






Improving Productivity of SMEs

Efforts to reform industrial structure and strengthen competitiveness

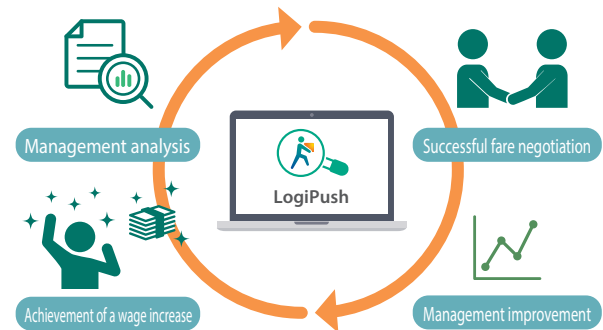
We are working to help SMEs facing changes in industrial structure by developing growth strategies and providing innovative solutions tailored to industry-specific challenges.

Key support areas	
Automotive parts manufacturing  Support for automotive suppliers adapting to major environmental changes, such as EV adoption	Logistics  Support for transportation companies adapting to structural challenges, such as labor shortages and regulatory compliance
Industry DX  Various DX support for enhancing productivity and responding to changes in the business environment	GX  Support for decarbonization management to help enhance corporate value through reduced CO ₂ emissions

Main initiatives in FY2024	
Automotive parts manufacturing	<ul style="list-style-type: none"> We provided strategic advice to customers in the automotive parts manufacturing industry on business structure transformation, consolidation, and overseas expansion. The Automobile Industry Support Team built a database comprising over 600 customers from the automotive parts manufacturing industry. In March 2025, we held a seminar on expansion into the Indian market. We built networks with Indian automotive industry organizations and companies.
Logistics × Industry DX	 LogiPush <ul style="list-style-type: none"> We provided LogiPush, a cloud-based vehicle and profitability management service, as a solution to support appropriate trade terms and wage increases in the transportation industry.

Features of LogiPush

- Feature (1)** Easy creation of vehicle ledgers with a smartphone
Automatic digitization of paper maintenance invoices
- Feature (2)** Centralization of vehicle information, maintenance history, and cost information with cloud management
Standardization of vehicle and profitability management operations
- Feature (3)** Automatic allocation of management department costs and visualization of income and expenses by vehicle and shipper
- Feature (4)** Visualization of objective data that can be explained to shippers to support fare negotiations

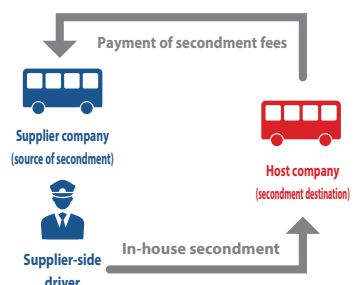


Efforts to address labor shortages at SMEs

- Providing a service that facilitates the sharing of human resources by focusing on seasonal fluctuations in busy periods across regions

Since the COVID-19 pandemic, SMEs have been experiencing an even greater labor shortage than before, and this has become a major business challenge. On the other hand, many companies experience seasonal fluctuations in busy periods, and these differences vary by region and type of business. To address this issue, the Shoko Chukin Bank launched a new business to facilitate the sharing of skilled human resources among businesses in October 2025.

We began providing services to the bus industry, which is facing a serious labor shortage. By transferring drivers from off-peak regions to peak regions, host companies can prevent opportunity losses during busy periods, supplier companies can reduce fixed costs during slow periods, and seconded drivers can improve their skills and increase their income.



Efforts toward DX and IT adoption at SMEs

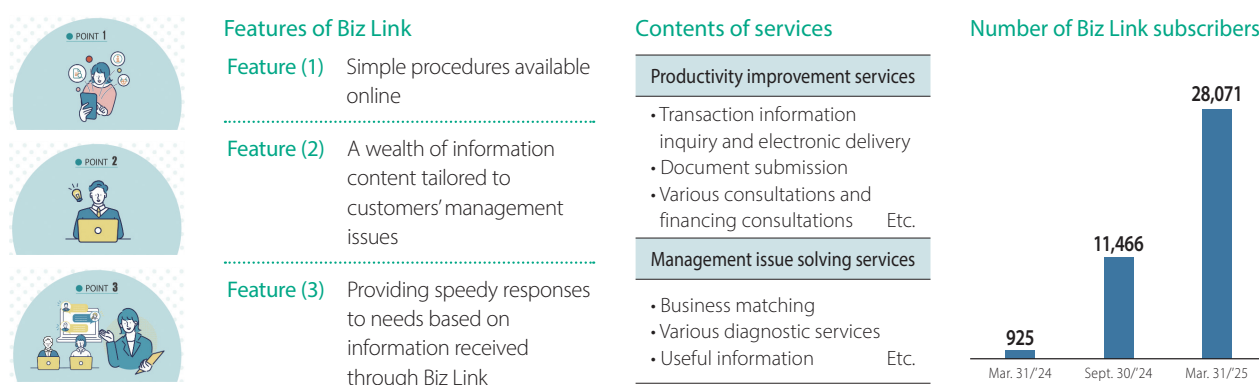
The Shoko Chukin Bank supports productivity improvements in SMEs by providing DX and IT solutions to address challenges such as labor shortages due to population decline.

Improving customer experience value through the corporate portal

The corporate portal (Shoko Chukin Bank Biz Link) is a digital communication service that supports customers' productivity improvements and the solving of management issues. All branch offices began offering the service in April 2024, and it is used by approximately 30,000 customers.

Through Biz Link, in addition to productivity improvement services such as document submission and various consultations, customers can access ESG and finance diagnostic services, as well as business matching and other management issue-solving services on the portal site.

We are continuously improving the portal by integrating the activities of sales representatives at each branch office with digital services to contribute to the enhancement of corporate value and operational efficiency for our customers.



Supporting the promotion of DX by SMEs with solutions tailored to their issues

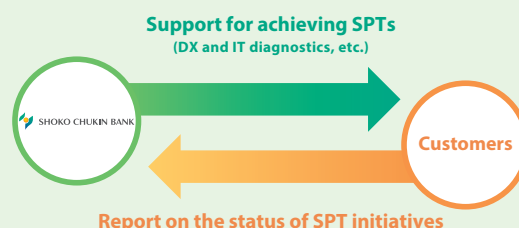
To help the SME customers promote DX, we provide a comprehensive service, from sharing issues based on business prospects evaluations, to proposing and supporting the introduction of IT services, and we also provide the necessary financial support and follow up after the introduction of IT services.



TOPIC

Began offering DX finance

We began offering DX finance in October 2024 to promote DX support for our customers. DX finance is a sustainability-linked loan that sets ambitious targets (SPTs*) specialized in DX management and promotes the customers' DX through the achievement of these targets. In collaboration with BIPROGY Inc. (Tokyo), an IT company that provides IT solutions and other services to help companies achieve DX, we formulate DX strategies and roadmaps through DX and IT diagnostic services*, and provide total support including finance, related solutions, strategy reviews, and monitoring.



*1 Meaningful and ambitious initiative targets aligned with customers' sustainability strategies. The SLL loan rate varies based on SPT achievement status.

*2 Consulting services to support customers in promoting DX in cooperation with BIPROGY Inc.