

# Credit Guarantee Corporation of Tokyo Annual Report 2025



## 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."







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## Creating

### ■ Message from the Chairman & President

We have created the Annual Report 2025, a disclosure document that reports on our business activities in FY2024 and business plan for FY2025. I hope that the report offers a deeper understanding of initiatives undertaken by the Credit Guarantee Corporation of Tokyo (CGCT).

During FY2024, the Japanese economy recovered gradually, and promising signs were apparent; the acceleration in wage increases and record-breaking capital investments are two examples. On the other hand, looking at the environment surrounding small and medium enterprises (SMEs), many issues remained. Concerns included delays in passing on the steep rise in the costs of raw materials, energy, and labor to product prices, chronic staff shortages, and difficulties securing successors to ensure business continuity.

Amid these conditions, the Japanese government created a policy package entitled “Comprehensive Economic Measures to Foster the Safety and Security of Citizens and Sustained Growth” and another designed to facilitate support for SMEs’ business revitalization and new challenges. In line with these steps, the government has been reexamining the existing cash flow support measures to make them available—not only to improve and restore financial standing but also to promote growth—in order to address various management issues facing SMEs in the post-COVID-19 pandemic era. The Tokyo Metropolitan Government has also been providing cash flow and other support to SMEs within its jurisdiction to help them overcome management issues, with initiatives concentrating on women’s participation, digital transformation, wage increases, and support measures to alleviate the impact of higher prices.

In this environment, CGCT has expended all possible means to ensure that SMEs maintain healthy cash flow, making active use of various loan programs. Meanwhile, as part of our efforts to establish a lending practice without requiring a personal guarantee by business owners, we have been actively encouraging SMEs as appropriate, based on their respective circumstances, to take advantage of a credit guarantee program that allows them to pay a higher guarantee fee in lieu of a personal guarantee. In March 2025, we also launched a special guarantee program for coordinated support designed to help SMEs overcome various management issues by combining loans that are guaranteed by CGCT and those that are not. We will continue to strengthen collaborative relationships with financial institutions to help SMEs secure stable financing through appropriate risk sharing.

In addition, going beyond providing cash flow support, CGCT is actively offering management support to SMEs by sending specialists and collaborating with other relevant support agencies. When we send outside specialists, we work together to proactively reach out and provide intensive support, including follow-ups, to certain customers; examples include as SMEs relying significantly on guaranteed loans, early-stage startups, and



山本 隆  
**Takashi Yamamoto**  
Chairman & President  
Credit Guarantee Corporation of Tokyo

business owners who have taken out loans without a personal guarantee by paying a higher guarantee fee.

Meanwhile, in collaboration with other relevant support agencies, we launched a conference entitled “Support Business Succession” in FY2024, a new forum for collaboration, to join the existing Tokyo Team Support Assistance Conference. The new conference, which focuses on business succession, has been exploring possible solutions for SME owners with no successors.

Furthermore, effective starting FY2025, the Guarantee Section at each of our branches has been renamed the Guarantee and Management Support Section, while the Guarantee Administration Department and Collection Department at the head office got a new start as the Interim Management Department and Claim Management Department, respectively. This move serves to promote management support across all the branches and further clarify the nature of CGCT as an organization that, as a whole, caters to the needs of SMEs by supporting them at all phases, including with management improvements and revitalization. We will continue to combine the efforts of all CGCT employees to actively address issues facing SMEs.

CGCT aims to evolve into an organization capable of providing services with a personal touch to SMEs. By further strengthening collaboration with financial institutions and relevant agencies, as well as by providing dialogue-oriented, tailored support, we continue to strive to become a trusted and essential partner for SMEs. We look forward to your continued support and guidance.

June 2025

## 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 (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

### Measures taken to provide guarantee programs better aligned to customer needs and the economic and business environment

In FY2024, we provided financial access support to SMEs through the following guarantee programs as appropriate, based on their respective needs and the economic and business environment.

