Receipts and Disbursements

Unit: ¥ million; as at fiscal year-end

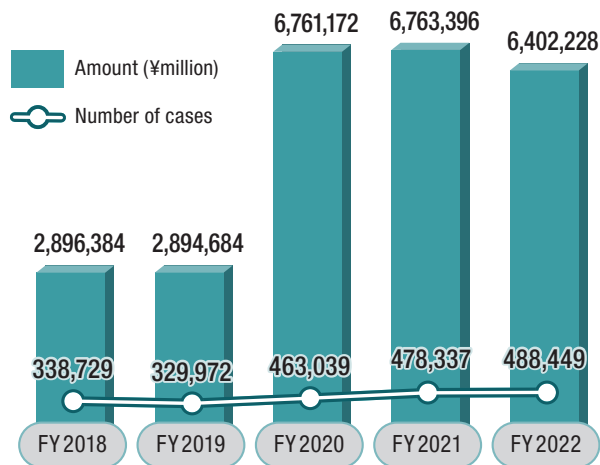
	Item	FY2020	FY2021	FY2022
Incomes	Credit Guarantee fees	47,296	60,728	58,704
	Deposit interest	82	215	323
	Interest and dividends on securities	3,655	3,404	3,437
	Interest for indemnity rights; Other	4,722	6,175	3,504
	<b>Total</b>	<b>55,755</b>	<b>70,523</b>	<b>65,967</b>
Payments	Business costs	11,343	10,975	11,371
	Interest on borrowed money	0	0	0
	Credit insurance premiums	24,297	28,617	27,501
	Other	779	1,535	68
	<b>Total</b>	<b>36,419</b>	<b>41,128</b>	<b>38,939</b>
	Balance of current accounts	19,336	29,395	27,028
	Balance of non-recurring accounts	-24,924	-966	-933
	Disposition of fund for promoting credit guarantee system reform	0	0	0
	Disposition of reserve for account balance fluctuation	5,588	0	0
	Balance of income and payment for this term	0	28,429	26,095



