

SPECIAL
FEATURE

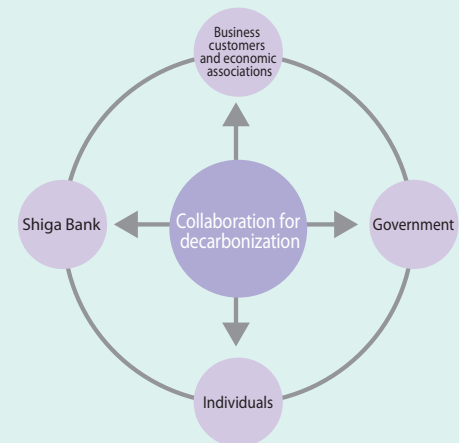
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Driving Decarbonization of the Regional Community by Working with Stakeholders and Leveraging Digital Technologies

Decarbonization efforts that include the supply chain are needed in global economic activities, and SMEs do not have the luxury to ignore this impact any longer. This is particularly true of Shiga Prefecture, where secondary industry accounts for a large percentage of the gross product in the prefecture. Here it they likely to have a significant impact on the regional economy. But if we can drive decarbonization in the region and cycle energy costs that flow out of the region within the region, it will greatly benefit the entire regional community.

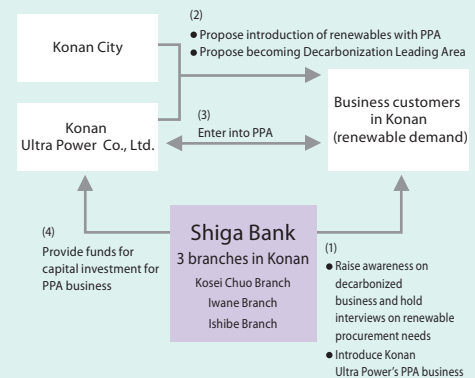
To realize a decarbonized society, governments, companies, and individuals (i.e., consumers) each must make climate change their own business and push decarbonization efforts forward on their own initiative. The Shiga Bank is developing products and services for each sector by strengthening collaboration with each and leveraging digital technology.

Outline of collaborations with stakeholders to achieve decarbonization



Selected as a Decarbonization Leading Area in collaboration with the government

In November 2022, Konan City was selected as a “Decarbonization Leading Region” in the “2nd Decarbonization Leading Region” called for by the Ministry of the Environment, in recognition of the “Casual Support Community Development: All-Konan Decarbonization Project” in which Shiga Bank participated as a co-proposer. In cooperation with Konan City, Shiga Prefecture, and Konan Ultra Power Co.,Ltd we will support the implementation of the project by educating businesses in the city about decarbonization management, formulating plans, and providing financial support.



Industry-government-banking collaboration to decarbonize supply chains

The Shiga Bank entered into the Agreement on Decarbonization to Contribute to the Improvement of Sustainability this June with SCREEN Holdings Co., Ltd., a company with several locations and many corporate partners in Shiga Prefecture, and the government of Shiga Prefecture which is aiming to achieve “Shiga Net-Zero CO₂ Emissions” by 2050.

The Shiga Bank provides support for decarbonization efforts integrated across the entire supply chain through means such as holding seminars for the corporate partners of SCREEN Holdings Co., Ltd., offering assistance to use subsidies for energy conservation diagnosis and equipment installation, and providing tools to calculate CO₂ emissions.



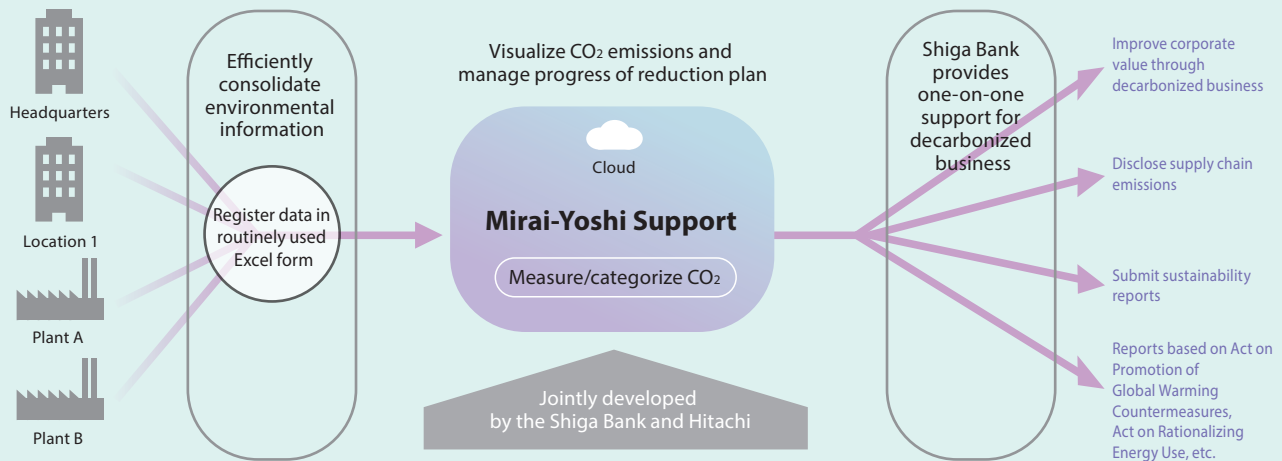
Cloud-based decarbonized business support tool: Mirai-Yoshi Support

Mirai-Yoshi Support is a service that enables customers to calculate and manage CO₂ emissions in business activities jointly developed with Hitachi, Ltd. The service was launched this January. It provides one-on-one support to solve business problems such as wanting to measure and manage the in-house CO₂ emissions but not having the budget to do so or not knowing how to set targets.

The service is cloud based and designed for middle-ranking and small and medium-sized enterprises, enabling them to easily visualize CO₂ emissions with Excel* forms. The Shiga Bank provides comprehensive support for decarbonized businesses — everything from setting reduction targets and drawing up reduction plans, to assisting with execution and monitoring.

*Microsoft Excel is a trademark of the Microsoft Corporation

Outline of Mirai-Yoshi Support services



Launch of online housing loan service — decarbonizing the region with decarbonization plans

This April we introduced an online housing loan service you can use from your computer or smartphone to make the housing loan process easier. At the same time, we also established the Housing Loan Center with the aim of consolidating housing loan operations, enhancing the customer support system, and improving operational efficiency.

We also started offering the Shigagin Super Housing Loan Mirai-Yoshi in April to promote decarbonized lifestyles in individual customers. We designed the product under the concept of reducing the interest rate to effectively zero for installations of solar panels, storage batteries, and home fuel cells, based on the current interest rate level.

Customers will contribute to decarbonizing the region while enjoying the long-term advantage of cutting electricity costs.

Outline of design based on product concept

