

Toward Realizing a Sustainable Society

We are developing CSR 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), which has as its starting point the Bank’s motto, “Be tough on ourselves, be kind to others and to serve society.”

Certified Again as “Eco-First Enterprise”

In June 2014, the Bank was again certified as “Eco-First Enterprise,” the certification given by the Ministry of the Environment to the companies vigorously addressing the environmental issues in each industry. The Bank has been implementing “environmental finance” which promotes environmental preservation from a financial viewpoint, including the provision of environmentally-responsive financial products and services on the basis of “environmental management,” which incorporates the environment in management. These efforts were valued and the Bank received the certification for the first time in 2008.



「環境金融」で低炭素社会へ。



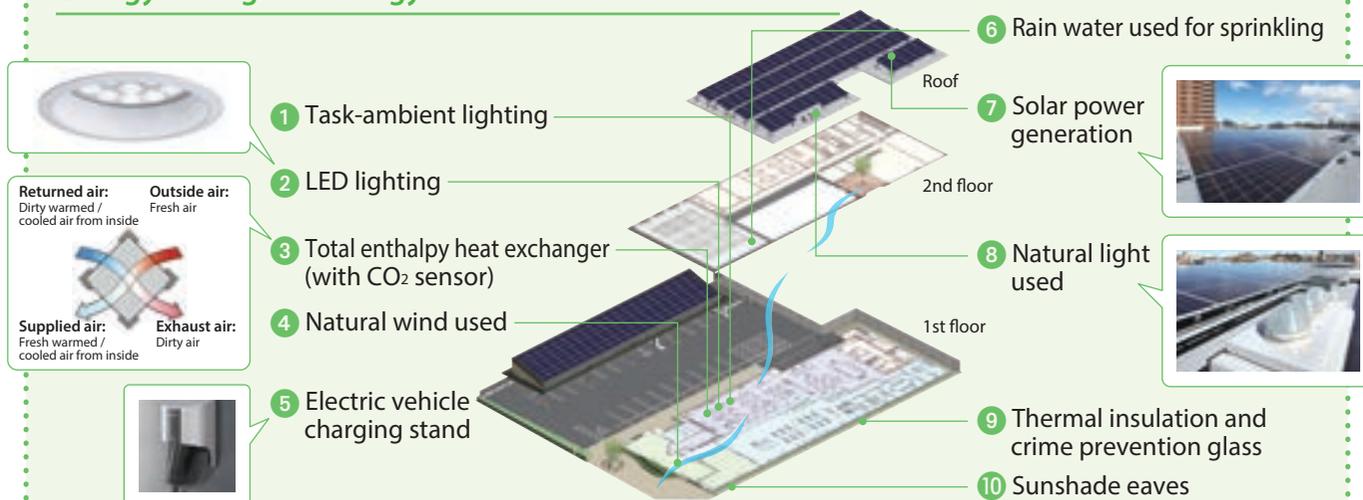
Ritto Branch, reborn as a carbon neutral store

Our Ritto Branch opened in June 2015 uses the latest energy-saving equipment whenever possible has been reborn as a “carbon neutral store” with zero practical CO₂ emissions.

Compared to the 100% of energy used in existing stores, long-lasting and energy saving LED lighting and “sky light tubes” used to incorporate sunlight as in-building lighting allows for 34% less carbon dioxide output (30 tons / year). The remaining 66% is covered by 324 solar energy panels generating energy, resulting in zero practical CO₂ emissions.

It was also highly-regarded as an initiative within Shiga Prefecture, which is attempting to make itself a low-carbon society, and it won an award of merit in the first “Low Carbon ‘Town and Buildings’ Contest.”

Energy-saving technology used to reduce CO₂ emissions



Regarded for commitment to environmental management-based CSR

The Bank considers “environmental management” that includes the environment in its management as an important point, and continues to pursue “eco-office creation” that works toward reduced resource and energy usage, as well as “environmental finance” and “environmental volunteering” as environmental protection initiatives that involve the Bank’s primary business by involving the environment in finance.

These activities have once again won the Bank many awards this fiscal year.



Award of Merit Won at the Integrity Award 2015

The Bank was presented with an award of merit at the Integrity Award 2015. The award is given to corporations with excellent social responsibility, corporate ethics, compliance, and internal controls, and the Bank’s 1: Leading “First financial institution in Japan” initiatives that place the environment first, 2: Regional industry growth bank model with initiatives regarding regional revitalization, and 3: Activities consistently based on the spirit of the Bank’s motto were highly praised.



Award ceremony: March 20, 2015
Hosted by: Integrity Award commission

CSR private placement bonds

The Bank supports the creation of connections between regional society and children in order to foster healthy children who will carry the next generation.



Kusatsu Elementary School (Kusatsu Branch)



Kamizato Elementary School (Business Dept. in Head Office)



Nagahamakita Elementary School (Nagahamakita Branch)

In November 2014, we began offering CSR private placement bonds called “Tsunagari” (“Connections”).

CSR private placement bonds are issued by corporations who fulfill our strict financial and other issuance standards and who have also received a certain grade from the Bank’s “PLB Rating” environmental rating.

When CSR private placement bonds are issued, an amount equivalent to 0.2% of total issue price is underwritten by the Bank and books, sports goods, or other “items that support children’s learning and growth” are donated to schools or other institutions based on the issuing corporation’s wishes to commemorate the issuance. These are the first private placement bonds of their kind offered by a Kinki regional bank.

Until now, 43 corporations have agreed with the aims of these private placement bonds and have issued CSR private placement bonds, allowing the Bank to donate goods equivalent to 3.94 million yen to 19 elementary schools (as of May 31, 2015).

How CSR Private Placement Bonds Work



Actual donated items (examples)

Amount issued	Item donated
50.00 million yen	Projector
100 million yen	Musical instruments
200 million yen	Tent for events

Benefits of introducing CSR private placement bonds to issuing corporations

- Allows for social contribution through school education
- Allows for broad appeal of corporate stance toward CSR (corporate social responsibility) initiatives
- Proof of being a positive corporation, leading to increased corporate image