

# Human Resources Strategy

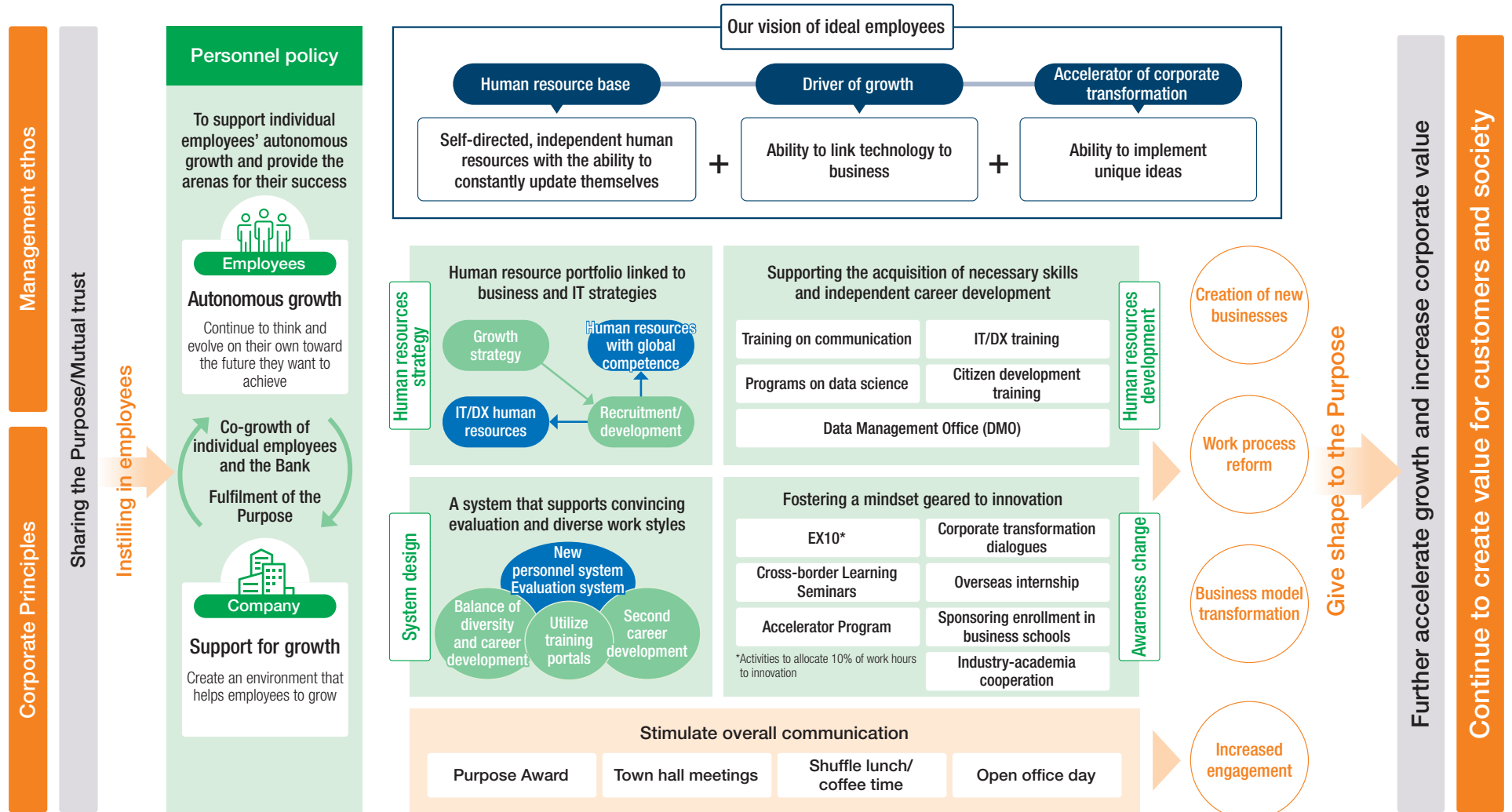


Strategy keywords

Autonomous growth

Support for growth

Our Group regards human resources as one of our most important management resources, as the source of value creation and the driving force for sustainable growth. To fulfill our Purpose, we are working to create an environment that helps every employee to participate in success, focusing on creating mechanisms to synchronize employees' autonomous growth with the Bank's sustainable growth.



