

Sustainable Development of Regional Societies



Project finance for PPP/PFI businesses

PPP/PFI Business Initiatives

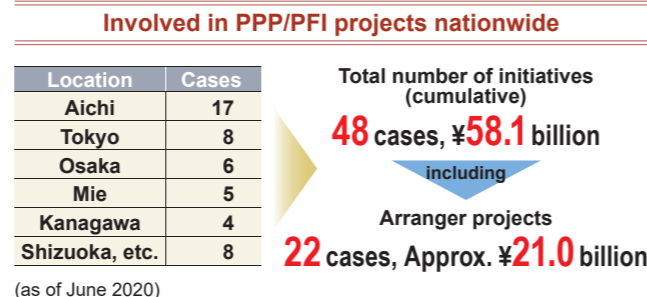
As the first project for the PFI business, the Bank participated as a lender in the specified business for library and other complex public facilities in Kuwana city, a PFI business in the city of Kuwana, in April 2002. One employee was dispatched as a designated personnel to promote PPP/PFI operations as a business to contribute to the revitalization of the region. We are building on our achievements in financing PFI projects, by expanding the target area from Mie to Aichi, the Tokai region, and across the nation.

Establishment of the Mie Public-Private Partnership Platform

In November 2017, the Bank established the Mie Public-Private Partnership Platform with support from Mie Prefecture, all municipalities within the prefecture, and Mie University.

In order to return the knowledge and networks built through our participation in the PPP/PFI project financing to our customers in Mie Prefecture, we hold seminars twice a year and provide support in introducing PPP/PFI approaches to each public project being considered by municipalities.

In addition, to support the creation of a system for regional companies to participate in the PPP/PFI projects, we are providing opportunities to acquire knowledge and form a network with various industries and major corporations.



Signing of the PPP/PFI regional platform arrangement system

In May 2019, the Mie Public-Private Partnership Platform came under the joint operation with Mie Prefecture, and we entered into the PPP/PFI regional platform arrangement system with the Cabinet Office and the Ministry of Land, Infrastructure, Transport and Tourism.

Under the arrangement system, at the August 2019 seminar we invited staff from the Cabinet Office's PPP/PFI Promotion Office as a lecturer to speak on successful cases in the introduction of regional PFI businesses in local regions and the necessity for the participation of regional corporations under the topic entitled "Recent Trends in PPP and PFI Projects."

There has been a steady increase in the number of comments from local municipalities saying "We are feeling the necessity for PPP/PFI projects" and from regional companies saying "We are interested in PPP/PFI projects." We will continue to contribute to creating regional business through platform activities.



***What is PPP/PFI?**
 PPP (Public Private Partnerships) refers to a diverse range of methods by which public and private organizations collaborate to effectively and efficiently improve public facilities or offer services. PFI (Public Finance Initiatives) is one of the major methods of PPP.

105 SDGs Private placement bonds

105 SDGs Private placement bonds (corporate support-type and donation-type) are financial products that aim to support corporations engaged in business activities to realize the SDGs, and to advance activities to achieve a sustainable society together with stakeholders in the region.

Among these, "105 SDGs Private placement bond (donation-type)" is a financial product whereby companies who would like to contribute to their own local region through donation issue privates bonds, and the Bank in turn donates a portion of the processing fee it receives to educational institutions, welfare

organizations, local public organizations, or public service corporations designated by the issuing companies. This financial product has been received very well by regional companies.

Data on 105 SDGs Private placement bonds (donation-type) (July 2019 to March 2020)

Total cases	101 cases
Donation amount	¥9,416 thousand
Donated to	Elementary schools, junior high schools, high schools, social welfare institutions, etc.
Donated items	Books, tents, personal computers, printers, etc.

Financial education

Economics Koshien

Every year since 2011, the Bank has held the Mie competition of Economics Koshien, a national finance and economics quiz tournament for high-school students, under the joint sponsorship of the Association for the Promotion of Financial Literacy, a non-profit organization.

With financial knowledge becoming increasingly necessary amid diversifying financial and economic conditions, the tournament aims to provide an opportunity for high school students to have fun learning about finance and economics. At the ninth competition held in December 2019, 23 teams comprising 46 high school students from eight schools in the prefecture participated. They competed on financial knowledge in the hopes of progressing to the national tournament.

Economics Koshien Data (2011 to 2019)

Events held	9 times
Participating schools	74 schools
Participants	470 people/235 teams



Volunteer activities

Cooperation with UNICEF's "Coin Aid" and UNESCO's "Miswritten Postcards" campaigns

We support the activities of UNICEF (United Nations Children's Fund) engaged in community development focusing on children in developing countries. Since April 2007, the Bank has set up UNICEF's "Coin Aid" donation boxes at 19 branches. Foreign coins donated by numerous customers who visited our branches are collected at the headquarters of the Bank once a year and delivered to the Japan Committee for UNICEF on a regular basis.

In addition, we also participate in the "Miswritten Postcards" campaign operated by the UNESCO Liaison Council of Mie Prefecture, in order to cooperate with activities supporting education, sanitation, and nutrition for children around the world.



Sports promotion initiatives



Towards achieving a rich regional society through the performance of top athletes

In the runup to the National Sports Festival scheduled to be held in Mie Prefecture (Mie Tokowaka Kokutai) for the first time in 46 years, there are high hopes for regional development through sports.

Against this backdrop, since 2018, the Bank has employed top athletes active in Japan and overseas in order to further increase the momentum of sports in the region.

Currently, five top athletes are active in Japan and overseas, including Hisayoshi Harasawa, who is performing well in men's judo (over 100 kg division) in international competitions.

By sharing joy with local residents through significant achievements of top athletes, we hope to contribute to achieving a richer regional community.

Sponsorship and support for prefectural sports activities

To support local sports teams and help invigorate the region, the Bank is sponsoring JFL soccer team Suzuka Point Getters, and holds matches bearing the name of the Bank.

In addition, we are sponsoring a table tennis tournament inviting participants from a wide range of age groups from elementary school children to the elderly. Going forward, we hope to continue to contribute to the development of sports in the region.

