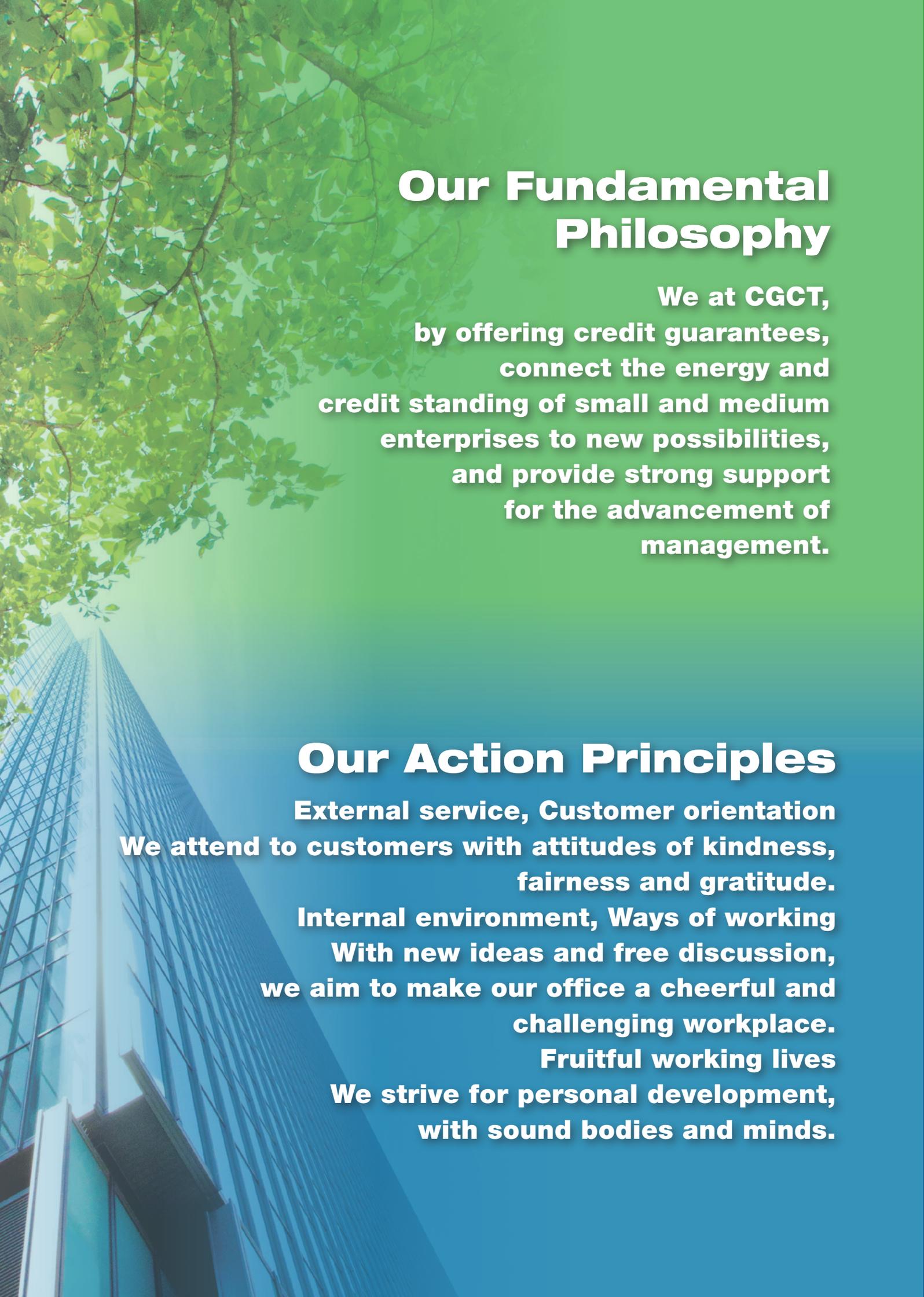


Credit Guarantee Corporation of Tokyo

Annual Report 2018



TOKYO
GUARANTEE



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 2018

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Message from the Chairman & President

Kanji Murayama

Chairman & President
Credit Guarantee Corporation of Tokyo

I take this opportunity to express my sincere gratitude for the cooperation and support that is extended to the Credit Guarantee Corporation of Tokyo (CGCT).