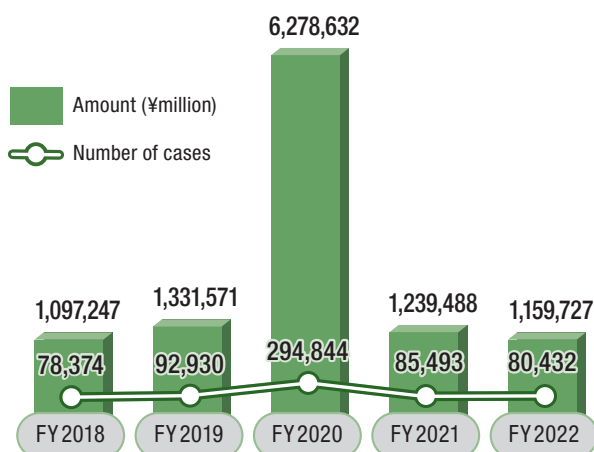
# Statistics



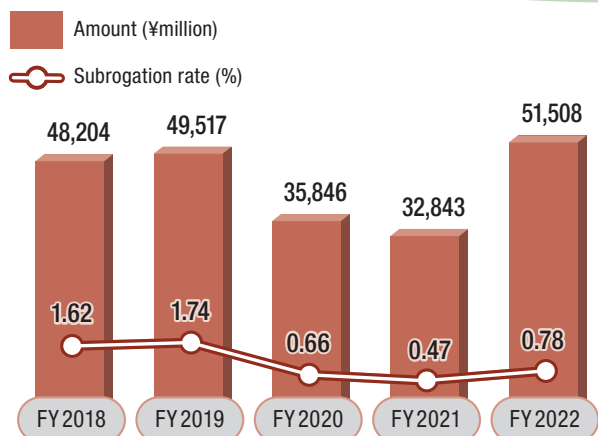
**Fundamental Assets**



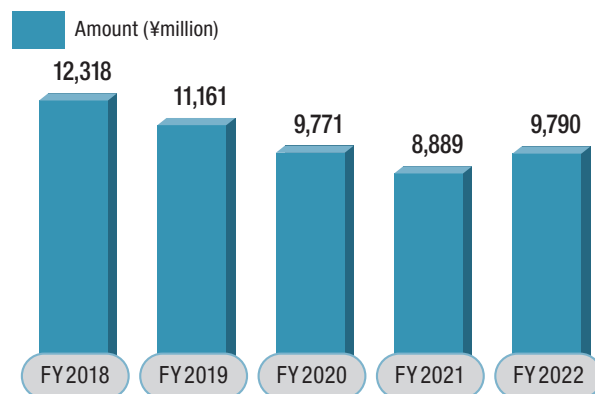
**Outstanding Guaranteed Liabilities**



**Guarantee Acceptances**



**Subrogation Paid**

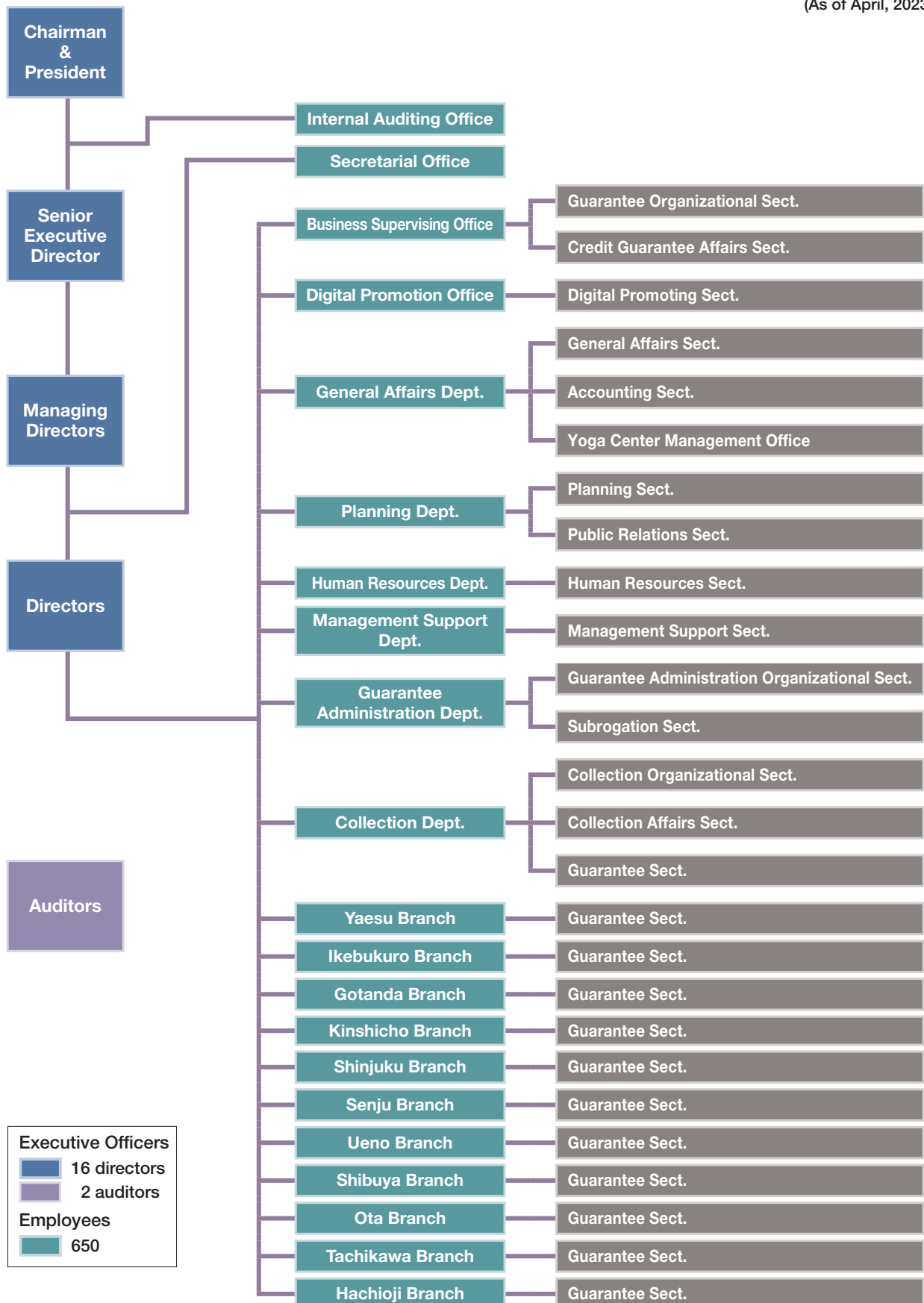


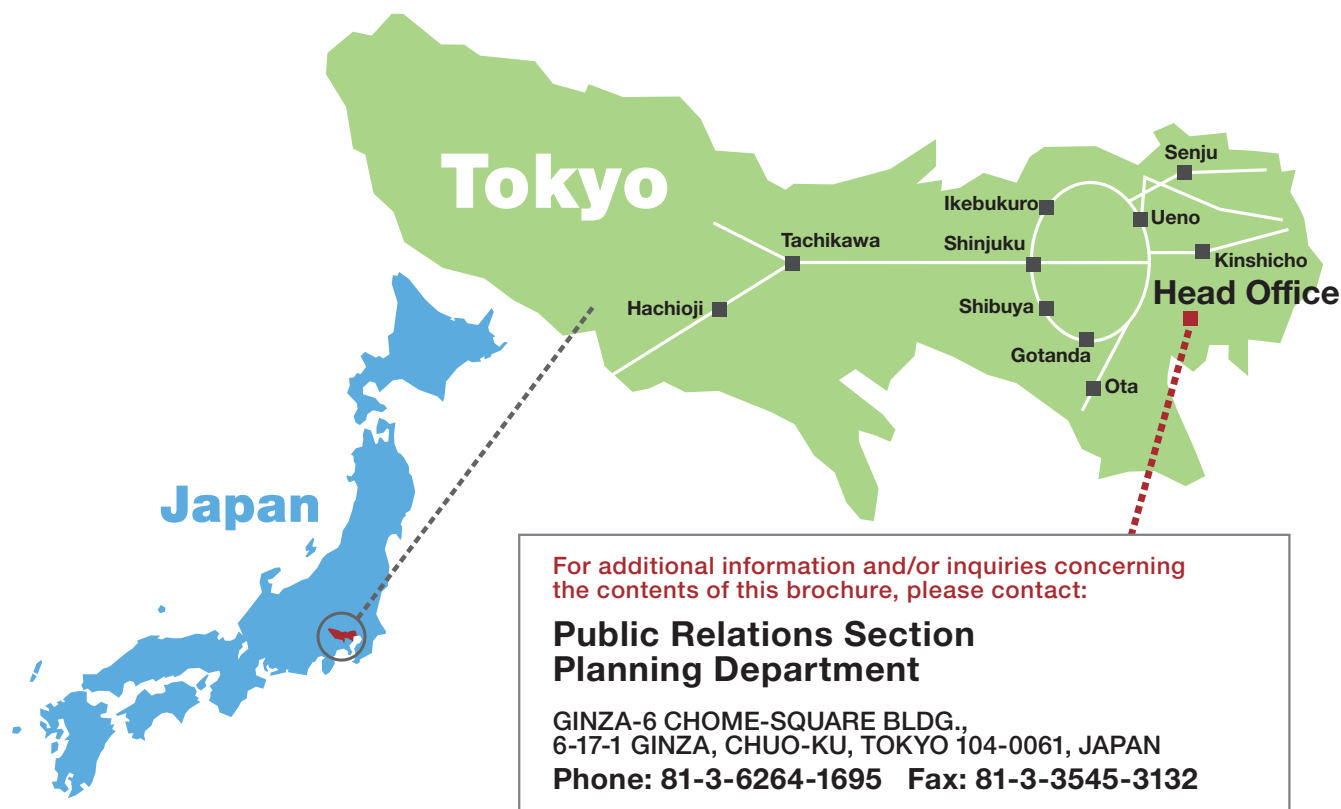
**Recoveries**

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, 2023)





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### Gotanda Branch

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### Kinshicho Branch

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### Shinjuku Branch

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### Senju Branch

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### Ueno Branch

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**Go, Go, SMEs!**



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