Vision for 2030

Realize a flexible and resilient organization that continues to take on challenges of changes

With an open-minded corporate culture, diverse human resources learning and enhancing mutually, and the full use of digital IT technologies and data, we aspire to realize a flexible and resilient organization by continuing to take on challenges for change.

The power of each proactive individual is the driving force that shapes our future.

Amid a rapidly changing era, what we most need is the power of "each individual" to support the sustainable development of AFF industries and regional communities. The willingness of each individual to think, learn, and proactively take on challenges is the driving force that propels us in our mission.
At the Bank, we support employees to take initiative in developing their careers and cultivating a high level of expertise through various HR systems, including the Job Group System. In doing so, we develop professionals who can thrive both inside and outside the organization, while also building the talent base needed to execute our business strategy.
In addition, flextime and other effective working styles as well as a supportive corporate culture are also essential for employees to perform at their best. Having worked while raising children myself, I have come to realize that the workplace environment plays an important role in motivating employees, and I believe that, as these efforts accumulate, they will lead to a greater impact on society.
We will continue to actively develop an environment in which everyone can freely take on new challenges under an open and communicative corporate culture.

OGASAWARA Aki
Executive Officer
(General Manager of Human Resources Division)
Chief Human Resources Officer

The Norinchukin Bank's Human Capital Management

Human resource management policy

Ongoing support to individuals who continue to proactively take on challenges and drive changes as financial professionals, guided by a commitment to contributing to the AFF industries and local communities.

Vision under the Human Capital Management Policy

- A group of professionals who thrive both within and beyond the Bank under our Purpose
  A community of professionals
- Grounded in diversity
  Autonomous career development

HR Portfolio Strategy

Identify and visualize the talent required to execute the business strategy, and implement the initiatives and optimal job placements needed to build that talent base.

Talent groups aligned with each business domain (Job Group System)

Training diverse and specialized talent base

- Food & Agri Business
- Retail Business
- Investment Business
- Corporate
- Cross-organizational talent

Build & manage HR portfolio

- HR system
- Recruitment
- Training

Visualizing the necessary talent (gap recognition)

Appropriate allocation of resources tailored to business strategy (gap resolution)

Business strategy toward realization of Our Purpose (Medium-Term Vision)

- Create impact for the global environment, society, and economy
- Support sustainable development of AFF industries and local communities
- Create value for cooperative members and users through optimal integration of the digital and real
- Ensure stable returns and play a role as the national level banking institution for the AFF cooperatives
- Realize a flexible and resilient organization that continues to take on challenges of changes

Foundation for Human Capital

Build and operate HR system and initiatives as foundation for human capital management

- Raising engagement
- Encouraging challenge-taking
- Promoting Well-being
- DE&I dissemination

Human resource portfolio strategy

HR system based on concepts of autonomy and expertise

Job Group System

Based on our HR management policy, we have established a personnel system that features the concepts of "autonomy" and "expertise." As part of this system we have introduced our Job Group System.
Under the Job Group System, employees register themselves in job groups based on their preferences and work experience when they reach the leadership level and, as a general rule, are assigned to work related to their registered job group, enabling them to develop expertise over the medium to long term. In addition to job rotations based on job groups, we have established Group Job Descriptions that clearly define the roles within each job group and the expertise required for each function and job level. We have also introduced Job Competencies as a framework for assessing and developing professional expertise. Through regular one-on-one meetings, performance evaluations, and feedback sessions with supervisors, we support employees in deepening their expertise and advancing their professional development.

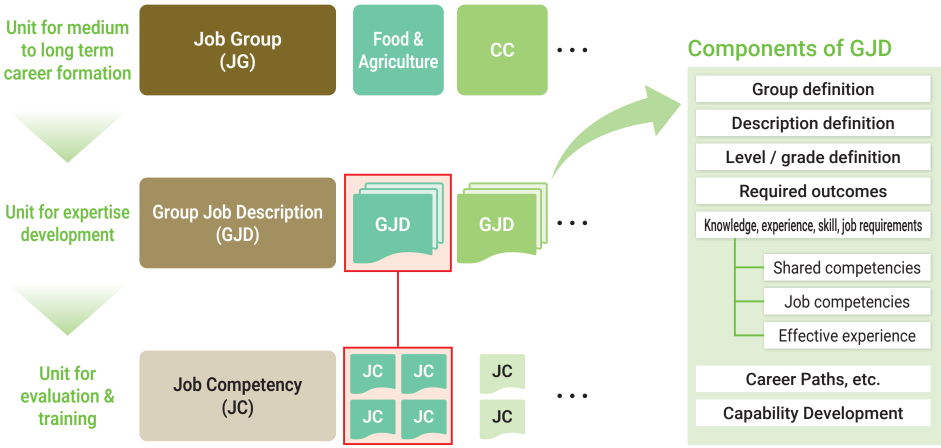
Job Groups

Food & Agriculture	CC*	GI&B	Administration, IT	Risk Management
Audit	Legal	Financial Accounting	Domestic Branches*	BE*

CC: Cooperative Central Banking; GI: Global Investments & Banking; BE: Business Expert

* CC: Operates the Retail Business as the central bank for the JA Bank / JF Marine Bank System; GI&B: Mainly responsible for the investment business; Domestic Branches: Operates Food and Agriculture Business and Retail Business within local communities; BE: Provides support for planning and front-office operations and handles business development, application and optimization

