PURPOSE

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

MISSION

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

In order to establish our future commitment to support SME cooperatives and SMEs, a partial amendment to the Articles of Incorporation was approved at the General Meeting of Shareholders in June 2023, which stipulated our corporate philosophy in the Articles of Incorporation.

Introduction of the Shoko Chukin Bank PURPOSE promotional movie

The Shoko Chukin Bank operates the YouTube Shoko Chukin Official Channel, which features a number of videos and commercials for all stakeholders, including SME owners, to deepen their understanding of the Shoko Chukin Bank. These are the real stories of challenges faced by SME customers throughout Japan and the staff of the Shoko Chukin Bank who accompany our customers in their efforts to solve issues. Please take a look at "The Changing Shoko Chukin Bank."



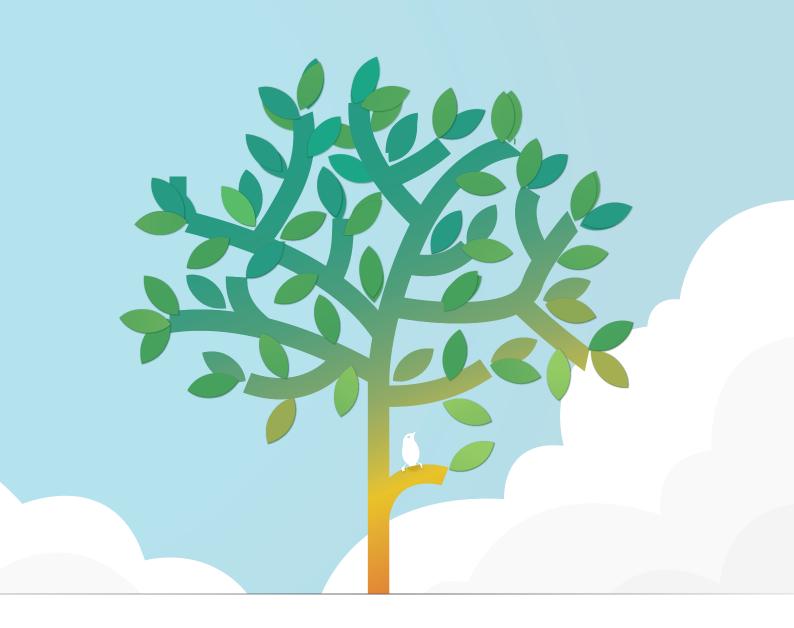




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Message Relay by Shoko Chukin staff



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Editorial policy

The Shoko Chukin Bank, Ltd. has prepared the Integrated Report Disclosure Publication 2023 to provide investors, shareholders, and all other stakeholders with an easy-to-understand description of the Bank's business activities and efforts to enhance corporate value, and to initiate constructive dialogue. This report was compiled with reference to various guidelines such as the International Integrated Reporting Framework issued by the International Integrated Reporting Council (IIRC) and the Guidance for Integrated Corporate Disclosure and Company-Investor Dialogue for Collaborative Value Creation issued by the Ministry of Economy, Trade and Industry. We hope that this report will help deepen your understanding of the Bank.