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People

—Social Considerations

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People are at the center of global economic prosperity, driving wealth creation, developing innovative products and services, and supporting the communities in which they live and work.

From the World Economic Forum White Paper “Measuring Stakeholder Capitalism”

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The Group's Approach to Social Issues

The sustainable society envisioned under the SDGs is based on the assumption that humans will play a central role. Thus, the 17 goals ultimately aim to achieve human happiness. In 1948 the World Health Organization (WHO) described the state of human happiness as "well-being" (a state of complete physical, mental, and social well-being) and the Organisation for Economic Co-operation and Development (OECD) has defined the conditions of well-being to be comprised of material components such as income, employment, and housing, as well as immaterial components that contribute to quality of life (QOL), including health, education, and social connections. Our initiatives on pursuing prosperity and those related to global environmental considerations are also sorted into those that create positive impacts that ultimately lead to the well-being of people from all walks of life, not just our clients and employees.

Definition of Well-Being by the OECD

Material conditions	Immaterial conditions (QOL)	
<ul style="list-style-type: none"> Income and wealth Jobs and earnings Housing 	<ul style="list-style-type: none"> Health status Work and life balance Education and skills Civic engagement and governance 	<ul style="list-style-type: none"> Social connections Environmental quality Personal security Subjective well-being

Related Materiality

Impact Materiality

Materiality	Risk/Opportunity	Main stakeholders	Key measures
ESG/Sustainability Management	Risk/Opportunity	Society, Clients, Employees	Addressing climate change, biodiversity, resource recycling/circular economy, air, water, and soil pollution, and supporting ESG management for companies to whom we extend investments and loans.

Governance and Management Framework Materiality

Materiality	Risk/Opportunity	Main stakeholders	Key measures
Risk Management and Resilience	Risk	Society, Clients, Shareholders, Employees	Prevention of human rights violations and respect for human rights
Human Capital	Risk/Opportunity	Society, Employees	Recruiting, promoting, and building a group of human resources with diverse values. Building good relationships that recognize diversity while ensuring a healthy mind and body and identifying with the Company's "Purpose." Demonstrating one's own values and strengths.

Highly Relevant
SDGs