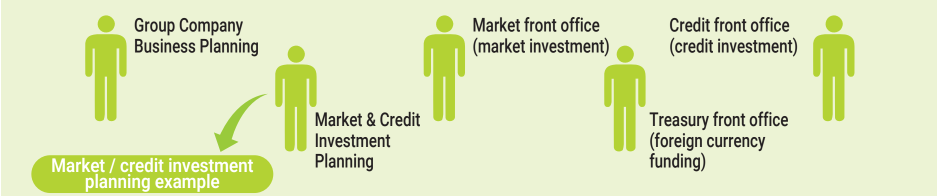
Job Groups and Group Job Descriptions



Career formation based on job group

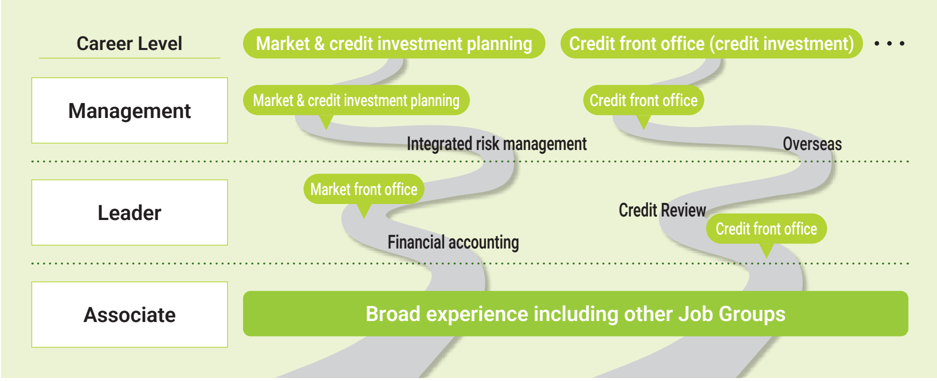
To support employees in autonomous career development and cultivating expertise, the Bank has established a "Target Talent Profile" and "Career Journey" for each job group, presenting examples of talent composition, areas of activity, and career paths, while implementing the human resource development initiatives needed to achieve them.

Target Talent Profile (GI&B Group Examples)



Definition	Broad practical experience across investment and funding operations; expertise in finance and risk management; knowledge of other business divisions, enabling planning and coordination from a companywide perspective.
Areas of activity and career illustration	Experience across multiple investment-related departments, secondments to Group companies, and overseas offices; investment front-office experience, as well as finance, risk management and other portfolio management; Experience in cross-organizational departments, including AFF and Corporate Planning

Career Journey (GI&B Group Examples)



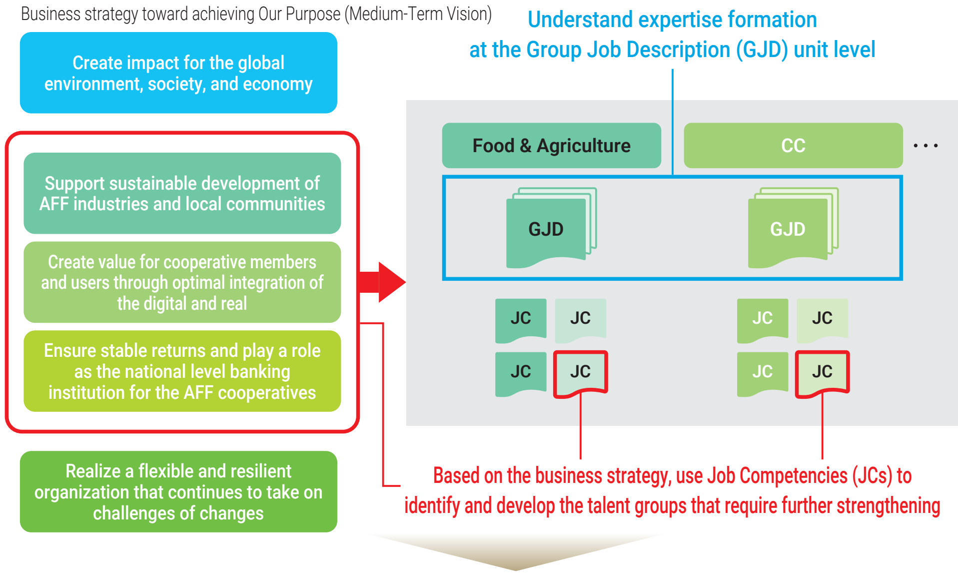
Training initiatives unique to each job group (example from GI&B group)

Orientation training	Basic skills training	Follow-up training
Product training	Head office trainee program	External secondment

Talent group formation based on Job Groups (Human Resource Portfolio Strategy)

Under its talent portfolio strategy, the Bank seeks to develop the talent groups required to execute its business strategy through the Job Group System. Specifically, the Bank defines the expertise required to achieve its business strategy through Job Competencies and visualizes employees' expertise through competency assessments. Based on the gaps identified through these assessments, the Bank implements talent development initiatives to close those gaps and develop the required talent groups.

