

Empowerment of Diverse Human Resources

VISION

Promote diversity and work style reform to create a workplace that empowers diverse human resources

Key Items

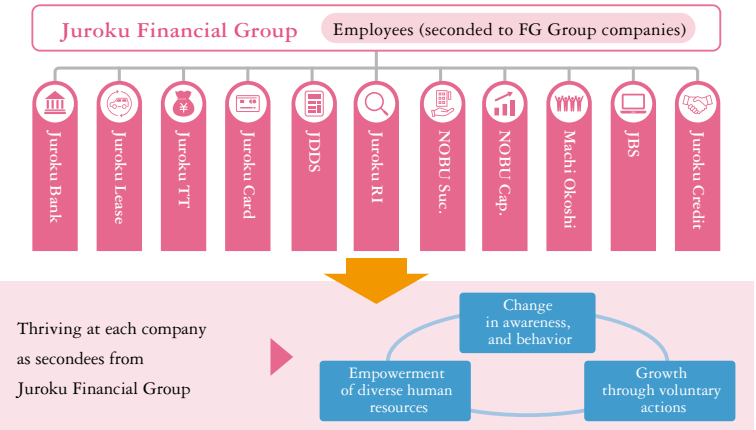
- Development of female managers
- Promoting parental leave for men
- Encouraging workers to claim paid leave
- Development of IT/DX human resources

Building a Corporate Culture That Boasts Diversity as a Strength

Group-wide optimization of human resources

In April 2023, all Juroku Bank-registered employees were transferred to the Company, the holding company, This has enabled the optimal human resources allocation to Group companies, starting from the Company, as well as personnel shifts based on employees' individuality and talents.

We also implement cross-company personnel transfers between Group companies that involve promotions and career advancements. Through these talent exchanges, we aim to foster employee growth by providing new experiences and to further strengthen collaboration within our Group.



Juroku TT: Juroku Tokai Tokyo Securities, JDDS: Juroku Densen Digital Service, Juroku RI: Juroku Research Institute, NOBU Suc.: NOBUNAGA Succession, NOBU Cap.: NOBUNAGA Capital Village, Machi Okoshi: Kanda Machi Okoshi, JBS: Juroku Business Service, Juroku Credit: Juroku Credit Guarantee

Implementation of a new human resources system

In April 2023, our Group introduced a new human resources system. Under this system, each employee declares what they aspire to be "My Vision" and aligns it with the Group Management Philosophy to define what they want to achieve and the challenges they want to take on their "My Vision/Commitment." New evaluation systems such as the "Diversity Review," which recognizes employees' hobbies, special abilities, certifications, community contribution activities, and other qualities beyond their work, promote sustainable growth based on autonomy, individuality, and independence. At the same time, they also draw out diversity and aim to ensure that each and every employee lives a fulfilling life as a member of the community.

Introduction of a new human resources system



New graduate recruitment

The Group is further strengthening our recruitment efforts to achieve our long-term vision of "Staying Ahead of the Curve to Always Serve the Region." Specifically, we have expanded opportunities for dialogue with students and focused on fostering mutual understanding so that each and every student can see how their vision for their own future overlaps with our vision.

As a result of these efforts, in FY2025 we hired 150 new hires. These unique new hires, which included people returning to Gifu ("U-turn hires") and science and engineering graduates that will help us promote DX, have diverse values and areas of expertise. We strive to foster an attractive work environment and provide development opportunities that enable these diverse human resources to maximize their skills. Through this, we aim to create a virtuous cycle in which employee growth contributes to "achieving growth and prosperity for our customers and the local community."



	FY2023	FY2024	FY2025
Number of new graduates	108	126	150
U-turn hire percentage	21%	23%	34%
Science and engineering talent among new graduates	7	6	13

Job Return System

Our new human resources system has introduced a "job return system," through which we rehire former employees who have built up further experience in other companies or are returning after life events such as marriage or childbirth. In FY2024, we rehired two people through this system, and as of July in FY2025, we have rehired one. These rehired employees are using their experience on the front lines and positively influencing those around them.

COMMENT

Voices of employees using the "job return system"

Mai Takagi, Head office, Juroku Bank

In university, I was a student in a foreign language department, studying English, which I love. While a student, I studied abroad, but then the COVID-19 pandemic hit, so I wasn't able to have the full experience I'd hoped for. My dream had been to work overseas at some point. While I had a fulfilling life as a bank employee, I had the opportunity to work in a U.S. theme park for a year, so I left the Company in order to pursue my dream. I enjoyed working in banking, so the decision to leave the company was a hard one, but this kind of opportunity comes only once in a lifetime, so I decided to take it.

I was overjoyed that, after working in the U.S. for a year, I was able to return to Juroku. When I left Juroku, I received information about the "job return system," so when I came back to Japan, I decided to take advantage of it.

