Sustainability Policy 6

Participate in and Contribute to the Community

- We aim to revitalize communities and build a rich living environment in cooperation with various partners in all communities where we engage in corporate activities, through our business activities and social contributions such as educational and cultural activities.



Meaning of Providing Value to Communities

SuMi TRUST Group integrates an SDG viewpoint into the array of community and regional contribution initiatives it implements in communities where the Group and Group companies, including SuMi TRUST Bank, has office branches. Providing value helps support the soundness of our business foundation, and some also believe it is necessary as a social license to operate a business.

Activities of the SuMi TRUST Group

- Act as a "foster parent" for students participating in UWC ISAK summer school
- ESD Project
- National Trusts Support Activities

Contribution to SDG issues

Social license

Activities of SuMi TRUST Bank

- Contribution to SDG issues "With You" activities at branches across Japan

Contribution to SDG issues

Social license

Group Activities

- Each company selects a theme and actively promotes it Social license

Contribution to SDG issues

Social license



SUMI TRUST GROUP INITIATIVES 01

Supporting Education for Children to Grow into Next-Generation Leaders

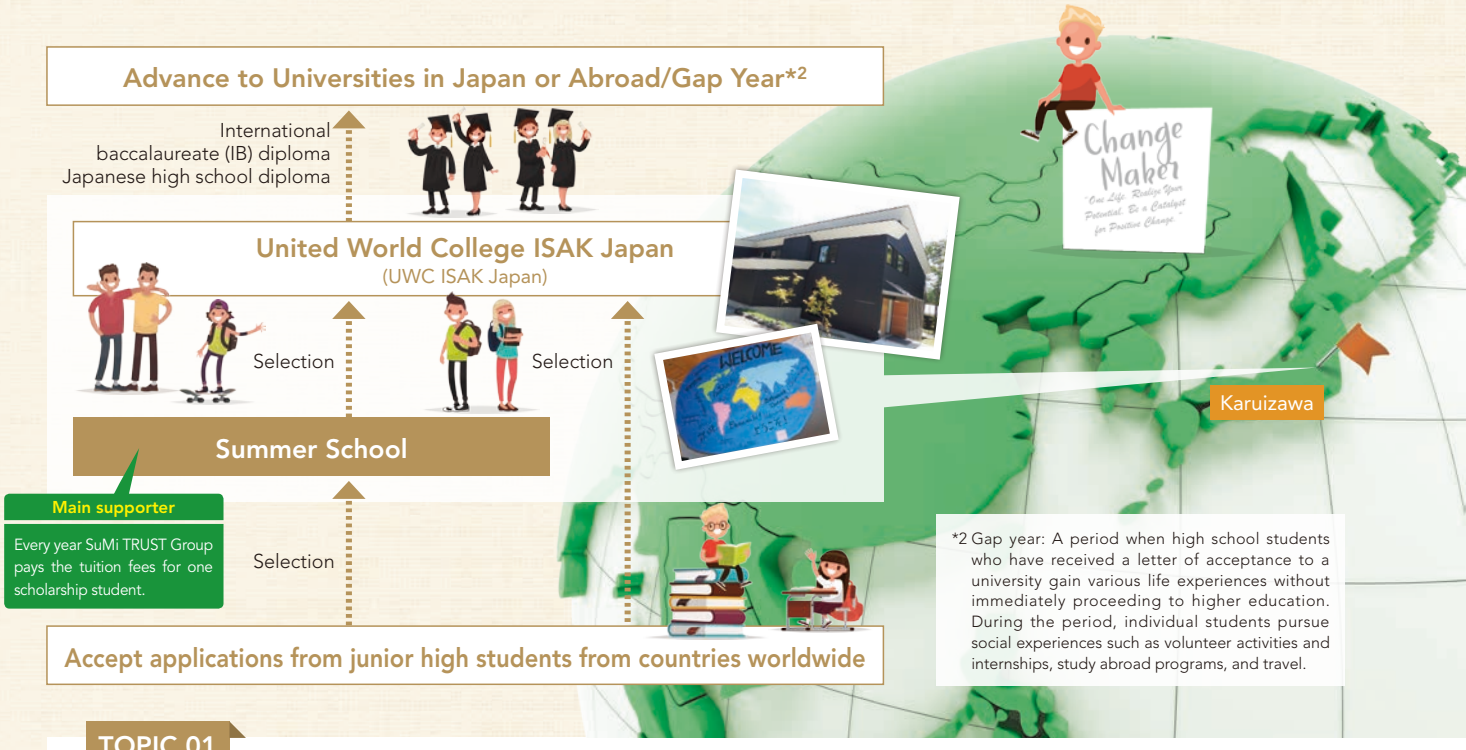
We Support UWC ISAK's Goal of Empowering Changemakers*1

