Shizuoka Financial Group, Inc.

2024 CDP Corporate Questionnaire 2024

Word Version

Important: This export does not include unanswered questions
This document is an export of your organization's CDP survey responses. It includes all data points for answered or in-progress questions. Questions or data points you were requested to provide may not be included in this document because they are currently unanswered. It is your responsibility to ensure your survey responses are complete before submission. CDP assumes no responsibility for incomplete responses.
Corporate Survey 2024 Disclosure Terms - CDP

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C1. Introduction

(1.1) In what language will you submit your response?

choice:
☑Japanese

(1.2) Please select the currency in which you will disclose financial information throughout your answer.

choice:
☑Japanese Yen (JPY)

(1.3) Please provide some general and introductory information about your organization.

	Types of financial institutions	tissue type	Organization details
	choice: ☑Bank	*choice:* ☑Listed organization	*The organization's name is Shizuoka Financial Group Co., Ltd., and it was established on October 3, 2022, through a stock transfer from Shizuoka Bank Co., Ltd. It is located at 1-10 Gofukumachi, Aoi-ku, Shizuoka City, Shizuoka Prefecture, and is listed on the Tokyo Stock Exchange Prime Market.*

[Fixed row]

(1.4) Enter the end date of the reporting year for your data. For emissions data, please indicate whether you are providing emissions data for previous reporting years.

(1.4.1) End date of reporting year

03/30/2024

(1.4.2) Does this reporting period coincide with the reporting period for the financial information?

choice:

☑ Yes

(1.4.3) Do you provide emissions data for previous reporting years?

choice:

☑ Yes

(1.4.4) Number of reporting years for Scope 1 emissions data provided

choice:

☑ 2 years

(1.4.5) Number of reporting years for Scope 2 emissions data provided

choice:

☑ 2 years

(1.4.6) Number of reporting years for Scope 3 emissions data provided

choice:

☑ 1 year

[Fixed row]

(1.4.1) What is your organization's annual revenue for the reporting period?

57760000000

(1.5) Please provide details about your organization's reporting boundary.

	Is the reporting boundary used in your CDP response the same as the boundary used in your financial statements?
	choice: ☑ Yes

[Fixed row]

(1.6) Does your organization have an ISIN code or another unique market identifier (e.g., ticker, CUSIP, etc.)?

ISIN Code – Bonds

(1.6.1) Does your organization use this unique market identifier?

choice:
☑ No

ISIN Code – Stock

(1.6.1) Does your organization use this unique market identifier?

choice:
☑ Yes

(1.6.2) Provide your organization's unique market identification ID

JP3351500008

CUSIP Number

(1.6.1) Does your organization use this unique market identifier?

choice:
☑ No

Ticker Symbol

(1.6.1) Does your organization use this unique market identifier?

choice:
☑ No

SEDOL code

(1.6.1) Does your organization use this unique market identifier?

choice:
☑ No

LEI Number

(1.6.1) Does your organization use this unique market identifier?

choice:
☑ No

DUNS number

(1.6.1) Does your organization use this unique market identifier?

choice:
☑ No

Other unique market identifiers

(1.6.1) Does your organization use this unique market identifier?

choice:

☑ No

Add Row

(1.7) Please select the country/region in which your organization operates.

Select all that apply

☑Hong Kong Special Administrative Region (China)

☑Japan

☑Singapore

☑ United States of America (USA)

(1.9) What is the size of your organization based on total asset value at the end of the reporting period?

16141589000000

(1.10) What activities does your organization engage in and in what industry sectors does your organization lend to, invest in or insure?

Banking (Bank)

(1.10.1) Business activities

choice:

☑ Yes

(1.10.3) Reporting the value of the portfolio and the percentage of sales related to that portfolio

choice:

☑ Yes, I would like to know both the value of the portfolio and the percentage of sales associated with that portfolio.