While in the U.S., I sometimes encountered difficulty in effectively communicating in English and I experienced cultural differences, but I also learned how to provide first-rate customer service, which allowed me to achieve my dream. Since returning to the Company, I want to leverage the communication abilities that I developed in the U.S. to help the people in this community, which I love so dearly. I think the "job return system" is a wonderful system that allows employees to take on their own ambitions and return to the company.

Support for the empowerment of employees with disabilities

Employees with various disabilities are demonstrating their abilities in their respective departments across the Group.

As part of our empowerment of diverse human resources, we invited students from the Gifu Prefectural School for the Deaf to see our workplaces. After observing employees with hearing disabilities at work, there was an interaction session with both employees with hearing disabilities and hearing employees working in the same workplaces. The students communicated using sign language and fingerspelling. We believe it was a valuable opportunity for the students to think about engagement and interaction with hearing employees.

Fostering mutual understanding is essential for employees with and without disabilities working in the same workplace. We will continue to work throughout the Group to create workplaces where everyone can work comfortably.



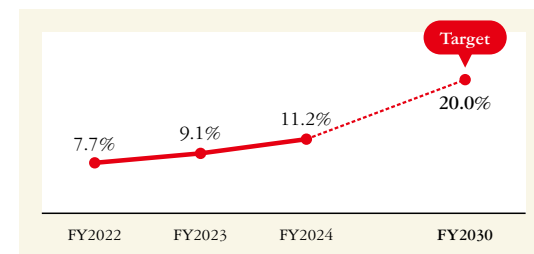
Empowerment of diverse human resources

Support for the Advancement of Women

Our Group has long hired all employees as career track employees, regardless of their gender. Our employees work to solve the problems faced by customers and provide a high level of added value. Since 2020, we have been using digital technologies to increase operation efficiency. We have been reskilling women involved in back-office operations at our branches, and many women are now working as core personnel within our Group, responsible for FA operations or planning in Group companies, our head office, and other departments. Furthermore, starting in FY2025, we have been implementing a reskilling program to help employees acquire corporate sales skills.

We are also striving to promote a change in awareness and enrich reskilling opportunities through initiatives such as “Next Generation Leader Training” and our “Reskilling Program for Female Managers,” which aim to foster a self-directed career-oriented awareness among female employees and advance their careers into management positions.

Ratio of female managers



Initiatives of the female project team “Jewelía”

In February 2020, we launched “Jewelía,” a female project team. This team addresses community issues from women’s perspectives and strives to solve the challenges of customers and communities through innovative and unconstrained thinking.

Currently, the team consists of nine women, and it is planning and operating initiatives such as the “Skill Matching by Glass Slipper Project,” which matches local companies with local women who possess various skills and certifications, and “Osanpo Biyori in Yanagase,” a local event aimed at revitalizing Yanagase, the central district of Gifu-shi. Jewelía will continue to engage in activities in response to the changing needs of the times and society, contributing to the creation of local communities where diverse forms of well-being can be realized.



Personnel exchanges with different industries

Our Group engages in active exchanges of personnel by collaborating with outside parties in order to empower human resources with diverse backgrounds and knowledge.

Specifically, these measures include accepting personnel from and dispatching personnel to collaborators and partners, along with collaborating in the operation of Group companies through joint ventures with Tokai Tokyo Financial Holdings, Inc., Densan System Holdings Co., Ltd., and Nihon M&A Center Holdings Inc. Through a wide range of personnel exchange activities, we incorporate broader perspectives and deeper expertise into our organization, helping ensure diversity across our Group as a whole.

Our Group	SoftBank	Accepted	6
		Dispatched	2
	STATION Ai	Dispatched	1
	Resona Holdings	Dispatched	1
	Tokai Tokyo Financial Holdings	Dispatched	2
* To simplify presentation, the business entity suffixes of companies have been omitted. Names are current as of March 2025.			

COMMENT



Kosuke Saito,
Senior Managing Director,
NOBUNAGA Succession
(Seconded from Nihon M&A
Center Holdings Inc.)

I’ve been involved in management as a director in our company since it was founded in July 2023. Since June, I have served as senior managing director, overseeing all aspects of management with a focus on sales promotion. In the two years since the company was established, above all, I’ve learned the importance of M&As that are truly community-oriented. We don’t limit ourselves to just management succession and restructuring, but instead promote M&As that take a deep look at the futures of communities and business partners. That stance of really thinking about the community is our most distinctive strength, and a unique one. It has also transformed my own values. Every day, I can truly feel the synergy of this joint venture, which uses the solid foundation of the Juroku Financial Group and the deal know-how of Nihon M&A Center Holdings to consult with customers and provide them with peace of mind from the very first meeting. I want to continue fully leveraging the strengths of these two companies as we provide the industry’s highest-quality M&A services to our customers.