The Group is a proponent of the educational philosophy of United World College ISAK Japan (abbreviated UWC ISAK), which is to "Empower Changemakers." Since 2013, we have been supporting a two-week summer school program aimed at junior high school students on the ISAK Japan campus. Many of the students who participate in the summer school are from developing countries and impoverished socio-economic backgrounds. Each year the Group pays the tuition fees and other expenses of one scholarship student participating in the summer school from a developing country such as India.



The 2019 summer school ran from July 21 to August 3 and accepted 81 junior high school students from 34 countries around the world.

*1 A "changemaker" is a leader who helps transform the next generation of society.



*2 Gap year: A period when high school students who have received a letter of acceptance to a university gain various life experiences without immediately proceeding to higher education. During the period, individual students pursue social experiences such as volunteer activities and internships, study abroad programs, and travel.

TOPIC 01

About UWC ISAK, the school we support

UWC ISAK, a campus in the wilderness of Karuizawa, is a boarding-only high school that fosters changemakers who can play an active part in the international community. The school accepts students from 83 countries around the world. Of the approximately 200 students who attend the school, about 70% are overseas students. Many of the students are from economically disadvantaged backgrounds, and about 70% of the student body is on scholarships that do not require repayment. UWC ISAK's greatest attraction is living in dormitories with colleagues from all over the world. Students from a variety of social and economic backgrounds, as well as nationalities, become keenly aware of each other's viewpoints and cultures in an environment of sharing. In this environment, students grow up into adults who understand and respect different values and beliefs, rather than denying or rejecting them.



Karuizawa campus



Students SuMi TRUST Group Have Supported Since 2013



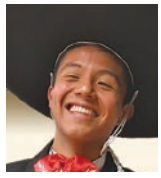
2013
Vietnam
Hong Lien Ngyuen



2014
India
Thulasi Priya Ramesh



2015
India
Thanuja Ramesh



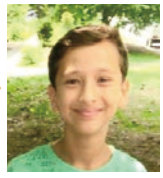
2016
Mexico
Eduardo Bautista



2017
India
Prashanth Babu



2018
India
Prathana Himalachi



2019
India
Hemant Sharma

A Thank-You Letter from Hemant



My hobbies are soccer, watching movies, music, and getting along with many types of people. Thanks to your support, my life has become full of possibilities. I am deeply grateful for the fact that I am here now thanks to your support. Thank you very much.

Hemant is a 13-year-old boy who joined the summer school from Shanti Bhavan in India. He got to know all the students who the Group had supported in the past and said, "I'm really happy to be here this year, and I appreciate your continued support."

In the "Finding Purpose" group discussion we visited, Hermat demonstrated leadership that inspired everyone in the room.

"If you know how the economy works, you should be able to support yourself, your family and your country," he said confidently about his dream of becoming a certified public accountant. We hope that Hemant's dream comes true in the near future.



Commemorative photo with the Sustainability Management Office representative at the summer school

©Jun Toyosaki



Founder Lin Kobayashi

Displays in Branch Lobbies Nationwide

Starting in fiscal year 2017, an ISAK lobby display toured branches across Japan. During the panel exhibition, UWC ISAK Japan founder Lin Kobayashi told us, "Three of the students you have supported to date at our high school are from Shanti Bhavan. I would like to express our appreciation for your deep involvement in helping to establish the first steps in changing the lives of these students. I sincerely hope that when they return to their home country in the near future, they will transform their society without succumbing to the disadvantages they face and will be able to make a significant contribution to society."



Display in the lobby of the Kawasaki branch

TOPIC 02

Support for the Children in Shanti Bhavan

The Shanti Bhavan school was established for the purpose of educating children who are the most socially and economically disadvantaged under the caste system, which has persisted for 2,000 years in India. All the summer school students from India that we support with scholarships are from Shanti Bhavan. They are highly interested in issues such as discrimination, poverty, and the human rights of women, and they strongly hope to improve their homeland. We will continue to watch after these future changemakers as they take action to abolish the caste system.



