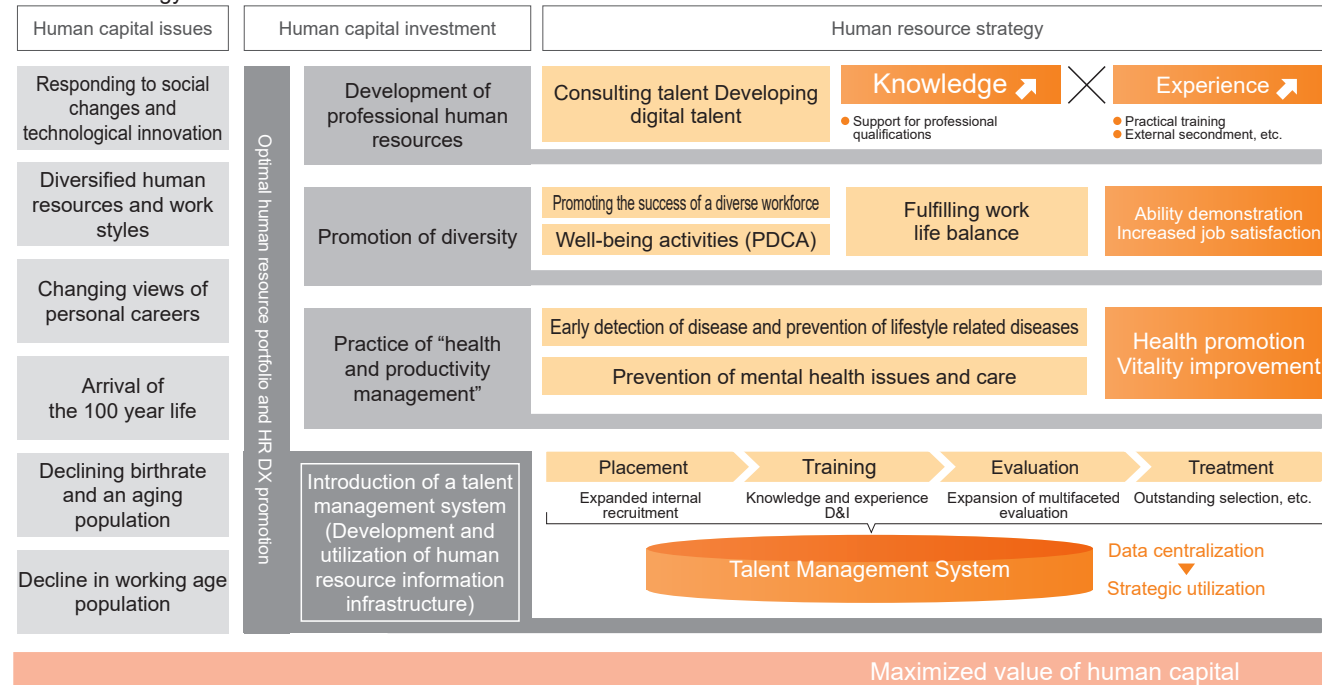


Efforts Towards Human Capital Management

The Hyakugo Bank Group views its employees as capital, the source resources to improve their skills and fully demonstrate their abilities.

Investment in Human Capital, Source of Value Creation/Human

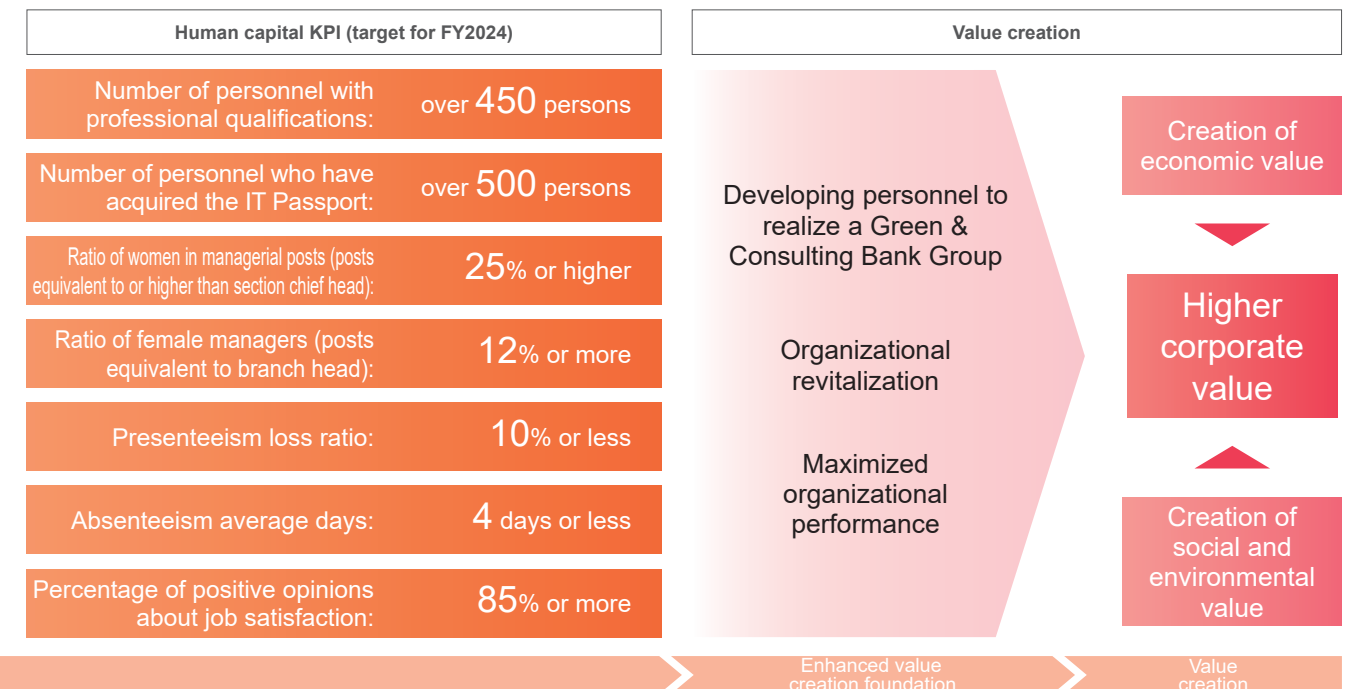
With regard to investment in human capital and human resources strategy, based on the Medium-term Management Plan, we position measures, and we are striving to develop personnel to realize a Green & Consulting Bank Group, vitalize the organization, and maximize resources strategy are as follows:



