

Contributing to peace through the creation of a sustainable society				Initiatives	Key Indicators (2030)
Human Rights	Pursuing happiness through innovative financial services	<p>We are committed to enriching the lives and happiness of our customers by providing safe, secure, and innovative financial services, by building an infrastructure that enables access to financial services for everyone, and by promoting the improvement of financial literacy.</p>	<ul style="list-style-type: none">• Customer Responsibility• Financial Inclusion and Financial Education• Technological Innovation• Sustainable Finance• Contribution to Local Communities <div><div>1 NO POVERTY</div><div>3 GOOD HEALTH AND WELL-BEING</div><div>4 QUALITY EDUCATION</div><div>7 AFFORDABLE AND CLEAN ENERGY</div><div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div><div>10 REDUCED INEQUALITIES</div><div>11 SUSTAINABLE CITIES AND COMMUNITIES</div></div>	<p>Providing a safe, secure, and accessible financial infrastructure</p> <p>Promoting DX to Improve Customer Experience</p> <p>Contributing to the development of local communities through financial services.</p> <p>Enriching the lives of customers, business partners, and employees through financial education.</p> <p>Managing and procuring funds in consideration of social and environmental changes</p>	<ul style="list-style-type: none">• Digital provision of all financial products and services, along with continuous updates of security measures ensures that customers can feel safe using them.• Provision of payment services that are borderless in the countries where we operate.• Developing and securing human resources for DX promotion• Promoting financial inclusion initiatives• Cooperation with communities and local areas• Support for disaster measures using financial services• Total number of participants in the financial education program: 500,000 Domestic: 350,000 Overseas: 150,000• Consideration of sustainable investment and loan policies• Implementing sustainable finance
	Exerting diversity and the potential of our people	<p>We are committed to achieving our goals as a team by respecting the humanity and diversity of our employees and by creating a work environment where everyone feels fulfilled and where individual abilities are maximized.</p>	<ul style="list-style-type: none">• Diversity & Inclusion• Securing and Maintaining Human Resources/Human Resources Development• Labor Practice• Occupational Health and Safety <div><div>4 QUALITY EDUCATION</div><div>5 GENDER EQUALITY</div><div>8 DECENT WORK AND ECONOMIC GROWTH</div><div>10 REDUCED INEQUALITIES</div><div>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</div></div>	<p>Respecting the diversity of employees and creating a flexible and rewarding work environment.</p>	<ul style="list-style-type: none">• Percentage of managerial positions filled by women Directors: 30%; Divisional heads and higher : 30% (Domestic)• Employment rate of persons with disabilities: 3% (Domestic)• PRIDE Index Recognition (Domestic)• Rate of male employees taking childcare leave: 100% (Domestic)• Enhancement of employee training• Improvement in employee engagement
Establishing organizational resilience		<p>We are committed to developing highly ethical and disciplined human resources and enabling quick and flexible decision-making by transferring authority to frontline operations.</p> <p>We are also committed to evolving our governance structure and building a strong corporate culture through the supervisory function exercised by the Board of Directors, risk management throughout the value chain , and business management enhancement.</p>	<ul style="list-style-type: none">• Corporate Ethics and Compliance• Information Security• Corporate Governance• Risk Management• Business Model Resilience• Supply Chain Management• Stakeholder Engagement <div><div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div><div>10 REDUCED INEQUALITIES</div><div>17 PARTNERSHIPS FOR THE GOALS</div></div>	<p>Building a governance structure that improves stakeholder trust</p>	<ul style="list-style-type: none">• Compliance with laws and regulations• Number of operation suspensions due to incidents• Consideration of the inclusion of sustainability indicators into officer compensation• Improvement in external ESG rating assessment• In times of business crisis, such as during a natural disaster, a prompt and appropriate response is necessary for minimizing damage, ensuring business continuity, and facilitating early recovery (BCP).• Fostering governance awareness
Addressing climate change		<p>We aim to solve global issues by working toward decarbonization together with our customers and local communities through the products and services that the Group provides, transforming our business model, and effectively using resources in our business activities.</p>	<ul style="list-style-type: none">• Response to Climate Change• Effective Use of Resources <div><div>11 SUSTAINABLE CITIES AND COMMUNITIES</div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div><div>13 CLIMATE ACTION</div><div>15 LIFE ON LAND</div></div>	<p>Providing financial services that contribute to a decarbonized society</p>	<ul style="list-style-type: none">• Addressing climate change• Promotion of sustainability activities for environmental conservation• Reduction of greenhouse gas emissions by promoting energy conservation• Provision of environmentally responsible products and services