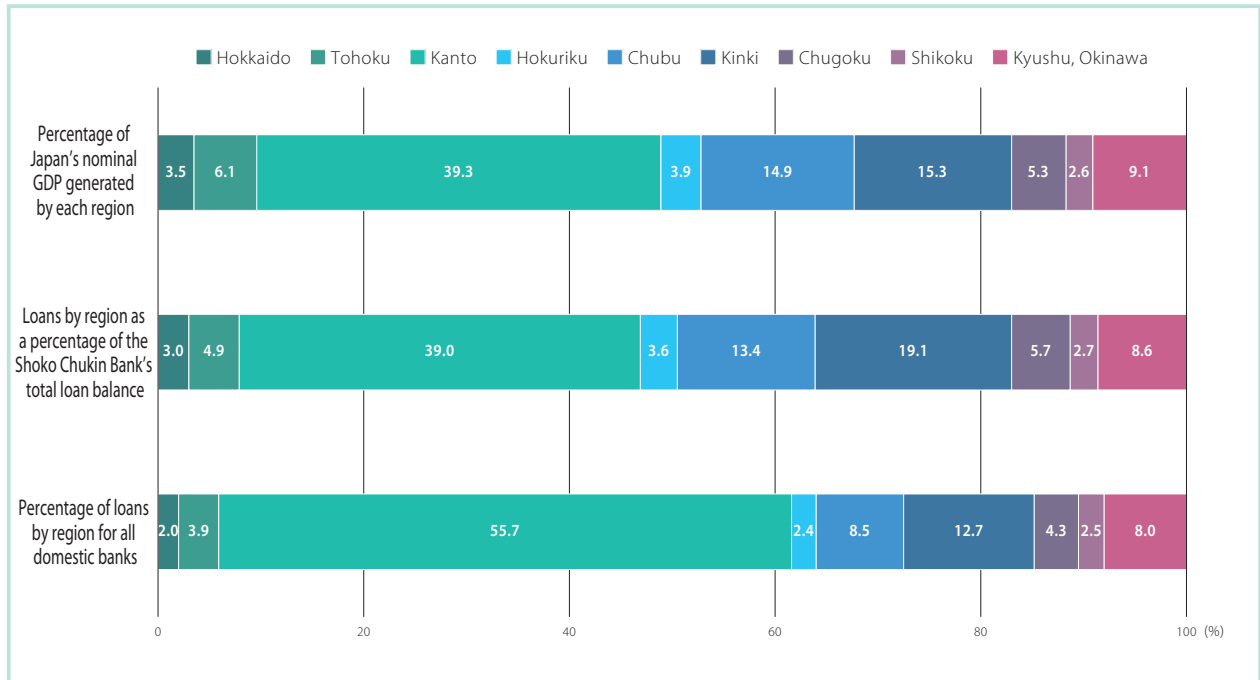


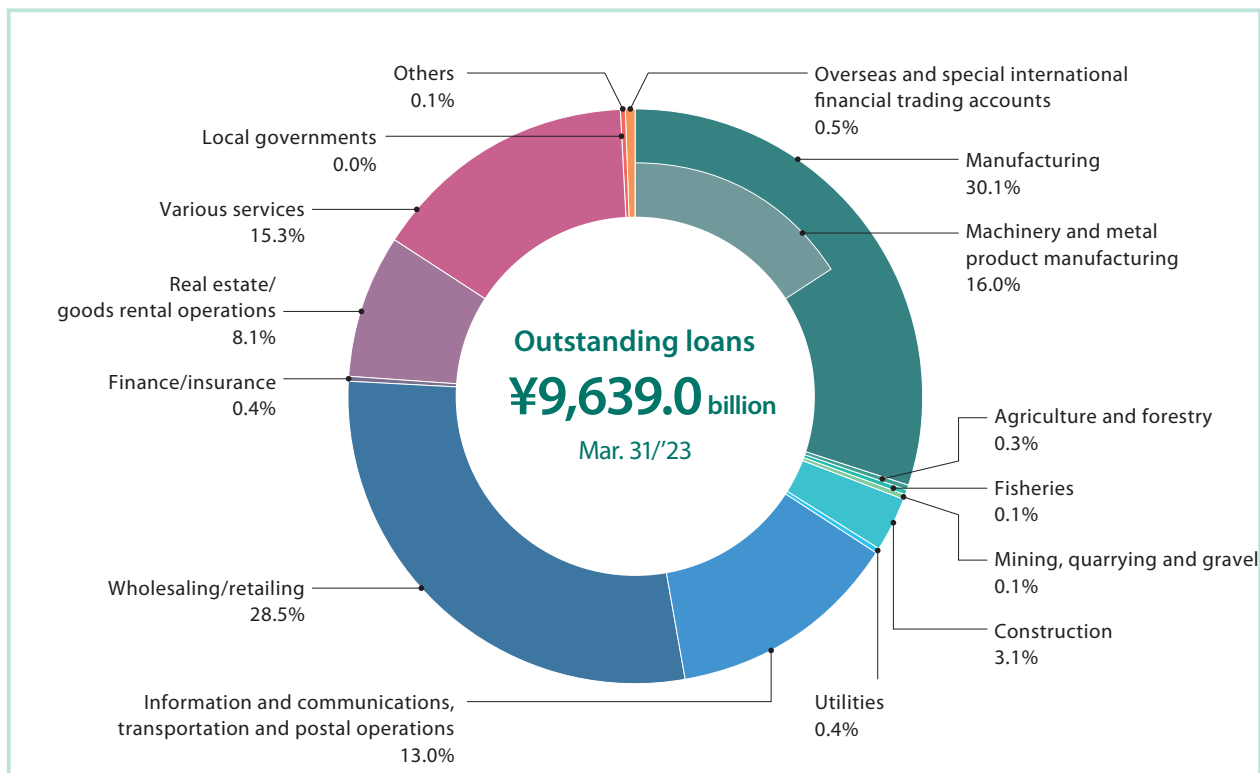
# Non-financial Highlights

## Comparison of Japan's nominal GDP generated by each region and the breakdown of the Shoko Chukin Bank's loan balance by region



Note: Figures for nominal GDP by region are for fiscal 2019. Figures for loans by the Shoko Chukin Bank and loans by all domestic banks are as of March 31, 2023.  
Sources: Annual Report on Prefectural Economies, Cabinet Office; Deposits, Vault Cash, and Loans and Bills Discounted by Prefecture (Domestically Licensed Banks), Bank of Japan.

## Breakdown of loan balance by sector



## Customers

The Shoko Chukin Bank is supported by a large number of customers throughout Japan, who are well-diversified in terms of regions and industries. We will engage in dialogue with our customers, deepen relationships of trust, and provide optimal solutions that meet their genuine needs and challenges.

Overall satisfaction*	<b>84.6%</b> (+0.4% year on year)
Level of trust*	<b>94.4%</b> (+1.0% year on year)
NPS**	<b>(2.9)</b> (+3.5 year on year)
Number of shareholders**	<b>23,099</b>
Number of loan customers**	Approx. <b>74,000</b> companies
<b>■ Breakdown by transaction history</b>	
30 years or longer	17%
10 - 30 years	37%
Less than 10 years	46%

(Note) NPS\*: The net promoter score, measured by promoters and detractors. On an 11-point scale from 0 to 10, the percentage of promoters (9, 10) minus the percentage of detractors (0-6). NPS\* is a registered trademark of Bain & Company, Inc., Fred Reichheld, and Satmetrix Systems, Inc.