## Message from the Officer in charge of Human Resources Division



### Kazutaka Inagaki

Managing Executive Officer in charge of General Affairs Division and Human Resources Division

## Through human capital management, accelerate the co-growth of employees and the company. Co-creating “the future of everyday life.”

We have actively supported the growth of our employees, because we have long believed that it is “people” who create new values. Through learning and working, each employee will continue growing, and will be able to envision what he or she wants to be. As a result, our human resource policy is founded on the notion that our company will grow together with our employees to realize the “future of everyday life” set forth in our Purpose. To realize said Purpose more effectively, we have formulated the necessary human resource strategy in conjunction with the three pillars of our management strategy: growth strategy, contribution to solving social issues, and corporate transformation.

Moreover, to make the Company a place where each and every employee can “make their wishes come true,” we have made revisions to our personnel system to encourage opportunities for a diverse range of employees to grow and tackle new challenges. We expect our employees to be dependable, independent human resources with the sense of responsibility and the requisite expertise to fully accomplish operations, the ability to expand and create business, and the humanity and communication skills to understand and respect people with diverse values and goals. The aim of the management team is to make our company appealing; the company of choice for people who want to grow.

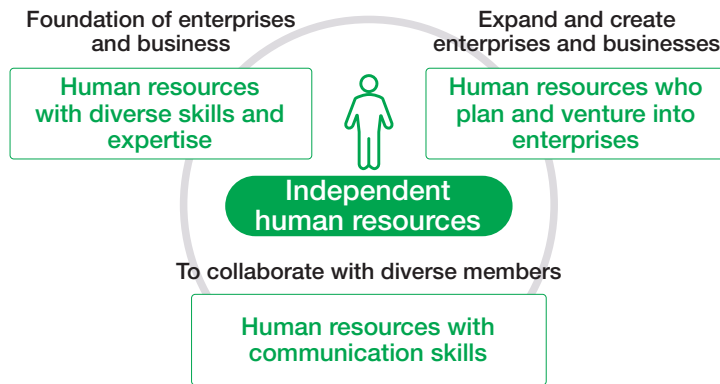
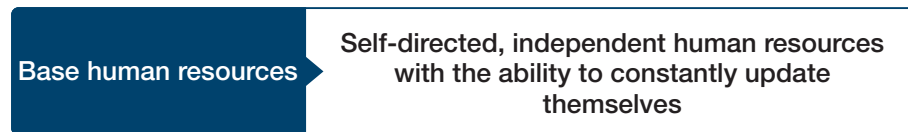
### Personnel policy

We have positioned our personnel policy as an indispensable and unchanging approach to achieving our human resources strategy, and we aim for the co-growth of employees and the company. From the perspective of the autonomous growth of our employees, we are promoting initiatives to foster a mindset among them that will allow them to think freely and challenge themselves without fear of change, so that they may continue to evolve independently toward the future they want to realize. In terms of continuous support for growth, we strive to create opportunities for a diverse range of personnel with the objective of providing an environment that allows employees to maximize their potential and grow.

# Human Resources Strategy

## Human resources strategy Human resource portfolio linked to business and IT strategies

Toward accelerating the second phase of growth to respond to the changing business environment, we have formulated our human resources strategy in linkage with the three pillars of our management strategy — growth strategy, contribution to solving social issues, and corporate transformation. We have examined the gaps between the current state of our human resources and the human resources needed to achieve our growth strategy in terms of quantity and quality, and for each business and each role or function, checked the gaps our current skill-holding employees have against the need. Through these, we have positioned the recruitment and development of IT human resources and human resources with global competence as a key action. To develop IT human resources, we promote the acquisition of necessary skills by employees, by providing IT/DX training to all employees and involving them in in-house development projects. For the recruitment and development of human resources with global competence, we are strengthening the recruitment of new graduates with overseas living experience, and also provide existing employees with opportunities of internships at our overseas group companies to experience local operations.