The Japanese economy during fiscal 2017 continued to experience mild recovery bolstered by such factors as the firmness in corporate profits centered on large corporations. However, future conditions remained unpredictable due to economic uncertainty in some parts of the world.

On the other hand, the business environment for small- and medium-sized enterprises (SMEs) and small business operators remained harsh throughout the year. Although some businesses reported improved business performances, there was no tangible sense of widespread recovery, and SMEs and small business operators continued to be negatively impacted by severe shortages in successors and workers.

Against this backdrop and in line with its growth strategy and other policies, the government continued to implement programs for refinancing guarantee schemes and business start-up support schemes and acted to promote the development and growth of local economies by enhancing the business assistance-reinforcing programs of credit guarantee corporations. On April 1, 2018, the government put into force the Act for Partial Revision of the Small- and Medium-sized Enterprise Credit Insurance Act, etc., for Promoting the Improvement and Development of SME Management. The newly legislated revisions are designed to further support the development of SMEs and small business operators by facilitating fund procurement by businesses under various management conditions.

Tokyo Metropolitan Government (TMG) continued to support financing for SMEs and small business operators and helped energize local industries by further upgrading various support schemes. This included creating the Business Chance Navi 2020 Joint Special Guarantee Scheme as a new policy-financing scheme and expanding subsidies for credit guarantee fees in management support financing.

Responding to these developments, CGCT actively promoted the utilization of policy-financing schemes offered by the national government, TMG, and municipal governments. It also actively engaged in providing management support for resolving customers' business issues in a broad range of areas including management and productivity improvement, and combined financing and management support to realize the delivery of customized assistance to SMEs.

In the area of financing support, CGCT paid special attention to guarantee schemes for start-ups, business succession, and business revitalization. To positively respond to the diverse financing needs of SMEs and small business operators, CGCT collaborated with financial institutions through the implementation of such programs as its Special 80th Anniversary Guarantee Schemes, and the Guarantee Schemes for Supporting Health-Minded Businesses and Diversity Promotion.

CGCT continued to implement various initiatives to upgrade and extend its management support programs. These included expanding the scope of businesses eligible for participation in the Expert-Dispatch Project, which helps businesses draft management improvement plans and handle other tasks, and making active use of Management Support Meetings to promote financial normalization. In a related move, CGCT endeavored to further develop and strengthen its ties with financial institutions, related organizations, and experts through such means as sharing information on management support case studies of individual companies via the Tokyo Council for SME Vitality (Genki Tokyo Network). Furthermore, CGCT pursued multi-faceted initiatives including business matching during our business fairs held at the Tokyo International Forum, public seminars organized in collaboration with university, and participation in local business fairs and other events.

Fully cognizant of our role and mission, in fiscal 2018, we at CGCT will continue to strengthen cooperation with financial institutions, bolster connections with related organizations, and do our utmost to support SMEs and small business operators in the Tokyo Metropolitan Area. Our officers and employees will continue to do everything they can to fulfill CGCT's role as a dependable partner for SMEs and small business operators. We 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 Guarantee Program, 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

CGCT is engaged in many new operations to promote the success of both SMEs and the regional economy. The following are some of our events, services and special credit guarantee programs.

1 Management Support Initiatives

To respond to the needs of SMEs experiencing sluggish performance, CGCT has promoted integrated financial and management support by establishing the Management Support Department in April 2012 as a specialized section committed to strengthening loan condition management support and management support for SMEs.

As a further step, the Business Support Promotion Project was launched in April 2015 as a management solutions program utilizing subsidies from the national government and featuring partnership with outside experts for problem solving through direct dialogue with SMEs and small business operators.

To effectively implement this Project, a Business Support Promotion Team was established within the Management Support Department to function as a dedicated unit responsible for supervising the Project, followed by the creation of Management Support Teams throughout other departments and branches serving as customer contact points. To accelerate this initiative, CGCT's entire organization has been mobilized to promote management support through visits to customers and direct dialogue. Following such visits and direct dialogue, outside experts are dispatched to customers where management diagnostics and support services are deemed to be effective.

