

The CSR of Shiga Bank

The Bank understands corporate social responsibility (CSR) to be “the responsibilities the Bank must fulfill as a member of society in order to achieve the sustainable development of society.” On that basis, we are developing multifaceted activities based on the three key concepts of “environment,” “welfare,” and “culture” in order to achieve the goals of “mutual prosperity with the regional community,” “mutual prosperity with all employees,” and “harmonious coexistence with the environment” put forth in the CSR Charter (management principles) established in April 2007.

Aiming to Realize a Sustainable Society through Environmental Conservation

Aiming to be a top runner in environmental management and environmental finance

In our CSR activities, we have positioned the pursuit of CSR with an environmental focus as the “essence of bank management.” We are applying environmental management, which incorporates the environment into bank management, and environmental finance, which incorporates the environment into finance. These efforts have been widely recognized, and we became the first company in the finance industry to receive “Eco-First Enterprise” certification from the Ministry of the Environment (July 2008).



Challenging ourselves to reduce emissions of CO₂ by 25%

Shiga Bank made “reduce greenhouse gas (CO₂) emissions by 25% (from FY2006)” one of the numerical targets in its 4th Medium-Term Business Plan (April 2010 to March 2013), and the Bank is working hard to prevent global warming. Through such measures as reducing our use of energy including electricity, gas, and water, purchasing emissions credits, and switching official bank vehicles to environmentally-designed vehicles, we had achieved a reduction of 56.38%, much more than our target, by the end of March 2011.



Establishment of Biodiversity Preservation Policies, a first for a regional bank

We established the Biodiversity Preservation Policies (August 2010), which stipulate our policies to preserve biodiversity, which is the blessing of the earth, and achieve a sustainable society, together with the people of the region.

All of the executives and employees of the Bank develop preservation activities themselves with an awareness of the importance of biodiversity. We aim for harmonization of biodiversity and the economy by taking advantage of the characteristics unique to the financial industry, including the enhancement and provision of environmentally-responsible financial products and services.

Take advantage of the role of finance to contribute to preserving the global environment

Aiming to help realize a sustainable society, the Bank is working on environmental preservation based on the two key concepts of “global warming prevention” and “biodiversity preservation.”

● Creating “eco-offices”

Based on the “Shiga Bank Environmental Policies,” we are proceeding with the creation of “eco-offices” through resource and energy saving activities. In fiscal 2010, we introduced an electric vehicle, a first for the Bank.



When building new branches or renovating old branches, we promote branch design that takes environmental concerns into account.

In fiscal 2010, we built two new branches: the Santo Branch and the Takatsuki Branch. We installed solar panels in both branches, which provide enough electricity to use the ATM corners, while saving electricity by using solar street lights.

● Preserving the environment in cooperation with everyone

The Bank is actively developing and providing “environmentally-responsible financial products and services” as it works together with its customers and the people of the region to preserve the environment.

Our transactions with our customers directly and indirectly lead to the preservation of the environment and biodiversity, for example through our interest rate incentives based on the customer’s environmental rating (PLB rating) and biodiversity rating (PLB rating BD) (see page 9), and our donation of funds to the “release program of *Nigorobuna* and *Wataka* fish,” endangered indigenous species of Lake Biwa, based on the reduction of greenhouse gases achieved by the customer (see page 9).

As a bank with its headquarters on the shores of Lake Biwa, going forward we will continue to build a sustainable society through the role of finance in order to preserve the global environment, and in particular the environment of Lake Biwa.

Initiatives to expand “environmental support”

With a strong desire to protect the natural environment of the region in order to hand it on to future generations, the Bank implements environmental volunteer activities for executives and employees every year.

● Reed-cutting volunteers

We held the “reed-cutting volunteering” event twice in fiscal 2010, with the participation of a total of 1,178 people, in order to promote the growth of the clusters of reeds (*Phragmites Australis* reeds) which are essential for preserving the water quality of Lake Biwa and as a spawning ground for fish. The reeds that are cut down are processed into reed paper and this paper is used to make the business cards of the Bank’s executives and employees.



Business card made of reed paper

Hoping to enhance the welfare of the region

The Shigagin Welfare Fund

The 27th Subsidy Granting Ceremony of the Shigagin Welfare Fund, a social welfare corporation, was held on April 28, 2011, and subsidies worth a total of ¥10,340,000 were granted to 16 organizations. This means that a total of ¥303,157,830 has been granted through 402 subsidies since fiscal 1985 (the first year of the fund).

The Fund was founded in August 1984 out of a desire to enhance the welfare of the region and in commemoration of the 50th anniversary of the founding of the Bank. The Fund provides a wide range of subsidies to experimental and pioneering welfare programs undertaken in Shiga Prefecture using the income from managing its basic assets (¥446,764,820 as of the end of March 2011) as its resources.



Revitalization of regional communities through the promotion of culture

Communicating a wide range of information

Together with our affiliate, The Shigagin Economic & Cultural Center Co., Ltd. (popularly known as Keibun), we provide the latest information on the region through the publication of a monthly local business magazine, *Kakehashi* and a quarterly cultural information magazine called *Mizuumi* (The Lake).

In addition, we offer the Keibun cultural courses to the general public so that the local people can enjoy learning. Courses about history, the arts, and culture are available.