A vicious cycle of despair for children living in slums who don't have an opportunity to receive an education

SUMI TRUST GROUP INITIATIVES 02

Education for Sustainable Development (ESD) Projects

Education for Sustainable Development (ESD) is an educational program the United Nations promotes to cultivate the leaders of a sustainable society. In order to achieve a sustainable society, each one of us has to change our day-to-day behavior out of a recognition that the environment we live in is irreplaceable.

However, we will never achieve a truly sustainable society by simply "protecting the precious nature left." SuMi TRUST Bank therefore advocates the forward-looking idea of "educating people who understand nature's value." In 2012, this idea led to the startup of the ESD Project to provide an environmental education for children, who will lead the next generation.

The fourth SDG is about education. Through the ESD Project, SuMi TRUST Bank hopes for children, who will lead the next generation, to learn about "what a sustainable society will require."

SuMi TRUST Bank ESD Project

This project, which started up in 2012, provides original outreach classes for children, who will lead the next generation, in a collaboration between the SuMi TRUST Group and Green TV Japan, an internet broadcaster specializing in the environment.

For the classes, we produce and use original video teaching materials. The video teaching materials are expected to have the effect of directing children's interests towards the object of learning, spurring interest in real society, and embodying issues because they can instantly communicate a large amount of information by appealing to the eyes and ears.

When conducting the classes, we select instructors by leveraging the SuMi TRUST Group network, which develops businesses focused on the environment, including natural capital. In addition, for the project, one necessary condition for the selection of a hosting site is that it be a field in close proximity to a branch. Each branch is working to build their own local brand through public relations activities in connection with government bodies.

SDGs seminar for teachers (Kamakura Mirai Lab, August 2019)

We conducted a seminar for 22 teachers and staff at Kanagawa Prefectural High School and Junior High School on the topic of how teachers can incorporate the SDGs for "building a sustainable society." This was our first attempt at an ESD project for teachers.

In the workshop, each team decided on the vision they wanted to achieve under the theme of "Integrated Solutions for Society, Economy, and the Environment." The teams considered the specific SDG actions required to achieve their vision and their impacts (positive and negative) on society, the economy, and the environment, and then presented the results.



Discussion presentation

Evolution of ESG project themes

In our project based on the National Trust, the primary topics were about SDGs "14: Life Below Water" and "15: Life on Land."

We also carried out a project related to "6. Safe Water and Toilets Worldwide" that highlighted the importance of water resources.

The SDGs will be incorporated into curriculum guidelines for Japanese elementary schools in 2020 and junior high schools in 2021. We are currently promoting an ESD project on the theme of the SDGs themselves.

In the end, with regard to humans we believe this has a close connection to SDG "11: Sustainable Cities and Communities."

Initiatives over the Past Years

Nov. 2012 — Wakayama Prefecture



Nature and biodiversity in Tenjinzaki

Sept. 2013 — Kanagawa Prefecture



Koajiro Forest where the red-clawed crab lives

Sept. 2014 — Okayama Prefecture



Learning about the source of water in Okayama

Jan. 2015 — Kanagawa Prefecture



Studying Oyatsu Forest, the birthplace of the National Trust

June 2015 — Osaka Prefecture



Nature of Yao City, where the Japanese rosy bitterling fish lives

Jan. 2016 — Fukui Prefecture



Studying the Nakaikemi Wetlands

July 2016 — Aichi Prefecture



Lessons about local life and the future from the deepbody bitterling, an endangered fish

Feb. 2017 — Chiba Prefecture



Lessons about the "web of life" from the Shibayama Wetlands

July 2017 — Niigata Prefecture



Lessons about building communities that coexist with nature from Sakata Lagoon, a wetlands registered under the Ramsar Convention

Feb. 2018 — Shiga Prefecture



Water source forest: Lessons for community and living from Lake Biwa and the SDGs

Aug. 2018 — Ibaraki Prefecture



Lessons for sustainable societies/ SDGs from Japan's forests

Mar. 2019 — Hokkaido Prefecture



How SDGs and tourism make Sapporo a sustainable city

Aug. 2019 — Kanagawa Prefecture



SDGs seminar for teachers

JAPAN BIODIVERSITY ACTION AWARD 生物多様性アクション大賞 2015 入賞

SuMi TRUST Bank received an award from the Biodiversity Action Award 2015 (sponsored by the United Nations Decade on Biodiversity 2011-2020).

Please scan these QR codes to see these specific examples.

