



SPECIAL  
FEATURE

2

# Toward Vibrant Communities where Both People and Nature Shine — Community-based Social Contribution Edition —

Boosting the appeal of the region is one of our missions as a regional financial institution. The reason is that if the region loses its appeal, it will lead to a drop in population and collapse of the community, and the regional economy will fall into a downward spiral. But if the region's appeal improves, it will increase nonresident population and create jobs, leading to sustainable prosperity. For a regional financial institution that is always with the regional community through rise and fall, boosting the region's appeal is directly connected to our existence.

The Bank has established three key concepts for its social contribution activities — environment, welfare, and culture — and carries out a wide range of activities to boost the region's appeal.



## Providing opportunities to experience various types of culture

### Shigagin Economic & Cultural Center



The Bank plans a wide range of events and cultural projects mainly through the Shigagin Economic & Cultural Center Co., Ltd., one of the Group companies, providing opportunities for locals to participate and interconnect. In December 2022, we recommenced our "Concert of the Ninth Symphony" we had suspended for the last three years due to the COVID-19 pandemic. There was a big turnout of people who had been eagerly awaiting the concert, and their chordal harmony refined through practice was marvelous at the concert.



## Aiming to improve welfare even further

### Shigagin Welfare Fund



The Shigagin Welfare Fund provides unique aid only to welfare projects within Shiga Prefecture. Keeping true to our founders' commitment to repay everyone in the community who supports the Bank, we established the fund in 1984 in celebration of our 50th anniversary. The cumulative amount of aid provided up to April 2023 was 401.07 million yen for 524 projects.



## Keeping children healthy and happy worldwide

### UNICEF's Change for Good



Every year from July to September, all Shiga Bank branches carry out UNICEF's Change for Good program. The coins we collect with the cooperation of locals help UNICEF activities such as promoting sanitation and education for children around the world. We started in 2013 and so far we have donated a total of 223.4 kg in coins to UNICEF.



## Athletes coaching local children

### Basketball class for elementary school students



The Bank's women's basketball club, Lake Venus, teach special basketball classes at elementary schools. The special classes broaden children's interests and foster their desire to learn.

Lake Venus represented Shiga Prefecture in the 77th National Sports Festival held in Tochigi last October. It was the first team from the prefecture to win the championship in adult women's basketball. They are striving to grow further for the 79th Japan Games scheduled to be held in their home of Shiga in 2025.



## Helping children grow healthy

### Sponsoring the Shigagin Cup



We are sponsors of the Shigagin Cup (SFA under-12 football tournament), the biggest football match in Shiga Prefecture for elementary school students, to raise healthy children — the bearers of our future.



## Contributing to MLGs by supporting an environmental education vessel to raise the next generation

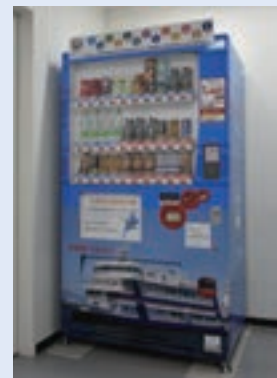
### Installment of vending machines for Uminoko activities

In November 2022, the Bank planned and installed vending machines to support Uminoko and MLGs in cooperation with a beverage company. One percent of vending sales go to activities by Uminoko, a unique environmental learning ship of Shiga Prefecture. There are two machines at the Bank's head office.

The Bank will help children — the leaders of the next generation — learn about the environment, thus contributing to achieving the MLGs\* proposed by Shiga Prefecture.

\*MLGs: Mother Lake Goals.

The Lake Biwa version of SDGs established in Shiga Prefecture in July 2021. They are goals specific to Shiga Prefecture established to achieve a sustainable society by 2030 through Lake Biwa. They consist of 13 goals related to Lake Biwa.



# Toward Vibrant Communities where Both People and Nature Shine

## — Environmental Conservation Activities with Community —

Headquartered next to Lake Biwa, one of the oldest lakes in the world and home to a diverse range of organisms, the Bank has made it its social mission to practice environmental management. We are also striving to preserve the region's blessing of its natural environment with the regional community and achieve a sustainable society.