Career Challenge System

Our “Career Challenge System” accepts applications from throughout our Group to help employees achieve their own personal visions, whether it be taking on the challenges of new operations, broadening the scope of their operations, or acquiring expertise in a specialized field.

This system has already created opportunities for many employees to take on new challenges. These include the starting members of NOBUNAGA Succession, which was established in July 2023, the head office operations of core company Juroku Bank, new business fields, and seconding to outside companies (Softbank Corp., Tokai Tokyo Financial Holdings, Inc.).

In FY2024, we accepted applications for a total of nine positions, including not only head office operations but also seconding to an outside company (Resona Holdings, Inc.) and overseas representative operations. We received applications from 86 highly motivated employees, and appointed nine employees by April 2025.

We will continue to use this system to create opportunities for employees to actively take on new challenges and to support the empowerment of diverse human resources.

	Position	Number of applicants	Number of people appointed
FY2024	Banking app-related operations	13	0
	DX promotion operations	19	1
	Core system development operations	7	2
	Sustainability-related operations	7	1
	SME support operations (outside organization)	15	0
	Overseas representative operations	7	2
	Marketing operations	9	1
	Solution operations (Juroku Lease)	5	1
	Management succession (M&A) support operations (NOBUNAGA Succession)	4	1

Expert System

In April 2023, the Group introduced an expert system. The expert system appoints specialist employees who can use their expertise, knowledge, and experience to realize various strategies as “experts.” These experts are not reassigned to other sections without their consent, and their evaluations emphasize their area of expertise.

In FY2024, we received 23 applications from employees and appointed 10 of them as experts. We will continue to use this system to support further improvements to employees’ specialized skills and develop personnel who occupy important posts related to our future business strategies.

Human Resources Portfolio Supporting Strategy

Our Group is working to develop a portfolio of human resources with the expertise to support our strategies.

Pursuing our Group Management Philosophy and achieving our long-term vision requires us to embed the skills necessary to execute strategies and measures and to maximize the value of our human resources by developing and providing environments that contribute to the growth of each and every employee.

With regard to IT and DX, we designate personnel who possess high-level digital certifications obtained through exams such as the Registered Information Security Specialist, the Applied Information Technology Engineer Examination, or the Fundamental Information Technology Engineer Examination, and employees with six or more months of IT and digital-related operations experience, as “IT/DX human resources.” Our goal is to have 300 IT/DX human resources by the end of FY2030, and as of the end of FY2024 we have already developed 238.

What’s more, to support the carbon neutral business management of local companies, we have set the target of having 600 Carbon Accounting Consultants with level 3 certifications by the end of FY2025. As of the end of FY2024, 417 employees had passed the exam, contributing to the conclusion of 352 carbon neutral navigator (carbon neutral business management consulting) contracts (cumulative total as of the end of FY2024).

In addition, as of the end of FY2024, we had 1,198 employees who had passed the Financial Operation Level 2 Business Succession / M&A Course, demonstrating their mastery of knowledge that could help solve the problems that local companies encounter during management succession. In the management succession and M&A field, developing employees with an even higher level of expertise has contributed to an increase in the number of management succession consulting projects we handle along with NOBUNAGA Succession, a joint venture we established together with Nihon M&A Center Holdings Inc. in July 2023.

IT/DX human resources: 238 (FY2030 target: 300)	
• Registered Information Security Specialist (Certified) • Applied Information Technology Engineer Examination Passers • Fundamental Information Technology Engineer Examination Passers, etc.	Experienced in IT and digital -related operations over six months
Carbon Accounting Consultants Level 3 (Certified)417	
Financial Operation Level 2 Business Succession / M&A Course (Certified)1,198	

Work Style to Provide a Good Work-Life Balance

Engagement survey

To promote greater employee engagement, our Group has been conducting engagement surveys since July 2024. Based on the results of these surveys, we have been dedicating ourselves to creating workplace environments that support sustainable growth throughout the Group. By doing so, we are striving to ensure that our employees experience a stronger sense of fulfillment in their work.

	July 2024 (1st survey)	February 2025 (2nd survey)	Compared to previous
Total engagement score (*)	65.8	66.4	+ 0.6

(*) Using the “Geppo” survey service from Recruit Co., Ltd.

Supporting a good work-life balance

Our Group is working to expand and enrich its systems for helping ensure that employees can live up to their full potential while balancing work and their own personal lives.

< Childcare support >

In April 2023, the Group introduced a “Retention System” of shorter working hours and exemptions from overtime for employees providing childcare until their child completes the third grade of elementary school. Working hours for parents providing childcare are shortened to 6 or 7 hours a day and can be flexibly scheduled between the start and end of the business day. In FY2024, 117 employees used the “Retention System.” Since 2016, we have also operated “Juroku Smile Room,” an in-house childcare facility which provides care for employees’ children from age 0 until they enter elementary school. In FY2024, 15 employees used the Juroku Smile Room.