Framework for building talent groups



	JC requiring further strengthening	Talent Gap
Food & Agri	Food & Agri Digital Transformation	↗
	Origination	↗↗
CC	Product & service planning and implementation	↗
	Cooperative system guidance	↗
	Cooperative operations & systems	↗↗
GI&B	Credit investment	↗↗
	Market investment	↗↗
	Group business planning	↗↗

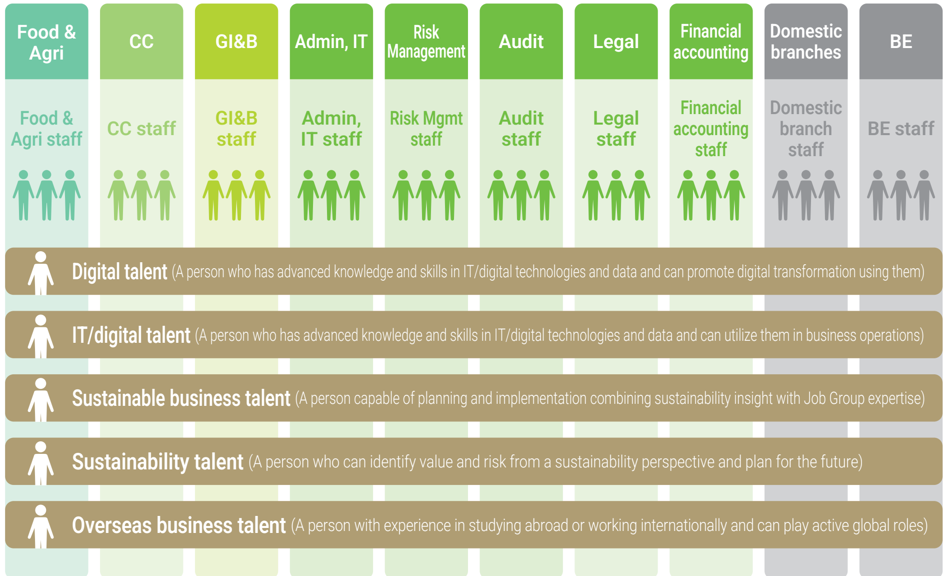
Implementation of necessary training programs to close talent gaps

Note: A greater number of arrows indicates a larger talent gap.

Formation of Cross-Organizational Talent Base

In addition to developing talent groups based on the Job Group System, the Bank is focusing on developing and securing key talent across the organization, including digital talent, while making planned investments in human capital

Cross-Organizational Talent Development Initiatives and Target Headcount

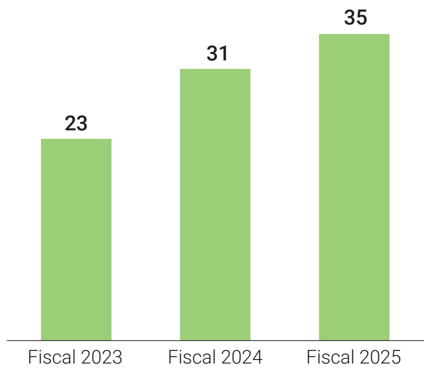


	Training programs	End of Fiscal 2025	Fiscal 2030 target
Digital talent	● Translator development program ● Data scientist development program	243	Around 300
IT talent	● E-learning for development of digital transformation literacy ● IT tool training, open-application training	All employees and executives	All employees and executives
Sustainable business talent	● Specialized university courses, professional training ● Training, on-the-job training (OJT)	30	Expansion
Sustainability talent	● Sustainability fundamentals training and Human rights training ● Related certification	All employees and executives	All employees and executives
Overseas employees	● Foreign postgraduate university programs ● Language acquisition lessons, cultural understanding training	302	Around 330

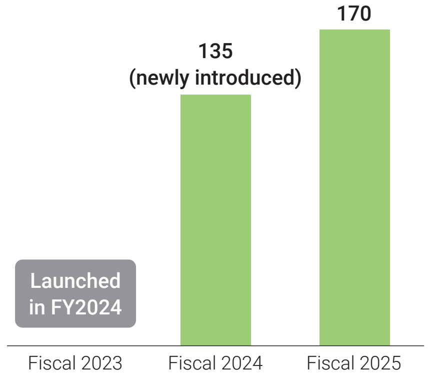
Self-directed career development program

We support employees' self-directed career development regardless of professional course (job class) by providing support for skill enhancement, reskilling, and career self-development.
To support autonomous career development and the cultivation of expertise, we operate an Open Recruitment System for Internal Job Positions, which provides opportunities to gain work experience in specific jobs and positions. We also provide opportunities for employees to experience and deepen their understanding of business domains in which they have no prior experience through our Company Internships program.
In addition, to help employees broaden their business experience, we have established a Course Change System for employees wishing to change courses (job class), as well as a Course Challenge Program, which enables employees to gain experience in the business operations of the course to which they wish to transfer.

Open Recruitment System for Internal Job Positions



Internal Internships Program



VOICE

Internal Internships Program

Broader perspectives through cross-divisional business experience

By taking advantage of this program, I gained experience in the Food and Agriculture and Retail Business operations at the Toyama Branch. Having worked exclusively in administrative departments at Head Office since joining the Bank, I had only a limited understanding of branch operations. However, accompanying the branch staff on visits to JAs and clients enabled me to reaffirm the Bank's role within the cooperative system, and gave me firsthand experience of the rewards of branch operations rooted in the local community.
At the same time, I witnessed the challenges that can only be appreciated at the front line, while also recognizing the importance of the Bank fulfilling its role as the national-level institution to address those challenges. Through these experiences, my perspective broadened. I now consider not only which departments should work together to solve issues, but also the fundamental role each individual department plays.
This opportunity to gain work experience across both Head Office departments and branch offices was invaluable in helping me think more proactively about my own career.