SUMI TRUST GROUP INITIATIVES 03

Our Activities Supporting National Trusts

A movement that traces its origins to nineteenth-century England, the National Trusts acquires sites with natural value and historical buildings via donations from citizens. Its conservation activities protect private-sector sanctuaries as "trust land," highlighting this approach as an effective way to steadfastly protect natural capital. The Natural Trusts as a movement in Japan goes back to 1960, and the scope of its activities has broadened to now include over 50 regions across Japan.

SuMi TRUST Bank recognizes that increasing National Trusts landholdings is an investment in the foundation supporting our livelihoods, and through land acquisitions, environmental education, and our products using the trust system, we support its activities, which are rooted in the characteristics of each site.



The Tsushima leopard cat is an endangered wildcat living exclusively on Tsushima Island, Nagasaki Prefecture, with its population now down to just around 100. In addition to programs for Kuromatsunai town and Amami Oshima, SuMi TRUST Bank administers a donation program for funding purchases of National Trusts landholdings through social contribution donation trusts.



The roughly 25-hectare Nakaikemi wetlands, surrounded by mountains on three sides, are rich with nature and designated under the Ramsar Convention. SuMi TRUST Bank has produced a video on the wetlands highlighting the 3,000 species of flora and fauna that call it home despite its proximity to a city center. The video is to be used for environmental education in Fukui Prefecture.



SuMi TRUST Bank has joined the Trust Campaign run by the Association of National Trusts in Japan to protect the rare Amami Rabbit, whose sole habitats are the islands of Amami Oshima and Toku-no-shima. The Kagoshima Branch donated a sum commensurate to that needed to purchase 8,066 m^2 of forest lands for the rabbit.



Tenjinzaki is a promontory in Tanabe City, Wakayama Prefecture. Despite its location near a city center, the site is home to a rich natural environment. SuMi TRUST Bank produced education videos from interviews conducted by students of a nearby elementary school, and used these for environmental education classes.



The water head for the Yoshii River watershed is in a 62 hectare forest where nature has been preserved in a pristine state. SuMi TRUST Bank created educational materials on the water head forest and used them to teach environmental education classes to elementary school students, prompting the students to think about the importance of water.



Koajiro Forest, located near the tip of the Miura Peninsula, has been preserved by the activities of the National Trust chapter in Kanagawa Prefecture. SuMi TRUST Bank, in collaboration with Green TV Japan, interviewed experts for an education video it produced for use in environmental education classes at elementary schools.



SuMi TRUST Bank joined a campaign led by the Association of National Trusts in Japan to protect the Utasai Bog, the oldest high-elevation marshland in Hokkaido with a history that goes back 24,000 years. The donation of the Sapporo Branch and Sapporo-Chuo Branch for the Utasai Bog is commensurate to the sum needed to purchase 1,500 m^2 of the site.



The Beech Forest in Kuromatsunai town is the most northern habitat of native beech. Moreover, the forest is valuable for awakening us to the environmental changes caused by global warming. Employees of the Sapporo Branch and Sapporo-Chuo Branch planted beech saplings on the National Trusts site and are active in regular activities to conserve the beech trees.



Oyatsu Forest spreads out behind the Tsurugaoka Hachimangu shrine. To protect this forest, the Kamakura Environment Conservation Society was established in 1964 as the first National Trusts chapter in Japan. SuMi TRUST Bank sponsored an environmental education class in Kamakura City to mark the 50th anniversary of the Society's founding.

Panel Exhibits in Branch Lobbies Nationwide

In fiscal 2018, 49 branches nationwide displayed panel exhibits on the theme of the activities of the National Trust, a natural conservation movement that traces its origins to England.

"Mori-no-boen" (forest cemetery) was opened by the Ecosystem Conservation Society-Japan in February 2016 in the town of Chonan, Chiba Prefecture. In order to revive the nature on this land that has lost its forest due to sand mining, the National Trust approach is used to turn the land into a cemetery and plant and grow locally sourced tree saplings to serve as grave markers. No man-made items such as gravestones are placed at the site, so it is attracting attention as a new type of cemetery business where a natural forest will take root on the burial grounds in the future. Since fiscal 2017, started with six branches in Chiba Prefecture where the cemetery is located, panel exhibits featuring the business has been circulating among our branch lobbies. In fiscal 2018, the exhibit was circulated among 37 branches.



Display in the lobby of the Chiba Branch & Chiba-Ekimae Branch

Supporting National Trusts' Activities through Donations for Acquiring Land

Land is the foundation of natural capital in terrestrial ecosystems. While development has destroyed nature, another problem in recent years is that those lands whose succession rights have been relinquished or unregistered have grown sharply due to Japan's shrinking population. We believe that preventing the spread of mountain forests and farmland whose owner is unknown, while putting more land under management to sustain its nature, is an effective approach to arrest the degradation of Japan's natural capital.