1

#### Guarantee program for management capability enhancement

##### Application period: Starting July 2024

This guarantee program was established to help strengthen the management capabilities of SMEs needing to refinance swollen debt from borrowing during the COVID-19 pandemic and those impacted by rising costs of raw materials and other negative factors. Certified business innovation assisting organizations provide support in creating a business plan and offer continuous assistance.

2

#### Special guarantee program for coordinated support

##### Application period: Starting March 2025

This guarantee program was created to strengthen financial intermediary functions via various means, such as combining loans that are guaranteed by CGCT and those that are not, and thereby address a wide range of management issues facing SMEs.

3

#### Guarantee program for facilitation of business revitalization

##### Application period: Starting March 2025

This guarantee program was established to support SMEs impacted by the rising costs of raw materials, labor shortages, and other new challenges on top of increased debt burden stemming from the COVID-19 pandemic. It serves to assist them in implementing revitalization plans to facilitate management improvements and business revitalization at an early stage.

2

### Management Support Initiatives

In April 2012, CGCT established a dedicated Management Support Department to strengthen management support and support during loan periods for SMEs facing a continued downturn in performance. 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 2024, CGCT visited 1,952 companies as part of this project. Of this total, 1,841 companies participated in Coordination Support, after which 1,036 moved on to Pinpoint Support and 510 advanced to Total Support. As such, a large number of SMEs were able to take advantage of the project, with Follow-up Support being provided to 204 companies.

In addition, under the Tokyo Support Package launched in April 2018, financial institutions, CGCT, and experts provide comprehensive support in the creation 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 continuous support up to the announcement of business plans, including financial support in Management Support Meetings\*.

In fiscal 2024, 41 companies applied to use the package, and 32 Management Support Meetings were held in relation to the Tokyo Support Package.

\* The goal of Management Support Meetings is to facilitate rapid improvements to SME management by bringing together and sharing information among SMEs implementing management improvement plans and the financial institutions handling transactions with those SMEs.

### 3 Support for Entrepreneurs

In April 2019, CGCT rolled out Start-Up Business Assistance Plaza services at all of its branches, and enhanced support systems to provide entrepreneurs with easier access to CGCT assistance. Our Management Support Department also continued to offer a broad menu of financial and management support to recent start-ups as well as entrepreneurs planning to start up new businesses.

Start-Up Business Assistance Plazas in all offices offered a full range of consultations for entrepreneurs, from general advice preceding start-up to financial advice when an SME is established to post-start-up 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 owners and persons planning to start up a business in the future.

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

### 4 International activities

CGCT is committed to enhancing international exchanges regarding credit supplementation systems, for example by trading 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 opinions through active discussions on relevant topics, including business performance and business plans, as well as the issues facing various departments and countermeasures for resolving those issues.

