



Initiatives to respect human rights

Establishment of the Human Rights Policy

As awareness of human rights grows both domestically and internationally, we established our Human Rights Policy in March 2024 in accordance with the International Bill of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, and the Guiding Principles on Business and Human Rights.

This policy applies to all officers and employees of Juroku Financial Group, and we also declare our commitment to respecting the human rights of our customers, suppliers, and other stakeholders in line with the spirit of this policy.

Human Rights Policy

Juroku Financial Group (the corporate group consisting of the Company and its consolidated subsidiaries) recognizes that respecting human rights is an important management task in order for us to “achieve growth and prosperity for our customers and the local community” as stated in our Group Management Philosophy. We have established this Human Rights Policy (hereinafter, “this Policy”) to promote initiatives to respect human rights in our business activities.

1. Respect for International Norms

Juroku Financial Group complies with laws and regulations applicable in each country and region where it conducts business. With regard to human rights, we respect international norms such as the International Bill of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, and the Guiding Principles on Business and Human Rights.

2. Scope

This Policy applies to all officers and employees of Juroku Financial Group. We also expect our customers, suppliers, and other stakeholders to respect human rights in line with the spirit of this Policy.

3. Action Guidelines

Response to officers and Employees

Juroku Financial Group does not tolerate discrimination of any kind based on race, nationality, origin, creed, religion, age, sex, sexual orientation, gender identity, physical characteristics, disability, or health condition. Likewise, we do not tolerate harassment, including sexual harassment and abuse of authority, or human rights violations such as forced labor and child labor.

In accordance with the Labor Standards Act and other laws, we strive to prevent excessive work and reduce overtime, provide a healthy and safe working environment for workers, guarantee wages equal to or exceed the legal minimum wage, and respect freedom of association and the right to collective bargaining. We also work to ensure that each and every employee gains a correct and deeper understanding and awareness of human rights by implementing human rights awareness training.

Response to Customers

Juroku Financial Group respects the human rights of its customers and strives to prevent discriminatory treatment when providing products and services. We recognize that our business activities, including investments and loans, may cause or contribute to a negative impact on human rights, or may be directly related to such impacts through business dealings. In the event of negative impacts on human rights, we will urge our clients to take appropriate measures and promote initiatives to respect human rights.

Response to Suppliers

Juroku Financial Group urges its suppliers to respect human rights and avoid infringing upon them in order to eliminate any negative impacts on human rights in its supply chain.

4. Human Rights Due Diligence

Juroku Financial Group strives to prevent or mitigate negative impacts on human rights resulting from its business activities through human rights due diligence.

5. Remedial Action

Juroku Financial Group takes appropriate steps to provide remedial action in the event it is found that any of its officers and employees or the products or services it provides have caused or contributed to a negative impact on human rights, or are directly related to such impact through business dealings.

We accept human rights consultations from customers and other stakeholders via telephone and our website. For officers and employees, we establish whistleblowing and consultation channels for issues such as discrimination and harassment, and respond appropriately to anonymous consultations.

6. Governance

Resolutions regarding the establishment and revision of this Policy will be made at meetings of the Board of Directors following deliberation at the Group Management Meeting.

7. Information Disclosure and Dialogue with Stakeholders

Juroku Financial Group discloses its human rights initiatives on its website and strives to enhance and improve its initiatives to respect human rights through dialogue with stakeholders.

◆ Initiatives for officers and Employees

<Promotion of health management>

In addition to thoroughly enforcing regular health checkups, promoting health initiatives in cooperation with the health insurance union, implementing stress checks, and providing mental support through a consultation services, we are also working to establish set days when employees can leave work on time and encourage the use of vacation days to enrich their leisure time and help them balance work and family life. These initiatives have been recognized, and the Company has been certified as a “Certified KENKO Investment for Health Outstanding Organization (Large Corporation Category)” by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi.

<Prevention of discrimination and harassment>

Our human rights policy clearly states that we will not tolerate any form of discrimination or harassment, including sexual harassment and abuse of authority. Additionally, our ethical policy is reinforced through training to ensure that each employee fully understands its importance. We also encourage managers to attend seminars on the theme of LGBTQ+ issues as part of their training to promote understanding, in order to create a workplace environment that accepts diversity and where everyone can work with peace of mind.

<Promoting the advancement of women>

In order to foster a corporate culture that leverages diversity as a strength, we are actively appointing women to managerial positions, with the goal of achieving a 20.0% ratio of female managers by FY2030. We also systematically implement human resource development programs for female senior employees who are expected to be promoted to managerial positions.

<Human rights awareness training/human rights awareness testing>

We provide human rights awareness training in the course of our rank-based training programs, so that each and every officer and employee can get a deeper and correct understanding and awareness of human rights. Twice a year (in May and November), all employees participate in study sessions with provided learning materials and take a “human rights awareness test.”

<Whistleblowing system/human resources hotline>

Our whistleblowing system serves as a channel for receiving reports and consultations regarding compliance violations, including inappropriate labor management and harassment, and is designed to ensure the early detection and correction of misconduct. We have consultation services not only within the company but also through an external law firm. The human resources hotline is available for employees to discuss personal concerns, including work-related issues, interpersonal conflicts, family troubles, financial matters, health issues, and more. Anonymous consultations are also available.



◆ Initiatives for Customers (individuals)

<Customer-oriented business operations>

We have established a Group-wide “Customer Protection Management Policy” and are working across the entire Group to protect our customers and improve their convenience. The Juroku Bank and Juroku TT Securities have formulated and published a “Customer-Oriented Business Operation Policy” and are working to further improve the quality of their products and services from a customer-oriented perspective.

<Customer information management>

We are fully aware of various risks such as leakage and loss of information to external parties with regard to customer information acquired by each group company. As such, we have established the “Information Security Management Rules” to ensure proper handling of customer information, and also disclose a “Personal Information Protection Policy” (Privacy Policy).

<Financial literacy education>

In January 2023, we created Juroku MONEY COLLEGE, a systematic menu on financial literacy. We are working to improve financial literacy in the local community by leveraging the expertise of each group company and systematically offering seminars on topics such as asset formation, entrepreneurship, cashless payments, loans, and other topics, targeting a wide range of age groups from elementary school students to seniors.

<Creating a universal environment>

In recent years, Juroku Bank’s newly built or relocated branches have been designed with the concept of universal design. We are creating an environment where customers can use our branches with peace of mind by making them barrier-free, displaying pictograms, and installing ATMs for the visually impaired.

◆ Initiatives for Investment and Loan Recipients

In March 2024, we revised our “Investment and Lending Policy for the Creation of a Sustainable Society” to state that we will not invest in or extend loans to companies that are found to be directly or indirectly involved in human rights violations, such as child labor, forced labor, or human trafficking, across all sectors. In the future, we will consider how to inform investment and loan recipients and reflect this information in our credit decisions.

Please refer to our website for details on Juroku Financial Group’s investment and loan policies.
<https://www.16fg.co.jp/syakaikeisei.html> (in Japanese only)



◆ Initiatives for Suppliers

We established a “Procurement Policy” in March 2024, which stipulates our basic approach to respecting human rights in our procurement activities and our expectations of suppliers. In the future, we will consider ways to inform this to suppliers and methods for their selection.

Please refer to our website for details on Juroku Financial Group’s Procurement Policy.
<https://www.16fg.co.jp/choutatsu.html> (in Japanese only)