Furthermore, in April 2017, we introduced spouse childbirth leave (a special leave period of three days). The use of this system has become well-established within the company, and in FY2024 the usage rate was 104.5%. We are working to promote the use of long-term childcare-related leave by male employees. One of our goals is for 100% of eligible employees to take seven or more days of childcare leave, including company-designated leave for childcare purposes by FY2030, and in FY2024 this leave usage rate was 95.4%.



In-house childcare facility: “Juroku Smile Room”

COMMENT

Voices of employees using the “Retention System”

I’m a financial advisor with two children, and I’m currently using the Retention System. Without this system, I might not have been able to continue working. It has become an indispensable support for me.

I can flexibly schedule my work hours in 15-minute intervals, so I can do my job while also taking my children to nursery school and then picking them back up later, all without rushing. I’m extremely grateful to be able to work in this environment. The biggest support, though, has been how understanding everyone in the workplace has been. For example, my co-workers will arrange my appointments based on my working hours. The use of the Retention System has become firmly implanted within the company culture. It’s just taken as a given. That allows me to do my work with peace of mind.

Recently, I feel that the company’s overall support systems have evolved even further. For example, the head office conducts meetings online for people using the Retention System, and meeting reports have a field for entering the hours that Retention System users can participate. There has been a rise in the number of concrete initiatives that demonstrate respect for diverse work styles. Seeing co-workers who, like me, are working hard while also balancing their work and home lives is tremendously encouraging.

Thanks to the Retention System, I have not only been able to secure precious time to spend with my children, but also to use some of my time to improve my skills and gain certifications.

I sincerely hope that employees who are raising children continue to take advantage of the Retention System so that they can keep working with peace of mind.

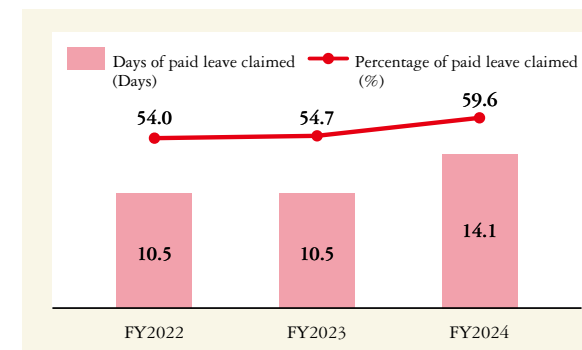


Mizuki Fujii, Kasugai
Branch, Juroku Bank

< Promoting the use of paid leave >

As part of our work style reforms to achieve better work-life balance, we are promoting the use of paid leave. By promoting the taking of annual paid leave in half-day increments and creating a workplace environment that makes taking leave easier, we aim to reach a paid leave utilization rate of 80% by FY2030. In FY2024, this usage rate was 59.6%.

(*) From FY2024, special continuous leave (4 or 5 days) has been included in the calculation of paid leave.



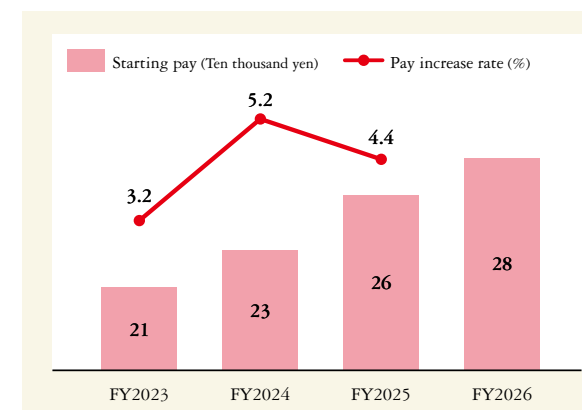
Returning value to employees and improving financial wellness

< Pay increase and starting pay increase >

To respond to each employee’s motivation and spirit of challenge and provide well-defined compensation, we have raised base pay for the third consecutive year. In July 2025, we raised base pay by an average of 3.6%. Together with regular pay increase, this resulted in an average pay increase of 4.4%.

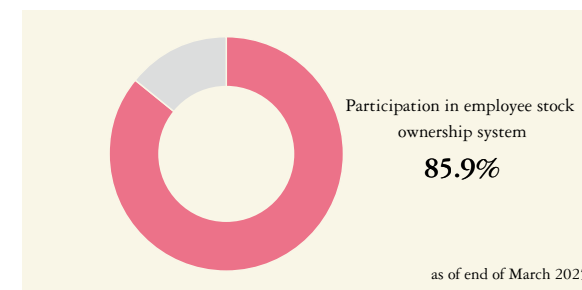
Furthermore, for the third consecutive year, we will raise starting pay in order to enhance our competitiveness when recruiting new graduates and to secure diverse, skilled human resources.

The starting pay for employees joining in FY2026 will be raised by ¥20,000 to ¥280,000.