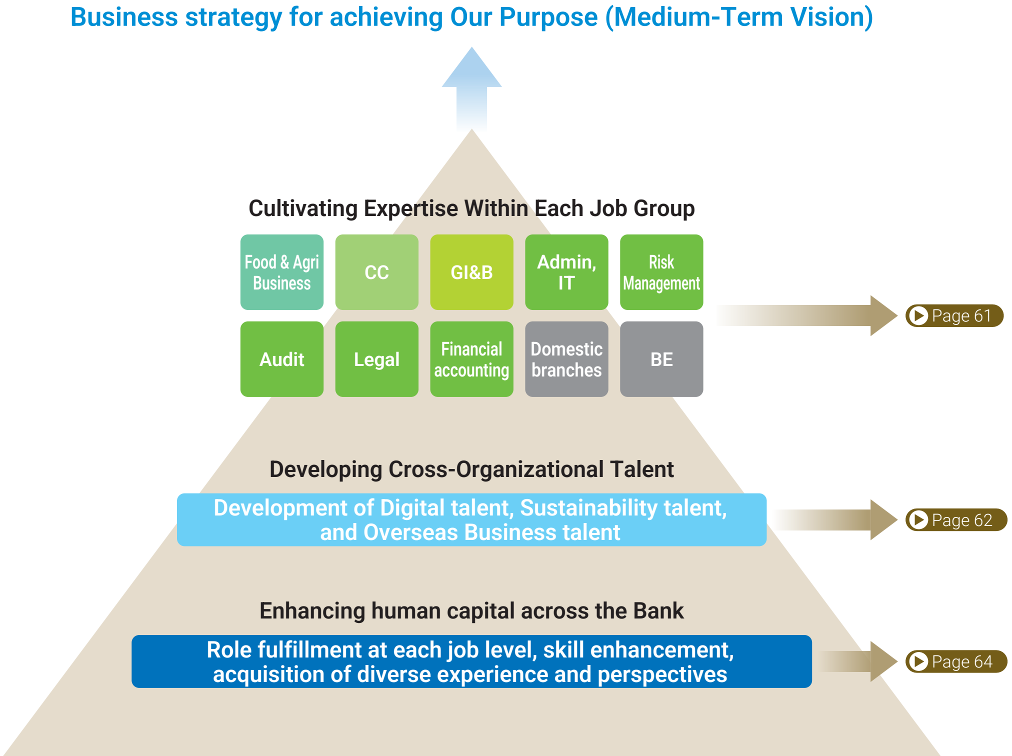
HIRAMOTO Yuri
Markets Division

Human resource development

Overview of human resource development

To realize our business strategy, we implement development initiatives centered on three pillars: Cultivating Expertise Within Each Job Group, Developing Cross-Organizational Talent, and Enhancing Human Capital Across the Bank. By investing in human capital and providing diverse learning opportunities, we aim to enable each employee to contribute to the execution and realization of the Bank's strategy with autonomy and expertise.

Structure of the human resource development plan



Training investment

Fiscal 2025: ¥**834.8** million

Training investment per person: ¥**250,000**

Training hours

Total training hours in fiscal 2025: **154,419** hours

Training hours per person: **46** hours

Enhancing Human Capital Across the Bank

As the foundation for cultivating expertise, we implement various human resource development initiatives aimed at enabling employees to fulfill the roles expected at each job level and enhance their skills.

Training by job level and at the time of joining the Bank

For employees in leadership and management positions, we have established training programs designed to develop the leadership and management skills required for training subordinates and managing organizations. For employees at the associate level, we provide training programs that develop the mindset and skills needed for future appointment to leadership positions and for cultivating expertise. In addition, we offer voluntary skill enhancement and career self-management training programs primarily targeted at each job level.
We also provide the training required at the time of joining the Bank for both new graduate employees and mid-career hires, enabling them to develop the mindset expected of all The Norinchukin Bank employees and to get up to speed smoothly in their new roles.

Main training programs by job level

Management	Executive coaching	Newly appointed senior manager training
Leader	Subordinate development training	Newly appointed middle manager training
Associate	Leadership development training	Career development training

Main training programs on hiring

Graduate hires	New employee training	JA on-site training
Mid-career hires	Training for mid-career hires	Hands-on agricultural training (optional)

Main training programs for skill enhancement and reskilling

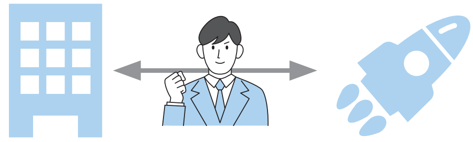
We provide training programs and other initiatives that enable employees to grow continuously by enhancing the job performance capabilities (shared competencies) expected of all employees across Job Groups, while supporting self-managed skill enhancement and reskilling.

Problem-solving skills training	Collaboration skills training	Big-picture skills training	Competency development training
Coaching training	Mentor training	Online learning content	Support for professional qualifications, correspondence courses

Encouraging diverse experiences and perspectives

To assemble a group of professionals with diverse ways of thinking and provide opportunities to encounter ideas, values, and work styles that cannot be obtained within the Bank, we are promoting cross-disciplinary training (learning and collaborative value creation together with employees from different industries as well as work experience in fields beyond the scope of one's own organization). In fiscal 2025, 24 employees participated in this program.

