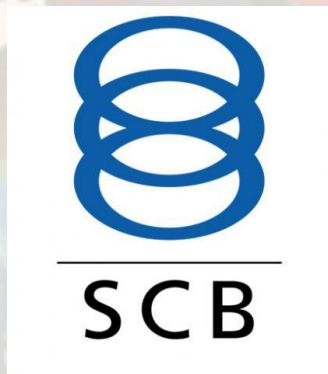


Shinkin Global Summit



The Shinkin Central Bank

4th March, 2021

Speakers

Mr. Kiyotaka Muramatsu

The Organization for Small & Medium Enterprises and Regional Innovation, Japan



Mr. Roberto Lai

The Industrial Technology Research Institute



Mr. Passakorn Chairat

The Industrial Promotion Department, Ministry of Industry, Thailand



Mr. Yoshiyuki Arima

World Bank Treasury



Mr. Seiichi Ohtani

The Osaka City Shinkin Bank



Mr. Hitoshi Ozawa

Bangkok Bank



Ms. Harumi Kodama

Asian Development Bank



Mr. Makoto Okada

Bangkok Bank



Mr. Le Long Son

Esuhai



Mr. Brian Li

Bank of East Asia



Ms. Nancy Novita Helen

Maybank Indonesia



Mr. Tadashi Ikezumi

The Osaka Shinkin Bank



Mr. Toyoki Oka

The Japan-China Investment Promotion Organization



Mr. Vuong Thanh Long

Joint Stock Commercial Bank for Investment and Development of Vietnam



Mr. Riduan Rahman

Malaysian Investment Development Authority, Tokyo Office



Mr. Tetsuo Fusa

The Tama Shinkin bank



Mr. Tsuguhisa Tanaka

BDO Unibank



Mr. Motonao Uesugi

The Nikkei



Mr. Tepei Honma

BeeCruise



Ms. Mai Onozawa

JETRO Kuala Lumpur



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	10:40 11:40	Keynote Speech • The Organization for Small & Medium Enterprises and Regional Innovation, Japan (SMRJ) • World Bank Treasury		
Part2	13:00	Keynote Speech • Asian Development Bank		
	13:30 14:30	<China and Hong Kong Subcommittee> Keynote Speech • Bank of East Asia (E) • Japan-China Investment Promotion Organization(JCIPO) Discussion • JCIPO • The Tama Shinkin Bank • The Shinkin Central Bank	<Taiwan Subcommittee> Keynote Speech • BeeCruise Inc. • Industrial Technology Research Institute(ITRI) Discussion • ITRI • The Osaka City Shinkin Bank • The Shinkin Central Bank	
Part3	14:40	Panel discussion • Bangkok Bank • Maybank Indonesia • Bank for Investment and Development of Vietnam • BDO Unibank • JETRO Kuala Lumpur • The Shinkin Central Bank		
	15:10	<Thailand Subcommittee> Keynote Speech • MOI Thailand • Bangkok Bank Discussion • Bangkok Bank • The Shinkin Central Bank	<Vietnam Subcommittee > Keynote Speech • BIDV (E) • Esuhai Co., Ltd Discussion • Esuhai Co., Ltd • The Osaka Shinkin Bank • The Shinkin Central Bank	<Malaysia Subcommittee > Keynote Speech • JETRO KL • Malaysian Investment Development Authority(E) Discussion • Malaysian Investment Development Authority • The Shinkin Central Bank
Part4	16:10	Summary • The Nikkei • The Shinkin Central Bank		

(E) Presented in English

Opening Remarks



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The Shinkin Central Bank (SCB) is the central financial institution in Japan for the nationwide network of shinkin banks, comprising 254 banks. As the central bank for all shinkin banks, the SCB supports the shinkin bank customers to expand their business overseas, thereby setting up representative offices and implementing business alliances with major banks in each country. Moreover, the SCB plan to establish a local subsidiary in Singapore in July 2021 to strengthen the support system for SMEs.

Keynote Speech (SMRJ)



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The Organization for Small & Medium Enterprises and Regional Innovation, Japan (SMRJ) provides various support for SMEs such as business succession, productivity improvement, and overseas expansion.