< Employee stock ownership system >

To foster awareness and a corporate culture focused on increasing corporate value while also supporting the asset formation of Group employees, we provide participants in the employee stock ownership system with incentive payments equivalent to 5% of their contributions. Furthermore, we reinvest dividends twice a year based on the number of shares they own.



< Scholarship repayment support system >

In May 2024, as part of our employee benefits package and with the aim of enhancing employees’ financial wellness, we established a new system to provide interest-free loans to employees who have received scholarships. By reducing the burden of scholarship loan repayment, this initiative helps improve job satisfaction and motivation.

Promotion of health management

In addition to thorough regular health checkups, stress checks, and mental health support through consultation services, we have introduced measures such as designated early-leave days and encouraging the use of vacation days. In recognition of these initiatives, the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi have certified the Group as a “Certified KENKO Investment for Health Outstanding Organization (Large Enterprise Category).”

We will continue to promote various initiatives aimed at supporting and improving the health of employees and their family members as well as helping them achieve a positive work-life balance. At the same time, we will contribute to the development of healthy and prosperous local communities.



Creating Workplaces That Facilitate the Growth of Diverse Human Resources and Empower Them

One of the values in our Group Management Philosophy is “Diversity & Inclusion.” In our 2nd Medium-Term Management Plan, which covers the period from FY2023 to FY2027, we have set forth the following “Human resource development policy” and “in-house environment improvement policy,” under our “Human Innovation Strategy.”

Human resource development policy

Under the following principles, the Group will strive to develop human resources who can maximize their capabilities, build relationships of trust with our customers, and proactively take on challenges aligned with the Group’s various strategies, to achieve the growth and prosperity of our customers and the community, and sustainability.

— Human resource development policy —

1



We aim to develop **human resources** who are rooted in and care about the community, and **can maximize their capabilities** for the community to achieve the growth and prosperity of the community.

2



We aim to develop **human resources who can build relationships of trust** with our customers by “facing them,” “connecting with them,” and “supporting them closely” to achieve their growth and prosperity.

3



We aim to develop **human resources who actively take on challenges** aligned with our various strategies, based on our shared values (“Trust & Integrity,” “Creation & Innovation,” and “Diversity & Inclusion”) to achieve sustainability.

In-house environment improvement policy

The Group will implement the following initiatives to enhance the motivation and skills of its officers and employees, with a focus on development of human resources, which is the most important aspect of group management. Through these efforts, we aim to build an organizational environment in which each officer and employee can thrive independently.

— Building an organizational environment in which officers and employees can thrive independently —

1

Integration of business strategy and human resource strategy

- Establishment of a strategic workforce allocation scheme through collaboration between the human resources department and the corporate planning department
- Development and appointment of talent for key positions
- Visualization of capabilities and skills, and optimal placement of personnel

2

Fostering a challenging organizational culture

- Proper implementation of the new human resources system introduced in April 2023 and the transfer of employees to the holding company
- Enhancing the competency of evaluators to promote the penetration of the new human resources system
- Human resources operations that reduce the emphasis on seniority-based practices

3

Appropriate investment in human capital

- Strengthening initiatives that contribute to human resource development, such as training
- Treatment with clear distinctions to encourage autonomous behavior
- Encouragement of acquiring specialized qualifications based on strategy
- Development of specialized human resources through external secondments and related programs