SuMi TRUST Bank supports those groups, including the Association of National Trusts in Japan, which promote the activities to acquire high-value sites and land with bountiful nature through contributions from citizens and corporations. The Bank has donated funds to purchase those lands where endangered species live and of academically important. In 2014, the Bank donated funds toward the acquisition of forest land (equivalent to about 8,000 m^2) in Amami Oshima, Kagoshima Prefecture, to conserve habitat for the endangered Amami rabbit. In 2015, the Bank donated funds toward the acquisition of the Utasai bog (equivalent to about 1,500 m^2 of the site), located within Kuromatsunai town, Hokkaido, to conserve the high-elevation wetland, one of the oldest in Hokkaido.

In addition, "social contribution vending machines" that donate a percentage of their sales to the Association of National Trusts in Japan have been installed in the Nakano Branch, the Tokorozawa Branch, the Tokorozawa-Ekimae Branch, and the Omori Branch. By October 2019, they had donated funds equating to the acquisition cost of 2,850 m^2 of forest land in Chichibu, a source region for water supply to the greater Tokyo metropolitan area.



A "social contribution vending machine" at the Nakano Branch

Challenge for SDGs!

Every company and individual person can contribute to achieving the SDGs. The Group seeks to achieve the 17 SDGs with our businesses and the "With You" activities!








As a financial institution, we have a major role to play in promoting concrete initiatives to achieve the SDGs (Sustainable Development Goals) advocated by the United Nations, as well as in spreading awareness of the SDGs to local communities.

The Group is working to promote understanding of the SDGs by ensuring that each and every employee is able to understand and practice the SDGs and can help spread awareness of them to others. We put an SDGs feature in the October 2018 of the in-house newsletter (printed as a booklet) to explain the significance of the Group's SDG initiatives and how the SDGs relate to each business unit. In addition, we ran an e-learning program for all directors, officers, and employees in December 2018 and December 2019 to further elevate their understanding. These e-learning classes were also made available at our overseas offices in our efforts to encourage our personnel there to engage in even more activities.

In May 2019, all employees of SuMi TRUST Bank began wearing SDGs badges.

Starting in fiscal 2019, these initiatives were expanded to include other Group companies.



Number of SDGs badges distributed

About **21,000**

(Mar. to Dec. 2019)

Number of participants in in-house SDG workshops

3,112

(Nov. 2018 to Mar. 2019)



"Future Bloom" in-house newsletter published in October 2018



E-learning session held in December 2019



Integrated Report (Employee Version) issued in May 2018

The Bank's Retail Total Solution Services Business conducted "in-house SDG workshops" at branch offices all over Japan that were attended by total of 3,112 employees. The goal of the workshops is to enable implementation of "With You" sustainability activities to help achieve the SDGs.

In addition, we are sharing successful examples of "With You" activities related to the SDGs in an attempt to raise the level of activities at all branches.

Feel free to read the continual postings at the "With You" branch blogs about SDG activities at our branches nationwide.



Introduction of successful "With You" activities



SDG workshop at the Omori Branch



SDG workshop at the Koganei Branch

Zero Plastic Waste Declaration

Challenge for SDGs!

We aim to eliminate unrecycled plastic waste by 2030!

14 LIFE BELOW WATER
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
17 PARTNERSHIPS FOR THE GOALS
3 GOOD HEALTH AND WELL-BEING





There are concerns about marine pollution on a global scale from "marine plastic waste," which flows from rivers and other sources into the ocean, where it remains for a long time. The vast quantity of marine plastic waste that is generated worldwide is putting marine life at risk. Today we all need to "get smart about plastic."

As a specific action to address this global marine pollution problem, the Group has issued a "Zero Plastic Waste Declaration," which is a commitment to reducing the use of plastic products and the generation of non-recyclable plastic waste by each and every employee.

Based on the Declaration, we are taking concrete steps to help prevent the generation of plastic waste by both employees and clients.

Efforts to prevent plastic waste from employees

We put up posters in each building and branch and are developing specific initiatives based on the Declaration. The Kichijoji Branch independently declared August "Plastic waste reduction activity month" and conducted activities to make each employee more conscious of the goal of "zero plastic waste." A poster with the names of all the employees at the branch was posted, and every time an employee took an action to reduce plastic waste (such as bringing their own bottle or declining a plastic bag), they would get a sticker next to their name for that day. Employees who earned stickers every day were awarded a commendation in the branch office.



