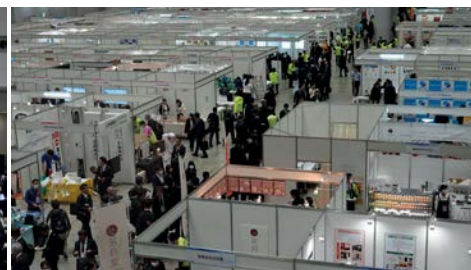




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Johnan Shinkin Bank Powers Communities



Johnan Shinkin Bank is expanding its community-first mission through AI, sustainability and regional partnerships that strengthen Japan's small businesses. *By Daniel de Bomford*

When communities band together, it's incredible what they can achieve. Eighty years ago, Tokyo was being rebuilt from the ground up, and it was here that Johnan Shinkin Bank found its identity. A shinkin bank is a cooperative, community-based Japanese financial institution that serves local residents and small businesses by reinvesting deposits back into the region. Chairman Minoru Hayashi said the bank's mission is rooted in mutual support and returning value to the



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community. "That is our basic philosophy, and it is reflected in our approach to co-creation, the added value we provide, and the various services we offer," he said. In 2026, the bank adopted a new slogan: "Aiming to become a platform for the region and community." Johnan Shinkin Bank is connecting people and businesses beyond the traditional realm of finance, extending its role from lender to convener, using finance, business matching, DX, talent, sustainability and external partnerships to act as local infrastructure for problem-solving. That mission is perhaps clearest in its "Yoi Shigoto Okoshi Fair," which brings together shinkin banks from

across Japan. The fair has become a platform for matching companies across regions and industries through in-person events and an online network. Launched in 2012 in response to the Great East Japan Earthquake under the themes of regional revitalization and disaster support, the initiative drew more than 24,000 attendees from across Japan to Tokyo Big Sight last year, generating over 4,000 business meetings.

Embracing the spirit of community in the age of digital transformation (DX), Johnan Shinkin Bank is leading the joint shinkin bank research initiative, GEN x Shinkin Lab, in the utilization of generative AI. "The reason we created a joint initiative with other shinkin banks is simple: rather than having each institution shoulder unnecessary burdens and duplicate the same work, we can move much faster if we do together what can be done together," Hayashi said. Since its inception as a partnership between Kyoto Chuo Shinkin Bank and Johnan Shinkin Bank, it has expanded to include 37 institutions. With so many banks working together, the pace of innovation increases and Johnan Shinkin Bank has developed internal digital and AI capabilities. As the financial institutions closest to SMEs, these capabilities position the banks as the ideal partners to support businesses through their AI and DX journeys. Johnan Shinkin Bank is leading by example and is the only institution in the Japanese banking system to join RE100, proving it is action-led, rather than purely finance-led. The bank has shifted nearly all electricity used at its owned branches and offices to



"Our mission is to return value to local people and to the community as a whole."

Minoru Hayashi, Chairman,
Johnan Shinkin Bank.
www.jsbank.co.jp



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renewable energy and offsets the remainder with J-Credits. That record gives Johnan added credibility as it helps small and mid-size companies pursue sustainability-linked loans, energy savings, emissions reductions and transition planning across the region.

In addition, Johnan Shinkin Bank will launch an initiative in collaboration with IBM Japan to explore the potential to create new services for regional revitalization by leveraging a co-creation framework advanced by IBM Japan, Hitachi Ltd., and Amazon Web Services. In a sector where profit-first finance is often prioritized, Johnan Shinkin Bank continues to follow a different path, one that emphasizes solving regional challenges and mutual support. "The essence of a shinkin bank is to keep asking what it can do for the community and to turn that into concrete action," Hayashi said. "If we do that properly, customers will identify with us, trust us, and business with us will naturally grow."



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