#### Main international activities in FY2024

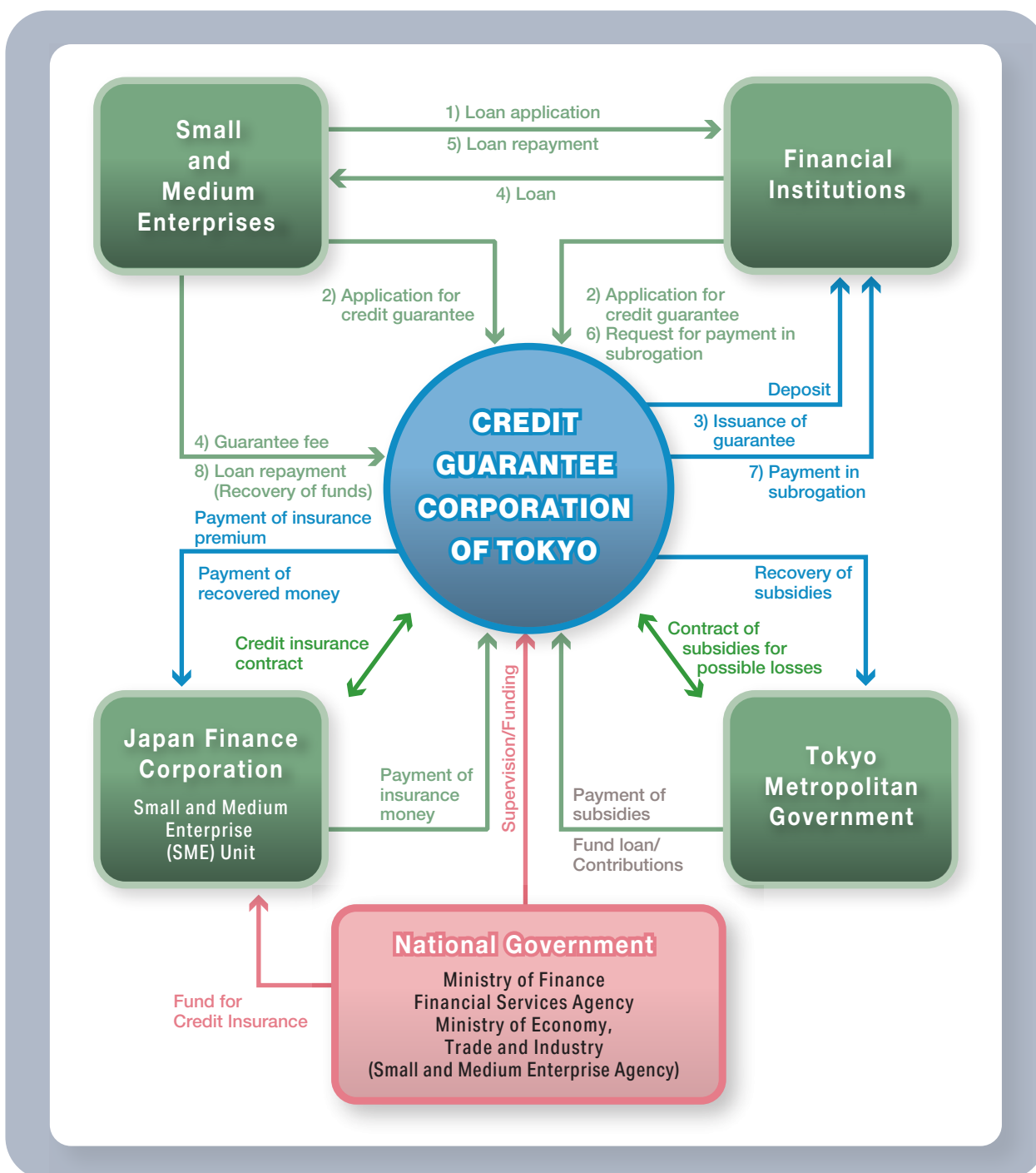
2024	Jun.	Visit to CGCT by members of the Ghana Enterprise Agency (GEA)
2024	Sept.	34th Japan/Korea Working Level Council
2025	Feb.	Visit to CGCT by members of the Credit Guarantee Fund of Mongolia (CGFM)

## 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	1	2	3	4	5	6	7	8	9
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

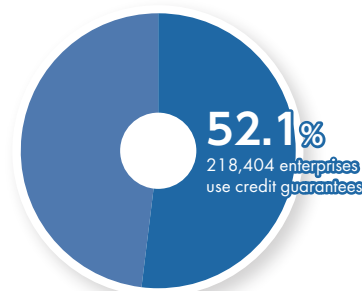
(Due to rounding up, totals may not match the sum of individual items.)

### 1 About 52% of small and medium enterprises in Tokyo use the service

ICGCT currently serves around 52.1% of the small and medium enterprises operating in the Tokyo Metropolitan area; that is, 218,404 out of 419,013\* businesses.

\*Figure taken from the "2024 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.