of value creation, and actively invests in human capital and implements human resource strategies that enable its diverse human

Resources Strategy

the "development of professional personnel," "promotion of diversity," and "implementation of healthy management practices" as our main organizational performance. Measurable indicators, targets, and progress related to these investments in human capital and human re-



Indicators related to human capital

Development of professional personnel

Indicators	FY2022 (actual)	FY2023 (actual)	FY2024 (target)
Number of personnel with professional qualifications (7 qualifications including 1st grade financial planners)	371 persons	390 persons	450 persons
Number of personnel who have passed the IT Passport	244 persons	395 persons	500 persons

Implementation of healthy management practices

Indicators	FY2022 (actual)	FY2023 (actual)	FY2024 (target)
Presenteeism loss ratio*1	15.8%	16.0%	10% or under
Absenteeism average days*2	6.1 days	5.5 days	4 days or less
Stress check implementation rate	98.5%	97.5%	98%
Percentage of employees with high stress levels	4.3%	3.6%	5% or under
Rate of implementation of full medical checkups	59.9%	75.0%	70%
Paid leave utilization ratio	70.1%	75.0%	65%

*1 Presenteeism loss rate: Percentage of employees whose work performance declined due to illness or injury.

*2 Average number of days of absenteeism: Number of days taken off work due to illness, injury, or other physical condition (including paid leave, average calculated excluding people with 0 days).

Promotion of diversity

Indicators	FY2022 (actual)	FY2023 (actual)	FY2024 (target)
Percentage of positive opinions about job satisfaction in the employee awareness survey	80.1%	80.9%	85%
Ratio of women in managerial posts (posts equivalent to or higher than section chief head)	19.1%	20.1%	25%
Ratio of female managers (posts equivalent to branch head)	10.0%	9.4%	12%
Ratio of male employees utilizing childcare leave	109%	106%	100%
Employment rate of persons with disabilities (as of June 1)	3.00%	3.01%	3.00%

Other

Indicators	FY2021 (actual)	FY2022 (actual)	FY2023 (actual)
Number of training courses attended (total)	7,763 times	4,373 times	4,744 times
Number of internal trainees (total)	198 persons	193 persons	238 persons
Training fees	¥99 million	¥106 million	¥95 million
Percentage of employees who received training on compliance	100%	100%	100%

Indicators	Those who joined the Bank in April 2019	Those who joined the Bank in April 2020	Those who joined the Bank in April 2021
Turnover rate (new graduates within 3 years)	20.9%	21.1%	26.3%

Gender wage gap (Average female wage / average male wage x 100)

	FY2022	FY2023
All employees	39.2%	39.7%
Regular employees	60.4%	61.2%
Non-regular employees	85.8%	86.7%

Wage gap between male and female bank employees among regular employees

	FY2022	FY2023
Bank employees among regular employees	65.0%	65.6%
Specialist I*1		
Managerial posts*3	86.6%	110.9%
General bank employee	83.5%	90.5%
Specialist II*2		
Managerial posts*3	100.2%	102.7%
General bank employee	104.9%	98.6%

• The main reason for the large wage gap among all employees compared to regular employees and non-regular employees is the high percentage of women among non-regular workers, who are paid relatively low wages.

• Even for bank employees, who make up the majority of regular employees, differences in length of service and position distribution cause differences in average wages between men and women, but the same wage standards are applied regardless of gender.

*1 Specialist I: There are transfers involving relocation

*2 Specialist II: Consent is required for transfers involving relocation.

*3 Middle management positions: Senior staff or higher

Initiatives to increase the ratio of female managers and correct the wage gap between men and women

- We have established a system to ensure that the careers of women are not interrupted when they experience life events, such as by revising the system so that a certain period of childcare leave is included in the tenure of the professional qualification system, thereby enhancing support for achieving a balance between work and family life.
- By expanding job opportunities for female employees and supporting their autonomous career development, we are striving to create a work environment where women can fully demonstrate their abilities and eliminate the wage gap between men and women.