(1.10.4) Portfolio value based on total assets

10393864000000

(1.10.5) Percentage of Sales (%)

40.2

(1.10.6) Client type

Select all that apply

☑ Business/Private Clients (Banks)

(1.10.7) Industry sectors in which your organization lends, invests, or insures

Select all that apply

☑Manufacturing☑Fossil fuels

☑Materials ☑Services

☑ Power generation

☑ Retail

☑Apparel ☑Hospitality

☑Food , beverage, and agriculture-related

☑Biotechnology , Healthcare, and Pharmaceuticals

☑ Infrastructure related

☑ Transportation services

Investment (Asset Manager)

(1.10.1) Business activities

choice:

☑ No

Investment (asset owner)

(1.10.1) Business activities

choice:

☑ No

Insurance underwriting (insurance company)

(1.10.1) Business activities

choice:
☑ No
[Fixed row]

(1.24) Does your organization map its value chain?

(1.24.1) Value Chain Mapping

choice:
☑ Yes, we have mapped our value chain or are currently mapping it

(1.24.2) The stage in the value chain to be mapped

Select all that apply
☑Upstream of the value chain
☑Portfolio

(1.24.3) Top-level mapped supplier tier

choice:
☑ Primary supplier

(1.24.4) Known but unmapped top supplier tier

choice:
☑ Secondary suppliers

(1.24.5) Portfolio to be mapped

Select all that apply

☑Banking transactions (banks)

(1.24.7) Details of the mapping process and scope

As a financial institution, we do not purchase products or services for the manufacture and sale of products, but we do purchase office supplies and other items necessary for our business, and we are aware of all of the businesses and operating locations of our primary suppliers by exchanging contracts, etc. We also understand all of the businesses and operating locations of our lending counterparties as part of our portfolio mapping by receiving financial statements and exchanging contracts, etc.

[Fixed row]

(1.24.1) Have you mapped the production, commercialization, use, or disposal of plastics in your direct operations or anywhere in your value chain?

	Plastics Mapping	Portfolio to be mapped
	choice: ☑ Yes, we have mapped or are currently mapping plastics in our value chain	*Select all that apply* ☑Banking transactions (banks)

[Fixed row]

C2. Identify, assess, and manage dependencies, impacts, risks, and opportunities

(2.1) How does your organization define the short, medium, and long-term time horizons relevant to identifying, assessing, and managing your organization's environmental dependencies, impacts, risks, and opportunities?

short term

(2.1.1) Start (year)

0

(2.1.3) End (year)

5

(2.1.4) How does this timeline relate to strategic and financial planning?

Environmental issues are also evaluated and defined on the same timeline as the management strategy, which is the same five-year period as the first medium-term management plan that began in fiscal 2023.

middle period

(2.1.1) Start (year)

5

(2.1.3) End (year)

7

(2.1.4) How does this timeline relate to strategic and financial planning?

As with the short-term, it is evaluated and defined on the same time scale as the business strategy. It is defined as seven years in line with the goal of achieving carbon

neutrality (Scope 1 and 2) by fiscal 2030.

long term

(2.1.1) Start (year)

7

(2.1.2) Do you have an open-ended, long-term time frame?

choice:
☑ Yes

(2.1.4) How does this timeline relate to strategic and financial planning?

The long-term time horizon is not defined as a specific number of years.
[Fixed row]

(2.2) Does your organization have a process to identify, assess, and manage its environmental dependencies and impacts?

	Presence or absence of a process	Dependencies and impacts assessed in this process
	choice: ☑ Yes	*choice:* ☑ Both dependency and impact

[Fixed row]

(2.2.1) Does your organization have a process to identify, assess, and manage environmental risks and opportunities?

	Presence or absence of a process	The risks and opportunities assessed in this process	Does this process take into account the results of the dependency and impact assessment process?
	choice: ☑ Yes	*choice:* ☑ Both risks and opportunities	*choice:* ☑ Yes

[Fixed row]

(2.2.2) Provide details of your organization's process for identifying, assessing, and managing environmental dependencies, impacts, risks, and opportunities.

Row 1

(2.2.2.1) Environmental issues

Select all that apply

☑ Climate change

(2.2.2.2) What dependencies, impacts, risks, and/or opportunities are addressed in the processes associated with this environmental issue?