Credit guarantee utilization rate (in Tokyo Metropolitan area)

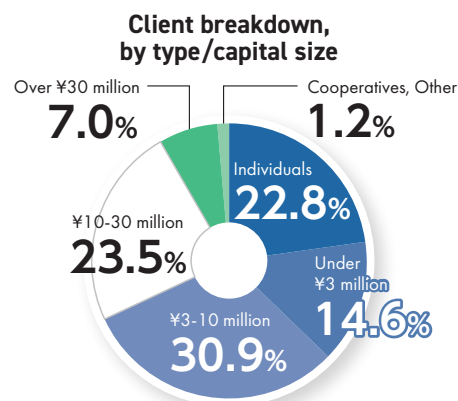


As of March 31, 2025

### 2 About 68% of our clients are companies with capital under 10 million yen or individuals

As of March 31, 2025

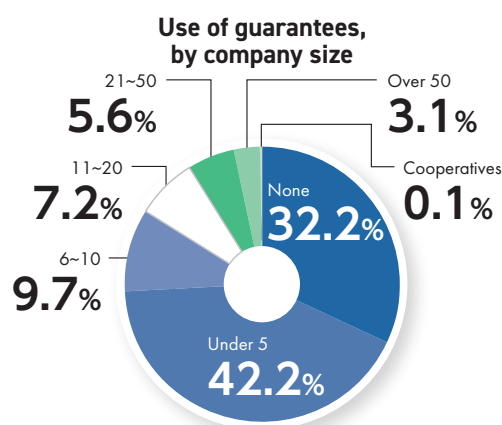
Client category	Number of users	Percent of all users
Individuals	49,738	22.8%
Capital of under ¥3 million	31,867	14.6%
Capital of ¥3 – 10 million	67,595	30.9%
Capital of ¥10 – 30 million	51,411	23.5%
Capital of over ¥30 million	15,281	7.0%
Cooperatives, Other	2,512	1.2%
Total	218,404	100.0%



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

As of March 31, 2025

Number of employees	Number of users	Percent of all users
None	70,351	32.2%
Under 5	92,178	42.2%
6~10	21,256	9.7%
11~20	15,647	7.2%
21~50	12,135	5.6%
Over 50	6,687	3.1%
Cooperatives	150	0.1%
Total	218,404	100.0%

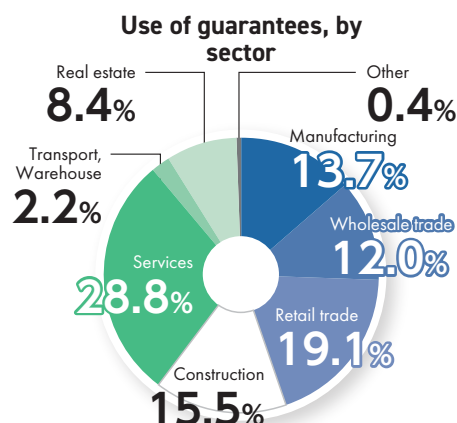




## 4 A broad range of business types use credit guarantees

As of March 31, 2025

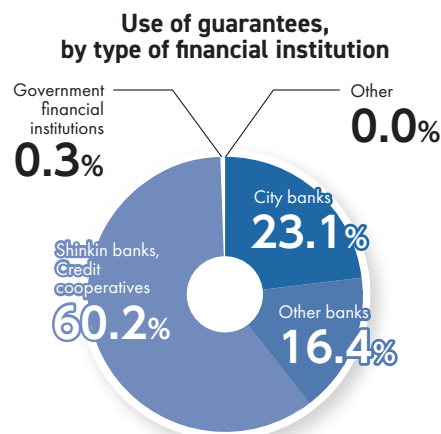
Business type	Number of users	Percent of all users
Manufacturing	29,943	13.7%
Wholesale trade	26,166	12.0%
Retail trade	41,667	19.1%
Construction	33,776	15.5%
Services	62,812	28.8%
Transport, Warehouse	4,876	2.2%
Real estate	18,368	8.4%
Other	796	0.4%
Total	218,404	100.0%