Efforts to prevent plastic waste from clients

The Group strives to use environmentally friendly materials instead of plastic as much as possible for the items it provides to its clients. Starting in 2019, we decided to switch the window material of postal items (windowed envelopes) sent to clients to the pulp material "Graphan," which can be discarded without sorting. We are also preparing to switch the gifts we give to our clients to environmentally friendly products such as eco-bags.



SDGs Declarations

Challenge for SDGs!

SuMi TRUST Bank is committed to working as an organization to achieve the SDGs, but we also want each and every one of our employees to think about what they can do.

In August 2019, 134 branches across the country decided on their own "SDGs Declarations" in order to spread the SDGs into their respective communities and stimulate action at the local level.

SDGs Declarations

The Declarations are a strategy to raise the visibility of the specific "With You" sustainability activities focused on by the local branch offices, while using the SDGs as a common language. Each branch office decides on its own course of action and develops concrete activities to achieve two SDGs: SDG 17 plus one extra SDG of the branch's choosing.



Hokkaido and Tohoku

Sapporo Branch/Sapporo-Chuo Branch

- Engage in conservation activities and provide information about the natural environment of Hokkaido

Sendai Branch/Sendai-Aoba Branch

- Organize events to ensure that everyone in the Tohoku region has access to financial services

Kanto

Omiya Branch/Omiya-Ekimae Branch

- Provide information, workshops, and lobby displays for community-based comprehensive support centers

Urawa Branch

- Organize seminars for clients and raise awareness within the branch

Koshigaya Branch

- Contribute to the great city of Koshigaya through activities in collaboration with the local community

Tokorozawa Branch/Tokorozawa-Ekimae Branch

- Organize seminars for clients aimed at providing information on preparing for old age in "an age of 100-year-life"

Sugido Branch

- Organize workshops, seminars, and lobby displays in collaboration with local police

Funabashi Branch

- Hold seminars aimed at providing clients with information on leading second lives as seniors and similar topics

Matsudo Branch

- Organize workshops and lobby displays in collaboration with community-based comprehensive support centers

Chiba Branch/Chiba-Ekimae Branch

- Attend course on building relationships with community-based comprehensive support centers and dementia supporter training lectures

Ichikawa Branch

- Contribute to the community through a Book Donation Project which collects and donates books

Tsudanuma Branch

- Provide information on crime prevention measures at various seminars to reduce the risk of bank-transfer scams

Kashiwa Branch

- Provide and distribute information to local communities, including seniors

Yachiyo Branch

- Implement workshops for employees and seminars for clients in collaboration with community-based comprehensive support centers

Yokohama Branch/ Yokohama Station Nishiguchi Branch

- Build collaborations with regional SDG organizations
- Strengthen collaboration and links with Kanagawa area colleagues

Futamatagawa Branch
- Contribute to the community by providing information to seniors

Konandai Branch
- Provide information and seminars for clients of senior generation in Konan Ward

Kawasaki Branch
- Conduct awareness-raising activities to protect clients from fraud in cooperation with the police

Yokosuka Branch
- Promote traffic safety in collaboration with the local town council

Shin Yurigaoka Branch
- As a branch office rooted in Shin Yurigaoka, work with the community to create a happy city

Tama Plaza Branch
- Promote partnerships with local companies and organizations and contribute to local development as a member of the community

Aobadai Branch
- Endeavor to prevent special scams!

Odawara Branch
- Participate in local social welfare meetings and provide information to help prevent harm from special scams

Fujisawa Branch/Fujisawa-Chuo Branch
- Promote activities to reduce marine pollution and protect the Shonan sea

Sagami Ono Branch
- Collaborate with the Sagamihara Minami Police Station to eradicate scams through awareness-raising activities at seminars, workshops, and lobby displays

Maebashi Branch
- Organize seminars and lobby displays related to health, nursing care, and medical care

Utsunomiya Branch
- Participate in environmental and cultural conservation activities in Tochigi Prefecture, such as weed control of *Lotus japonicus*

Kamioka Branch
- Strengthen collaboration with local residents through activities related to Konan Ward's "Himawari" flower

Tokyo

Nihonbashi Sales Department/ Tokyo-Chuo Branch
- Actively participate in collaborative activities (sponsorship events, cleanups, etc.) with communities in the Nihonbashi region to promote urban development activities, and work with police stations to proactively alert clients and disseminate information to prevent harm from special scams as part of creating an environment where the elderly can live in safety and security

