

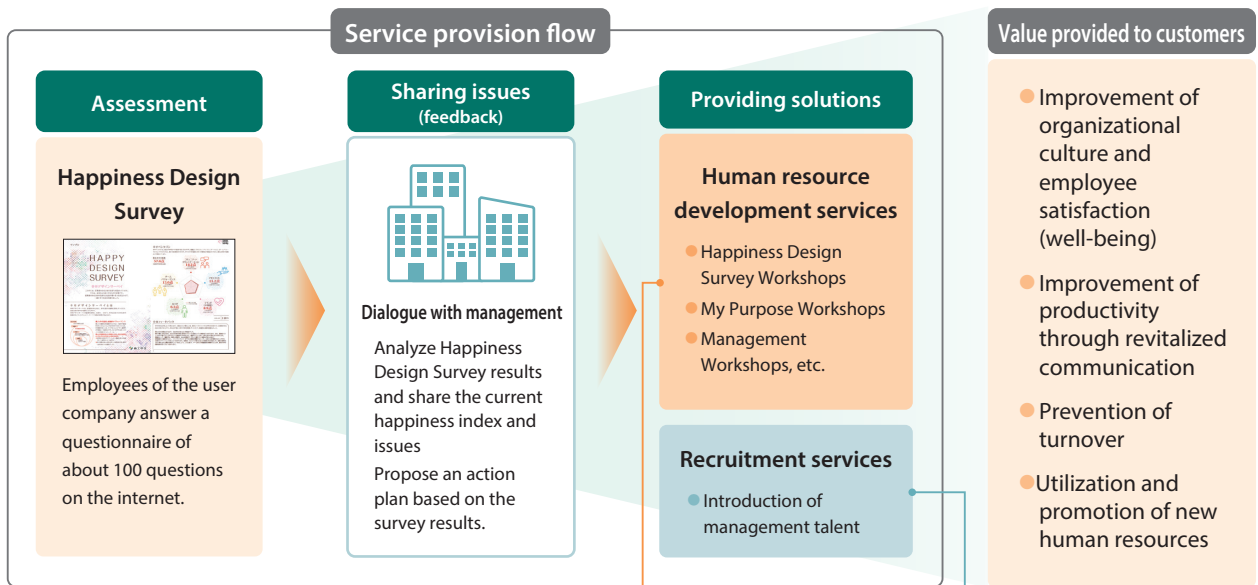
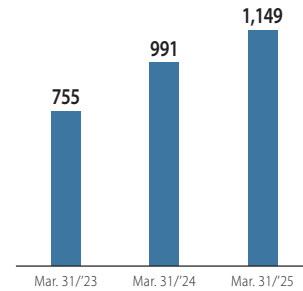
## Diversity, Equity and Inclusion

### Our efforts toward achieving well-being of employees at SMEs

The business environment surrounding SMEs in Japan is becoming increasingly severe, with a growing shortage of labor against the backdrop of a shrinking working population, difficulties in hiring, and an increase in job turnover.

To resolve such social issues, the Shoko Chukin Bank established the human resource service subsidiary THE SHOKO CHUKIN HUMAN DESIGN CO., LTD. in November 2024. We are working to support the realization of well-being for SME employees by conducting three operations: the Happiness Design Survey to visualize employee happiness levels, human resource development services including various workshops as post-survey follow-up, and recruitment services to directly support SMEs with labor shortages.

Number of companies participating in the Happiness Design Survey (cumulative total)



**Human resource development services**

We conduct workshops for bottom-up action plan formulation aimed at corporate culture transformation, and support human resource development such as My Purpose formulation to enable employees to think and act autonomously.

**Recruitment services**

Through dialogues with management, we define requirements for human resources truly necessary for corporate growth and issue resolution, and by conducting interviews with job seekers at Shoko Chukin Human Design, we resolve questions and concerns on both sides to prevent mismatches after the hiring process.

#### Support case example

##### My Purpose Workshop held to instill the management philosophy

Hotel Mikazuki Co., Ltd. (Chiba) operates spa and resort hotels in Japan and overseas. The company planned to hold a My Purpose Workshop\* to support employee growth in understanding the management philosophy and acting autonomously. On the day of the event, over 350 employees participated in the workshop, engaging in the activities and formulating their own My Purpose. Through this program, the Shoko Chukin Bank supported clarifying each employee's medium- to long-term realizable self-image and creating a work environment where they can work with motivation.