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

As of March 31, 2025

Lender type	Balance of outstanding guaranteed liabilities (¥million)	Percent of total value
City banks*	1,177,764	23.1%
Other banks	836,299	16.4%
Shinkin banks, Credit cooperatives	3,077,422	60.2%
Government financial institutions	13,649	0.3%
Other	2,503	0.0%
Total	5,107,637	100.0%

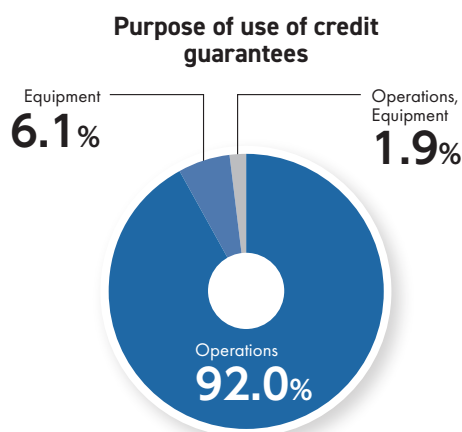


\* Mizuho Bank, Ltd., MUFG Bank, Ltd., Sumitomo Mitsui Banking Corp., Resona Bank, Ltd., Saitama Resona Bank, Ltd.

## 6 More than about 92% of guarantee acceptances are for operating funds

Issued in FY2024

Use of funds	Amount of guarantee acceptances (¥million)	Percent of total value
Operations	1,017,907	92.0%
Equipment	66,972	6.1%
Operations, Equipment	21,534	1.9%
Total	1,106,414	100.0%



## 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	FY2022	FY2023	FY2024
Debits	Cash and deposits	452,740	425,464	428,775
	Securities	499,275	501,846	501,005
	Movables and real estate	7,312	7,338	7,356
	Offset account for guaranteed liabilities	6,402,228	5,624,839	5,107,637
	Indemnity rights	29,586	35,633	41,599
	Miscellaneous accounts	12,498	11,313	10,722
	Total	7,403,639	6,606,434	6,097,094
Credits	Fundamental assets	338,347	356,086	369,956
	Fund for promoting credit guarantee system reform	0	0	0
	Reserve for account balance fluctuation	169,152	177,952	184,952
	Liability reserves for guarantee payments	41,362	37,540	34,736
	Reserves for amortization of indemnity rights	13,285	15,263	18,424
	Retirement allowance	7,336	7,164	7,140
	Guaranteed liabilities	6,402,228	5,624,839	5,107,637
	Subsidies for indemnity rights	55	48	39
	Loans	245,987	230,065	239,485
	Miscellaneous accounts	185,887	157,475	134,726
	Total	7,403,639	6,606,434	6,097,094

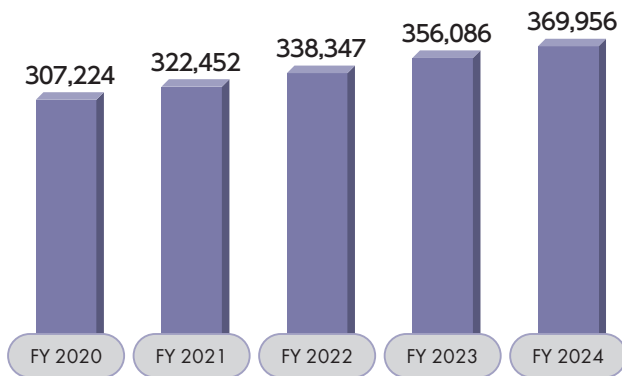
### Statement of Receipts and Disbursements

