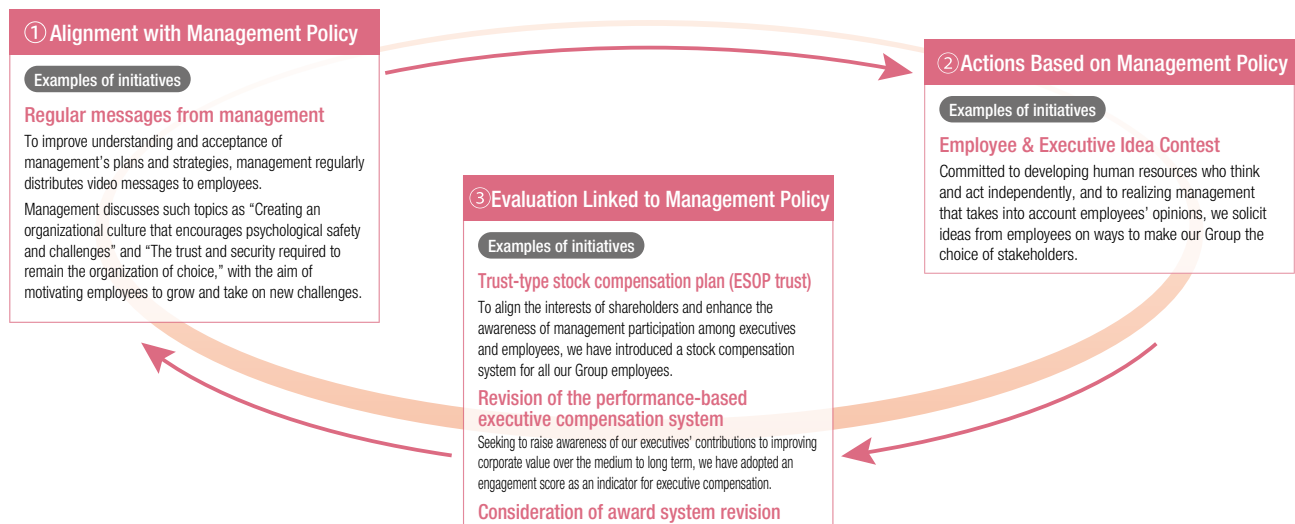


■ Enhancing Employee Engagement

To foster a culture in which employees think and act independently, we are strengthening engagement centered on dialogue across the organization.

Engagement Enhancement Cycle

Achieving our Management Plan will require that the dreams and actions of every employee be aligned with the Bank's Basic Philosophy and Management Strategy. To this end, we will work to improve engagement through a cycle of "empathy → action → evaluation" in order to develop "human resources who think and act independently."



① Empathy with management policy

Since April, the management team has been sharing messages regularly in an effort to deepen empathy with the Group.

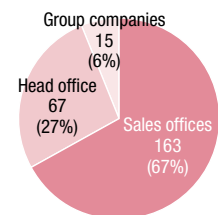


② Actions Based on Management Policy

We solicited and obtained ideas from our executives and employees, including those of our Group companies, on ways to ensure that our Group is chosen by stakeholders as we approach our 100th anniversary.

Number of applications	Number of applicants
245	436

*Total number including team applicants



③ Evaluation linked to management policy

In May 2025, our Group introduced a trust-based stock compensation system (stock grant ESOP trust) designed to make our employees take credit personally for the growth of the Bank. We determined that the best way to meet the expectations of our stakeholders, including our shareholders, customers, and local communities, is to enable employees to participate in management with a sense of ownership. The awareness that their individual efforts contribute directly to regional development, and to enhancement of our Group's corporate value, will encourage every employee to take ownership of their own actions, and to work in tandem with management to address challenges.

When it comes to enhancing governance, we also believe that incorporating employees' perspectives into management decisions will lead to transparent, convincing corporate management.