

Personnel-related data

		As of 2021/11/30		As of 2022/11/30		
		(Persons)	(%)	(Persons)	(%)	
Number of consolidated employees ¹ (Full time employees)	Total number of people	1,248	—	1,894	—	
	Male	834	66.8%	1,235	65.2%	
	Female	414	33.2%	659	34.8%	
	Non-Japanese ² members	181	14.5%	272	14.4%	
	Engineers and designers	480	39.0%	703	37.1%	
Number of employees in Japan		1,126	—	1,730	—	
Number of overseas employees		122	—	164	—	
Male-to-female ratio in management ³	Total number of people	44	—	48	—	
	Male	40	90.9%	44	91.7%	
	Female	4	9.1%	4	8.3%	
Male-to-female ratio in employees	Total number of people	1,248	—	1,894	—	
	Male	834	66.8%	1,235	65.2%	
	Female	414	33.2%	659	34.8%	
	Of which, managerial positions	Overall	177	—	257	—
		Male	140	79.1%	205	79.8%
		Female	37	20.9%	52	20.2%
	Of which, non-managerial positions	Overall	1,071	—	1,637	—
Male		694	64.8%	1,030	62.9%	
Female		377	35.2%	607	37.1%	
Male-to-female ratio in business positions	Overall	768	—	1,191	—	
	Male	422	54.9%	652	54.7%	
	Female	346	45.1%	539	45.3%	
	Of which, managerial positions	Overall	118	—	181	—
		Male	82	69.5%	134	74.0%
		Female	36	30.5%	47	26.0%
	Of which, non-managerial positions	Overall	650	—	1,010	—
		Male	340	52.3%	518	51.3%
		Female	310	47.7%	492	48.7%
	Of which, non-Japanese members	29	3.8%	31	2.6%	
Male-to-female ratio in engineers	Overall	429	—	616	—	
	Male	384	89.5%	538	87.3%	
	Female	45	10.5%	78	12.7%	
	Of which, managerial positions	Overall	51	—	68	—
		Male	51	100.0%	64	94.1%
		Female	0	0.0%	4	5.9%
	Of which, non-managerial positions	Overall	378	—	548	—
		Male	333	88.1%	474	86.5%
		Female	45	11.9%	74	13.5%
	Of which, non-Japanese members	148	34.5%	236	38.3%	
Male-to-female ratio in designers	Overall	51	—	87	—	
	Male	28	54.9%	45	51.7%	
	Female	23	45.1%	42	48.3%	
	Of which, managerial positions	Overall	8	—	8	—
		Male	7	87.5%	7	87.5%
		Female	1	12.5%	1	12.5%
	Of which, non-managerial positions	Overall	43	—	79	—
		Male	21	48.8%	38	48.1%
		Female	22	51.2%	41	51.9%
	Of which, non-Japanese members	4	7.8%	5	5.7%	
Average years of service	Overall	2.0	years	1.9	years	
	Male	2.1	years	2.0	years	
	Female	2.0	years	1.9	years	
Average age	Overall	31.0	years old	32.7	years old	
	Male	31.1	years old	32.7	years old	
	Female	30.7	years old	32.7	years old	
Employee age status (Percentage of males and females in the total)	Under 30 years old	Overall	462	—	687	—
		Male	329	71.2%	470	68.4%
		Female	133	28.8%	217	31.6%
	30 - 39 years old	Overall	625	—	951	—
		Male	393	62.9%	583	61.3%
		Female	232	37.1%	368	38.7%
	40 - 49 years old	Overall	143	—	224	—
		Male	97	67.8%	157	70.1%
		Female	46	32.2%	67	29.9%
	50 - 59 years old	Overall	16	—	30	—
		Male	13	81.3%	24	80.0%
		Female	3	18.8%	6	20.0%
	60 years old or older	Overall	2	—	2	—
		Male	2	100.0%	2	100.0%
		Female	0	0.0%	0	0.0%

Personnel-related data

		As of 2021/11/30		As of 2022/11/30		
		(Persons)	(%)	(Persons)	(%)	
Turnover rate ^{*4}	Overall		11.2%	13.6%		
	Male		11.9%	15.1%		
	Female		9.7%	10.6%		
Number of new employees hired ^{*5}	New graduates	Overall	48	—	58	—
		Male	36	75.9%	51	87.9%
		Female	12	24.1%	7	12.1%
	Mid-career employment	Non-Japanese members ^{*6}	22	10.3%	17	29.3%
		Overall	482	—	748	—
		Male	320	66.4%	464	62.0%
		Female	161	33.4%	284	38.0%
Non-Japanese members	126	26.1%	125	16.7%		
Number of paid holidays (average)			11.9 days	13.4 days		
Acquisition rate of childcare leave ^{*7}	Male		51.9%	50.0%		
	Female		100%	100%		
Percentage of employees returning to work after childcare leave ^{*8}	Male		100%	100%		
	Female		100%	100%		
MF Group Survey (engagement survey, conducted twice a year) participation rate ^{*9}			97.0%	97.0%		

* This survey covers full-time employees of our Group (unless otherwise indicated)

*1 Does not include delegated executive officers, directors or auditors.