### Initiatives

#### Overseas internship

For the development of human resources with global competence, we solicited applications from employees outside of departments engaging in the overseas business to participate in an internship program that involves traveling abroad. As the program was launched in fiscal 2022, it was the second overseas internship program, this time with three participants. The participants visited local stores to see their operations and the locations of ATMs, and also had the opportunities to interact with local employees. After returning to Japan, the participants shared what they took home with their colleagues at an internal reporting session. We will continue to implement various measures for human resource development linked to our business strategy.



### Key Indicators

	Results for FY2023	Target
Training cost per employee	109 thousand yen →	120 thousand yen
IT/DX basic training enrollment ratio	57% →	100%
Number of employees enrolled in data science programs	262 →	300
Number of annual TOEIC test-takers	57 →	80
Ratio of new graduates with overseas experience	20% →	30%
Ratio of overseas employees to consolidated number of employees	15.6% →	20%

## System design Convincing evaluation/supporting diverse work styles

We believe that it is our obligation to contribute to creating a society that helps diverse human resources to participate in success in diverse ways. We believe that creating an environment that helps everyone to participate in success will lead to prosperous life and the continuous development of society, which includes creating opportunities for people of all genders, ages, nationalities, and other backgrounds to participate in success, and developing diverse human resources. On the other hand, to encourage employees to contribute to Seven Bank for as long as possible, it is essential to establish and operate a system of evaluation that brings convincingness to employees and leads to a sense of their personal growth, as well as a compensation system that rewards the expected roles and achievements of individual employees. We believe that by building a system in which the Bank firmly supports employees drawing their own career paths and focusing on achieving them, we can encourage promising human resources to stay with us and contribute greatly to our business growth.

### Initiatives

- Childcare leave, nursing care leave, and shorter work-hour system
- Child activity leave system (5 days a year)
- Volunteer activity leave system (5 days a year)
- Introducing an employee stock ownership plan for managerial-level employees
- Creating the expert career track
- Establishing “special appointment positions” for highly specialized human resources
- Introducing a management-by-objectives system and a bonus system for rehired retired employees
- Developing systems and operations based on no age limit for working



### FOCUS

#### Revision of the personnel system

General Manager, Human Resources Division **Masanori Iijima**

We revised our personnel system in FY2024. We revised the system for two purposes: (1) to create an environment that encourages achievement and challenge to attract motivated human resources, and (2) to clarify expected roles to develop the next generation of leaders through practical experience. In the new personnel system, the three ideas of “promoting autonomous growth,” “enhancing leadership skills” and “expanding career choice opportunities” are embodied in “grades,” “evaluation,” “compensation” and “transfers/assignments.” For example, we plan to introduce a mission grade system to clarify expected roles, and to secure and develop specialized human resources by establishing the expert career track.

### Key Indicators

Results for FY2023		Results for FY2023		Results for FY2023	
Employee service years	7.2 years	Ratio of female managers	17.7%	Occupational accident frequency rate	0%
Ratio of paid leave taken by employees	83.4%	Ratio of mid-career employees	83.1%	Occupational accident severity rate	0%
Number of employees who took childcare leave	26 (5 men and 21 women). Returned to work: 100%	Ratio of mid-career hires	80.4%	Number of contacts received at the Help Line for employees	8 cases
Number of employees who took a leave for nursing care	1	Percentage of employees with disabilities	2.3%	Average employee overtime per month	24.4 hours
Number of employees who used the shorter work-hour system due to childcare or nursing care	23	Cases of volunteer activity leaves taken	4 cases		

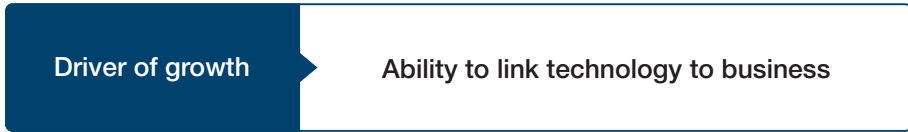
\*Ratio of female managers is calculated based on management positions (Senior Officer, Officer, Assistant Officer), excluding those seconded from the Bank to external companies. \*Ratio of employment of persons with disabilities as of April 1, 2024  
 \*Occupational accident frequency rate = (Number of occupational accidents occurred/Cumulative work hours) × 1,000,000 \*Occupational accident severity rate = (Lost work days due to an accident/Cumulative work hours) × 1,000

# Human Resources Strategy

## Human resources development

## Acquisition of necessary skills and independent career development

It is also necessary to prepare an environment that encourages independent human resources to constantly update themselves. To encourage the independent career development and personal growth of employees, we provide various training programs and opportunities to equip them with necessary skills. In particular, utilizing IT/DX in business is essential to the growth strategy of our Group. To this end, in addition to our conventional communication training programs, we are focusing on training and the development of communities for the utilization of AI and data. Through these, we are building an environment that encourages everyone to aim to join our DX human resources through various opportunities.