Mr. Kiyotaka Muramatsu, Vice Chairman, spoke about the overseas development support system by SMRJ, specific initiatives for overseas development such as J-GoodTech and CEO Network Enhancing Projects. SMRJ signed a business partnership with the SCB in February 2020. SMRJ will continue to strengthen cooperation with the shinkin bank industry to support the overseas expansion of SMEs.

Keynote Speech (WB Treasury)



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The World Bank Group is one of the MDBs that provides loans, technical cooperation, and advice to developing country governments, as well as investment and financing for private sector activities in developing countries.

Mr. Yoshiyuki Arima, Representative Japan, talked about the history of the World Bank and Japan. He also highlighted the World Bank's commitment to their achievement of the SDGs by presenting a case study on global warming in Mexico.

The Agreement of "MOU for Business Cooperation and Collaboration" between the SCB and JICA



The Shinkin Central Bank (Chairman: Mr. Hiroyuki Shibata (right)) has signed a Memorandum of Understanding (MOU) on Business Cooperation and Collaboration with the Japan International Cooperation Agency (Chairman: Mr. Shinichi Kitaoka (left)) to strengthen support for the overseas expansion of shinkin bank customers into developing countries.

Keynote Speech (ADB)



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The Asian Development Bank (ADB) is an international development finance institution, based in Manila, Philippines. ADB has had close ties with Japan since its establishment.

Ms. Harumi Kodama, the ADB's Representative Japan, expressed the bank's efforts to cooperate with the private sector, including support for developing countries, achievement of the SDGs, and support for countermeasures against the COVID-19, as well as economic trends in Asia amid the COVID-19.

China and Hong Kong Subcommittee (BEA)



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Hong Kong is an international financial city and has developed as the Asian hub for major corporations and financial institutions around the world. Mr. Brian Li, Co-CEO of the Bank of East Asia, the largest Chinese capital bank in Hong Kong,

presented the latest situation in Hong Kong including the impact due to the COVID-19 and the "National Security Law." He also mentioned Hong Kong position as a leading global financial center and the Greater Bay Area which is a national initiative, consisting of one country, three legal systems, and three customs administrations.

He emphasized unique advantages, solid foundations, and a robust business environment of Hong Kong and expected to not only maintain its leading position but also to capture new opportunities for growth.

China and Hong Kong Subcommittee (JCIPO)



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China has become the world's second largest economy. As the composition of the international economy becomes more and more complicated, the Japan-China Investment Promotion Organization (JCIPO) provides services related to investment in China.

Mr. Toyoki Oka evaluated figures between Japan and China in terms of trade and the overseas expansion of Japanese companies and introduced the latest topics in China. He also described the issues surrounding Japanese companies in China, such as US-China relations and intellectual property protection.

China and Hong Kong Subcommittee (Discussion)



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The JCIPO supports Japanese companies' investment in China and develop economic relations between the two countries. The Tama Shinkin Bank serves the Tama region of Tokyo and actively supports more than 300 companies expanding their business overseas.

With the business environment changing due to COVID-19, Mr. Toyoki Oka, JCIPO (left) and Mr. Tetsuo Fusa, Director of the Tama Shinkin Bank (right) discussed how to promote business with Japanese companies in China and cooperate with the shinkin banks.

Taiwan Subcommittee (BeeCruise)



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The digital shift has progressed rapidly due to the spread of the COVID-19 infection. In terms of consumer behavior, the demand for the EC market is increasing worldwide.

Mr. Teppei Honma, Executive Officer of BeeCruise Inc., a cross-border commerce company, pointed out the development of sales channels through EC in Taiwan, where the spread of the COVID-19 was quickly controlled and economic activities resumed.

BeeCruise × the Shinkin Central Bank

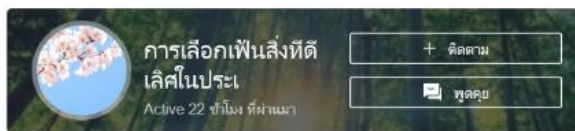
"Japan Prime Selection" Open

BeeCruise and the Shinkin Central Bank open the EC store "Japan Prime Selection" at Shopee in Thailand, Singapore, Taiwan and Malaysia.

The store provides a variety of selected goods made by shinkin bank customers.