The scope of the Business Support Promotion Project has been steadily extended in the ensuing years. In 2016, the scope of eligibility was expanded to include start-up planning support, and the Project was further expanded in April 2017 to cover support for business succession and productivity improvement. As a result, a total of 2,519 businesses received support visits and experts were dispatched a total of 3,456 times during fiscal 2017.

In other areas, the Tokyo Council for SME Vitality (Genki Tokyo Network) was established in September 2012 with CGCT as its secretariat. Initially launched as an informational meeting for promoting cooperation with financial institutions and related organizations, the Tokyo Council for SME Vitality took the cooperation to a higher level with the aim of accelerating business improvement and reconstruction by working to establish conditions conducive to helping SMEs in the Tokyo Metropolitan Area achieve business improvements and reconstruct their operations. Activities of the Council revolve around General Meetings and Management Support Meetings. The primary purpose of the former is to share information on management improvement and case studies on business reconstruction, while Management Support Meetings* function to promote smooth implementation of SME management improvement plans and speedy achievement of business improvement and reconstruction by providing a space for sharing of information between businesses that have formulated management improvement plans and financial institutions that service them. As the Council's secretariat, CGCT performs liaison and coordinating functions between SMEs and financial institutions and related organizations.

During fiscal 2017, CGCT supported the management improvement of individual SMEs by organizing a total of 146 Management Support Meetings.

Note: Management Support Meetings are designed to accelerate SME management improvement by bringing individual SMEs that have formulated management improvement plans and all their financial institutions together in one place for information sharing.

2 Guarantee Systems Matching Customer Needs and Business and Economic Environment

During fiscal 2017, CGCT endeavored to upgrade its financing support through the following guarantee systems aimed at meeting SME needs and changes in the business and economic environment.

1 Refinancing Guarantee Scheme

Launched in March 2013 as a policy-financing scheme, the Tokyo Metropolitan Government (TMG) special refinancing scheme is being widely used by SME customers to further bolster their financing. As a rule, special refinancing applies to all portions of existing guaranteed loans with TMG subsidizing 50 percent of the credit guarantee fees payable by small business operators with 20 or less employees (five or less employees for wholesale, retail and service businesses).

2 Special 80th Anniversary Guarantee Scheme (Thanks 80)

Period available: September 2017–March 2018

The Special 80th Anniversary Guarantee Scheme was launched to commemorate the 80th anniversary of the founding of CGCT and to express our thanks to SME customers using our services. The system aims to meet the diverse financing needs of customers by offering lowered credit guarantee fees and to foster closer cooperation between CGCT and financial institutions for more effectively supporting the growth and development of businesses.

3 Support for Entrepreneurs

CGCT's Start-Up Business Assistance Plaza, which specializes in support for start-up SMEs, and Management Support Department offer various options that allow pre- and post-start-up SMEs to benefit from continuous financial and management support.

The Start-Up Business Assistance Plaza provides comprehensive support for start-up SMEs, offering advice on topics ranging from pre-start-up matters to establishment financing and post-start-up management. In order to provide even stronger, better-optimized support to SMEs, as a rule, the Plaza provides three years of continuous support from the time of the first start-up guarantee. It also organizes public courses (seminars) and start-up schools designed to equip people with know-how for launching and running a business. In addition, the Plaza works to foster entrepreneurship and promote a better understanding of start-up credit guarantee schemes through exhibits in business fairs for entrepreneurs and lectures given at educational institutions.

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) and ACSIC Training Program held annually, and regularly exchanges English-language annual reports with ACSIC member institutions. In addition, every year CGCT and the Korea Credit Guarantee Fund 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,” “business challenges facing various departments and planned countermeasures,” and “newly established systems.”