*2 A full-time employee whose native language is other than Japanese.

*3 Directors, executive officers, etc. of the Money Forward Group

*4 For FY2022, percentage of resigned persons between December 1, 2021 and November 30, 2022 out of employees as of December 1, 2021. For FY2021, percentage of retired persons between December 1, 2020 and November 30, 2021 out of employees as of December 1, 2020.

*5 For FY 2022, number of employees who joined the company between December 1, 2021 and November 30, 2022. For FY 2021, number of employees who joined the company between December 1, 2020 and November 30, 2021.

*6 For FY2021, of the hired new graduates, 19 non-Japanese members (14 males and 5 females) on standby for entry into Japan due to the spread of the COVID-19 are included.

*7 For FY 2022, calculated based on the number of employees whose children were born between April 1, 2021 and March 31, 2022 who took childcare leave. For FY 2021, calculated based on the number of employees whose children were born between April 1, 2020 and March 31, 2021 who took childcare leave.

*8 For FY2022, percentage of employees who returned to work from childcare leave between April 1, 2021 and March 1, 2022 who continued working six months from the return date. For FY2021, percentage of employees who returned to work from childcare leave between April 1, 2020 and March 1, 2021 who continued working six months from the return date.

*9 For FY 2022, targeted full-time employees and contracted employees employed by the Group as of January 15, 2022. For FY2021, targeted full-time employees and contracted employees employed by the Group as of January 31, 2021

Governance

Overview of Corporate Governance(As of February 22, 2022)

Organizational Form		Company with Audit & Supervisory Board
Chairperson of the Board of Directors		Yosuke Tsuji
Directors	Members	9 (among whom 1 is female)
	% of External Members	55.5% (5 persons. All of them have experience of managing other companies.)
Board of Directors Meetings (FY11/22)	No. of Meetings	14
	Attendance Rate	100%
Audit & Supervisory Board	Members	4 (All are independent external Audit & Supervisory Board members with knowledge and experience in finance and accounting, with 1 also having knowledge and experience in legal affairs)
	% of External Members	100%
Audit & Supervisory Board Meetings (FY11/22)	No. of Meetings	14
	Attendance Rate	100%
Nomination and Compensation Committee	No. of Members	4 (among whom 3 are independent external directors)
	% of External Members	75%
Nomination and Compensation Committee Meetings (FY11/22)	No. of Meetings	5
	Attendance Rate	100%
Executive Officers		15
Chief Officers		CEO、CFO、CTO、CISO、CDO (Chief Design Officer) 、CIO、CoPA (Chief of Public Affairs) 、CLO (Chief Legal Officer) 、CCO (Chief Compliance Officer) 、CQO (Chief Quality Officer)
Accounting Auditors		Deloitte Touche Tohmatsu LLC

Governance

Director and Audit & Supervisory Board Member Compensation

Director Compensation	Maximum Pool	500 million yen or less per year *The total amount of monetary compensation receivables for granting restricted stock to eligible directors is set at 200 million yen or less per year
	Type	Base compensation (fixed monetary compensation), short-term variable compensation, etc., non-monetary compensation ,etc. (restricted stock compensation)
Audit & Supervisory Board Member Compensation	Maximum Pool	50 million yen or less per year
	Type	Base compensation (i.e., fixed monetary compensation)

Total Amount of Compensation in FY11/22

Title	Total Compensation, etc.(mn)	Breakdown by Compensation Type (mn)			No. of Eligible Officers
		Base	short-term variable compensation, etc.	Non-monetary, etc.	
Directors (External Members)	222 (58)	126 (45)	38 (-)	57 (12)	11 (7)
Audit & Supervisory Board Members (External Members)	32 (32)	32 (32)	-	-	3 (3)
Total (External Members)	255 (91)	159 (78)	38 (-)	57 (12)	14 (10)

*Short-term variable compensation includes the amount expensed as a reserve before taking into account the performance evaluation for the fiscal year ending November 30, 2022.

* The table above includes one director who resigned as of the end of the ninth Annual General Meeting of Shareholders held on February 22, 2023.

Compliance training attendance rate

2023

Content	Attendance rate
New officers and employees	100%
Compliance	96.1%
Information Security, Personal Information Protection	94.4%
Insider trading prevention	96.9%
Harassment prevention	100%
Intellectual Property	100%

Environment

Greenhouse Gas Emissions

2023

GHG*1 Emissions	Scope 1 (Direct emissions)	0 (t-CO ₂)
	Scope 2 (Energy-derived indirect emissions) *2	370(t-CO ₂)

*The chart above summarizes emissions from December 1, 2021 through November 30, 2022.

*1 GHG:Greenhouse Gas

*2 Scope 2 is calculated by location-based method.

"Our headquarters office has been powered by 100% real renewable energy electricity since 2021. Tokai Branch Office and Nagoya Development Center have been utilizing sustainable energy source since 2022.