### Initiatives

#### Data Management Office (DMO)

Aiming to transform business models and processes utilizing data, we are implementing various measures to incorporate the use of data in our work, which include setting up knowledge sites, creating data marts, holding consultation meetings and workshops, and providing support for building departmental dashboards.



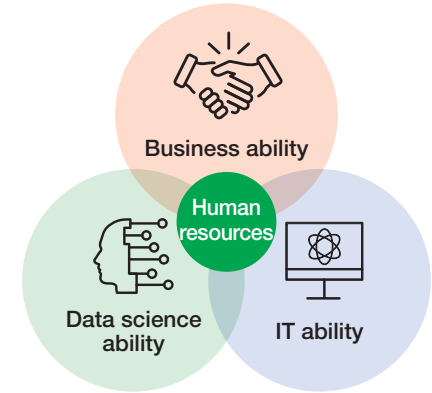
### Key Indicators

	Results for FY2023		Target
Number of employees in the IT business	144	→	200
Number of employees with agile development/data science skills	85	→	150
Number of DMO community participants	330		
Number of citizen development app community participants	392		
Number of employees who have set EX10 targets	174	→	250

\*Activities to allocate 10% of work hours to innovation

### Corporate Transformation (CX) to Drive Transformation

Seven Bank defines CX as a combination of DX (digital transformation) and EX (employee experience). We pursue a business model that enables individuals and the company to grow together through materializing the development of IT systems for increasing productivity, utilization of advanced AI and data, and the changes entailed in skill sets, organizational and corporate culture and awareness.



### FOCUS

#### Citizen-Developed App Awards

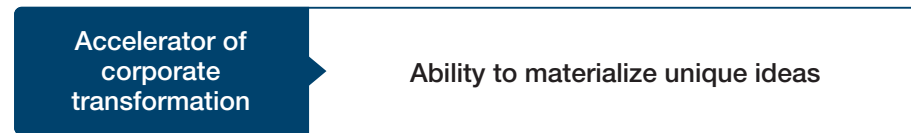
The citizen development training program is a hands-on training program to enable employees, who are untrained in IT but wish to streamline or automate their complicated tasks, to develop apps by themselves with assistance by the citizen development promotion team.



- Best App of the Year Award**  
**Sevenko Management app**  
Hikari Tsurumaki, Kazuki Nagamatsu, and Sayako Yuki, Human Resources Division team  
App for managing borrowing and returning of books in Seibunko
- Business Reform Award**  
**Cash Flow Management Table app**  
Momoe Otsuka, Business Support Division  
An app that automatically submits data on expenses scheduled for debit to the Cash and Securities Office on a daily basis
- Good Idea Award**  
**Image Search app**  
Maki Sakai, Brand Communication Division  
An app that allows users to search and use image materials easily

## Awareness change Fostering a mindset geared to innovation

Aiming to achieve our growth strategy and to increase the corporate value essentially requires changing the mindset of employees. Fostering a mindset geared to innovation in all employees requires cultivation of a mindset to be able to “expand” their areas and “create” businesses. We carry out various measures to develop human resources to drive “expansion x creation,” as human resources needed to achieve the second phase of growth. The EX10 system encourages independent innovation activities by allowing employees to allocate 10% of their work hours to activities for future contribution to the company or improvement of their skills, even without immediate benefit for their current work. In FY2023, 174 employees used this system.



### Awareness cultivation Behavioral change Business reform/Creating new businesses



- Understand our strengths
- Recognize our assets available for new endeavors
- Cultivate a challenger mindset
- Cultivate a sense of ownership of “the second phase of growth”



- Incorporate learning into work
- Take one step ahead, take small actions



- Related departments organically link together
- Collaborative businesses spring up spontaneously

#### Initiatives Corporate transformation dialogues

Through talks between executives of other companies and our officers, we communicate messages from the management team driving corporate transformation to employees.