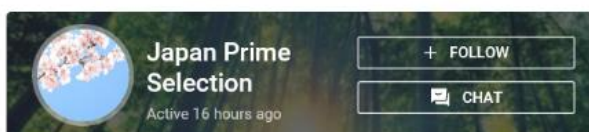
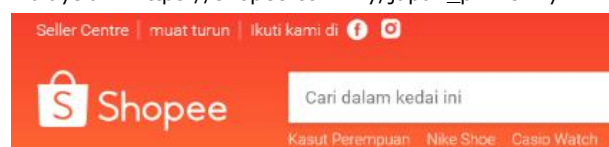
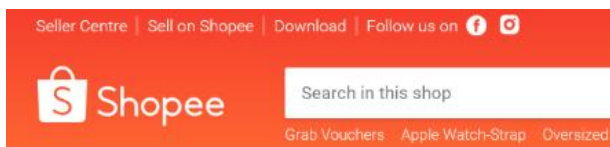
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Taiwan : https://shopee.tw/japan_prime



Singapore : https://shopee.sg/japan_prime.sg

Malaysia : https://shopee.com.my/japan_prime.my



Taiwan Subcommittee (ITRI)



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Taiwan was able to control the spread of the COVID-19 infection early, whose economy has been growing steadily, because of the rising demand for semiconductors, PCs and their peripherals.

Mr. Roberto Lai is Division Director of the Industrial Technology Research Institute (ITRI), which laid the foundation for Taiwan's electronics industry. He described the trends in Taiwan's economy, particularly in the electrical and electronics industry, and the unique efforts including the use of venture capital of the ITRI. Furthermore, he suggested for Japanese SMEs to collaborate with ITRI if they have technology development needs.

Taiwan Subcommittee (Discussion)



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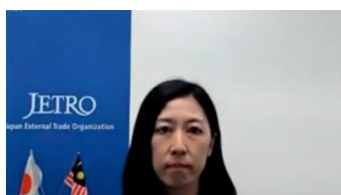


The ITRI is engaged in industry-academia collaboration and the industrialization of advanced technologies. The Osaka City Shinkin Bank is actively supporting SMEs that are expanding throughout Asia in raising funds and developing sales channels. Mr. Roberto Lai (left), Division Director of the ITRI, talked with Mr. Seiichi Ohtani (right), Deputy General Manager of the International Department of the Osaka City Shinkin Bank, about the bank's efforts to support financing in cooperation with local banks in Taiwan.

Panel Discussion



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Mr. Makoto Okada

SVP in charge of Japanese Corporate, Bangkok Bank

Ms. Nancy Novita Helen

Head, International I Division, Maybank Indonesia

Mr. Vuong Thanh Long

EVP, Head of FDI Banking Department, BIDV

Mr. Tsuguhisa Tanaka

Head, Japan desk, BDO Unibank

Ms. Mai Onozawa

Director, JETRO Kuala Lumpur

Mr. Koichi Kawashima

General Manager, SCB

The spread of the COVID-19 has seriously affected to ASEAN countries. The living environment has changed drastically due to remote working and home delivery services.

In the panel discussion, the speakers discussed the financial needs of Japanese companies operating in ASEAN countries and the support provided by each bank.

They also proposed the business opportunities and the attractiveness of each country after the spread of the COVID-19 is contained and the economic activities are revitalized.

The SCB will continue to support the overseas expansion of shinkin bank customers and provide financial support to SMEs operating in ASEAN countries with their partners.

Thailand Subcommittee (MOI Thailand)



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Over the years, Japan and Thailand have maintained friendly relations in politics, economy and culture. The Industrial Promotion Department, Ministry of Industry (MOI), Thailand

has strengthened cooperation within and outside Thailand to develop the Thai economy. Mr. Passakorn Chairat, Deputy director-general, referred to the relationship between Thailand and Japan, the efforts of the MOI Thailand, and the Eastern Economic Corridor which is a project of the Thai government.

Thailand Subcommittee (Bangkok Bank)



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The Bangkok Bank is the largest commercial bank in Thailand. Mr. Hitoshi Ozawa, Executive Vice President of the Bangkok Bank, who has been instrumental in the activities of Japanese companies in Thailand,

focused on the tourism industry and explained the business opportunities in Thailand after the COVID-19 infection is contained.