Tokyo Business Department
- Organize seminars and events that contribute to the health and well-being of clients of senior generation

Ueno Branch/Ueno-Chuo Branch
- Hold seminars for clients of senior generation aimed at disseminating information on leading a second life and similar topics

Shibuya Branch/Shibuya-Chuo Branch
- Collaborate with companies and organizations in the Shibuya area to promote Shibuya's urban development and transformation

Nakano Branch
- Organize regular lobby displays in collaboration with the Community Disability Support Center

Shakujii Branch
- Organize seminars and events that contribute to the health and well-being of clients of senior generation

Kichijoji Branch/Kichijoji-Chuo Branch
- Conduct joint activities with local residents to preserve the nature and environment of the Musashino area

Tachikawa Branch/Tachikawa-Kitaguchi Branch
- Provide seniors with information on how to live a rich life in an age of 100-year-life

Hachioji Branch/Hachioji-Ekimae Branch
- Hold seminars aimed at providing clients with information on medical care, leading a second life, and similar topics

Machida Branch
- Provide clients of senior generation with information in preparation for an age of 100-year-life

Atsugi Branch
- In cooperation with the Atsugi Police Department, distribute crime prevention fliers to protect clients from scams

Tama Sakuragaoka Branch
- Share information and hold workshops with community-based comprehensive support centers in Tama City

Sangenjaya Branch
- Make steady progress on what we can do for the next generation of children

Ogikubo Branch
- Hold seminars and events that provide local audiences with mental enrichment and helpful information

Shinjuku Branch/Shinjuku Nishiguchi Branch
- Hold seminars for seniors dedicated to "preparedness"

Shiba Business Department
- Hold seminars to make every day healthy and enjoyable so that we can become the "Best Partner" for our clients

Meguro Branch
- Conduct workshops to deepen understanding of dementia in an aging society in order to become the "branch of choice" for more people

Omori Branch
- Hold seminars for clients with information on leading second lives as seniors and similar topics

Ikebukuro Branch/ Ikebukuro-Higashiguchi Branch

- Collaborate with community-based comprehensive support centers, hold Silver College Seminars, and organize lobby displays about the problems of dementia

Toranomon Consulting Office

- Hold seminars, individual consultation meetings, etc. to provide employees of other companies with life planning information

Jiyugaoka Branch

- Actively participate in locally sponsored events such as community cleanups and Bon Festival dance events to deepen engagement with the community and contribute to urban improvement
- Hold seminars on dementia prevention

Futako Tamagawa Branch

- Create "my SDGs" for each employee while holding seminars and workshops that are useful to our clients

Koganei Branch

- Continue to disseminate information and organize opportunities for employee participation through seminars and lobby displays

Koshinetsu and Hokuriku

Kofu Branch

- Promote reduction in the use of plastic and generation of plastic waste in-house based on the Zero Plastic Waste Declaration

Niigata Branch/Niigata-Chuo Branch

- Continue to work on regional revitalization activities in cooperation with external organizations

Kanazawa Branch/Kanazawa-Chuo Branch

- Collaborate with various organizations, including Kanazawa City, to revitalize the region

Toyama Branch

- Spread awareness in the community of the important role of biodiversity in nurturing the local natural environment

Fukui Branch

- Promote activities that showcase the beauty of the prefecture's coasts and connect them to the next generation

Tokai

Shizuoka Branch/Shizuoka-Chuo Branch

- Hold events for a wide range of clients to provide information on leading second lives as seniors and similar topics

Numazu Branch

- Organize events to contribute to local welfare in cooperation with community-based comprehensive support centers

Nagoya Corporate Banking Division/ Nagoya Sakae Branch

- Provide information useful to seniors leading a second life through lobby displays and seminars

Kanayamabashi Branch

- Regularly provide information to contribute to the health and welfare of the community

Nagoya-Ekimae Branch/Meiekiminami Branch

- Promote prevention of special scams in cooperation with police department

Okazaki Branch

- Collaborate with the Okazaki City Council for Social Welfare to implement regional contribution activities such as holding regular visiting lectures

Toyohashi Branch

- Conduct financial education activities at nearby elementary and secondary schools

Ichinomiya Branch

- Breed the deepbody bitterling, an endangered fish, and inform the community about it

Gifu Branch

- Hold local cross-generational investment education seminars (on asset formation and investing for women and children)

Hoshigaoka Branch

- Set up lobby displays and in-house workshops in collaboration with community-based comprehensive support centers, and hold seminars and disseminate information in cooperation with the Hoshigaoka community

Yokkaichi Branch

- Participate regularly in activities such as special scam prevention, community cleanups, etc.