Cross-disciplinary training illustration (work experience in different industries)



Development of Management Talent

To continuously secure personnel capable of managing the Bank, we have identified succession positions and established a framework for personnel development and placement based on the job requirements and experience needed for each position. The development is built on a foundation of broad work experience both within and outside the Bank, and branch and departmental management experience.
In fiscal 2025, we developed talent by dispatching employees to programs for middle and top management organized by business schools in Japan and overseas.

Talent recruitment

Recruitment policies

To realize our human resources portfolio strategy, we hire new graduates and mid-career recruits to secure talent with expertise and diversity.
For new graduate recruitment, we recruit individuals who share the Bank's philosophy (Purpose) and can be expected to contribute over the medium to long term with autonomy and expertise. For mid-career recruitment, we focus on securing professionals who can make an immediate contribution and possess the expertise required to achieve our business strategy.

Our Approach to Talent Recruitment

New graduate recruitment	Appreciate and share the Bank's Purpose and Shared Values	Expected to contribute over the medium to long term after joining
Mid-career recruitment		Expertise needed for business strategy

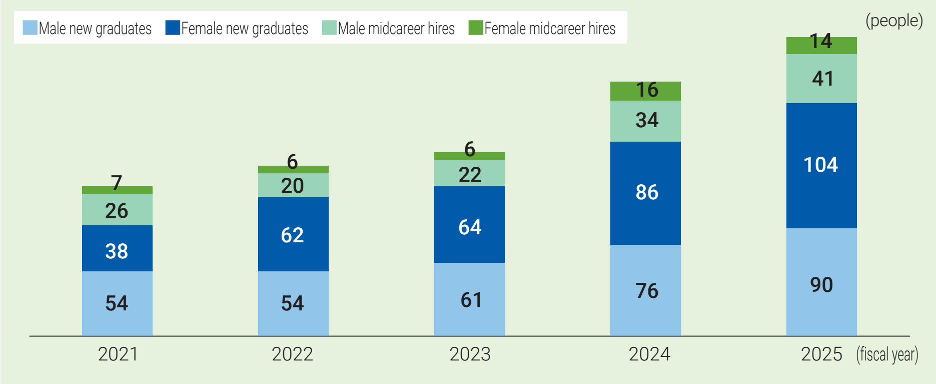
Initiatives to Attract Talent

We are working to strengthen our midcareer recruiting effort and increase our hiring quota in order to build a diverse group of highly skilled professionals. We have also established a target of 40% or more female hires among new graduate recruits for career-track positions.

For new graduates, we have introduced a course-based recruitment system that specifies the department of initial assignment for candidates who wish to develop specific expertise. We also hold internships and open company events and have introduced an exclusive recruiter system to reduce recruitment mismatches by fostering a better understanding of the work.

To strengthen midcareer recruiting, we have introduced an employee referral system and are working to clarify and conceptualize the specific expertise required for each open position and help expand recruiting within each business domain.

Recruiting results



Attracting talent

New-graduate recruitment

Course-based recruitment

Admin/IT course, GI&B course, quants course (risk management) available

Internship, open company

Providing opportunities to experience work in the Food & Agriculture Business, Investment Business, and Retail Business to deepen understanding of the Bank's operations

Exclusive recruiter system

Follow up to reduce mismatches between the Bank's philosophy and the actual job responsibilities

Midcareer hire

Specification of required expertise

The expertise required to achieve the Bank's business strategy is defined based on the Job Competencies, which serve as the unit for evaluating and developing expertise, and reflected in recruitment positions, with recruitment conducted accordingly.

Referral system

Applicable to all domestic division and branches. When a referral results in a successful hire, the referring employee receives a referral bonus.

Alumni reentry system

To promote the development of a team of employees who can play active roles both inside and outside the organization, staff who left the Bank to advance their careers are eligible for reemployment.

Foundation for Human Capital

Raising engagement

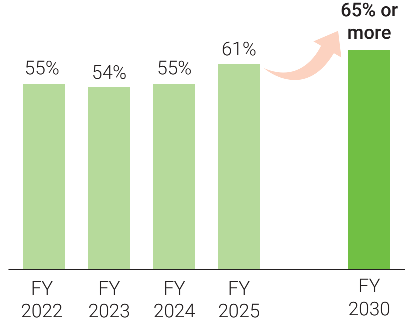
Employee engagement survey

At least once a year, the Bank conducts an employee engagement survey (organizational capability survey). The results are reported to the Board of Directors. Effective response measures are subsequently considered and implemented based on analysis of the results and identification of issues.

Employee engagement scores are measured according to three factors: job satisfaction, motivation to contribute, and willingness to recommend the Bank to others. We have set a target score of 65% or higher by fiscal 2030, based on the assumption that these factors can be raised to the necessary degree.

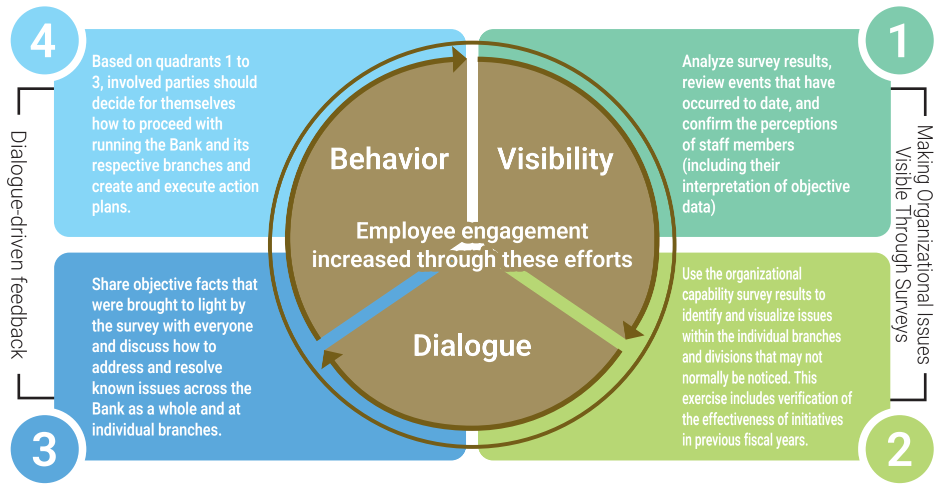
Recent survey results indicate an improvement in employee engagement rooted in our engagement initiatives, but confirmed room for improvement regarding the dissemination of management messaging and management policy.