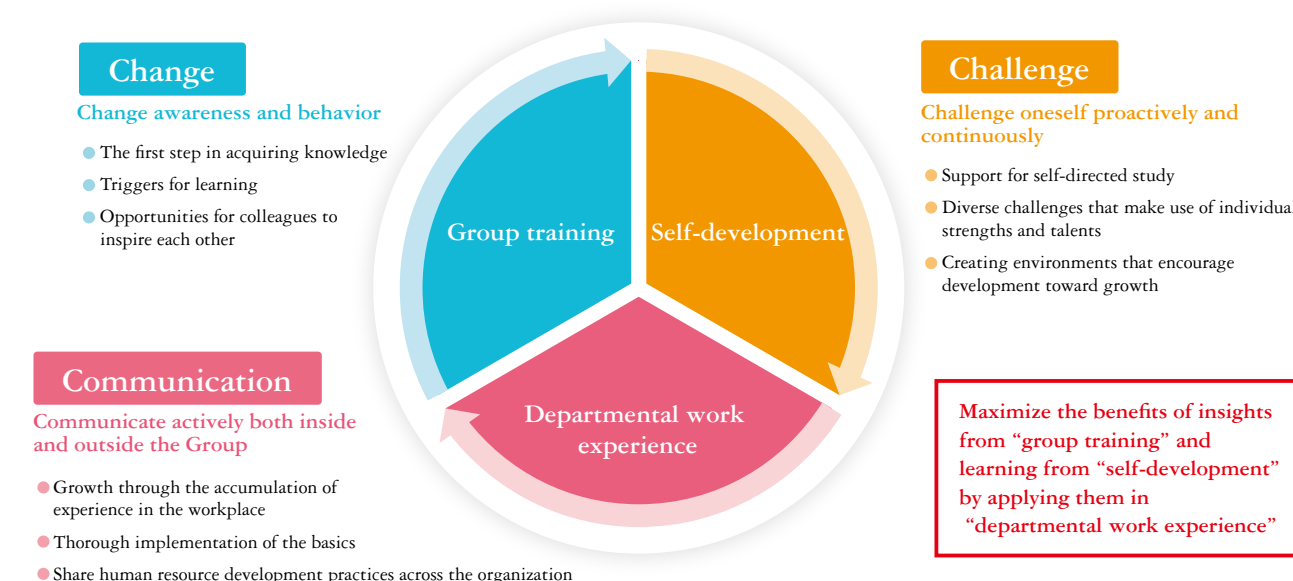
4

Ensuring diversity of human resources and work styles

- Promotion of diversity and diverse, flexible work styles
- Establishment of a location-free work environment
- Enhancing reskilling opportunities for role expansion
- Proactive recruitment of specialized personnel and science and engineering talent

[Human resource development cycle]

We use a multi-faceted approach to develop our human resources as set forth in our human resource development policy through the following “human resource development cycle” that combines group training, self-development, and departmental work experience.

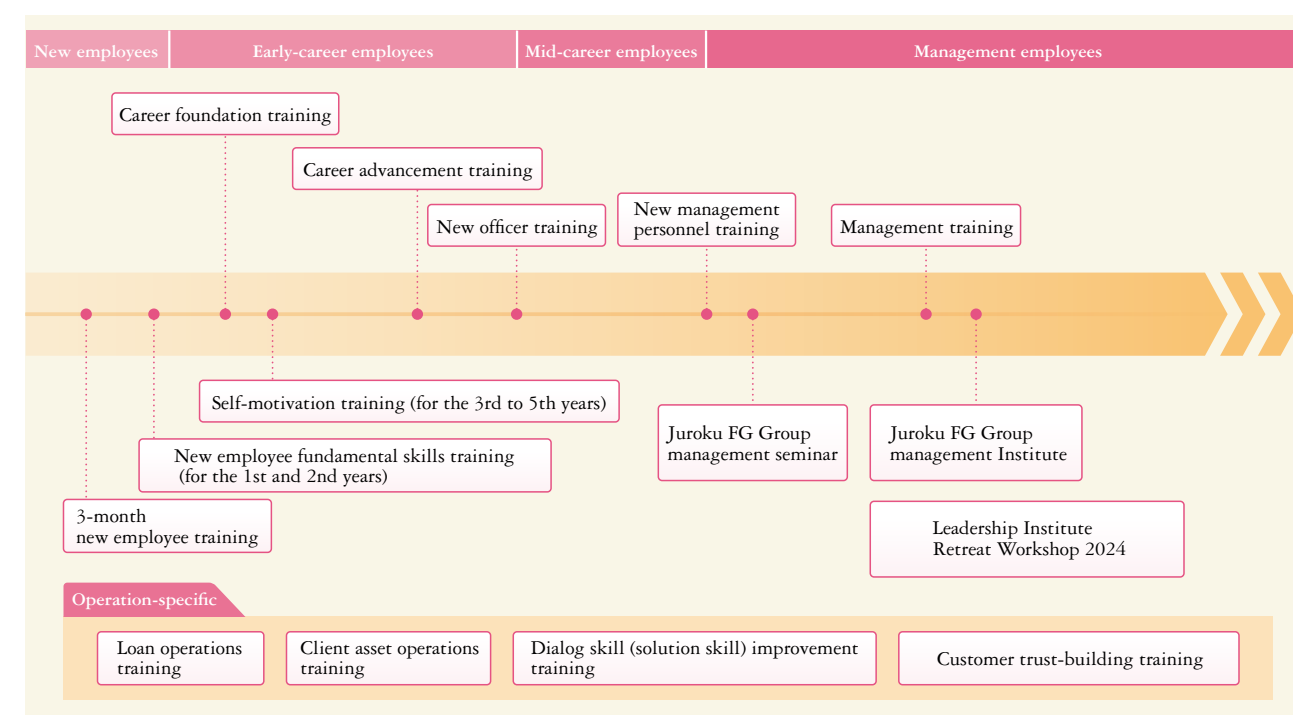


Expanding training opportunities

We see group training as the first step in knowledge acquisition and as a starting point for learning. That’s why we invest in human capital by providing training, including position-specific and operation-specific programs, to a wide range of employees.

Our position-specific training includes: three months of group training for new employees; “New employee fundamental skills training” that covers the first two years of employment; “New officer training” and “New management personnel training; and “Management training” for new branch managers and new managers.