### “Ikimonogatari” (Tales of life) activities to preserve Lake Biwa’s environment and biodiversity

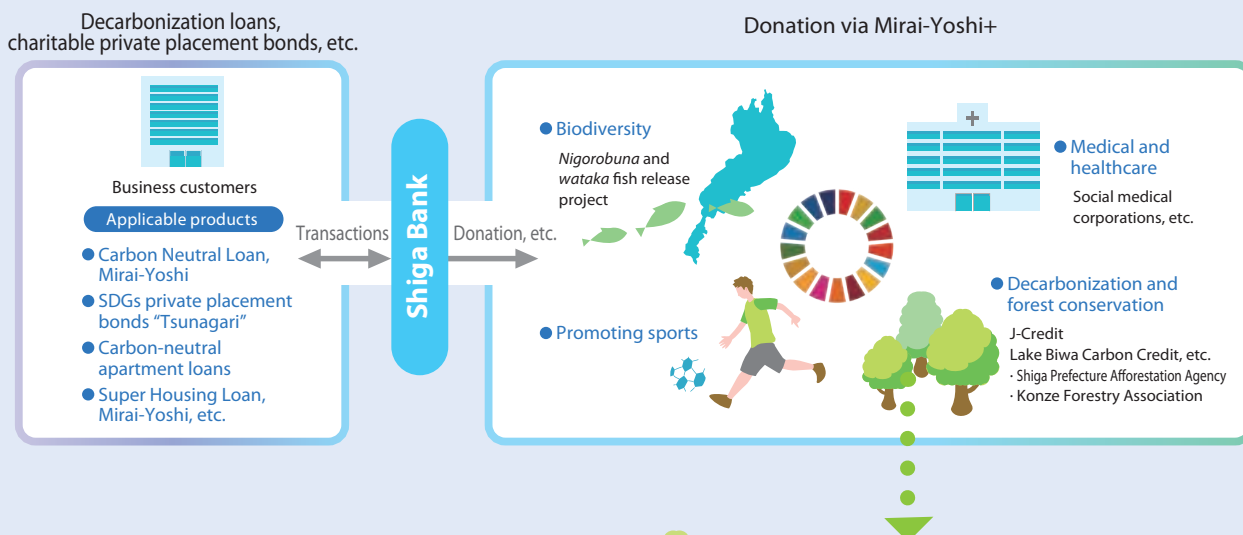
“Ikimonogatari” activities are volunteer environmental activities with a story carried out by the Bank, such as protecting and nurturing reed beds that serve as spawning grounds, protecting, nurturing, and releasing nigorobuna (*carassius auratus grandoculis*) and wataka fish (*ischikauia steenackeri*), species of endangered fish unique to the lake, and eliminating invasive non-native fish.

We are also working with the community by expanding activities into wide variety of initiatives being carried out across the prefecture.



## Mirai-Yoshi+, the Bank's unique donation scheme to promote SDGs in the region

The Bank donates funds in proportion to the performance of products, such as loans related to decarbonization like Carbon Neutral Loan, Mirai-Yoshi, and SDG private placement bonds, and provides support to a wide range of activities that promote SDGs in the region such as purchasing Lake Biwa Carbon Credit and releasing *nigorobuna* and *wataka* fish.



We held a press conference with Shiga Prefecture governor Taizo Mikazuki (right) and Takanori Nishikawa (center).



### Helping Inazuma Rock Fes 2022 be a carbon-offset event

Inazuma Rock Fes 2022 was held in Kusatsu on September 17 and 18, 2022. We helped them run a carbon offset event by giving 30t-CO<sub>2</sub> of Lake Biwa Carbon Credits acquired through Mirai-Yoshi+. Offsetting CO<sub>2</sub> produced from electricity used at the venue and operating a shuttle also served as a message to promote carbon neutrality.

## PET Bottle Recycled Mat Project to recycle regional resources

In August 2022, we carried out a project to collect polyethylene terephthalate (PET) bottles from the homes and workplaces of employees working at branches in Shiga Prefecture, and recycle them into carpets in collaboration with companies in the prefecture. Allowing employees to reduce the amount of resources they throw away and recycle by themselves contributed to raising awareness.