He also introduced the industry-academia collaboration between universities in Thailand and Japanese companies, and the efforts to improve competitiveness as represented by new technologies such as EC sites and smart cities.

Thailand Subcommittee (Discussion)



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In this session, Mr. Hitoshi Ozawa, Executive Vice President of the Bangkok Bank and Mr. Naoto Seita, Chief of Bangkok Representative Office of the SCB discussed the measures to further strengthen the cooperation between the Bangkok Bank and the SCB to support SMEs.

In addition to the existing cooperation in the field of finance, they shared the idea of strengthening the cooperation in the field of sales channel development in Thailand.

Vietnam Subcommittee (BIDV)



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Vietnam has been experiencing high economic growth among Asian countries and regions, and leading companies are shifting their production bases to Vietnam because of its abundant labor force and low labor costs.

Mr. Vuong Thanh Long, EVP of Head of FDI Banking Department of Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), one of the largest banks in Vietnam, spoke about the investment environment in Vietnam and the importance of expanding SMEs in the country.

Vietnam Subcommittee (Esuhai)



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Vietnam has been experiencing a period of rapid economic and working age population growth. Mr. Le Long Son, General Director of Esuhai Co., Ltd. which has been sending Vietnamese human resources to Japan since its establishment in 2006,

referred to the current situation of employment of Vietnamese workers in Japan and the education system for Vietnamese workers in Esuhai. He also presented his thoughts on the possibility of Vietnamese workers with a view to industrial development in Japan and Vietnam.

Vietnam Subcommittee (Discussion)



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Esuhai is a Vietnamese worker sending organization cooperating with shinkin bank industry. It also provides support for Vietnamese workers after they return to Vietnam. The Osaka Shinkin Bank supports individuals and businesses as "a home doctor in the city." Vietnamese staff are also employed by the Shinkin Bank.

Mr. Le Long Son, General Director of Esuhai and Mr. Tadashi Ikezumi, Deputy General Manager of the Foreign Department of the Osaka Shinkin Bank discussed the cooperation between Vietnamese workers and the shinkin bank industry.

Malaysia Subcommittee (MIDA)



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Malaysia has been successful in developing its manufacturing industry by actively inviting foreign companies. Mr. Riduan Rahman, Director of MIDA Tokyo, the government's investment promotion

organization, introduced MIDA and explained the relationship between Japan and Malaysia, the trade environment and human resources in Malaysia.

He emphasized that there are several ways to do business in Malaysia such as investment, OEM, and M&A, as well as that tax incentives are available for manufacturing projects.

Malaysia Subcommittee (JETRO KL)



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Ms. Mai Onozawa, Director of JETRO Kuala Lumpur, presented the economic situation in Malaysia as well as the situation of Japanese companies in Malaysia.

Moreover, she suggested the sophistication of their manufacturing industry through mechanization and a wide variety of high value-added products as business opportunities after the COVID-19 infection is contained.

She also introduced the various support provided by JETRO Kuala Lumpur for Japanese companies to expand their business to Malaysia.

Malaysia Subcommittee (Discussion)



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In this session, Mr. Riduan Rahman, Director of MIDA Tokyo, described how Malaysia is differentiating from other countries in ASEAN, referring to the future of Halal brands in Malaysia. He also expressed his positive view on stronger cooperation between MIDA and the shinkin bank industry, while announcing that MIDA and the SCB will hold a business matching event between Malaysian companies and Japanese SMEs.

Summary



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Mr. Motonao Uesugi, Commentator of the Nikkei, and Mr. Hiroshi Sudo, Senior Managing Director of the SCB, summarized the cooperation between the shinkin bank industry and various organizations to support shinkin bank customers expand their business overseas. They discussed support system of the SCB including business matching, overseas expanding business activities.

Mr. Hiroshi Sudo also announced the establishment of a new subsidiary of the SCB, Shinkin Singapore Pte. Ltd., in July 2021 to strengthen support for SMEs expanding into Asia.



About the Shinkin Central Bank

As the central bank for all shinkin Banks, the SCB supports the growth of the shinkin bank industry, thereby contributing to economic development throughout Japan.

The SCB is the central financial institution in Japan for the nationwide network of shinkin banks, comprising 254 banks.

The SCB contributes to regional development and revitalization hand in hand with shinkin banks.

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