Select all that apply

☑Risk

☑ Opportunity

(2.2.2.3) Target value chain stage

Select all that apply

☑ Direct operation

☑Upstream of the value chain

(2.2.2.4) Scope

choice:

☑All

(2.2.2.5) Target supplier base

Select all that apply

☑ Primary supplier

(2.2.2.7) Types of evaluation

choice:

☑ Both qualitative and quantitative evaluation

(2.2.2.8) Frequency of assessment

choice:

☑Once a year

(2.2.2.9) Target timeline

Select all that apply

☑Short term

☑Medium term

☑Long term

(2.2.2.10) Integrating risk management processes

choice:

☑ Integration into cross-functional and enterprise-wide risk management processes

(2.2.2.11) Regional specificity used

Select all that apply

☑ Base specific

(2.2.2.12) Tools and techniques used

Enterprise Risk Management

☑ Risk Model

☑ Stress test

Other

☑ Scenario analysis

(2.2.2.13) Types and criteria of risks considered

Acute physical risks

☑ Floods (coastal, river, heavy rainfall, groundwater)

☑ Heavy rain (rain, hail, snow/ice)

Chronic physical risks

: ☑ Changes in precipitation patterns and types (rain, hail, snow/ice)

Policy

☑ Carbon Pricing Mechanism

(2.2.2.14) Partners and stakeholders considered

Select all that apply

☑Customer

(2.2.2.15) Have there been any changes to this process since the year prior to the reporting year?

choice:

☑ No

(2.2.2.16) Detailed information about the process

The relevant departments identify risks and opportunities related to climate change and discuss them in environmental committees, etc.
Add Row

(2.2.4) Does your organization have a process to identify, assess, and manage environmental dependencies and impacts associated with portfolio activities?

	There is a process for this portfolio	The dependencies and impacts associated with this portfolio that were assessed in this process
Banking (Bank)	*choice:* ☑ Yes	*choice:* ☑ Both dependency and impact

[Fixed row]

(2.2.5) Does your organization have a process to identify, assess, and manage environmental risks and opportunities associated with portfolio activities?

	There is a process for this portfolio	Any risks or opportunities associated with this portfolio are assessed during this process.	Does this process take into account the results of the dependency and impact assessment process?
Banking transactions (banks)	*choice:* ☑ Yes	*choice:* ☑ Both risks and opportunities	*choice:* ☑ Yes

[Fixed row]

(2.2.6) Please provide details of your organization's process for identifying, assessing, and managing environmental dependencies, impacts, risks, and opportunities associated with portfolio activities. [No data yet]

Banking (Bank)

(2.2.6.1) Environmental issues

Select all that apply

☑ Climate change

(2.2.6.2) Describe which dependencies, impacts, risks, and opportunities are addressed in the processes associated with this portfolio.

Select all that apply

☑ Dependence

☑Influence

☑Risk

☑ Opportunity

(2.2.6.3) Percentage of total portfolio value that is included in the valuation process

74.89

(2.2.6.4) Evaluation Type

choice:

☑ Both qualitative and quantitative evaluation

(2.2.6.5) Industry sectors to be assessed

Select all that apply

☑ Manufacturing

☑Material

☑ Transportation services

☑ Power generation
☑Fossil fuel
☑ Infrastructure-related

(2.2.6.6) Frequency of assessment

choice:
☑Once a year

(2.2.6.7) Target time axis

Select all that apply
☑Short term
☑Medium term
☑Long term

(2.2.6.8) Integrating risk management processes

choice:
☑ Integration into cross-functional and enterprise-wide risk assessment processes

(2.2.6.9) Regional specificity used

Select all that apply
☑ Base specific

(2.2.6.10) Tools and techniques used

Select all that apply
☑Risk model
☑Scenario analysis
☑ Stress test

(2.2.6.11) Types and criteria of risks considered

Acute physical risks

☑ Floods (coastal, river, heavy rainfall, groundwater)

☑ Heavy rain (rain, hail, snow/ice)

Chronic physical risks

: ☑ Changes in precipitation patterns and types (rain, hail, snow/ice)

Policy

☑ Carbon Pricing Mechanism

(2.2.6.12) Partners and stakeholders considered

Select all that apply

☑Customer

(2.2.6.13) Detailed information about the process

We conduct scenario analysis in line with the TCFD recommendations. We recognize transition risks and physical risks as climate change risks, and in our scenario analysis we estimate the increase in credit costs due to each risk up to fiscal year 2050. Regarding transition risks, we comprehensively consider the impact of climate change, portfolio size, GHG emissions, etc., and estimate the increase in credit costs for the electric power, paper, automobile and accessory manufacturing, metals and mining, and land transportation industries based on the NGFS NetZero 2050 scenario and using projected data on carbon taxes, etc. to predict changes in profit and loss financial position up to 2050. The results for fiscal year 2023 indicate an increase in credit costs of up to 23 billion yen. Regarding physical risks, we analyze the risk of flooding in the event of a flood using hazard maps and other data for mortgage clients and small and medium-sized enterprises. In fiscal year 2023, we estimate an increase in credit costs of up to 18 billion yen by 2050 due to business suspensions and damage to collateral properties caused by flooding.

