

■ Providing SME Management Assistance

Promoting Locally Rooted Finance

The Bank recognizes the promotion of locally rooted finance as its mission, and works to implement smooth supply of funds to its customers and to provide core business support.

The Bank has established systems for providing solutions for general management issues that customers face during their growth stages, through united efforts by its branches, Head Office, and Group companies. It also provides finely tuned responses by leveraging its consulting functions while collaborating with external institutions as needed.

Support for Start-Ups and New Entries

The Bank provides detailed support through close cooperation between our “support team for start-ups and new entries” in our Head Office and branches to assist start-ups and newly established companies.

Offering a Variety of Financing Methods

The Bank has focused on offering a variety of financing methods, including project financing that provides funding after focusing on the cash flow of a business, private placement bonds that result in improving the corporate image of a company conducting fund procurement, and Asset-Based Lending (ABL) that makes use of the customer’s product inventory, accounts receivable or suchlike.

Support through Digital Technology and IT

The Bank is working to help its client companies improve their operating efficiency and productivity through the use of digital technology.

Provide cloud services that support digitalization

Business matching with digital solutions providers

Conduct seminars on digital technology utilization

Recruitment Service

We introduce the most suitable human resources who will contribute to our corporate clients’ business expansion and new business development.

In addition, we have expanded the service to the area of job seeker support to provide comprehensive support for both job seekers and companies looking for personnel.

Support for Overseas Expansion

We set up a Representative Office Registered in Singapore to support corporate clients’ overseas expansion and business development and address local demands in a flexible manner. Moreover, we provide detailed support through our overseas network based on collaboration and cooperation.

In addition, we dispatch employees to JETRO Saitama, and actively support the expansion of sales channels for companies in Saitama Prefecture while collaborating with the JETRO Saitama center.

Funding

Overseas money transfers

Sales channel expansion

Export and import procedures

Various local information

Support for Business Succession

We have arranged consulting services to offer comprehensive support to address such concerns as succession issues, business succession and diversification. We also provide support proactively in coordination with specialist institutions.

M&A Support

We offer corporate clients optimal proposals for their future in collaboration with Nihon M&A Center Inc., the Saitama Prefectural Business Succession and Transfer Support Center, and others.

Alliance Strategy—Using Alliances in Various Fields—

The Bank is working to provide management assistance to SMEs through alliances with regional banks. As part of the Chiba-Musashino Alliance, the Bank is implementing partnership and collaboration initiatives with The Chiba Bank, Ltd. in a variety of areas, including the establishment of joint offices and the handling of syndicated loans and joint financing. Furthermore, the Bank is a member of the TSUBASA Alliance, the largest alliance among regional banks with participation from 10 banks from Hokkaido to Okinawa. Through this alliance, the Bank is working to address issues such as increasing the sophistication of financial services and cashless banking, while utilizing the strengths of the wide-area alliance.