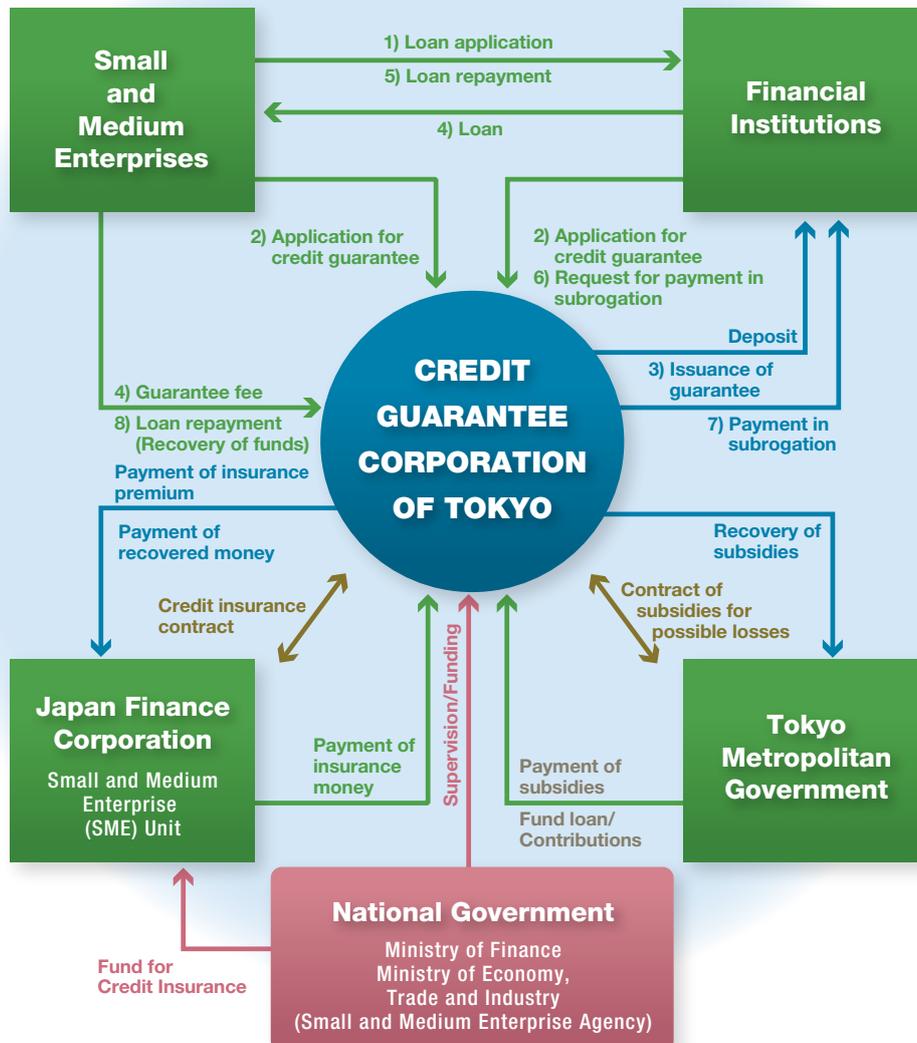
| Main international activities in fiscal 2017 | | |
|--|----------|---|
| 2017 | July | Co-hosted the 28th Working Level Council with Korea Credit Guarantee Fund (Tokyo) |
| 2017 | November | Attendance at the 30th ACSIC Conference (Taipei, Taiwan) |

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, 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.

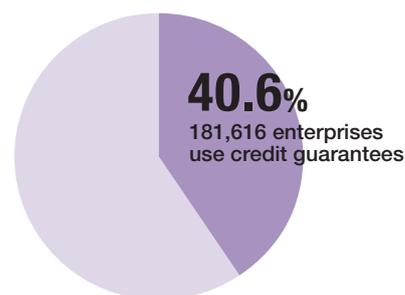
Use of Credit Guarantee Services

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

1 About 40% of small and medium enterprises in Tokyo use the service

CGCT currently serves around 40.6% of the small and medium enterprises operating in the Tokyo Metropolitan area; that is, 181,616 out of 447,659* businesses.

*Figure taken from the “2017 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.