Our operation-specific training supports officers and employees in gaining the knowledge they need to flexibly adapt to rapidly changing work environments. This includes “Loan operations training,” “Client asset operations training,” and “Dialog skill and solution sales skill improvement training.”



Empowerment of diverse human resources

< Implementation of the 3-month new employee training >

In our Group, new employees take part in a three-month group training program before they are officially assigned to work positions. The curriculum of this three-month training period is comprehensive, covering everything from the business manners required of members of working society, ethics (compliance), the fundamentals of finance (banking) operations, an overview of our Group, such as our individual solutions and Group companies, and our relationship with the community. The goal of this training is to develop employees who can thrive as members of our Group after being officially assigned to their future work positions. During the training period, we place particular emphasis on communication, encouraging interaction among peers to foster a sense of connection and unity between them and within their teams, together with a sense of belonging. This not only supports personnel development but also enhances retention.



< Development of middle-management employees >

Amid a changing business environment, we conducted a total of six “Leadership Institute” to strengthen the leadership and management of middle-management employees. These workshops were attended by roughly 210 participants, including branch managers, head office managers. They listened to lectures from the Group’s top management, took part in group work, and gave team presentations. The goals of these activities were to develop self-directed leaders who could exercise “their own leadership” in line with the Group’s Purpose and Long-Term Vision in the environments they were responsible for as leaders, and to strengthen our “middle-up-down management” functions based on a growth mindset.

Furthermore, as part of our succession plans, in order to nurture middle-managers who will bear the next generation, we are working to transform and develop the mindset of middle-management employees. As one such initiative, we invited Professor Mr. Kazuo Ichijo of IMD, who serves as our Executive Advisor, as lecturer at a “Retreat Workshop 2024,” which was attended by a total of 29 middle managers.

Please refer to pages 79 to 82 for a roundtable discussion among participants in the “Retreat Workshop 2024.”

< Self-development courses >

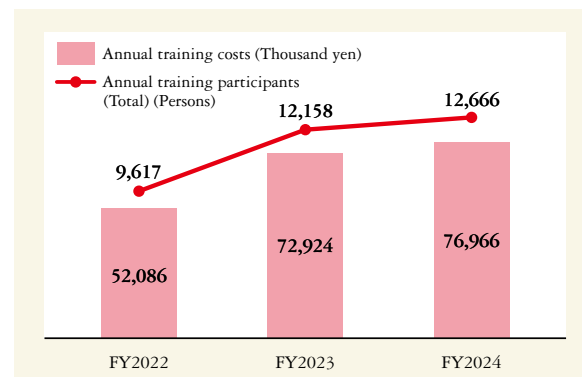
To help employees grow in their own ways, we conduct self-development courses with variety of curricula.

These courses, called “e-school,” are offered in both classroom-based and online formats, with courses held on weekends, weekday evenings to provide self-development opportunities that accommodate employees’ diverse lifestyles. In FY2024, we held a total of 25 e-school sessions.

Main Curriculum	● Certification courses (FP Level 1 Preparation Course, FP Level 2 Preparation Course)				● Advanced Financial Skill Course	
	● Business Succession Course		● Human Resource Recruitment Course		● GWS Utilization Course	

In FY2024, we invested ¥76,966 thousand in training, including these training programs and self-development courses, and a total of 12,666 participants took part.

We will continue to make appropriate and substantial investments in human capital by conducting training that serve as catalysts for learning and lead to changes in awareness and behavior, while also striving to create an environment that encourages self-development toward growth.



Self-Development Qualification Acquisition Subsidy System

To meet our employees’ desire to grow and actively take on new challenges, we have established a “Self-Development Qualification Acquisition Subsidy System.” This system provides financial incentives for passing designated certification and qualification tests. Furthermore, for certain qualifications, such as our “FP Level 1 Preparation Program,” we provide full subsidies for the cost of learning materials (preparation classes) for successful candidates.

We encourage our employees to take on various challenges by setting incentive amounts for various qualifications and certifications.

Main eligible qualifications	Incentive payment	Main eligible qualifications	Incentive payment
Certified Public Tax Accountant	¥300,000	Information Technology Engineers Examination	
Certified Public Accountant	¥300,000	Registered Information Security Specialist	¥150,000
Small and Medium sized Enterprise Consultant	¥300,000	Advanced IT Examination (per individual exam passed)	¥100,000
Securities Analyst	¥200,000	Applied Information Technology Engineer Examination (AP)	¥50,000
Financial Planner Level 1 (FP1)	¥200,000	Fundamental Information Technology Engineer Examination	¥20,000
Certified Financial Planner (CFP)	¥200,000	Information Security Management Examination	¥20,000
Labor and Social Security Attorney	¥200,000	Information Technology Passport Examination	¥10,000
Bar Examination	¥300,000		

Cases used
418
Total incentive amount
¥6,098 thousand
(FY2024)

COMMENT

Voices of employees using the “FP Level 1 Preparation Program”

Thanks to the “FP Level 1 Preparation Program,” which is part of our internal incentive system, I was able to pass the FP Level 1 exam.