## Human capital

In order to enhance corporate value for our customers, we will recruit and train human resources who continue to transform, while realizing the well-being of our staff and D&I, thereby enhancing our human capital.

SME consultants**	<b>57</b>
Number of people who passed IT Passport qualification exam**	<b>915</b>
Training expenses per person**	<b>¥49</b> thousand
Percentage of male employees who took childcare leave**	<b>87.6%</b>
Percentage of women in management positions**	<b>7.9%</b>

## Governance

We will have a board of directors to monitor operation with the separation of oversight and execution with a majority of external directors to continuously improve the level of governance and effectively utilize capital for the creation of value, while also ensuring diversity.

Ratio of external directors**	<b>55%</b> (5 out of 9)
Ratio of female directors**	<b>22%</b> (2 out of 9)

## Regional financial institutions

Together with regional financial institutions, we will contribute to regional revitalization by enhancing corporate value of our customers.

Institutions with which we have concluded business cooperation agreements**	<b>474</b> institutions
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## Environment

We will contribute to the creation of a sustainable society.

CO <sub>2</sub> emission target by FY2050	<b>Carbon neutrality</b> (for Scope 1 and 2)
CO <sub>2</sub> emission reduction target in FY2030 (compared to FY2013)	<b>50%</b> reduction
CO <sub>2</sub> emissions in FY2021 (compared to FY2013)	<b>9,176</b> t-CO <sub>2</sub> e (down by 40%)

\*FY2022 / \*\*As of March 31, 2023