#### Initiatives Cross-border Learning Seminars

Hands-on programs that encourage employees to act autonomously and help them take on the challenge of creating new businesses.

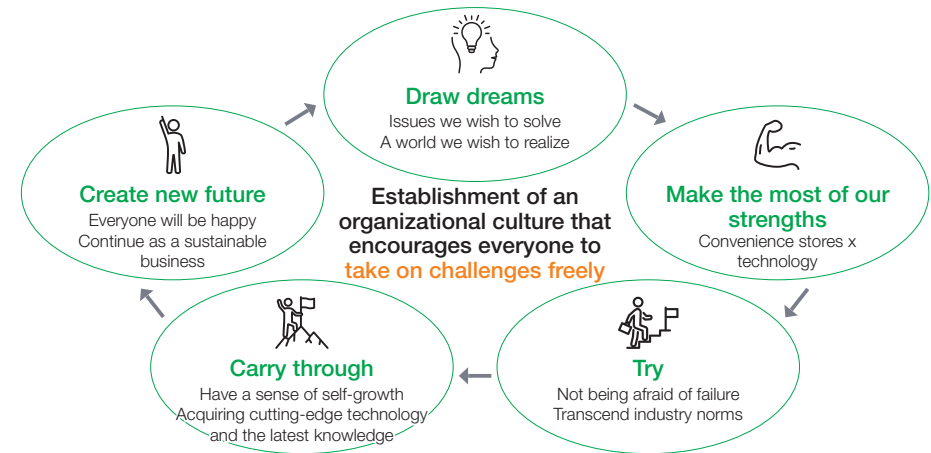


#### Initiatives Accelerator Program

Seven Bank has held the Accelerator Program almost annually since 2016, to collaborate with companies from a broad range of sectors including startups to create new businesses.



### To a Company Where Diverse Human Resources Gather for Active Participation and Growth!



# Human Resources Strategy

## Diversity and Inclusion

Seven Bank established the D&I Promotion Subcommittee in FY2023. Aiming to create a workplace environment where all employees can achieve their potentials equally, the entire Seven Bank Group is working together on the following activities.

### Held an Event Commemorating International Women’s Day Jointly with Overseas Group Companies

In March 2024, we held an event to commemorate International Women’s Day jointly with our three overseas Group companies (FCTI, ATMi, and PAPI).

Participants gave presentations on women’s participation in success in their respective countries, and learned about differences in situations between countries and challenges common to all countries. The event also created a sense of connection across national borders in many employees, helping to foster unity within the Seven Bank Group.



### Conducted a D&I Training Session for Employees

A group work session on D&I was held jointly by three Group companies in Japan, with a total of 50 participants.

In this program, participants tried to put themselves in the shoes of people facing various difficulties, such as childcare or nursing care, and thought how they would respond. Through the program, they became aware of the unconscious bias within themselves, and the importance of communicating with others and having a considerate attitude towards co-workers.



## FOCUS

### Working for the promotion of D&I that will lead to Seven Bank Group’s business growth

The D&I Promotion Subcommittee is working to create an environment to help employees learn more about D&I and put what they have learned into practice, through information activities and events about D&I. In FY2023, aside from the initiatives mentioned above, we conducted an awareness survey of all employees, which showed us the current situation of our Group and the expectations of our employees.

In the subcommittee, a total of eight members including employees of Seven Bank and two Group companies in Japan are planning and driving the activities for D&I. They are the employees of different levels ranging from managers to young employees, from a variety of departments. I also feel that the distances between companies are getting narrower than ever before through the group-wide cross-organizational activities.

In the era of rapid change, I believe that continuing to promote D&I directly leads to business growth and innovation. To drive the activities forward, it is also essential to change the awareness of all employees in linkage with human resource strategies. Going forward, as a subcommittee, we would like to carry out our activities while also following up on the measures taken by the Bank.



**Tomomi Hashizume**

Chairperson, D&I Promotion Subcommittee (Executive Officer and General Manager, Internal Audit Division)