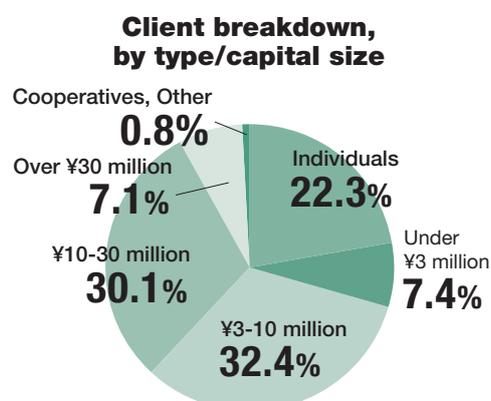


As of March 31, 2018

2 About 60% of our clients are companies with capital under 10 million yen or individuals

As of March 31, 2018

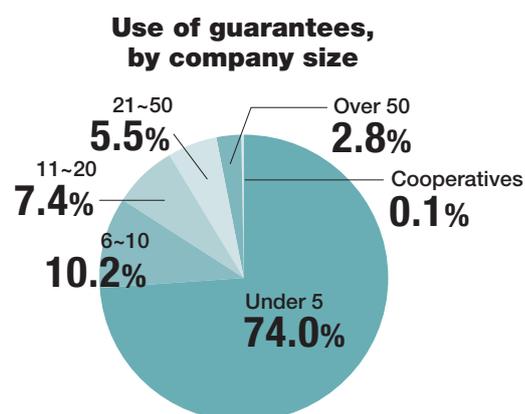
| Client category | Number of users | Percent of all users |
|-----------------------------|-----------------|----------------------|
| Individuals | 40,427 | 22.3 |
| Capital of under ¥3 million | 13,356 | 7.4 |
| Capital of ¥3 – 10 million | 58,857 | 32.4 |
| Capital of ¥10 – 30 million | 54,624 | 30.1 |
| Capital of over ¥30 million | 12,851 | 7.1 |
| Cooperatives, Other | 1,501 | 0.8 |
| Total | 181,616 | 100.0 |



3 About 75% of our clients are companies with fewer than five employees

As of March 31, 2018

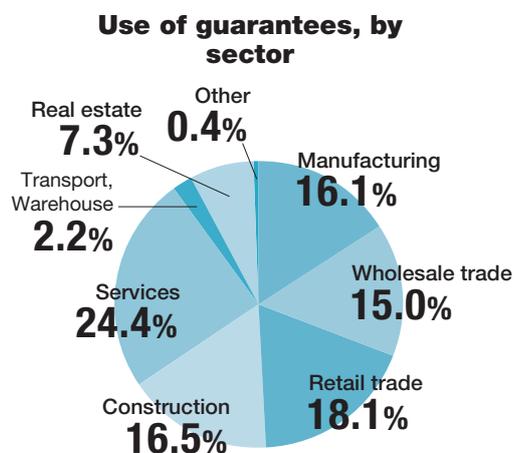
| Number of employees | Number of users | Percent of all users |
|---------------------|-----------------|----------------------|
| Under 5 | 134,425 | 74.0 |
| 6~10 | 18,598 | 10.2 |
| 11~20 | 13,474 | 7.4 |
| 21~50 | 9,944 | 5.5 |
| Over 50 | 5,053 | 2.8 |
| Cooperatives | 122 | 0.1 |
| Total | 181,616 | 100.0 |



4 A broad range of business types use credit arantees

As of March 31, 2018

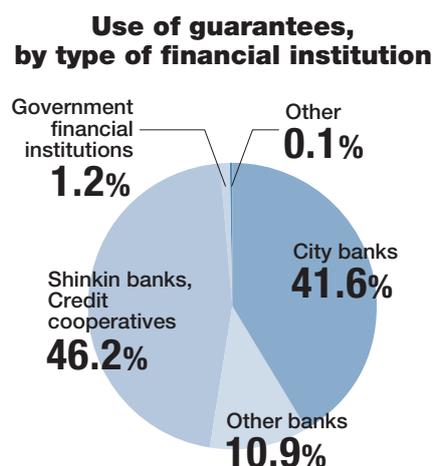
| Business type | Number of users | Percent of all users |
|----------------------|-----------------|----------------------|
| Manufacturing | 29,160 | 16.1 |
| Wholesale trade | 27,170 | 15.0 |
| Retail trade | 32,917 | 18.1 |
| Construction | 29,985 | 16.5 |
| Services | 44,336 | 24.4 |
| Transport, Warehouse | 4,054 | 2.2 |
| Real estate | 13,292 | 7.3 |
| Other | 702 | 0.4 |
| Total | 181,616 | 100.0 |



