

# Each employee's passions are the starting point. A story of values woven by the participation of everyone.

In October 2024, the Shoko Chukin Bank formulated the CHUKIN Way, which serves as the starting point for the actions of all officers and employees. Having Mr. Funabiki, General Manager of the Diversity Equity and Inclusion Division, as facilitator, the four employees reviewed the process that all officers and employees were involved in when formulating the CHUKIN Way, and exchanged opinions on its use in their daily work and their future goals.



**Ochi** I participated in the workshops held when the CHUKIN Way was being formulated, and we discussed the Shoko Chukin Bank's values with people from a variety of roles, operations, and regions. I was surprised to see that despite our different environments, each and every one of us approaches our work with pride, and that we share

### ■ What was your first impression of the CHUKIN Way?

**Funabiki** The CHUKIN Way was formulated by verbalizing values based on inspiring stories from over 3,500 officers and employees. I believe that it will help us rediscover the value of our work. So, what were your first impressions?

**Kuriyama** The PURPOSE first felt abstract and a little distant to me, but the CHUKIN Way made it easier to imagine the specific actions I can take when working with customers. I feel that by believing in it as a guideline and acting accordingly, I can also realize My Purpose, which is the overlap between our PURPOSE and my own values.

**Yoshida** Now that the CHUKIN Way has been set, I feel the connection between my daily work and our PURPOSE. I used to feel a gap between the ideals set out in our PURPOSE and the reality of my daily work. I believe that rather than immediately trying to conquer a tall mountain like our PURPOSE, we should first gain experience in the smaller mountains of our daily work and nurture our passion to achieve it.

### ■ Impressions in the formulation process

**Funabiki** All officers and employees were involved in formulating the CHUKIN Way. Was there anything that made a lasting impression on you during that process?

common values such as impression and passions.

**Terada** I joined the Bank as a mid-career employee. Through the inspiring stories, I felt the Shoko Chukin Bank's strong passion toward its SME customers. I felt that the Shoko Chukin Bank's DNA is firmly ingrained in its commitment to supporting its customers in scenes outside of financing.

**Yoshida** I agree. That's why I felt that the approach of brainstorming ways for the Shoko Chukin Bank to be a financial institution for SMEs and persevere even in difficult times is shared by employees of all generations and roles. I think the overwhelming majority of people work from the customer's perspective, which is part of the Shoko Chukin Bank's DNA.

**Kuriyama** The completed CHUKIN Way appears to be well put together. However, I think what makes the Shoko Chukin Bank unique is that behind the scenes, the aspirations of each employee have been carefully put into it, and that many officers and employees work not for themselves, but for others, such as their customers or colleagues.

### ■ How do you intend to utilize the CHUKIN Way?

**Yoshida** In human resource development, I plan to encourage my subordinates to understand the CHUKIN Way,

### The CHUKIN Way starts from a thought: The background of its formulation and efforts to further instill it

Since establishing our PURPOSE and MISSION in 2022, we have been working to foster shared values centered on our PURPOSE. While most officers and employees are aware of our PURPOSE, only 60% of them actually apply it in their work. As such, in 2023, we began formulating the CHUKIN Way to serve as the starting point for their actions, in order to solve the issue of how to apply our PURPOSE to their daily work.

