

ESG Data

Environment

Energy consumption				
Item	Unit	FY2023	FY2024	FY2025
City gas	Thousand m ³	104	105	105
Liquefied petroleum gas (LPG)	t	17	18	18
Kerosene	KL	13	9	7
Gasoline	KL	458	441	418
Electricity	Thousand KWh	16,708	16,103	15,477
of which, consumption of CO ₂ -free electricity	Thousand KWh	3,254	9,040	13,299

GHG (greenhouse gas) emission				
Item	Unit	FY2023	FY2024	FY2025
Scope 1 (Direct emissions)	t-CO ₂	1,347	1,301	1,246
Scope 2 (Indirect emissions)	t-CO ₂	6,153	1,685	898
Total emissions (Scope 1 and 2)	t-CO ₂	7,500	2,986	2,144
Scope 3				
Category 1 Purchased goods and services	t-CO ₂	14,761	14,454	16,304
Category 2 Capital goods	t-CO ₂	7,199	6,251	9,921
Category 3 Fuel- and energy-related activities not included in Scope 1 and 2	t-CO ₂	1,467	1,338	1,287
Category 4 Upstream transportation and distribution	t-CO ₂	1,857	1,833	1,998
Category 5 Waste generated in operations	t-CO ₂	50	74	80
Category 6 Business travel	t-CO ₂	236	174	242
Category 7 Employee commuting	t-CO [*]	2,940	2,441	2,317
Category 8 Upstream leased assets	t-CO ₂	—	—	—
Category 9 Downstream transportation and distribution	t-CO ₂	—	—	—
Category 10 Processing of sold products	t-CO ₂	—	—	—
Category 11 Use of sold products	t-CO ₂	—	—	—
Category 12 End-of-life treatment of sold products	t-CO ₂	—	—	—
Category 13 Downstream leased assets	t-CO ₂	428	457	472
Category 14 Franchises	t-CO ₂	—	—	—
Category 15 Investments (listed stock/corporate bonds) Investments (business finance)	t-CO ₂	353,201	1,812,047	1,456,661
	t-CO ₂	3,153,964	9,631,369	8,917,161
Total of Scope 3	t-CO ₂	3,536,103	11,470,438	10,406,443

* Categories 8 to 12 and 14 in Scope 3 are not applicable due to the nature of business of the Company.

Environmental finance				
Item	Unit	FY2023	FY2024	FY2025
Sustainable finance provided	Billions of yen	224.5	225.7	229.3
of which, environment-related finance	Billions of yen	84.4	84.3	92.5
Decarbonization consulting	Cases	79	135	79
SBT certification support	Cases	109	76	84

Social

Human capital (such as diversity)				
Item	Unit	FY2023	FY2024	FY2025
Number of employees	Persons	2,278	2,202	2,161
Age range: 20-29	Persons	369	410	491
Age range: 30-39	Persons	544	480	388
Age range: 40-49	Persons	551	536	549
Age range: 50 or over	Persons	814	776	733
of which, number of female employees	Persons	858	848	838
Ratio of female employees	%	37.7	38.5	38.8
Number of contract and temporary employees and those overseas locally employed	Persons	721	659	576
Average age	Years old	43.1	42.7	42.1
Average years of service	Years	20.4	20.1	19.5
of which, average years of employment of male employees	Years	21.7	21.3	20.3
of which, average years of employment of female employees	Years	18.3	18.2	18.2
Average annual salary	Thousands of yen	7,132	7,446	7,695
Average monthly salary	Thousands of yen	415	431	450
Gender pay gap (all types of workers)	%	46.0	48.7	53.0
of which, for full-time workers	%	67.2	69.9	74.1
of which, for part-time and fixed-term workers	%	60.1	56.5	60.1
Number of new graduates	Persons	108	126	150
of which, number of female recruits	Persons	50	56	59
Ratio of voluntary resignation	%	5.8	5.4	5.8
Ratio of employees with disabilities	%	2.7	2.8	2.7
Number of senior managers	Persons	493	488	470
of which, number of female senior managers	Persons	45	55	58
Ratio of female senior managers	%	9.1	11.2	12.3

Item	Unit	FY2023	FY2024	FY2025
Total number of managers	Persons	1,100	1,081	1,042
of which, number of female managers	Persons	130	148	161
Ratio of female managers	%	11.8	13.7	15.5
Number of days of paid leave claimed	Days	10.5	14.1	14.8
Ratio of paid leave claimed	%	54.7	59.6	63.3
Ratio of employees taking childcare leave (male)	%	92.3	104.3	105.5
Ratio of employees taking childcare leave (female)	%	100.0	100.0	100.0
Ratio of employees taking childcare leave (male and female)	%	95.1	102.1	103.2
Number of employees taking nursing care leave	Persons	2	0	1
Number of employees utilizing reduced working hour system	Persons	110	117	102