Trend in employee engagement score*



* The three factors described above are graded on a five-point scale ranging from "strongly agree" to "disagree," and the average percentage of positive responses to each question is calculated as the engagement score.

How Survey Results Are Utilized



Ongoing initiatives to enhance engagement

Based on the issues identified through the survey, we examine and implement Bank-wide initiatives. In addition to these Bank-wide initiatives, departments, branches, and other organizational units also implement their own creative initiatives, thereby working to improve engagement across the organization.

Main Bank-wide initiatives

Main initiatives	Description of fiscal 2025 initiatives
Executive Dialogue Sessions	We hold executive seminars in which one executive and a small number of employees engage in dialogue, with the goal of fostering career development awareness among employees, increasing employee engagement, and improving the organization's culture. In fiscal 2025, a total of 178 seminars were held, with 2,478 employee participants in total.
Internal Communications Portal	Through the Group-wide Internal Communications Portal, we share examples of excellent initiatives undertaken by employees based on our shared values, as well as stories highlighting the diverse talent active throughout the Norinchukin Group. In fiscal 2025, a total of 74 articles were published on the portal. Taking advantage of the portal's accessibility to all employees, we have enhanced communication by increasing the number of messages from executives and opportunities for executives to answer employees' questions.
Strengthening the Communication of Management Messages and Policies	When rolling out the Bank's initiatives (management policy) for fiscal 2026, in addition to comments from executives, we introduced a range of measures to make the policy more familiar and easier for employees to understand, including a short novel-style summary presenting the discussions and deliberations that led to its formulation, and interviews with employees involved in its development.
Strengthening IT Infrastructure and digital transformation Initiatives	To improve employee productivity, the working environment, and operational efficiency, we enhanced our systems environment, upgraded PC terminals, and introduced generative AI and other technologies. * Refer to IT and Digital Transformation section on Pages 57-58 for related initiatives

Creative Initiatives by Divisions and Branches

Family Day (Kumamoto Branch)

We organized a Family Day event to invite employees' families to the branch, where they participated in activities such as a stamp-rally-style branch tour and cash-counting experiences, with the aim of helping them better understand the workplace environment, atmosphere, and the Bank's operations.
As the entire branch worked together from the planning stage through the day of the event, the initiative also helped foster a sense of unity and strengthen employees' sense of belonging.

Thanks Card (Utsunomiya Branch)

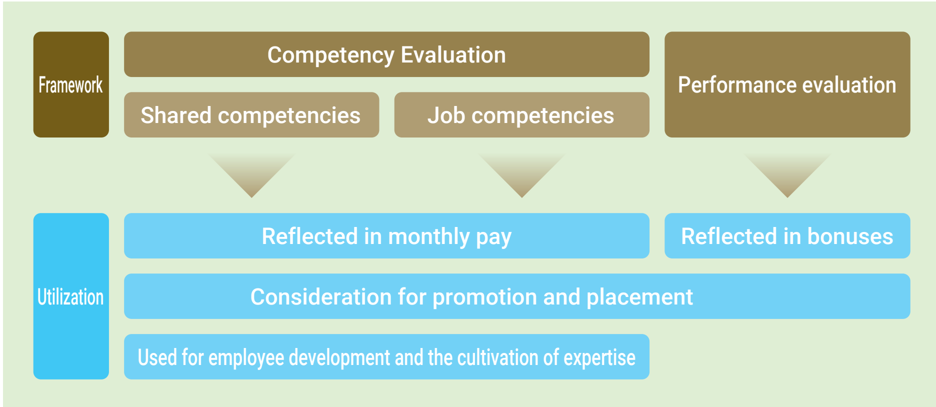
Employees write a short message whenever they wish to express their appreciation to a colleague, and the messages are shared at regular intervals.
By making visible contributions and mutual support that are not easily reflected in numerical results, as well as the consideration and thoughtfulness that often go unnoticed in everyday work, the initiative has helped strengthen teamwork and improve the workplace environment.

Encouraging Challenge-Taking

Performance Evaluation System

Employees are assessed through competency evaluations and performance evaluations
Competency evaluations assess both the capabilities expected of all employees regardless of their duties and the specialized capabilities required for each job and function. The results are used for employee development and the cultivation of expertise and are also reflected in monthly salaries.
Performance evaluations are positioned as a management tool that encourages employees to take on challenges in order to continuously improve the execution of assigned tasks and objectives and the quality of their results and are reflected in bonuses. In addition, by evaluating achievements beyond those set out in objectives at the beginning of the evaluation period, the framework encourages employees' creativity and willingness to take on new challenges.