Unit: ¥ million; as at fiscal year-end

	Item	FY2022	FY2023	FY2024
Incomes	Credit Guarantee fees	58,704	55,044	49,821
	Deposit interest	323	346	459
	Interest and dividends on securities	3,437	3,423	3,655
	Interest for indemnity rights; Other	3,504	2,929	4,444
	Total	65,967	61,742	58,380
Payments	Business costs	11,371	12,101	12,137
	Interest on borrowed money	0	0	0
	Credit insurance premiums	27,501	25,564	22,928
	Other	68	101	27
	Total	38,939	37,767	35,091
Balance of current accounts		27,028	23,975	23,289
Balance of non-recurring accounts		-933	2,563	-2,419
Disposition of fund for promoting credit guarantee system reform		0	0	0
Disposition of reserve for account balance fluctuation		0	0	0
Balance of income and payment for this term		26,095	26,538	20,870

## Statistics

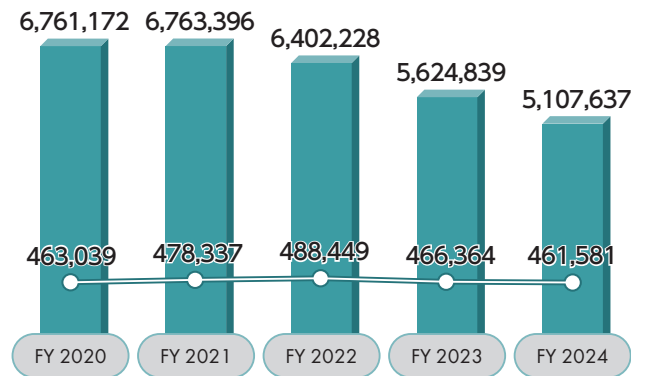
Amount (¥million)



**Fundamental Assets**

Amount (¥million)

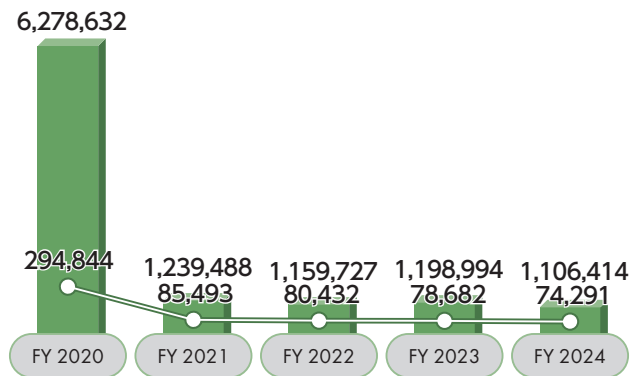
Number of cases



**Outstanding Guaranteed Liabilities**

Amount (¥million)

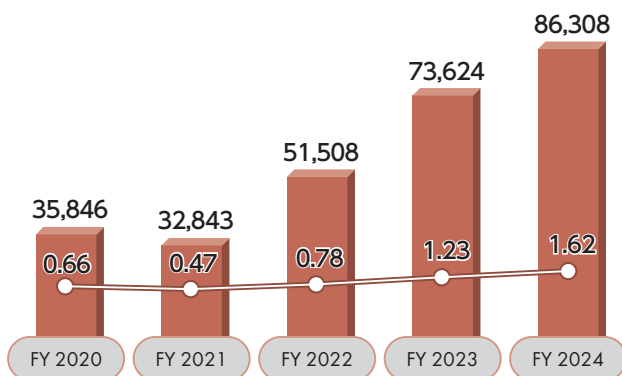
Number of cases



**Guarantee Acceptances**

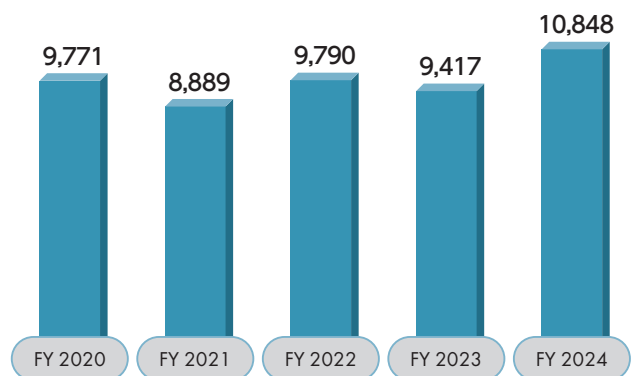
Amount (¥million)

