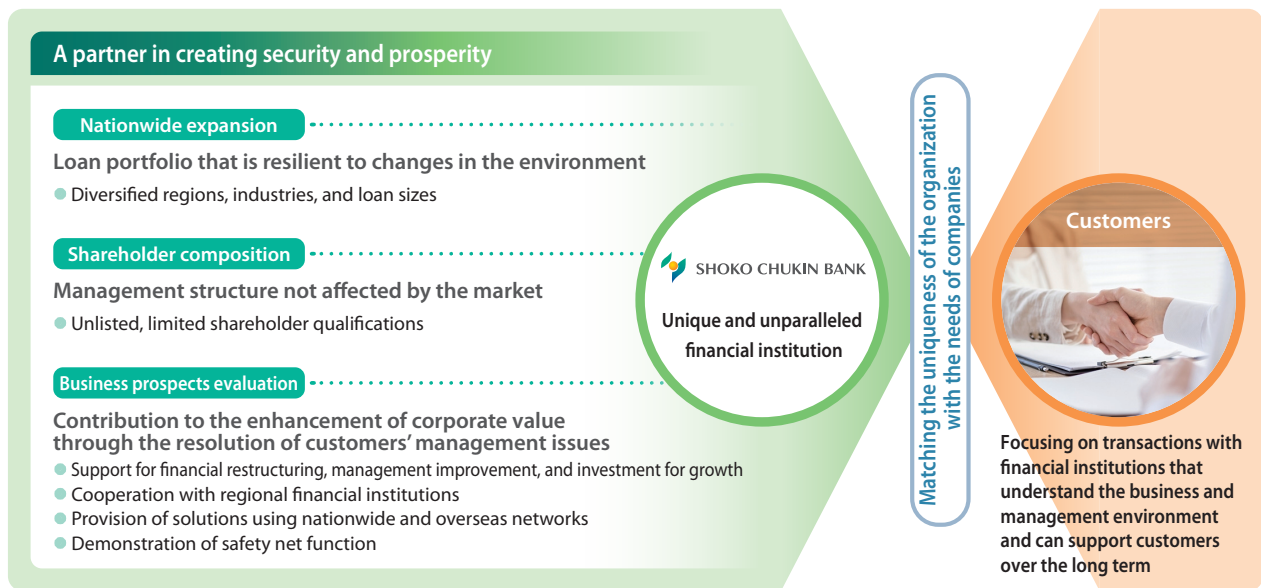


Characteristics of the Shoko Chukin Bank

For more than 85 years since it began its history as a cooperative financial institution, the Shoko Chukin Bank, as a financial institution specializing in SMEs, has striven for financial stability while demonstrating its safety net function, and has supported SMEs nationwide by utilizing its nationwide network and overseas network.

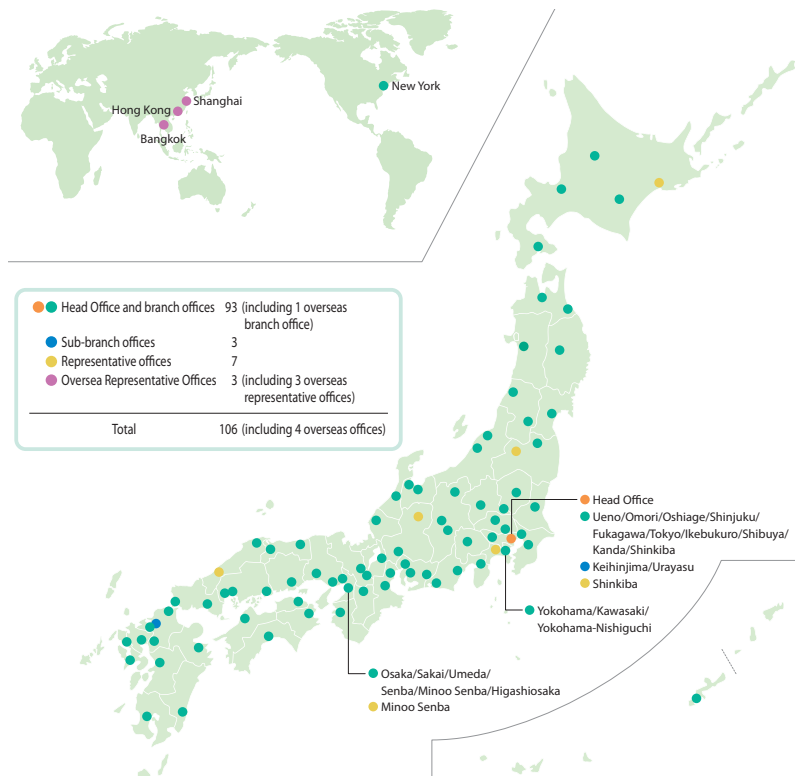
We will continue to be a unique and unparalleled financial institution that takes advantage of these characteristics to create not only economic value, but also social value and the happiness of workers from a long-term perspective, working together with our customers.