Add Row

(2.2.7) Have you assessed the interrelationships between environmental dependencies, impacts, risks and opportunities?

	Assessment of interrelationships between environmental dependencies, impacts, risks, and opportunities	Explanation of how to evaluate correlations
	choice: ☑ Yes	*When reviewing solar power generation facility financing projects, we take into consideration the impact on the surrounding natural environment and the wishes of local residents, based on our environmental policy.*

[Fixed row]

(2.2.8) Does your organization consider environmental information of its clients/investes as part of its due diligence and environmental dependency, impact, risk, and opportunity assessment processes?

	Considering environmental information
Banking transactions (banks)	*choice:* ☑ Yes

[Fixed row]

(2.2.9) What environmental information about your clients/investee companies does your organization consider as part of your due diligence and environmental dependency, impact, risk, and opportunity assessment process and how does this influence your decision-making?

Banking (Bank)

(2.2.9.1) Target environmental issues

Select all that apply

☑ Climate change

(2.2.9.2) Types of environmental information considered

Select all that apply

☑ Emissions data

☑Energy usage data

☑Emissions reduction target

☑ Climate Transition Plan

(2.2.9.3) The process by which information is collected

Select all that apply

☑ Directly from the client investee company

(2.2.9.4) Industry sectors subject to due diligence or risk assessment processes

Select all that apply

☑Manufacturing☑Fossil fuels

☑Materials ☑Services

☑ Power generation

☑ Retail

☑Apparel ☑Hospitality

☑Food , beverage, and agriculture-related

☑Biotechnology , Healthcare, and Pharmaceuticals

☑ Infrastructure related

☑ Transportation services

(2.2.9.5) The percentage of total portfolio value that is included in the process

100

(2.2.9.6) Total portfolio value subject to the process

10393864000000

Add Row

(2.4) How does your organization define a significant impact on the organization?

risk

(2.4.1) Kinds of definition

Select all that apply

☑Qualitative

☑Quantitative

(2.4.2) Indicators for defining significant impacts

choice:

☑Credit risk

(2.4.3) Changes in indicators

choice:

☑Increase in absolute value

(2.4.5) Absolute increments and decrements

7400000000

(2.4.6) Scales to consider when defining

Select all that apply

☑Frequency of impact

☑Timeline of impact

☑Possibility of impact

(2.4.7) Application of definitions

Shizuoka Prefecture, our Group's primary market, is one of Japan's leading manufacturing prefectures, ranking fourth in Japan in terms of manufactured goods shipment value, at 17,290.5 billion yen. Within this, transportation machinery-related manufacturing, including parts related to engine-powered vehicles such as internal combustion engines and transmissions, accounts for 23.6% of the total. This industry is seeing a shift toward electrification (EVs) in response to the trend toward decarbonization, which is driving business transformation and entry into other industries. Furthermore, Shizuoka Bank, our subsidiary, provides credit to the automobile and automobile parts manufacturing industry of 535 billion yen, accounting for nearly 10% of its business credit. Furthermore, the paper industry, one of Shizuoka Prefecture's leading industries, generates significant greenhouse gas emissions from the operation of dryers and is expected to incur significant costs if carbon taxes or other measures are introduced in the future. Shizuoka Bank provides credit to the paper industry of 204.8 billion yen, accounting for 3% of its business credit. As described above, the Group is significantly exposed to the impacts of climate change through its credit exposure. A scenario analysis conducted in fiscal 2023 for the automotive manufacturing industry, paper industry, and the electricity, metals and mining, and land transportation industries, which are representative of carbon-related assets, predicts a total increase in credit costs of up to 23 billion yen by 2050. We believe it is necessary to continue to advance engagement while checking the amount of increase in credit risk .

