

Six Identified Materialities (Critical Issues That Must be Resolved on a Priority Basis)

Materialities	Opportunities and Risks	Major Initiatives	Main KPIs	Related Goals
<div>Supporting the Sustainable Growth of Local Businesses</div> <div>P. 83</div>	<div>Opportunities</div> <div>Increase and expansion of strategic solution needs due to increasing diversity and sophistication of corporate management issues</div> <div>Risk</div> <div>Decline in competitiveness due to delay in moving away from traditional lending-based business model Deterioration in corporate performance due to lack of response to changes in social structure</div>	<div>• Providing financial and capital strategy solutions, including LBO loans and subordinated loans</div> <div>• Providing rehabilitation and succession strategy solutions, including business succession consulting</div> <div>• Providing solutions utilizing overseas offices, such as overseas loans and overseas expansion support</div>	<div>• Number of corporate partners Approx. 2,900 companies<sup>(*)1</sup> (FY2024) → 1,871 companies (FY2022 results)</div> <div>• Sustainable Finance execution amount (cumulative) ¥4 trillion, Environmental Field Finance execution amount (cumulative) ¥2 trillion (FY2030) → Sustainable Finance ¥2.2 trillion, Environmental Field Finance ¥0.6 trillion (FY2022 results)</div>	<div>8 DECENT WORK AND ECONOMIC GROWTH</div>
<div>Helping People Live in the Age of Centenarians</div> <div>P. 89</div>	<div>Opportunities</div> <div>Increase and expansion of needs for asset formation and asset management as well as increase in financial literacy in preparation for the Age of Centenarians</div> <div>Risk</div> <div>Decline in competitiveness due to inadequate response to the increasing diversity and sophistication of customer needs resulting from changes in social structure, such as the declining birthrate and aging population</div>	<div>• Providing solutions for every stage of life (fund wraps, trusts, insurance, etc.)</div> <div>• Providing tailor-made, one-stop solutions (real estate utilization, financial asset management, asset succession)</div> <div>• Initiatives for financial education</div>	<div>• Group deposit assets ¥1.4 trillion<sup>(*)1</sup> (FY2024) → ¥1.1 trillion (FY2022 results)</div> <div>• Financial education course participants 500,000 (cumulative) (FY2030) → 89,000 (FY2022 actual)</div>	<div>1 NO POVERTY</div> <div>4 QUALITY EDUCATION</div> <div>8 DECENT WORK AND ECONOMIC GROWTH</div>
<div>Workplace Reform and Promotion of Diversity</div> <div>P. 95</div>	<div>Opportunities</div> <div>Securing human assets, reforming organizational culture, and creating new value by promoting the active participation of diverse human assets</div> <div>Risk</div> <div>Decreased motivation of employees due to a work environment that does not respond to diversifying values and changing social structures and an outflow of human assets</div>	<div>• Promoting Women's Activity Promotion Project</div> <div>• Mid-career recruitment for highly specialized human resources</div> <div>• Increasing job satisfaction and engagement</div> <div>• Implementing Maternity/Paternity Leave Reinstatement Support Program</div>	<div>• Percentage of female managers: 22% (FY2024)<sup>(*)1</sup> → 19% (FY2022 actual)</div> <div>• Percentage of mid-careers in management positions 14% or more (FY 2024)<sup>(*)1</sup> → 14% (FY2022 actual)</div>	<div>5 GENDER EQUALITY</div> <div>8 DECENT WORK AND ECONOMIC GROWTH</div>
<div>Promotion of Financial Digitization (DX)</div> <div>P. 97</div>	<div>Opportunities</div> <div>Increase and expansion of non-face-to-face/non-contact needs and needs for advanced digital solutions due to the progress of digitalization</div> <div>Risk</div> <div>Decline in competitiveness due to delayed response to rapid digitization, entry into other industries, etc.</div>	<div>• Expansion of non-face-to-face transactions through the Hamagin 365 smartphone application</div> <div>• Supporting customers' digitalization through digital consulting</div> <div>• Initiatives to promote cashless payment</div>	<div>• Number of users of Hamagin 365 smartphone application: approx. 1.35 million (2024)<sup>(*)1</sup> → 1.09 million (FY2022 actual)<sup>(*)2</sup></div> <div>• Number of digital support implementation cases: 378 (FY2024)<sup>(*)1</sup> → 308 cases (FY2022 actual)</div>	<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY INNOVATION AND INFRASTRUCTURE</div>
<div>Measures Against Global Warming and Climate Change—TCFD Recommendation Initiatives</div> <div>P. 103</div>	<div>Opportunities</div> <div>Increase and expansion of new financing and solution needs in the transition to a decarbonized society</div> <div>Risk</div> <div>Deterioration in corporate performance due to the occurrence of natural disasters, stricter climate change related regulations, etc., and loss of stakeholder trust due to insufficient response to climate change</div>	<div>• Climate change response using the framework of TCFD recommendations</div> <div>• Support for customers' transition to a decarbonized society (sustainable finance, support for calculating GHG emissions, etc.)</div> <div>• The Company's own decarbonization initiatives (e.g., switching to substantially renewable energy sources for the company's contracted electricity)</div>	<div>• Reducing our GHG emissions by 80% from FY2013 levels (FY2024) → 72.9% reduction (FY2022 actual results)</div> <div>• Achieving carbon neutrality for Company (FY2030)</div>	<div>7 AFFORDABLE AND CLEAN ENERGY</div> <div>13 CLIMATE ACTION</div> <div>15 LIFE ON LAND</div>
<div>Revitalize the local economy</div> <div>P. 114</div>	<div>Opportunities</div> <div>Revitalization and sustainable growth of the local economy through industry-academia-government-finance collaboration.</div> <div>Risk</div> <div>Sluggish local economy due to population decline, industrial decline, etc.</div>	<div>• Initiatives to “create sustainable towns” (for example, local decarbonization efforts)</div> <div>• Initiatives to “create a flow of people” in the region (for example, tourism promotion)</div> <div>• Initiatives to “create jobs” in the community (for example, business start-up support and collaboration with universities)</div>	<div>• Initiatives to solve community issues 15 per year<sup>(*)1</sup> → 20 (FY2022 results)</div>	<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY INNOVATION AND INFRASTRUCTURE</div> <div>11 SUSTAINABLE CITIES AND COMMUNITIES</div>

(\*)1 Bank of Yokohama KPI s  
(\*)2 Results of Hamagin App before renewal