Human capital (human resources/talent development)				
Item	Unit	FY2023	FY2024	FY2025
Number of employees utilizing in-house open recruitment (career challenge) system	Persons	128	86	35
Annual training expenses	Thousands of yen	72,924	76,966	88,699
Total number of employees attending training	Persons	12,158	12,666	14,202
Total number of hours of training received annually	Hours	78,820	89,066	98,595
Average number of hours of training received per person	Hours	35	40	46
Human resources development training* ¹	Total number of attendees	Persons	8,029	8,372
	Total number of hours of training received	Hours	56,096	60,999
	Average number of hours of training received per person	Hours	25	28
Number of employees qualified for IT Passport	Persons	1,031	1,010	974
Number of employees who successfully passed examination for advanced digital-related qualifications* ²	Persons	147	216	278

*1 Position-specific training such as "newly appointed branch manager training," "newly appointed senior manager training," "newly appointed manager training," and "new employee training"

*2 Including "Registered Information Security Specialist," "Applied Information Technology Engineer Examination (AP)," and "Fundamental Information Technology Engineer Examination"

Health management				
Item	Unit	FY2023	FY2024	FY2025
Number of industrial accidents	Cases	17	15	15
Ratio of employees receiving stress check	%	99.1	99.9	100.0
Ratio of employees with high stress	%	11.6	12.0	12.9
Number of employees utilizing company subsidy toward comprehensive health screening cost	Persons	2,556	2,936	2,717
Rate of employees provided with specific health guidance	%	80.3	81.9	85.5
Ratio of employees maintaining an appropriate weight* ¹	%	69.2	68.5	61.8
Smoking rate	%	13.7	13.8	13.8
Ratio of employees with regular exercise habits* ²	%	18.8	19.2	16.6

*1 Percentage with a BMI of 18.5 or higher and less than 25 *2 Percentage of employees who exercise at least twice a week for 30 minutes or more per session

Social contribution				
Item	Unit	FY2023	FY2024	FY2025
Amount donated to non-profit organizations, etc.* ¹	Millions of yen	9.4	22.4	24.5
Number of participants in financial education programs* ²	Persons	7,136	4,514	4,264

*1 Total donations made through Juroku SDGs Private Placement Bonds, Juroku SDGs Housing Loans, the Nobunaga Fund and Juroku Regional Chikara

*2 Number of participants in Juroku MONEY COLLEGE

Governance

Board of Directors				
Item	Unit	FY2023	FY2024	FY2025
Total number of Directors	Persons	11	11	10
of which, number of Outside Directors	Persons	4	4	4
of which, number of female Directors	Persons	2	3	3
Number of the Board of Directors' meetings held	Times	11	11	11
Average attendance ratio	%	100	99	99

Management Advisory Board (Personnel Affairs Committee, Compensation Committee)				
Item	Unit	FY2023	FY2024	FY2025
Number of members of each committee	Persons	5	5	5
of which, number of outside members	Persons	3	3	3
Chairperson of each committee	—	Outside Director	Outside Director	Outside Director
Number of meetings of each committee held	Times	2	2	3
Average attendance ratio	%	100	100	93

Audit & Supervisory Committee				
Item	Unit	FY2023	FY2024	FY2025
Total number of Audit & Supervisory Committee Members	Persons	3	3	3
of which, number of Outside Directors	Persons	2	2	2
of which, number of female Directors	Persons	1	1	1
Number of meetings of the committee held	Times	11	11	11
Average attendance ratio	%	100	100	100

Compliance and prevention of corruption				
Item	Unit	FY2023	FY2024	FY2025
Number of compliance training sessions held (training session organized by the Company for the Group's employees)	Times	19	26	25
Number of occurrences of compliance violations (*)	Cases	0	0	0
Number of occurrences of corruption, expenditure related to fines, punishment and settlement associated with corruption	Cases/Yen	0/0	0/0	0/0
Number and amount of fines and settlement payments over US\$100 million	Cases/Yen	0/0	0/0	0/0
Number of whistleblowing cases received	Cases	3	3	8

(*) Incidents reported to the authorities pursuant to Article 53 of the Banking Act and Article 35 of the Regulation for Enforcement of the Banking Act