Evaluation system framework



Business Awards

We hold the Business Awards to recognize employees' initiatives and challenges that embody the Medium-Term Vision of "Taking on challenges of a changing world as we look to the future," and to share these efforts across the organization. Based on entries submitted either by employees themselves or through nominations by others, awards are presented at the headquarters and unit level. The Grand Prize is then selected from among the representative entries from each headquarters and unit by a selection panel.
The Business Awards were launched in fiscal 2019. In fiscal 2025, 161 entries were submitted, bringing the cumulative total to 1,825. In addition to attracting a large number of entries each year, the quality of the initiatives and challenges has continued to improve over time.

In-house Entrepreneurship System (Nochu Seeds)

To encourage employees to take on new challenges, we launched the in-house entrepreneurship program, "Nochu Seeds," in fiscal 2024. Under this program, employees are invited to submit business ideas, which are refined through mentoring and other support before undergoing multiple rounds of evaluation. The bank selected one idea each for fiscal 2024 and fiscal 2025, and both of ideas are currently under consideration for commercialization.

NOCHU SEEDS

Nochu Seeds logo

Fiscal 2025 Evaluation Presentation

VOICE **In-house Entrepreneurship System (Nochu Seeds)**

Owning responsibility and making a business

Ever since my idea was selected, I have been working full time on exploring its commercialization. Throughout the selection process and beyond, I have encountered a number of challenges. Although I have received support from those around me, ultimately I am responsible for both what I have accomplished and what I have not. It is a world completely different from my previous work, where I was supported by my supervisors, and I can feel my approach to work changing day by day. Going forward, I hope to continue advancing the commercialization of the business while further developing the professionalism and sense of responsibility expected of a business owner.

NISHIOKA Naoki
Selected fiscal 2024

Promoting Well-Being

Promoting diverse work styles

We promote an environment in which all employees can choose work styles that fit with their distinctive life events, such as marriage, childbirth, child care, and nursing care, and where each individual can independently pursue a personally tailored career path.

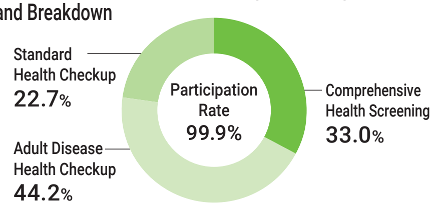
Self-selected transfers	Separation of job description and transfer rotation process allows employees to choose whether to transfer based on their life stage
Super flex	A flexible work scheduling system with no core hours enables independent and varied work styles.
Spouse transfer leave	This program allows employees whose spouses are transferred, to continue their careers by taking a leave of absence for a certain period.
Side jobs	The Bank encourages independent challenges and the acquisition of wide-ranging knowledge and skills through side jobs.

Health Promotion

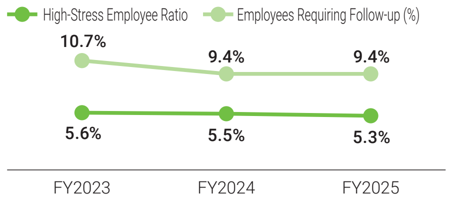
Employee health management and health promotion are not matters to be left solely to employees' own initiatives, but must be addressed by the Bank as an organization. We have established an environment to support the maintenance and improvement of employee's health in body and mind through initiatives such as annual health checkups and stress checks, as well as the provision of free gynecological examinations and cervical cancer risk screening kits. Through these initiatives, we aim to enhance the quality of our human capital and create sustainable corporate value.

Health Promotion Initiatives	Features of the Bank's initiatives
Annual Health Checkups and Health Screening Subsidies	The annual health checkup participation rate was 99.9%. Subsidies of up to ¥70,000 are provided for comprehensive health screenings.
Gynecological Examinations and Cervical Cancer Risk Screening Kits	The Bank fully subsidizes gynecological examinations conducted at medical institutions and cervical cancer risk screening kits (HPV test kits) that can be used at home or elsewhere.
Stress Checks and Other Mental Health Initiatives	Stress check results are improving. We also promote the use of external counseling services and raise awareness of mental health issues.
Health Newsletter	Publishes information from occupational physicians on physical and mental health, dental and oral health, and related topics.

Fiscal 2025 Annual Health Checkups – Participation Rate and Breakdown



Stress Check Results



Promoting Annual Leave Utilization

From the perspectives of the balancing "work and childcare" or "work and nursing care," and promoting various working styles and diversity, the Bank has set a target of an annual paid leave utilization rate of 70% or higher in its General Employer Action Plan formulated in accordance with applicable laws and regulations.
We also actively encourage employees to take advantage of the Plus One Leave (one day of annual paid leave taken in conjunction with a weekend), Mini Consecutive Leave (two or more consecutive days of annual paid leave), as well as half-day and hourly paid leave.

	FY2023	FY2024	FY2025	Target
Result	80.6%	83.2%	84.3%	70%

Promotion of Diversity, Equity, and Inclusion (DE&I)

Our approach to DE&I

We are promoting diversity, equity, and inclusion (DE&I) by fostering a culture in which each individual can demonstrate their expertise and to play an ongoing active role and grow independently.
Through these initiatives, we are building workplaces where diverse and talented employees gather, respect and welcome each other's different perspectives, enjoy the differences, actively accept diverse viewpoints and thoughts, and openly and actively exchange ideas and opinions in a psychologically safe environment. Thus, we ensure the continuous invention and implementation of new ideas and approaches that further strengthen our organization.

