

Under the previous Medium-Term Business Plan, we provided more in-depth customer support by reinforcing the business model developed through the Shoko Chukin Bank Management Reform Plan. Specifically, by providing various management resources to customers who are working to resolve issues, we supported the realization of corporate management resilient to change, and as a result we were generally able to achieve our initial targets.

Medium-Term Business Plan before the previous one (FY2019 to FY2021)

Basic policy

We are engaged in management support and comprehensive financial services that effectively provide solutions to customers' real needs and issues based on the Shoko Chukin Bank Management Reform Plan. We implement reforms including necessary compliance and governance reforms, business model restructuring, and management streamlining.

Main strategies

Initiatives in priority areas

- Support for improving financial structure
- Support for business revitalization and management improvement
- Support for high-risk businesses
- Support for startups, etc.

Compliance and governance reforms

Operational reform and management streamlining

Key management indicators

Initial FY2021 targets	FY2021 results
Operating profit Approx. ¥46.0 billion	Operating profit ¥52.8 billion
Net income Approx. ¥17.5 billion	Net income ¥18.3 billion
OHR Approx. 60%	OHR 55%

Review

In addition to defining the priority areas for customer support and concentrating on providing solutions according to needs and issues, management streamlining also progressed steadily. Furthermore, we achieved the targeted management indicators as a result of solidly engaging in crisis response operations related to COVID-19 that were not initially planned.

Previous Medium-Term Business Plan (FY2022 to FY2024)

Basic policy

We aim to enhance the Shoko Chukin Bank's own corporate value by providing comprehensive services to customers to realize corporate management resilient to change.

Main strategies

Shift in services

- Information services
- Human resource services
- Advanced financial services

Establishment of differentiated fields

- Startup support
- Sustainable management support
- Business revitalization support

Corporate transformation

- Well-being and DE&I
- Customer-oriented business operations
- Digital transformation

Key management indicators

FY2024 targets	FY2024 results
Operating profit Approx. ¥50.0 billion	Operating profit ¥56.8 billion
Net income Approx. ¥25.0 billion	Net income ¥25.6 billion
OHR Approx. 60%	OHR 58.4%

Review

As a result of steady efforts in the shift in services, establishment of differentiated fields, and the Shoko Chukin Bank's own corporate transformation, which were set as key strategies, as well as progress in reorganizing the headquarters organization and upgrading branch office operations in light of changes in the environment during the plan period, the targeted management indicators were generally achieved.



The Shoko Chukin Bank introduced rolling business management in fiscal 2025 in order to flexibly review strategies and make speedy business decisions in response to major changes in the social environment. With privatization as a turning point, we will define the medium- to long-term vision for the Shoko Chukin Bank Group and work toward its realization in order to become an even more helpful financial institution for our customers.

Outline of long-term strategy From FY2025

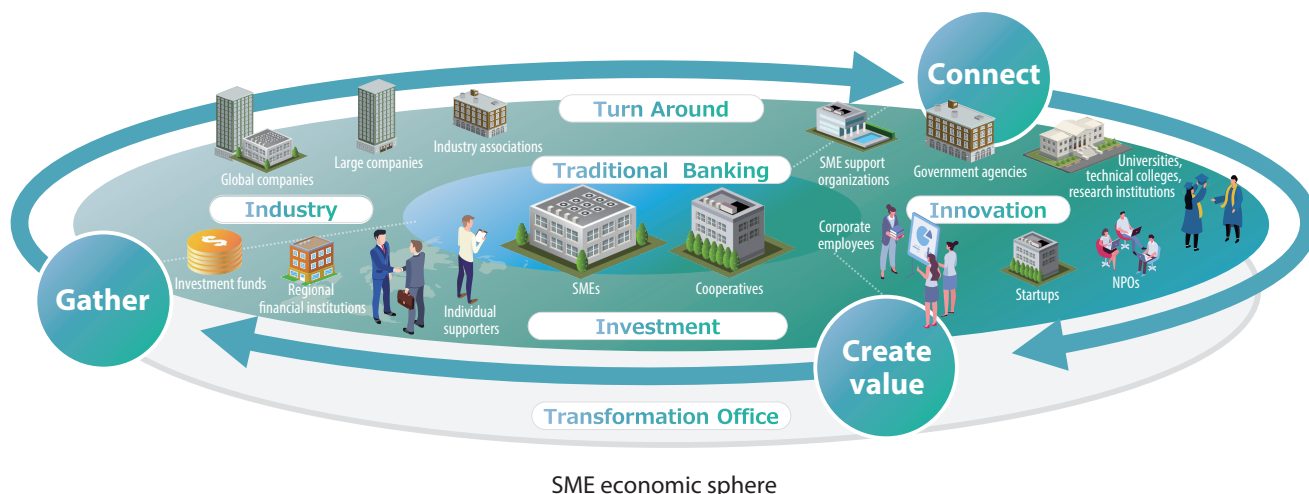
Basic policy

We will contribute to the sustainable expansion, growth, and revitalization of the SME economic sphere* that “collects, connects, and creates value” for diverse stakeholders related to SMEs and local communities.

*The SME Economic Sphere refers to an ecosystem designed to collect and connect all stakeholders involved with SMEs to create value.

Our vision for the Shoko Chukin Bank Group

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



SME economic sphere

Key strategies (areas of focus)



Examples of business activities

Key management indicators

As an indicator to measure the degree of value co-creation through expansion and revitalization of the SME economic sphere, we have newly established Shokochukin Co-Creation Value (SCV) and plan to regularly check its progress going forward.