1 Nationwide expansion - domestic and international networks

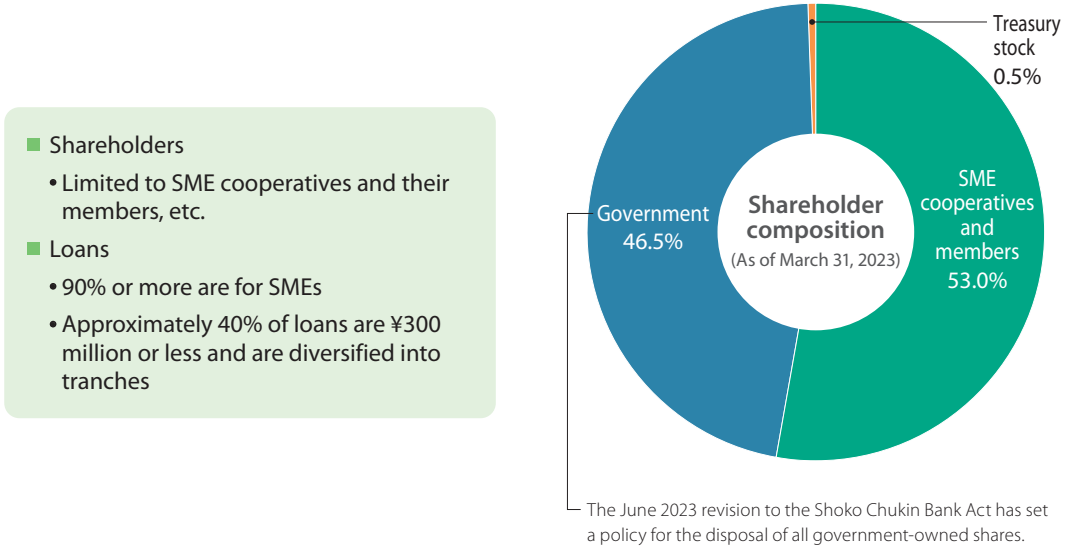
We have 102 offices in Japan, covering all prefectures. We provide funds without bias toward any particular region, and possess a loan portfolio that is resilient to changes in the environment. By taking advantage of these characteristics, we are working to provide our customers with information on potential business successors and business matching candidates in a wide area, among other efforts.

We also have overseas offices (New York, Hong Kong, Shanghai, and Bangkok) and fully support the overseas expansion of SMEs by providing necessary information in cooperation with organizations such as the Japan External Trade Organization (JETRO) and the Thailand Board of Investment (BOI), in addition to financing for overseas subsidiaries.



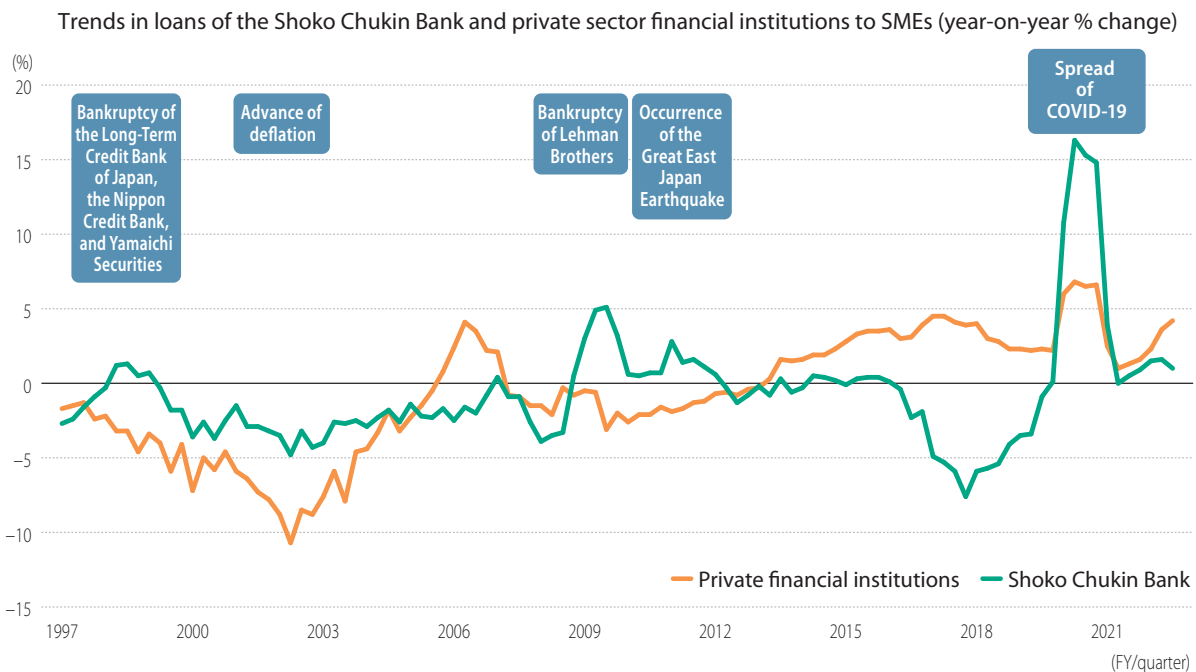
2 Shareholder composition - Specialized financial institution for SMEs since its foundation

Restrictions on shareholder qualifications limit shareholders to SME cooperatives and their members, etc. In addition, loan recipients are also limited to the organizations which are shareholders and their members, etc., in principle. The Shoko Chukin Bank is truly a financial institution by SMEs for SMEs.



3 Business prospects evaluation - Demonstration of safety net function

With business prospects evaluations as a starting point, we have supported our customers' cash flows with a long-term, stable financing stance in the face of changes in the economic environment. Crisis response operations have been implemented during major disasters and economic crises.



- Private financial institutions are the total of domestic banks, shinkin banks, and credit cooperatives. Figures indicate loans to SMEs for domestic banks, loans to corporations for shinkin banks, and total loans for credit cooperatives, respectively.
- Changes until 3Q of FY2022. (Referenced sources) "Loans and Bills Discounted by Sector," Bank of Japan; National Central Society of Credit Cooperatives