5 Use of credit guarantees by different types of financial institutions

As of March 31, 2018

| Lender type | Balance of outstanding guaranteed liabilities (¥million) | Percent of total value |
|------------------------------------|--|------------------------|
| City banks* | 1,278,897 | 41.6 |
| Other banks | 336,030 | 10.9 |
| Shinkin banks, Credit cooperatives | 1,417,573 | 46.2 |
| Government financial institutions | 36,156 | 1.2 |
| Other | 2,985 | 0.1 |
| Total | 3,071,643 | 100.0 |

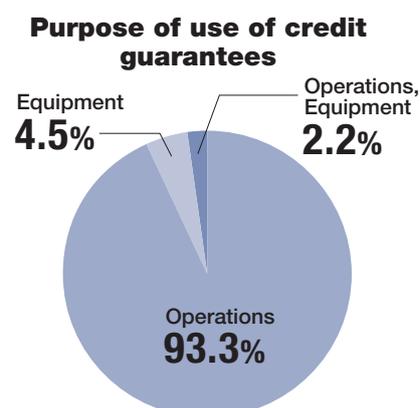


*Mizuho Bank, Ltd., MUFG Bank, Ltd., Sumitomo Mitsui Banking Corp., Resona Bank, Ltd., Saitama Resona Bank, Ltd.

6 More than 90% of guarantee acceptances are for operating funds

Issued in FY2017

| Use of funds | Amount of guarantee acceptances (¥million) | Percent of total value |
|-----------------------|--|------------------------|
| Operations | 1,027,239 | 93.3 |
| Equipment | 50,038 | 4.5 |
| Operations, Equipment | 24,014 | 2.2 |
| Total | 1,101,292 | 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

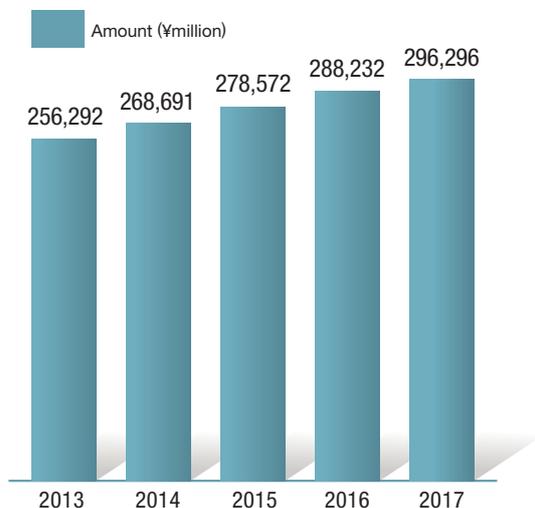
| | Item | FY2015 | FY2016 | FY2017 |
|---------|---|-----------|-----------|-----------|
| Debits | Cash and deposits | 169,172 | 143,633 | 133,440 |
| | Securities | 408,205 | 411,353 | 419,567 |
| | Movables and real estate | 7,559 | 7,443 | 7,312 |
| | Offset account for guaranteed liabilities | 3,543,006 | 3,272,035 | 3,071,643 |
| | Indemnity rights | 42,038 | 37,249 | 29,245 |
| | Miscellaneous accounts | 10,121 | 9,610 | 9,223 |
| | Total | 4,180,101 | 3,881,323 | 3,670,429 |
| Credits | Fundamental assets | 278,572 | 288,232 | 296,296 |
| | Fund for promoting credit guarantee system reform | 0 | 0 | 0 |
| | Reserve for account balance fluctuation | 139,200 | 144,000 | 148,100 |
| | Liability reserves for guarantee payments | 21,872 | 20,139 | 18,910 |
| | Reserves for amortization of indemnity rights | 22,369 | 19,503 | 16,053 |
| | Retirement allowance | 7,777 | 7,999 | 7,986 |
| | Guaranteed liabilities | 3,543,006 | 3,272,035 | 3,071,643 |
| | Subsidies for indemnity rights | 593 | 371 | 236 |
| | Loans | 87,078 | 56,025 | 41,350 |
| | Miscellaneous accounts | 79,635 | 73,018 | 69,855 |
| | Total | 4,180,101 | 3,881,323 | 3,670,429 |

