

■ 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.

Consulting Services to Help Solve Issues

We have arranged a variety of consulting services to assist corporate clients in solving management issues and undertaking new business development.

Development of business plan

Preparation of business continuity plan

Use of subsidies

Helping to Solve Human Resources Issues

We have developed a system that can provide optimal personnel referrals that contribute to corporate clients’ priorities such as business expansion and new business development initiatives, as well as fulfill the needs of both corporate clients and job seekers on a one-stop basis.

Furthermore, we also provide a consulting service in which we assess corporate clients’ employee satisfaction (ES) and use the findings to improve their work environment and increase their corporate value.

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.

Funding

Overseas money transfers

Sales channel expansion

Export and import procedures

Various local information

Support through Digital Technology and IT

The Bank strives to support corporate clients’ efforts to enhance business efficiency and productivity through the use of digital technology.

Consulting services to support the introduction of digitalization and IT tools

A series of practical courses to support the digitalization of the manufacturing industry

Provide digital solutions
Business matching with enterprises

Support for Business Succession and M&As

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

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.

