

Initiatives for Work Style Reform

We are making efforts to realize the work-life balance of employees, to support participation and enhancement of persons with diverse lifestyles, values, and backgrounds such as women, seniors, and young employees. We are also working on “work style reform” to foster a vibrant organizational culture in which employees work proactively.

We believe that enhancing the life of each and every employee through “work style reform” will lead to an improvement in the work satisfaction of employees which will then lead to better service for customers and “improvement in customer satisfaction.”

Initiatives to reduce working hours

Development of the “Working smarter to leave earlier” campaign

In October 2015, we started a campaign to work smarter and leave the office earlier (“Working smarter to leave earlier” campaign), and, in principle, working overtime after 19:00 is prohibited. In order to share the purpose of this campaign with all employees, we distributed a poster with the president’s signature to all departments and branches.

In conjunction with the start of this campaign, we introduced the flexible working style by improving the conventional staggered work shift system in November 2015, allowing employees to adjust their work hours to suite the progress situation of work and customer schedule without increasing their overtime hours.

Since April 2016, as a measure to support employees’ self-development goal under the “Working smarter to leave earlier” campaign, we have been implementing a program of “Night lectures” in different places to encourage them who want to improve their skills. Lecturers from the “Gungin Financial College” held by the Gunma Bank are playing a major role in this program.

In addition, since April 2019, the departments and branches have set “specific goals” according to their actual conditions to enhance the “Working smarter to leave earlier” campaign. This aims at allowing a more practical implementation of this campaign as an “advanced smart and early campaign” that will eventually be motivated by all employees.



Establishment of “Day with no overtime for all employees”

Four times a month, all branches have a “Day with no overtime for all employees” in which employees of all branches are obliged to leave the office at 17:00.

In April 2015, we introduced a system of “voluntary scheduled no overtime day” that allows each employee to leave the office on time once a month on any day in addition to the “Day with no overtime for all employees” to realize a better work-life balance for our employees.

Establishment of branch performance award for achieving an “overtime reduction target”

In order to raise awareness of work-hour management, efforts to reduce overtime are reflected in the branch performance awards. We also evaluate the status of “leaving the office on time” and the status of “childcare leave taken by men staff.”

We encourage employees to set goals related to work style reform and raising productivity for their target management in individual personnel assessment, and the status of the employee’s efforts will be reflected in these assessments.

Introduction of annual paid leave by the hour

In July 2018, we established “timely leave”, a system for an annual paid leave with the aim of introducing more flexible work styles and supporting participation and enhancement of diverse human resources.

This system was newly established based on a proposal of the all-women staff team (see next page).

Full-scale introduction of telecommuting

In August 2018, we introduced company-wide telecommuting by using thin-client laptop computers for headquarters employees and tablets for sales branch employees.

In April 2019, we expanded the number of telecommuters, the scope of telecommuting, and telecommuting hours to further promote telecommuting.

Introduction of the “work-interval system”

In October 2018, we further promoted work style reform to achieve a work-life balance and established a new system to give employees “a certain rest period between the end of one workday and the start of the next” to create an environment where they are able to be active by maintaining a healthy state of mind and body.

Specifically, after one workday ends, employees are ensured of at least 11 hours of rest until the next workday starts.

Initiatives for the promotion of women's participation and advancement in the workplace

Institutional improvements

- **Creation of an all-women staff team (April 2015)**
We have continuously made efforts to identify issues and propose solutions from a woman's perspective. We are currently in our fifth term.
- **Revision of the personnel system (June 2016)**
We have abolished the conventional employment system for routine and support work and adopted a two-course system for the career-track employment: a course for unlimited career-track positions and a course for area-limited career-track positions. For both courses, there are no restrictions on job duties or positions, allowing all employees, including women employees, to achieve higher managerial positions.
- **Use of maiden name (business name) (October 2016)**
The use of maiden names in the workplace is accepted.
- **Formulation of "General Employer Action Plan" (April 2019)**
Based on the "Act on Promotion of Women's Participation and Advancement in the Workplace", we have formulated a "General Employer Action Plan" that incorporates the following numerical targets and initiatives for women's participation and enhancement. The plan was formulated for the second time since April 2016.
 - Increase women managers (deputy/vice branch managers or higher positions) to 120% of the number as of March 31, 2019 (120 women managers)
 - Improve percentage of women employees (39.4% as of March 31, 2019), paid leave acquisition rate (60.8% in fiscal year 2018; total of men and women), and average length of service for women (14 years and six months for women in service as of March 2019).



Expansion and dissemination of various systems

- **Allowance for the support of early return to work after childcare leave (February 2017)**
Provision for employees who return to work before child becomes one and a half years of age
- **Childcare support allowance (August 2017)**
Provision for employees for the birth of the second child and each subsequent child (up to 2 million yen)
- **Child plan leave (August 2017)** Special leave of absence for fertility treatment (up to 5 days)
- **"Work-Life Balance Handbook" (April 2019)**
Prepare various systems and preparations for users and managers in a single book

Evaluation of women's participation and enhancement

Our efforts for women's participation and enhancement have resulted in the following achievements.

- "Platinum Kurumin Mark" certified by the Ministry of Health, Labor and Welfare (June 2017)
- "Eruboshi Mark" certified by the Ministry of Health, Labor and Welfare (June 2018, highest grade 3)
- "Gunma Prefecture breath breath G company": certified by the Gunma Prefecture (February 2019, excellence office commendation)



Initiatives for health and productivity management

Declaration of health and productivity management

In September 2018, we established the "Declaration of Health and Productivity Management" to organize an environment where employees can work actively and keep a healthy state of mind and body, and to strengthen health maintenance and enhancement measures to contribute to the revitalization and development of regional communities.

"Declaration of Health and Productivity Management"

We will actively support employees so that they can maintain and enhance their mental and physical health, create a vibrant organization and a rewarding culture, and foster community prosperity for the future.

At the same time, we are also promoting collaborative efforts for health improvement (cooperation between the company and the health insurance society), opening a health management portal site, strictly prohibit smoking in company vehicles, setting up the non-smoking hours at sales branches, and posting posters.



Acquisition of certification as an "Excellent Health and Productivity Management Enterprise (White 500)"

In February 2019, we were certified as an "Excellent Health and Productivity Management Enterprise (White 500)" in the "Certified Health & Productivity Outstanding Entities Recognition Program" organized by the Ministry of Economy, Trade and Industry.

The "Certified Health & Productivity Outstanding Entities Recognition Program" is a program that commends outstanding entities engaging in efforts to advance health and productivity management practices (maintaining employees' health from a management perspective and taking strategic efforts)".

