

## Communication with Stakeholders

The Shoko Chukin Bank's shareholders have all become private shareholders with the complete disposal of government-owned shares in June 2025. Going forward, we will further deepen communication with stakeholders, reflect the voices of SMEs in management, and work toward corporate value enhancement.

In April 2025, we newly established the Corporate Communication Division to strengthen communication with shareholders and other stakeholders and external PR activities.

### ■ Communication with shareholders

We strive to disclose easy-to-understand information so that shareholders can understand the Shoko Chukin Bank's operations and financial position and make appropriate judgments about the soundness of its management.

We will enhance disclosure through General Meetings of Shareholders and shareholder newsletters, as well as collect feedback from shareholders through shareholder questionnaires to reflect in management.

#### Main shareholder questionnaire content for FY2025

- Future shareholding policy
- What is most expected in shareholder return measures
- Expectations of the Shoko Chukin Bank after privatization, etc.

### ■ Communication with customers

The Shoko Chukin Bank conducts a customer satisfaction survey annually. The survey results are used to improve customer satisfaction and services.

	Mar. 31/'21	Mar. 31/'22	Mar. 31/'23	Mar. 31/'24	Mar. 31/'25
Overall satisfaction	83.1%	84.2%	84.6%	84.5%	84.0%
Sales representative satisfaction	78.6%	79.8%	78.1%	79.2%	82.1%
NPS®	(7.7)	(6.4)	(2.9)	(2.7)	(7.0)

(Note) Overall satisfaction is the percentage of respondents who answered "5: Satisfied" or "4: Somewhat satisfied" on a 5-point scale (%)

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(Note) NPS®: The net promoter score, measured by promoters and detractors

On an 11-point scale from 0 to 10, the percentage of promoters (9, 10) minus the percentage of detractors (0 to 6) NPS® is a registered trademark of Bain & Company, Inc., Fred Reichheld, and Satmetrix Systems, Inc.

### ■ Communication with institutional investors

We regularly engage in dialogue with institutional investors and utilize the gained opinions to enhance our corporate value.

#### FY2024 results

Financial results briefings	2 times	Held in June and December 2024
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## ■ Communication with local communities

### Cooperation and collaboration with regional financial institutions

The Shoko Chukin Bank positions cooperation with regional financial institutions and industry organizations that support regional economies together as one of its business operation policies. At branch offices nationwide, we regularly engage in dialogue with management of regional financial institutions, share regional needs and issues, and work to address such issues.

By combining the abundant information rooted in each region held by regional financial institutions with the Shoko Chukin Bank's functions and know-how, we contribute to regional revitalization through customers' corporate value enhancement.

### Financial education

The Shoko Chukin Bank provides financial learning opportunities to students who will lead the future.

One of these efforts is participation in the SDGs MIRAI KAIGI Official, a YouTube channel hosted by Sendenkaigi Co., Ltd. We introduce the Shoko Chukin Bank's initiatives toward achieving SDGs through this program.

In addition, in May 2025, we conducted off-campus learning at the Midtown Yaesu Headquarters for students from Wayo Kudan Girls Junior & Senior High School (Tokyo).

▶▶ For details, please click here to watch the video.

<https://youtu.be/AvAHvQ06r6c?si=3uTHU98KH0AGM3S1>



## ■ Communication with employees

### President's blog

In the President's blog (blog name: "The President's Perspective"), the President personally writes and disseminates messages to employees through the company intranet.

Since the first post in April 2018, the President has published a total of over 340 posts up until now. The President's blog allows direct communication between the President and employees through comments on posts or emails to the President. In fiscal 2024, the President's blog was viewed over 2,500 times on average, and contributed to deepening employees' understanding of corporate philosophy, management policy, and other matters.

### Dialogue between management and employees

We regularly hold candid dialogue sessions between the management and employees. In fiscal 2024, dialogues with the President and Vice Chairman were held for each employee level on themes such as the vision of the Shoko Chukin Bank considering privatization. Real-time Q&A sessions were also conducted to promote understanding.

## TOPIC

### Family Day at Midtown Yaesu Headquarters

The Shoko Chukin Bank holds Family Day events for the families of its officers and employees and offers workplace tours. In August 2025, Family Day was held at the Midtown Yaesu Headquarters opened in May 2025, with a total of 206 participants including officers and employees. In addition to business card exchanges with the President and a simulated Management Meeting, participants were asked to create a Sketch of the Future, expressing the future they hope the Shoko Chukin Bank will realize, to communicate with officers, employees, and their families. We aim for enrichment in work, family and society, and individuals through such initiatives.



Participant exchanging business cards with the President in the President's office



Participants working on a Sketch of the Future

