

Over the course of its long history, the Shoko Chukin Bank has been entrusted with valuable “capital” . We will continue to provide management resources that meet the needs of our customers from a long-term perspective, as a partner of our customers, through proper governance of “capital” . Through this process, we create not only economic value but also social value and the happiness of workers, and contribute to solving important social issues such as climate change. By creating value, we will enhance our “capital” and further expand our efforts to contribute to making Japan more resilient to change.

PURPOSE Supporting the future of companies. Making Japan more resilient to change.

Materiality (material issues for society)

Responding to global warming and climate change <small>Transition to renewable energy Energy saving for SMEs</small>	Improving productivity of SMEs	Revitalization of local economies	Creation of innovation
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Resolution of material issues

Value creation
The common value that Shoko Chukin Bank and our customers create together

Economic value	Social value
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Value created circulates as new capital

Value creation through business model development

We understand the customer's business and business environment, and continue to provide the resources needed by the customer from a long-term perspective.

MISSION We will continue to think together, create together, and change together, as a partner in creating security and prosperity.

Management foundation

Continuous enhancement of governance	Board of Directors with a majority of external directors to monitor operation	
	Financial capital <small>SMEs as shareholders Portfolio diversified nationwide</small>	Intellectual and human capital <small>Human resources who contribute to the enhancement of corporate values of customers</small>

Constantly changing business environment

Medium- to long-term changes, such as population decline and climate change, intersect with sudden changes, such as the spread of Covid-19 and the conflict in Ukraine.

Diversity and inclusion

Happiness of workers

Core business support

Financial support

Separation of supervision and execution

Social capital

Relationships with stakeholders cultivated through more than 80 years of effort



Thoughts Behind the Purpose

“We will support the future of companies. We will work together with our customers to solve critical social issues to make Japan more resilient to change”

▶▶ p.2 Message from the President



Efforts to resolve material issues

“We will work together with our customers to solve society’s problems, with empathy as our first priority”

▶▶ p.33 Efforts to Achieve a Sustainable Society



Value creation through business model development

“We will provide our customers with the management resources they need”

▶▶ p.18 New Medium-term Business Plan



Governance structure and capital to support the ideal business model

“We will maximize the use of capital entrusted to us by our stakeholders for the creation of shared value under appropriate governance”

■ Characteristics of the Shoko Chukin Bank’s governance

▶▶ p.36 Management Base Supporting Value Creation

■ Financial capital

▶▶ p.14 Financial Highlights

■ Intellectual and human capital

▶▶ p.44 Human Resources Strategy

■ Social capital

▶▶ p.16 Non-financial Highlights