

## Supporting the activities of diverse human resources to create innovation

Employees with experience in different industries and employees who joined the Shoko Chukin Bank after working at other banks exchanged opinions about their impressions of joining the Bank and their future goals based on their respective points of view.



### Reason for joining the Shoko Chukin Bank

**Saiki** My current responsibilities are mainly corporate branding, and I am also responsible for building brand websites, advertising TV commercials, and email marketing to support sales. I joined an IT marketing company as a new graduate, where I was in charge of branding and advertising operations in the non-face-to-face sales department. I joined the Shoko Chukin Bank in October 2024. In my previous job, I had many opportunities to speak with business owners of SMEs, and supported them with the various challenges they faced in terms of branding and advertising. However, I was faced with the dilemma that advertising alone did not lead to the resolution of fundamental issues. As such, I wanted to find a job that would allow me to support SMEs in a deeper and broader way. This led me to start looking for a new job, and that was when I came across the Shoko Chukin Bank. I was worried about my lack of knowledge of the financial industry, but since the Bank specializes in SMEs, I felt that it matched what I wanted to do, so I decided to join. The very courteous treatment I received during my interview was also a deciding factor.



**Ayaka Saiki**

Senior Associate,  
Marketing Division  
Joined in 2024  
Previous job: Information  
services

**Watanabe** I joined the Bank in January 2023, where I gained experience in loan negotiations at a branch office. Since April 2025, I have been involved in structured finance project management and risk management. In my previous job, I handled structured finance at a regional financial institution, but since there were many projects outside of my local area, I changed jobs because I thought there might be opportunities for me to excel outside of a regional bank. The Shoko Chukin Bank is the only financial institution where its shareholders are also customers, so I thought working there would be interesting. I was also impressed by how well I was treated during my job interview. The friendly personalities of the employees and the great atmosphere left a good impression.

**Wakabayashi** I am currently involved in corporate sales at Fukagawa Office in Tokyo. At my previous job at a regional bank, one of my customers experienced a temporary downturn in performance due to factors unrelated to their main business. As their main business was doing well, I wanted to support them, so I submitted a request for internal approval, but this request was rejected, which was a bitter experience. I chose to work in banking because I wanted to support customers, especially when their business is going through tough times, so the disconnect I felt in that moment was what pushed me to change jobs. I was impressed by the Shoko Chukin Bank, which conducts thorough business prospects evaluations before providing loans, so I decided to apply for a job here. Even though I couldn't spare much time for my job search, they were considerate in scheduling my job interview. I remember this giving me the feeling that it must be a company with a good atmosphere.

### Pros and cons we found after joining the Shoko Chukin Bank

**Wakabayashi** I like that even young employees are able to work with corporate customers. There is a lot expected of me, but it also means I gain a lot of good experience. Also, because the Shoko Chukin Bank's shareholders, depositors, and loan



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recipients are all SMEs, I feel that this allows us to go a step further in providing support. On the other hand, I sometimes feel that the system infrastructure is insufficient. I think that revenue management and data utilization could be improved if we developed certain systems.

**Watanabe** I think our appealing point includes the fact that the Bank operates nationwide and provides a safety net function. On the other hand, while our PURPOSE of “Supporting the future of companies. Making Japan more resilient to change.” gave a positive impression, in reality, I feel that there is an atmosphere of resistance to change. Taking the opportunity of privatization, the Bank is making efforts to change, but I feel that this is still not enough. I would like to see the Shoko Chukin Bank show its unique characteristics that set it apart from other private financial institutions.

**Saiki** I really like how easy it is to quickly achieve what I want to do. At large companies, internal adjustments and procedures prior to such applications usually take time, but I feel that the Shoko Chukin Bank makes decisions quickly. However, there are times when the Bank makes careful judgments by looking at examples from other companies in the same industry, which results in delays before putting things into action. Meanwhile, there is no other company that has remained independent for nearly 90 years while continuing to specialize solely in SMEs. As Watanabe-san said, I think it would be better if the Bank expressed its uniqueness more.

#### How are you utilizing your past career in your current job?

**Wakabayashi** From my previous job experience, I keep in mind that I do not just focus on financing, but also make sure to share our customers' challenges and offer appropriate solutions. I think that taking time to make proposals will set us apart from other banks. In order to achieve results, it is important to make operations as efficient as possible and ensure that we have enough time to consider proposals for customers. As we are still in the process of bringing a breath of fresh air, I will keep making efforts to change the mindset of the organization.

**Watanabe** In my previous job, I was very particular about interest rates as compensation for providing services. Influenced by the former culture of prioritizing public service as a government-affiliated financial institution, I feel that there is still a lack of focus in the Shoko Chukin Bank on the efforts made by

sales personnel on the front lines and compensation that is commensurate with those efforts. I aim to utilize my experience in corporate sales from my previous job to ensure the sustainable management of the Bank.

**Saiki** Since the branding project started immediately after I joined the Bank, I was able to utilize my previous knowledge in tasks such as selecting an advertising agency and visualizing the awareness of the Shoko Chukin Bank. Together with a mid-career designer who recently joined the Bank, I am working to create rules that take branding into consideration so that, for example, the design of tools that had previously been produced individually by each division can be produced in an integrated manner across the Bank.

#### Future goals

**Saiki** I would like to take on the marketing job I have been involved in up until now in a more specialized way. I want more people to be fully aware of the uniqueness of the Shoko Chukin Bank. I want to improve awareness by making more effective use of TV commercials and other media, so that even customers who do not do business with us can learn about the Shoko Chukin Bank.

**Watanabe** The Financial Design Division I belong to is a newly established division and is still in a transitional period. Many members of the division are talented and each has their own expertise, but structured finance is an area where new ideas are constantly emerging, so responding to them requires specialist personnel and new knowledge. Using my previous job experience, I would like to support our sales representatives in proactively taking on advanced financial schemes.

**Wakabayashi** It's important to let people know about the good points of the Shoko Chukin Bank. Perhaps because employees that started their careers here haven't had the opportunity to compare the Bank with other financial institutions, I sometimes feel that they do not fully understand its strengths, which is the ability to evaluate business prospects and provide loans even in times of emergency, such as deterioration in the economic environment. In the future, I hope to become General Manager of a branch office and do my best to widely communicate that the Shoko Chukin Bank is an essential financial institution for SMEs.



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