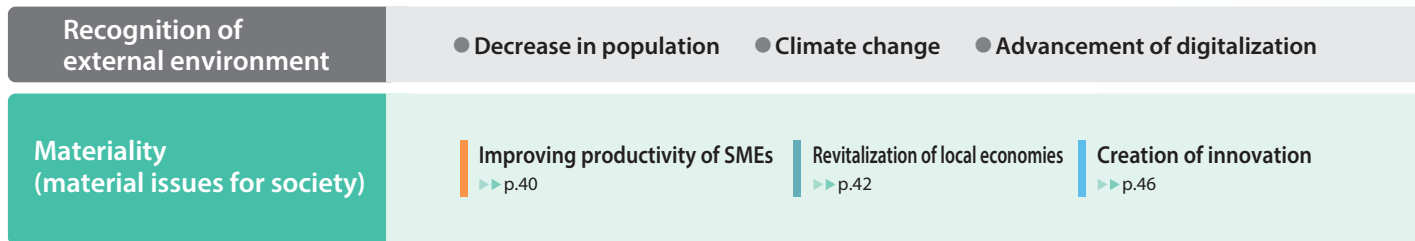
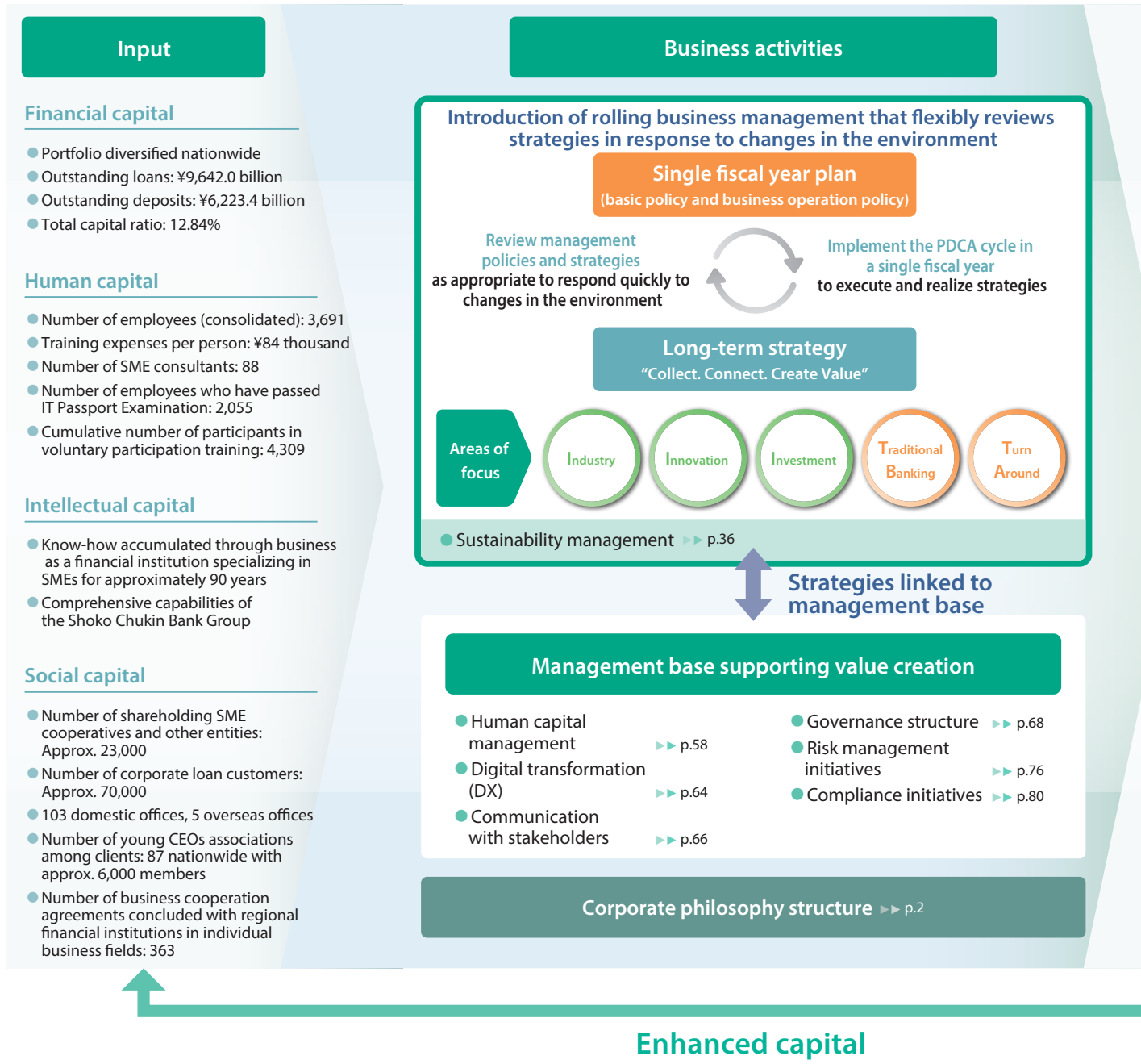


Value Creation Process

At the Shoko Chukin Bank, based on our PURPOSE: "Supporting the future of companies. Making Japan more resilient to change," we have developed a business model to help us address material issues for society. Through this model, in addition to creating economic value, we also seek to create social value and the happiness of workers, and to realize our long-term vision.



Management strategies in line with material issues



● Stagnant regional economies

Responding to global warming and climate change
▶▶ p.48

Diversity, equity and inclusion
▶▶ p.52

Resolution of material issues

Output

Management indicators

Mar. 31/'25

ESG diagnosis	Approx. 500 cases
Sustainable finance (number of cases and balance as of March 31, 2025)	Approx. 150 cases, ¥90.8 billion
CO ₂ emissions reduction (FY2023)	39% reduction compared to FY2013
DX and IT survey	Approx. 490 cases
Support for business revitalization and management improvement	Allowance reversals for support recipients Approx. ¥8.5 billion Percentage of increase in rank of support recipients Approx. 11%
Business succession and M&A support	175 cases
Financing for startup companies (balance as of March 31, 2025)	Approx. ¥92.0 billion
Business matching arrangement for startup companies	1,244 cases
eNPS SM	(43.3)
Employee engagement survey item "I want to continue to work for my current employer"	79.2%
Happiness design survey	Approx. 350 cases

Outcome

(common value to be created in collaboration with stakeholders)

Social value

- Realization of a sustainable society
- Regional revitalization
- Improvement of corporate value of SMEs
- Number of KPIs* set with customers based on Positive Impact Finance: 3,400 or more

*Number set for each SDG item

(KPI)

FY2030: 50% reduction in CO₂ emissions compared to FY2013

FY2050: Achievement of carbon neutrality

*For Scope 1 and 2

Economic value

- Improvement of the Shoko Chukin Bank's corporate value

Mar. 31/'26 targets (business plan)

Operating profit: Approx. ¥57.0 billion

Income before income taxes and other:

Approx. ¥34.0 billion

Net income: Approx. ¥26.0 billion

OHR: Approx. 60%

Happiness of workers

- Fulfillment of work, individual fulfillment, and fulfillment at home and in society

(KPI) Mar. 31/'27 targets

Percentage of female managers: 20%

Percentage of employees taking paid leave: 90%

Percentage of male employees taking

childcare leave: 100%

Long-term vision

Continue contributing to enhancing the value of participants in the SME economic sphere through its expansion and revitalization