Statement of Receipts and Disbursements

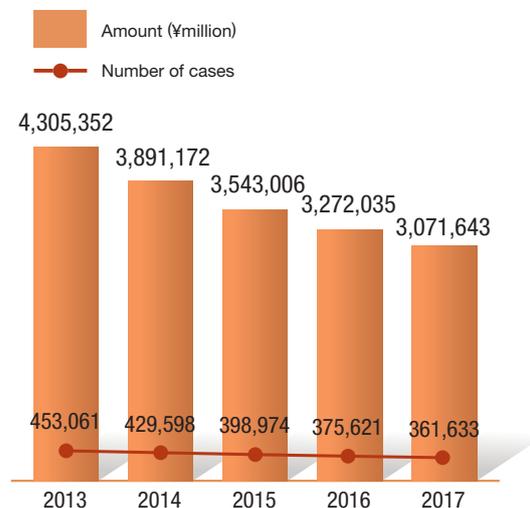
Unit: ¥ million; as at fiscal year-end

| | Item | FY2015 | FY2016 | FY2017 |
|----------|--|--------|--------|--------|
| Incomes | Credit Guarantee fees | 36,224 | 32,794 | 30,033 |
| | Deposit interest | 51 | 12 | 23 |
| | Interest and dividends on securities | 5,623 | 5,211 | 4,759 |
| | Interest for indemnity rights; Other | 4,432 | 4,220 | 3,840 |
| | Total | 46,330 | 42,237 | 38,654 |
| Payments | Business costs | 11,501 | 11,464 | 11,236 |
| | Interest on borrowed money | 0 | 0 | 0 |
| | Credit insurance premiums | 17,782 | 17,074 | 16,640 |
| | Other | 1,073 | 575 | 262 |
| | Total | 30,355 | 29,113 | 28,138 |
| | Balance of current accounts | 15,975 | 13,123 | 10,516 |
| | Balance of non-recurring accounts | 2,362 | 1,336 | 1,647 |
| | Disposition of fund for promoting credit guarantee system reform | 44 | 0 | 0 |
| | Balance of income and payment for this term | 18,381 | 14,459 | 12,163 |