\* My Purpose is defined as the overlap between the values that individuals cherish in their lives and the management philosophy that represents the company's values, and the workshop is designed to develop My Purpose for each individual.

## Our efforts toward achieving well-being of employees at the Shoko Chukin Bank

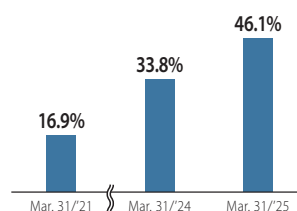
The Shoko Chukin Bank is actively working to ensure diversity in human resources, such as promoting women's advancement, employing people with disabilities, and mid-career hiring. We aim to create an environment where each officer and employee can thrive through fair and equal opportunities, aiming for innovation creation and improved worker happiness by uniting human resources with diverse perspectives, skills and values.

### ■ Promotion of women's advancement

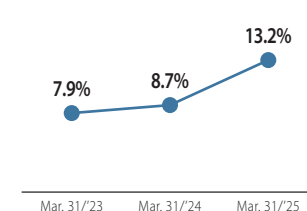
As a result of our efforts to position the promotion of women's advancement as a management issue, the percentage of female managers increased to 13.2% in fiscal 2024, and we received external recognition, including the 2025 J-Win Diversity Award Basic Category Second Prize.

On the other hand, to achieve the target for fiscal 2026 of 20 percent of female managers, issues include producing higher managers such as general managers of divisions, departments and branches, and appointing management positions in sales and headquarters operations. In the current personnel system, an environment has been established where anyone can choose diverse careers, and we are uniformly advancing recruitment, development, promotion, and organizational culture building toward expanding opportunities for women's advancement.

Percentage of female new graduates



Percentage of female managers



### Executive mentor system

This is a training system where female management employees aiming for higher positions become mentees and engage in 1-on-1 meetings with executives who serve as their mentors to support the resolution of career development issues.

At the achievement report meeting held upon completion of the curriculum, the President and mentees exchanged opinions on a wide range of themes including the direction of the Bank's management, promotion of women's advancement, and organizational culture.



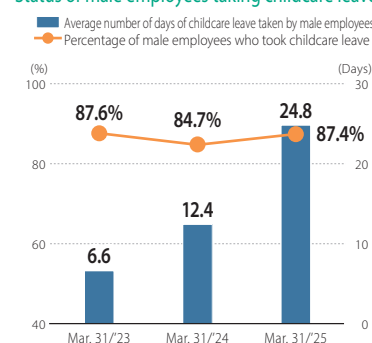
### ■ Balancing work and family life

Against a backdrop of expanding opportunities for female employees' advancement and an increase in dual-earner households, we are also focusing on balancing work and family life for male employees. We are not only actively promoting male employees to take childcare leave, but also holding roundtable discussions among employees who have experienced childcare leave and sharing their experiences internally to broaden organizational understanding of the system, thereby encouraging employees to shift their attitudes toward work through insights gained from child-rearing.

Through such efforts, the average number of days of childcare leave acquisition per male employee has increased, and we are fostering a corporate culture in which diverse human resources can work with peace of mind.



Status of male employees taking childcare leave



### ■ Employment of people with disabilities

We are also making efforts to employ people with disabilities in order to foster an organizational culture that recognizes diverse perspectives and values. Our employment rate of people with disabilities is 2.87% (as of June 1, 2025), which exceeds the legally mandated employment rate. The Shoko Chukin Bank applies a single personnel evaluation system regardless of disability, so new employee training includes the same curriculum for all new employees, including those with disabilities. We offer fair learning opportunities and strive for everyone to actively participate by offering information guarantees and other reasonable accommodations that each individual needs. In addition, to further promote the advancement of people with disabilities, in April 2025, we established THE SHOKO CHUKIN MIRAI HARVEST CO., LTD., with a view to making it a special subsidiary.

### ■ Purpose-driven leave

This is a special paid leave system to support each employee's autonomous activities based on their values and My Purpose. Up to 10 days of special leave is granted, which can be used for diverse initiatives toward self-realization such as community and social contribution activities, self-improvement, and reskilling.

For example, there was an employee who was planning a business to resolve logistics issues who used Purpose-driven leave to acquire a Class 1 large-sized motor vehicle driver's license to deepen understanding of logistics drivers' actual operations and driving skills. By utilizing this system, we aim to achieve both personal growth and the creation of social value by enabling participants to acquire practical knowledge, broaden perspectives, and interact with people outside the company.