











Hyakugo Bank Group SDGs Declaration

The Hyakugo Bank Group will link the SDGs to its corporate activities and management strategies, and contribute to achieving a sustainable society by striving to achieve a balance between resolving social issues in the region and developing the economy through primary businesses.

■ Process of determining key issues (materiality)



Theme	Key issues (materiality)	Action policy	SDGs to be addressed	Major initiatives	Page
Environment 	Protecting Global and Regional Environments	<ul style="list-style-type: none"> Contribute to realization of a sustainable global environment by supporting businesses leading to environmental preservation and a reduction in environmental burdens. Undertake forest preservation and energy-saving activities to help preserve the regional environment and raise awareness. 		Promotion of Project Finance for Renewable Energy Customer Referral Operations in the "PPA Model" Area in Solar Power Generation Initiative for CO ₂ Emission Reductions Support for TCFD Recommendations	▶ P27-28
Social 	Creating a Regional Economy	<ul style="list-style-type: none"> Offer financial services meeting various challenges and issues of customers, and contribute to creating regional economy. Offer advanced financial services, support local companies to enhance added value and help customers with high-quality asset formation. 		Business Succession Business Matching Initiatives for a Cashless Economy in the Region	▶ P29-30
	Sustainable Development of Regional Societies	<ul style="list-style-type: none"> Sensitively clarify issues and needs of regional societies, and contribute to their sustainable development through business activities and social contribution activities. Actively engaged in education for children who will become responsible for the next generation, and contribute to the achievement of vibrant regional societies. 		Won a Contract for SDGs Promotion Planning Support Operations from Inabe City Volunteer Activities Financial Education Sports Promotion Initiatives	▶ P31-32
	Promoting Diversity	<ul style="list-style-type: none"> Maximize human talent based on a work environment where diverse work styles are possible, and seek to improve job satisfaction. Contribute to creating a society that allows for diversified career formation. 		Implementation of Well-Being Activities / Support for Balancing Work and Childcare / Career Support for Female Employees / Promotion of Childcare Leave Being Taken by Male Employees / Mid-Career Recruitment Initiatives / Initiatives for People with Disabilities / Establishment of a Continued Employment System Until the Age of 70 / Implementing Healthy Management Practices	▶ P33-34
Governance 	Strengthening business management systems	<ul style="list-style-type: none"> Enhance and review the risk management and compliance systems for higher transparency of corporate management 		Corporate Governance Compliance Risk Management	▶ P35-42

How does Hyakugo Bank define "region"?

- Mie Prefecture, where our headquarters is located.
- Aichi Prefecture, which has strong economic ties with and is adjacent to Mie Prefecture.
- Shingu City, Wakayama Prefecture, which has integrated with the Higashi Kishu area of Mie Prefecture.