Advancement of Women

The Bank is committed to advancing women's participation by promoting equal opportunities through measures such as expanding training opportunities, creating an environment that supports diverse and flexible working styles, and fostering changes in awareness and behavior across the organization. In addition, from the perspective of supporting women's return to work, we are also promoting the use of childcare leave by male employees.

Ratio of Women in Management Positions

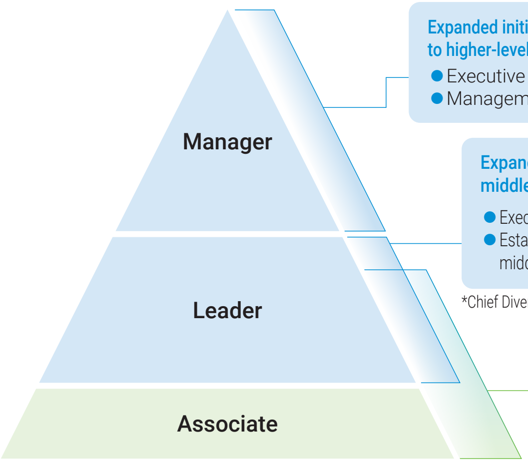
Results			Target	
FY2023	FY2024	FY2025	FY2030	FY2040
9.1%	9.6%	9.5%	13%	30%

Male childcare leave utilization rate

Result			Target
FY2023	FY2024	FY2025	100%
97%	108%	114%	

* Utilization rate in all fiscal years was 100% if excluding cases where leave was taken either side of the fiscal year end

Overview of initiatives to promote advancement of women



Expanded initiatives before or after promotion to higher-level management
- Executive mentoring
- Management-level programs

Expanded initiatives before or after promotion to first middle-management position
- Executive Seminar by CDO*
- Establishment of leader/ middle-management networks

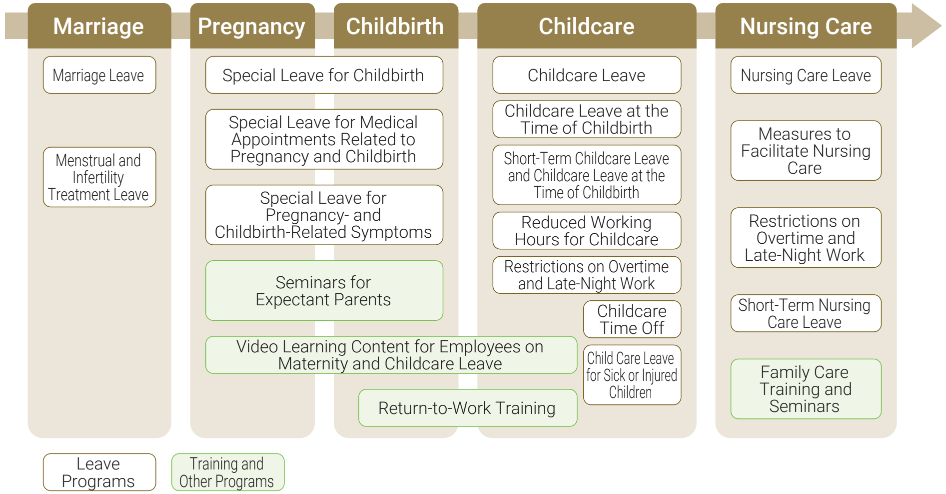
*Chief Diversity Officer

Expansion of Equal Opportunity Initiatives to Encourage Women's Career Development
- Cross-Industry External Training Program
- External Mentoring Program
- DE&I Working Group

Childcare and Nursing Care

The Bank is committed to supporting its employees in balancing their work and childcare responsibilities, as well as achieving a healthy work-life balance. To this end, we are enhancing our systems for infertility treatment leave, shorter working hours for childcare, and various programs for those taking maternity and childcare leave. We have also partnered with employer-led childcare facilities, and we have received certification as a Childcare Support Company (Platinum Kurumin Plus) from the Minister of Health, Labour and Welfare.

Leave Programs and Training Opportunities for Life Events and Other Needs



Promoting Diverse Talent

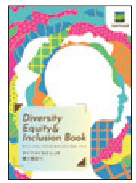
We also promote the following initiatives to ensure the Bank is an organization where each employee can perform a personally authentic and active role in line with our broader themes related to DEI promotion and social issues.

Active Participation by People with Disabilities
- Video-based and correspondence training to promote understanding
- Introduction of speech recognition software
- Establishment of a consultation desk for employees with disabilities

Supporting Global Talent
- Promotion of local hiring at overseas offices
- Supporting global talent through appointments to management and executive positions at overseas offices
- Enhancing organizational management through the global perspectives of locally hired employees at overseas offices

Promoting Understanding of LGBTQ+
- Internal communications and CDO participation in various events
- Awareness-raising activities, including executives' endorsement of the "PRIDE1000" initiative
- Promoting understanding through video-based training and e-learning

Diversity, Equity & Inclusion Book
For more information on the Bank's DE&I initiatives, please also refer to the following.
https://www.nochubank.or.jp/en/sustainability/social/diversity/



Note: Unless otherwise indicated, the initiatives introduced on this page apply only in Japan and do not apply outside Japan, including to the Bank's overseas branches, overseas subsidiaries, or employees working for external organizations overseas, with the exception of initiatives related to the development and utilization of global talent. In addition, statistics and ratios relating to DE&I do not include employees of the Bank who were locally hired outside Japan.