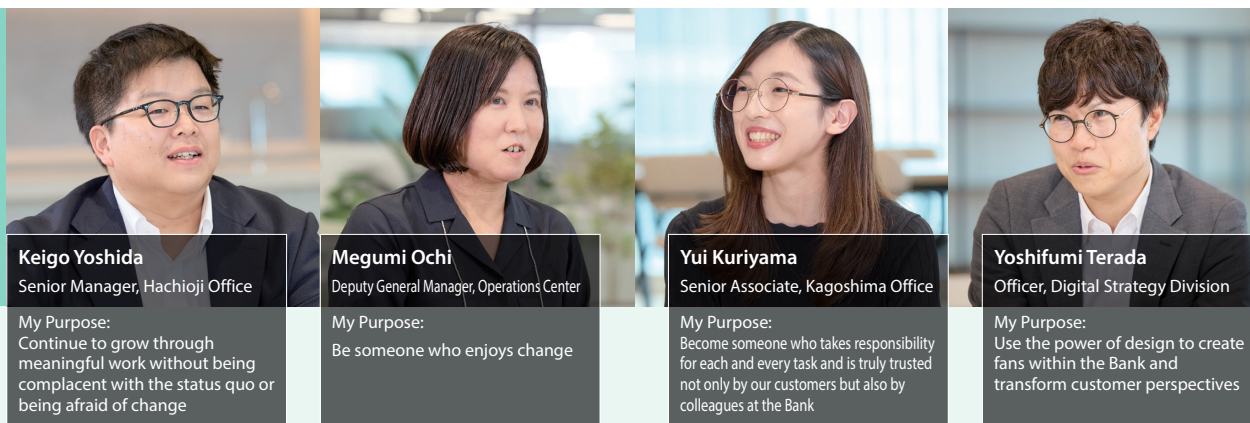
During the formulation process, we collected 3,500 stories from employees about the most inspiring experiences they had while working at the Shoko Chukin Bank. As we explored these stories, we discovered that the passions held by each employee underlie the Shoko Chukin Bank's values. First, we held thorough discussions across the entire Bank on the elements needed to realize both our aspirations for customers and the customers' own aspirations. We then created five easy-to-understand stories that illustrate the process required to achieve these aspirations by fusing the values we have taken pride in with the values necessary for the Shoko Chukin Bank in preparation for privatization.

In fiscal 2025, all officers and employees will participate in Purpose Workshops with the theme "Face change," challenging themselves to come up with ideas that go beyond what the Shoko Chukin Bank has achieved so far.



**Yasuo Funabiki**  
General Manager, Diversity Equity and Inclusion Division

My Purpose:  
Be grateful for my current job, colleagues, and myself, and make change a reality



and while engaging in two-way dialogue, help them gain experience and nurture their passion, so that they can carry out their work in a way that embodies our PURPOSE, as seen in the inspiring stories. In order to do this, I think it's important for superiors to also deepen their understanding of the corporate philosophy.

**Kuriyama** I believe that having regular opportunities to share our core values will deepen our understanding of the CHUKIN Way and enable us to take ownership of the PURPOSE. By continuing to make such efforts, I hope to firmly ingrain the CHUKIN Way in our daily work.

**Ochi** Since I have experience working at both a branch office and the headquarters, I believe I understand the positions and feelings of both sides. To realize our PURPOSE, I intend to convey to my team members the importance of embracing change, while utilizing the CHUKIN Way to support our branch offices that contribute to our customers.

**Terada** I feel that the CHUKIN Way is already ingrained in the actions of many officers and employees, and is being utilized on a daily basis. As someone who joined the Bank as a mid-career employee, I aim to share the importance of facing change while working together with colleagues.

■ **What aspect of the CHUKIN Way resonates with you the most? Also, what does the CHUKIN Way mean to you?**

**Terada** The "Everything starts from a thought." part. My Purpose includes the keyword "transformation," and I believe that transforming is only possible because we have the aspiration to do so. To me, the CHUKIN Way refers to the Shoko Chukin Bank itself.

**Yoshida** For me, it's "Connecting with work, together with colleagues." In addition to the perspective of human resource development, it also contains the meaning of passing on work like a baton. For example, management improvement tends to involve long-term projects, with customer performance often improving and flourishing five or ten years down the line, after the person in charge has changed, so I liked the phrase "connecting with work." To me, the CHUKIN Way is something that connects the positive aspects of the Shoko Chukin Bank's past with its future.

**Kuriyama** The "Carry through with thoughts earnestly." part. I believe what makes the Shoko Chukin Bank unique is the honesty and down-to-earth attitude that allows us to keep working hard for our customers without giving up. Yoshida-san said that the CHUKIN Way connects the past and future, but I see the CHUKIN Way as something that connects people. As shared values, I think it connects the Shoko Chukin Bank's officers and employees with each other, and also connects the Bank with its customers.

**Ochi** "Face change." resonated with me the most. After working at a branch office for 20 years since joining the Bank, I was transferred to the headquarters. It was tough at first, but I worked on changing myself so that I could enjoy this change. I feel as though the CHUKIN Way is the amalgamation of various aspirations, and that it aligns with the things I want to accomplish each time. The "Way" could refer to the "path" I have walked until now or the "path" I want to take moving forward.