Kinki

Osaka Business Department/ Osaka-Chuo Branch

- Hold seminars and provide information for clients of senior generation

Abeno Branch/Abenobashi Branch

- Plan and host events that contribute to local health and wellbeing in collaboration with local institutions such as the Center for Support for Persons with Disabilities

Umeda Branch/Hankyu Umeda Branch

- Provide activities and information in collaboration with local communities, community-based comprehensive support centers, etc.

Ikeda Branch

- Provide information and hold seminars and joint workshops for community-based comprehensive support centers

Hirakata Branch/Keihan Hirakata Branch

- Organize public awareness workshops in cooperation with external organizations such as community-based comprehensive support centers

Nanba Branch/Nanba-Chuo Branch

- Promote activities to help children by eliminating hunger and poverty from the world

Toyonaka Branch

- Plan and host events aimed at achieving safety and security for seniors

Senri-Chuo Branch
- Hold branch-specific mini-seminars for clients for the purpose of disseminating information on leading second lives as seniors and similar topics

Ibaraki Branch
- Implement disaster prevention lobby displays and initiatives to prevent special scams

Takatsuki Branch
- Collaborate with local organizations to hold events for "Sustainable Cities and Communities"

Sakai Branch
- Hold seminars aimed at providing clients with information on leading second lives as seniors and similar topics

Yao Branch
- Protect the Japanese rosy bitterling, an endangered fish, and raise awareness of our efforts

Kyoto Branch/Kyoto Shijo Branch
- Protect the traditions and history of Kyoto, which is our home, through community collaboration activities

Kobe Branch/Kobe Sannomiya Branch
- Hold seminars aimed at providing clients with information on leading second lives as seniors and similar topics

Tsukaguchi Branch
- Collaborate with local organizations to organize events and other activities to support preparation for an age of 100-year-life

Otsu Branch
- Actively participate in local activities and contribute to local revitalization and environmental activities

Akashi Branch
- Collaborate with local organizations to plan and host events to provide useful information to clients and contribute to "lifelong education"

Kawanishi Branch
- Organize workshops and exchanges to eliminate work style and lifestyle inequality and coexist with diverse people

Himeji Branch
- Contribute to local educational activities through company-external events such as the Summer Vacation One Day Work Experience

Ashiya Branch
- Collaborate with local organizations to plan and host events to deepen understanding of senior housing

Nishinomiya Branch
- Participate in local events to provide information on the environment, health, and leading second lives as seniors

Nara Saidaiji Branch
- Collaborate with local organizations to provide information to customers of every generation about preparing for an age of 100-year-life

Wakayama Branch
- Collaborate with local organizations to plan and host events for senior generations

Chugoku and Shikoku

Hiroshima Branch/Hiroshima-Chuo Branch
- Collaborate with local organizations to plan and host company-internal and external events related to dementia problems

Fukuyama Branch
- Collaborate with regional comprehensive centers and police to deepen understanding of dementia

Okayama Branch/Okayama-Chuo Branch
- Hold seminars for senior generations to realize a rich second life
- Create a workplace where diverse people can play an active role by promoting childcare leave, etc.

Tottori Branch
- Plan and hold events in collaboration with government and welfare organizations

Yamaguchi Hofu Branch
- Regularly disseminate health and nursing care information through seminars

Takamatsu Branch
- Plan and host events aimed at achieving safety and security for seniors

Matsuyama Branch
- Help people prepare for an age of 100-year-life with peace of mind

Kyushu

Fukuoka Branch/Fukuoka Tenjin Branch
- Hold seminars aimed at providing clients with information on leading second lives as seniors and similar topics

Kitakyushu Branch
- Make our branch a place of learning by holding seminars for clients to provide information on local culture and history and holding workshops where we learn too

Saga Branch
- Hold regular events such as Silver College seminars and mixers with other industries and strengthen cooperation with schools and other community organizations

Oita Branch
- Organize joint workshops in collaboration with community-based comprehensive support centers
- Hold various seminars for leading a second life

Kumamoto Branch/Kumamoto-Chuo Branch
- Continue to work on regional revitalization activities in cooperation with external organizations
- Actively participate in local cleanup activities and events

Kagoshima Branch
- Contribute to local revitalization through participation in local events and volunteer activities