Statistics



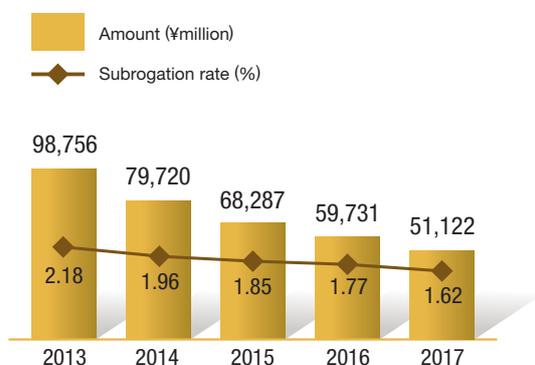
Fundamental Assets



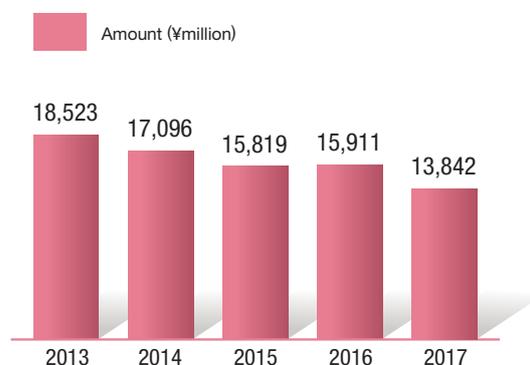
Outstanding Guaranteed Liabilities



Guarantee Acceptances



Subrogation Paid

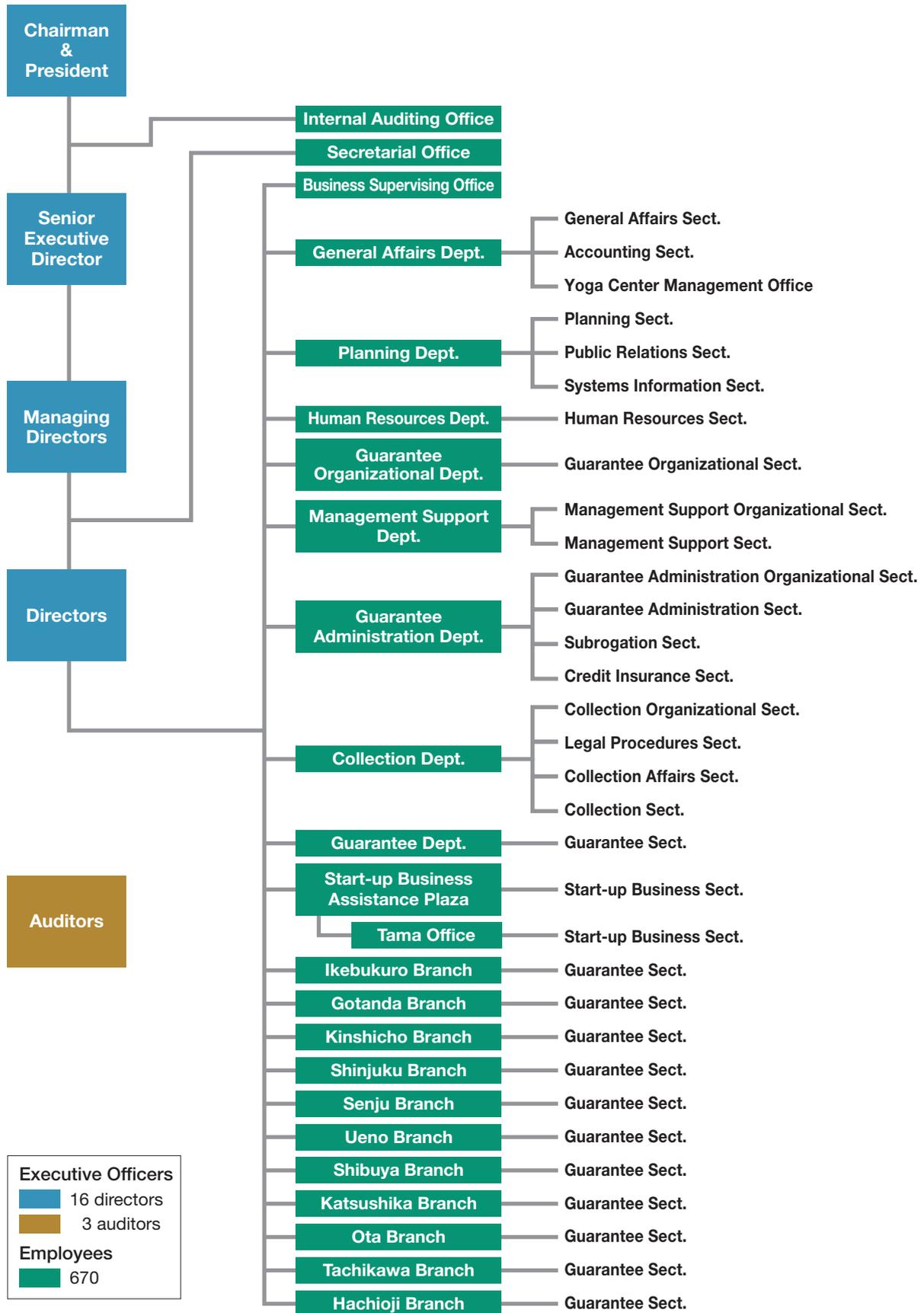


Recoveries

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 2018)



Executive Officers
 16 directors
 3 auditors
 Employees
 670



Head Office

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 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
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■ Hachioji Branch

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Go, Go, SMEs!



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