

Initiatives for Sustainability

Formulation of the Sustainability Policy

The Group has formulated the Sustainability Policy as its basic policy for sustainability initiatives.

Sustainability Policy

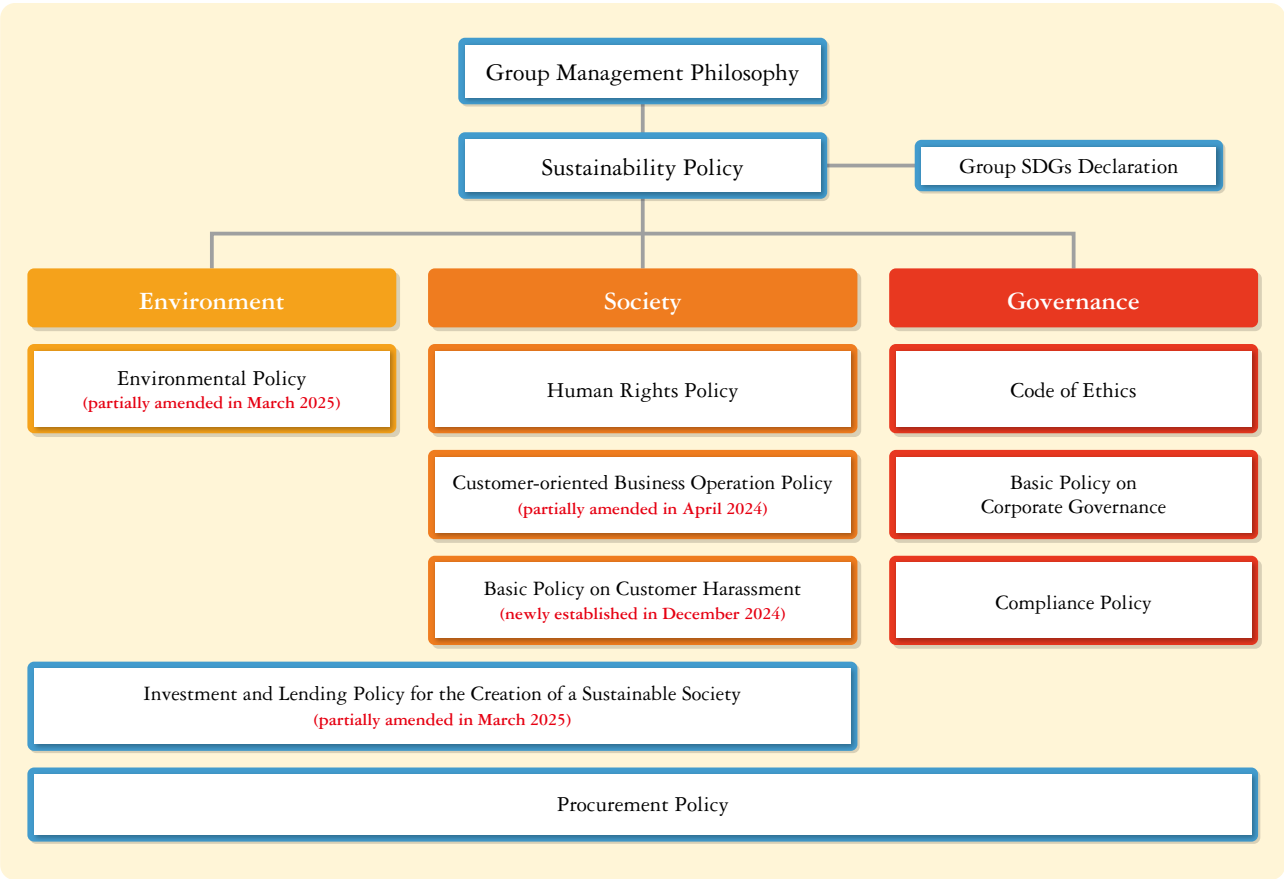
The Juroku Financial Group recognizes sustainability initiatives to be an important management challenge. We will strive to solve various social issues such as climate change through our core business of a “provider of comprehensive financial services to the region” and contribute to “achieving growth and prosperity for our customers and the local community,” which is our Group Management Philosophy, while aiming at sustainable growth and enhancing the corporate value of the Group.



(*) Definition of sustainability: Creating a society that facilitates the growth and prosperity of customers and local communities, and passing it over to future generations

Positioning of Major Sustainability Policies

The Group has set various policies regarding the “environment,” “society,” and “governance” based on its Sustainability Policy.