Subrogation rate (%)※



**Subrogation Paid**

Amount (¥million)

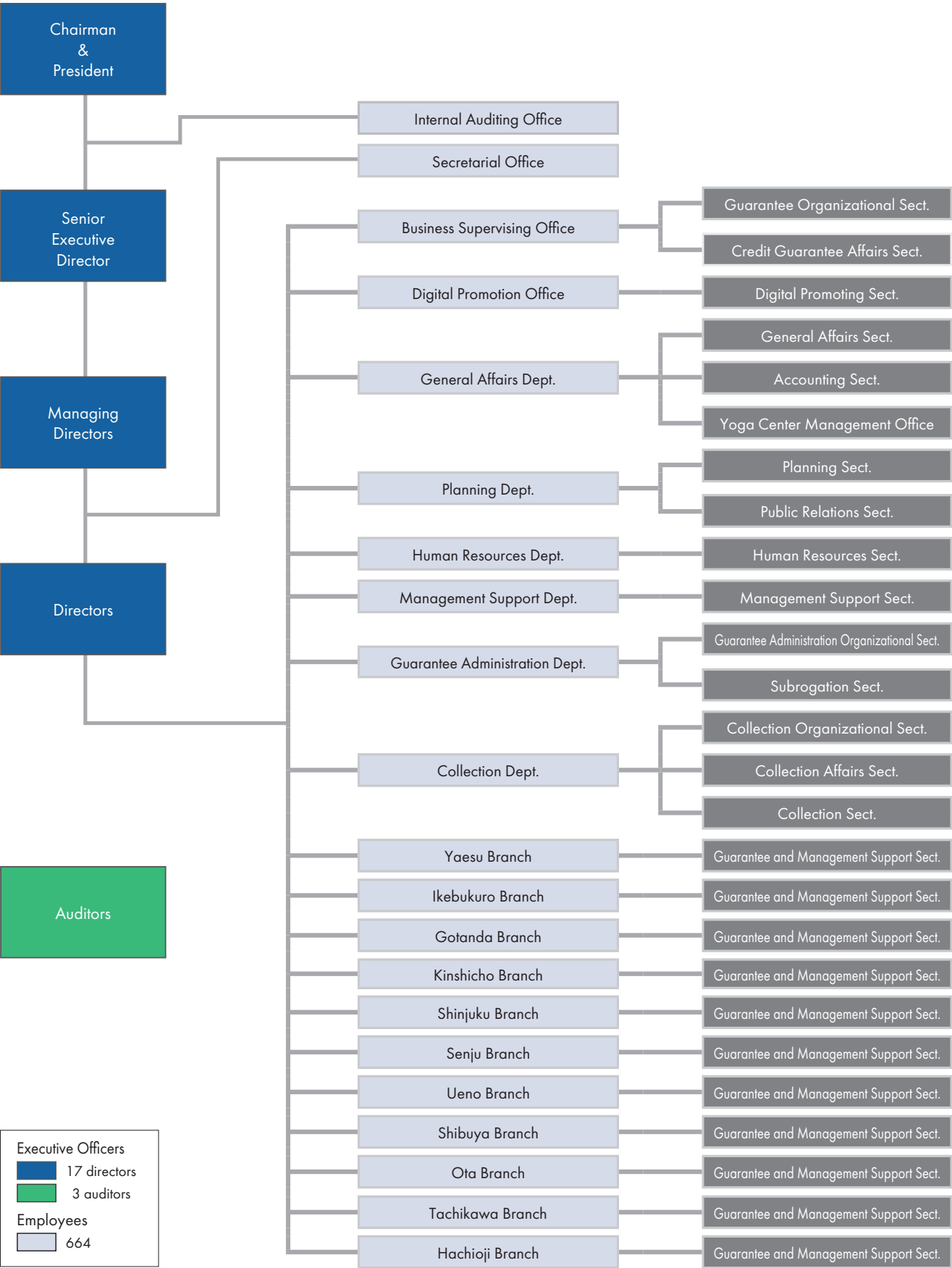


**Recoveries**

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

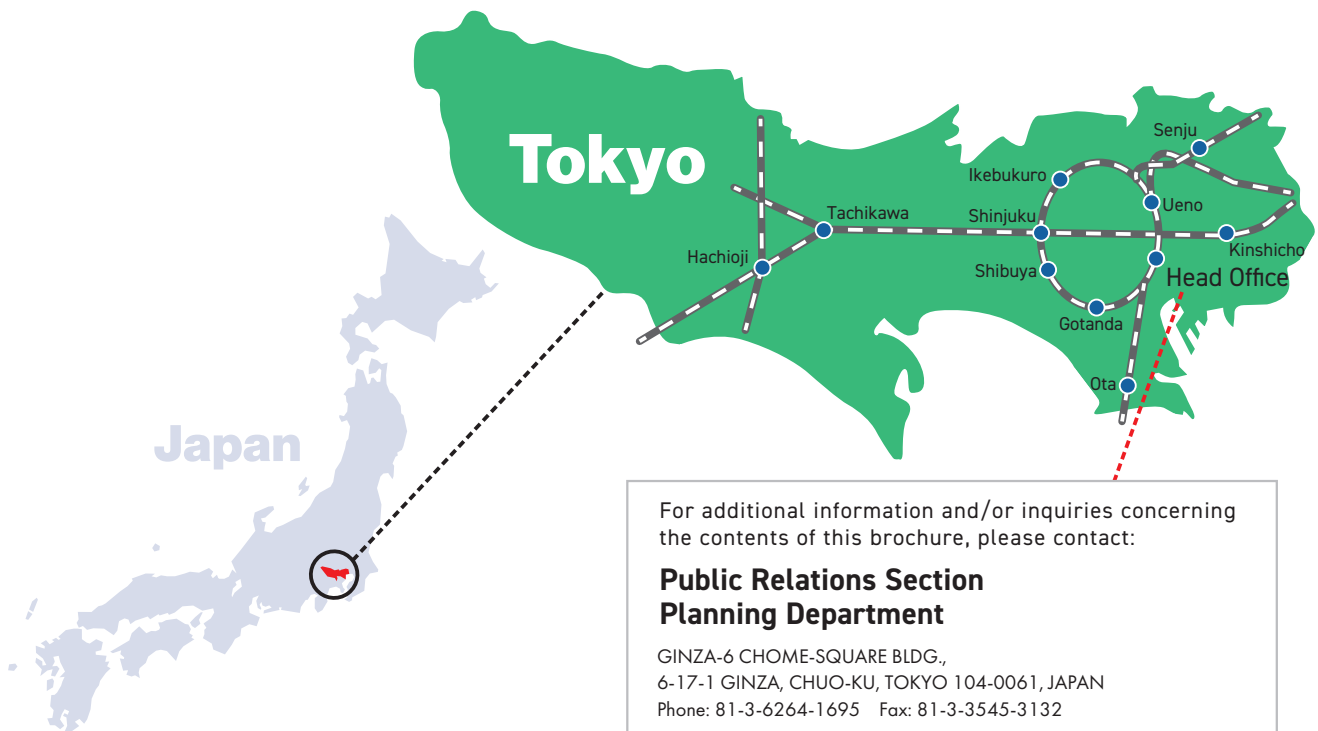
Organization Chart

(As of April, 2025)





## Office Locations



### ● Yaesu Branch (In the Head Office)

GINZA-6 CHOME-SQUARE BLDG.,  
6-17-1 GINZA, CHUO-KU, TOKYO 104-0061, JAPAN  
Phone: 81-3-6264-1830 Fax: 81-3-3545-3100

### ● 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

### ● 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,  
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**Go, Go, SMEs!**



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