

Key CSR initiatives in FY2018

Strengthen our promotion of business that contributes to the sustainable development of society

- 1. Promote initiatives which take into consideration structural changes* which impact our clients and society as a whole**
 - Provide products and services which contribute to solving environmental and social issues
 - Solve issues through open innovation and partnerships with companies outside the financial sector
 - Create new business and transform existing business by adopting new technologies
- 2. Strengthening our stance on responsible investment and financing**

*United Nations sustainable development goals; low birthrate, aging society, and declining population; globalization; technological revolution; climate change, etc.

Strengthen our foundations to better enable us to take action in line with society's expectations

- 3. Strengthen our business foundations on a group-wide and global basis**
 - Enhance our corporate governance
 - Enhance our risk governance
 - Strengthen our IT governance and system development framework
 - Establish a stronger corporate culture
 - Build a robust compliance framework
 - Enhance our response to human rights concerns
- 4. Promote the development and active participation of our diverse workforce**
 - Promote diversity and inclusion
 - Proactive approach to promoting the health and wellbeing of employees, as well as creating a healthy work environment
- 5. Promote customer protection management and financial crime prevention**
- 6. Efforts to reduce the environmental impact of our business operations**

Promote activities that benefit society while taking into consideration the needs of the local community

- 7. Continuous initiatives to promote financial literacy/education**
- 8. Promotion of activities that consider the needs of the local community**