I decided to take on the challenge when I saw that the company was accepting applications for the “FP Level 1 Preparation Program.” When I started studying, I was overwhelmed at just how much the FP Level 1 exam encompassed. I made sure not to overextend myself and to take a break from time to time so I could keep going long-term, without running out of steam, and repeating the cycle of input and output for each specific study area until I truly “understood it.” I also shared encouragement with other members of the program. As a result of these efforts, I was able to successfully pass the exam.

Studying for the FP Level 1 was more challenging than I’d imagined, but I’ve gained a broad range of knowledge, and I now feel confident in taking a multifaceted approach to addressing customer challenges.



Yuka Adachi,
Aichi Business Division,
Juroku Bank

Skill guidelines

The Group encourages self-development under the slogan “One Year One Challenge!” This initiative aims to build a portfolio of human resources that support our strategies, with employees striving to obtain at least one public certification or qualification every year. To guide employees on what to study, we have established “skill guidelines” outlining the qualifications, certifications, and skills they should aim for based on their rank and duties, thereby fostering a self-directed, continuous learning environment.

Basic competency level	Rank	Corporate sales	Client asset operations	Systems/DX	Others
A5 or higher	★★★★★ (High-difficulty qualification)	Small and Medium sized Enterprise Consultant	FP Skills Exam L1 / CFP	Registered Information Security Specialist	Certified Public Tax Accountant / Certified Public Accountant Securities Analyst Labor and Social Security Attorney / Bar Exam (CIA) Certified Internal Auditor (CIA)
	★★★★	Carbon Accounting Consultants L2 Financial Operations L2 Business Succession / M&A Course	DC Planner L2	Applied IT Engineer Exam Fundamental IT Engineer Exam	Real Estate Transaction Agent Statistical Society Certificate L2
A4	★★★	Finance L2 Carbon Accounting Consultants L3	Financial Operations L3 Senior Life / Inheritance Course	Information Security Management Exam	Certified Fraud Examiner (CFE)
		Business Law Exam L2 / Taxation L2 / FP Skills Exam L2 / AFP			
A3	★★	Senior Compliance Officer / Financial Compliance Officer L1			
New employee (A3)	★	Business Law Exam L3 / Finance L3 / Taxation L3 / FP Skills Exam L3 / IT Passport Exam			
		Financial Operations L4 – practical course Class 1 Sales Representative Certification Exam, Life Insurance Agent Certification Exam, Non-Life Insurance Agent Certification Exam			

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

<https://www.16fg.co.jp/jinkenhoushin.html>
(in Japanese only)



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 challenge 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 Council.

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.

Human Rights Due Diligence

Based on its Human Rights Policy, the Group is working to prevent or reduce any negative impacts on human rights resulting from its business activities.

<Prevention/reduction of negative impacts>

Initiatives by stakeholder group

Officers and employees	Promotion of health management, prevention of discrimination or harassment, promotion of LGBTQ+ understanding, promotion of women's advancement, human rights awareness training/testing, whistleblowing system/human resources hotline
Customers	Customer-oriented business operations, information management, protection of personal information, compliance, prevention of money laundering, store development using universal design, financial literacy education
Investment and loan recipients	Promotion of responsible investment and lending (Investment and Lending Policy)
Suppliers	Responsible procurement activities (Procurement Policy)

< Remedial action >

For officers and employees, customers, and other stakeholders, we have established telephone, our website, and other consultation channels to ensure appropriate response to any concerns surrounding human rights, discrimination, harassment, and other matters.

< Information disclosure and dialogue with stakeholders >

Recognizing that respect for human rights is a key management challenge, we engage in dialogue with various stakeholders and disclose our human rights initiatives on our website and other channels.

Main initiatives

< Establishment of the Basic Policy on Customer Harassment >

Based on our Human Rights Policy, we have formulated the Basic Policy on Customer Harassment to protect the human rights of our employees from customer harassment, which is increasingly recognized as a social problem.

To ensure reasonable solutions to any unreasonable requests from customers or requests that require socially unacceptable methods and practices, we will engage in rational dialogue, strive to form better relationships, and respond appropriately.

In addition to ensuring comfortable environments where employees can work with peace of mind, we strive to live up to our customers' trust and confidence and provide high-quality customer services.

< Whistleblowing system >

Please refer to page 99 for the details.

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.

Investment and Lending Policy

Please refer to our website for details on Juroku Financial Group's Investment and Lending Policy.

<https://www.16fg.co.jp/syakaikeisei.html> (in Japanese only)



Procurement Policy

Please refer to our website for details on Juroku Financial Group's Procurement Policy.

<https://www.16fg.co.jp/choutatsu.html> (in Japanese only)

