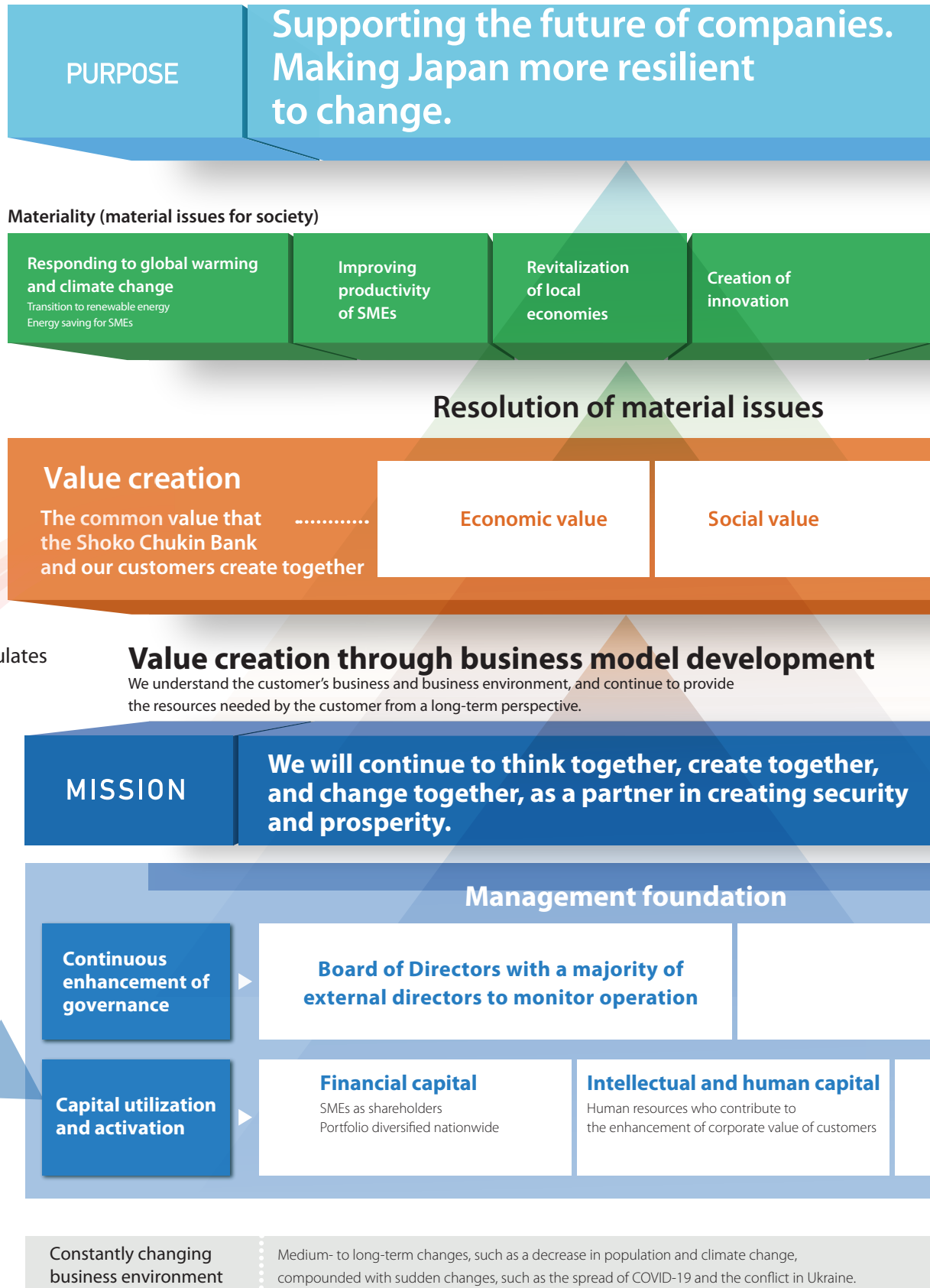


Value Creation Model

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.



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 85 years of effort

■ Dissemination of the Purpose

■ Resolution of material issues



We are working to disseminate our corporate philosophy: Purpose and Mission, in order to create common value with our customers.

▶▶ p.2 Message from the President

■ Value creation through business model development

Challenges taken on by employees

"We are taking on continued challenges in our respective fields to support the future of companies and improve the corporate value of customers."



▶▶ p.28 Roundtable Discussion of Employees Taking on Challenges

■ Strengthening of the management base supporting value creation

Intellectual capital

"We are working to solve both real-world and digital challenges in executing corporate transformation."



▶▶ p.36 DX Roundtable Discussion

Human capital

"We will support and develop human resources who are willing to take on challenges, thereby creating common value with our customers."



▶▶ p.44 Human Capital Roundtable Discussion

Continuous enhancement of governance ▶▶ p.52 Governance Structure

Financial capital ▶▶ p.18 Financial Highlights

Social capital ▶▶ p.20 Non-financial Highlights