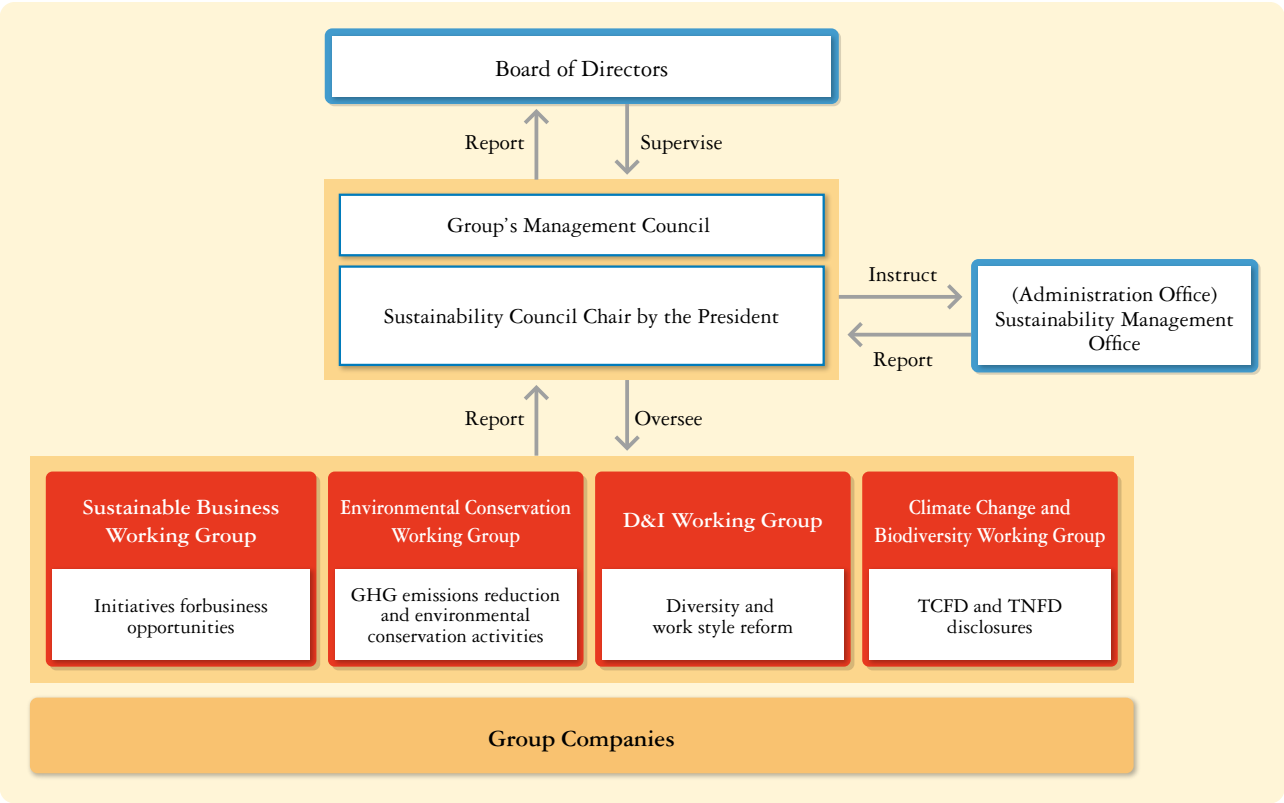


Governance System for Sustainability

Various sustainability-related initiatives are deliberated at the Sustainability Council, which is chaired by the President.

The content of these deliberations is reported to the Board of Directors at least once every three months, and the Board of Directors supervises the activities of the Sustainability Council.

The four working groups comprise members from across different Group companies, including the officer in charge, and in principle meet more than once a month to discuss matters from their respective areas and report the details to the Sustainability Management Office.



Main Topics at the Sustainability Council Meetings

The main topics discussed at the Sustainability Council in FY2024 are as below.

April 2024	Establishment of Human Rights Policy, participation in the GX League, participation in the TNFD Forum
July 2024	Roadmap to carbon neutrality, enhancement of TCFD disclosure, human rights initiatives
October 2024	Enhancement of sustainability information disclosure, external ESG evaluations
January 2025	Establishment of targets to reduce investment and financing portfolio, revisions to Environmental Policy, promotion of paper-free environments