opportunity

(2.4.1) Kinds of definition

Select all that apply

☑Qualitative

☑Quantitative

(2.4.2) Indicators for defining significant impacts

choice:

☑ Strategic Customers

(2.4.3) Changes in indicators

choice:

☑Increase in absolute value

(2.4.5) Absolute increments and decrements

387500000000

(2.4.6) Scales to consider when defining

Select all that apply

☑Frequency of impact

☑Timeline of impact

☑Possibility of impact

(2.4.7) Application of definitions

Shizuoka Prefecture, our Group's primary market, is one of Japan's leading manufacturing prefectures, ranking fourth in Japan in terms of manufactured goods shipment value, at 17,290.5 billion yen. Within this, transportation machinery-related manufacturing, including parts related to engine-powered vehicles such as internal combustion engines and transmissions, accounts for 23.6% of the total. This industry is seeing a shift toward electrification (EVs) in response to the trend toward decarbonization, which is driving business transformation and entry into other industries. Furthermore, Shizuoka Bank, our subsidiary, provides credit to the automobile and automobile parts manufacturing industry of 535 billion yen, accounting for nearly 10% of its business credit. Furthermore, the paper industry, one of Shizuoka Prefecture's leading industries, generates significant greenhouse gas emissions from the operation of dryers and is expected to incur significant costs if carbon taxes or other measures are introduced in the future. Shizuoka Bank provides credit to the paper industry of 204.8 billion yen, accounting for 3% of its business credit. As described above, the Group is significantly exposed to the impacts of climate change through its credit exposure. On the other hand, as our Group has clients in industries that are affected by climate change, we anticipate a large demand for funds to address climate change. Based on the Paris Agreement's goal of limiting global temperature rise to within 1.5 degrees Celsius since the Industrial Revolution, we expect sustainable finance demand to be approximately 200 billion yen per year, or 2 trillion yen in total, by fiscal 2030.

Add Row

C3. Disclosure of risks and opportunities

(3.1) Have you identified any environmental risks that have had a significant impact on your organization during the reporting year, or that you expect to have a significant impact in the future?

Climate change

(3.1.1) Identifying Environmental Risks

choice:

☑ Yes, specific within portfolio only

(3.1.2) Primary reason why your organization has determined that there are no environmental risks in its direct operations or upstream/downstream of the value chain

choice:

☑ Environmental risks exist, but none that could have a significant impact on business

(3.1.3) Please explain

Our group is a financial group, and most environmental risks exist within our portfolio, so we are aware of the risks in our portfolio.

forest

(3.1.1) Identifying Environmental Risks

choice:

☑ No

(3.1.2) Primary reason why your organization has determined that there are no environmental risks in its direct operations or upstream/downstream of the value chain

choice:

☑ Not an immediate strategic priority

(3.1.3) Please explain

Not currently being worked on

water

(3.1.1) Identifying Environmental Risks

choice:

☑ No

(3.1.2) Primary reason why your organization has determined that there are no environmental risks in its direct operations or upstream/downstream of the value chain

choice:

☑ Not an immediate strategic priority

(3.1.3) Please explain

Not currently being worked on

plastic

(3.1.1) Identifying Environmental Risks

choice:

☑ No

(3.1.2) Primary reason why your organization has determined that there are no environmental risks in its direct operations or upstream/downstream of the value chain

choice:

☑ Not an immediate strategic priority

(3.1.3) Please explain

Not currently being worked on
[Fixed row]

(3.1.1) Provide details of the environmental risks identified that have had a significant impact on your organization during the reporting year, or are expected to have a significant impact in the future.

Climate change

(3.1.1.1) Risk Identification ID

choice:

☑ Risk 1

(3.1.1.3) Types of risks and major environmental risk factors

Acute physical risks

☑ Flooding (coastal, riverine, groundwater)

(3.1.1.4) The stage in the value chain where the risk occurs

choice:

☑Banking Portfolio

(3.1.1.5) Risk types mapped to traditional financial services industry risk classifications

Select all that apply

and risk-weighted assets

☑Credit risk

(3.1.1.6) Country/region where the risk occurs

Select all that apply

☑Japan

(3.1.1.9) Organization-specific details about the risk

There is a risk that mortgage borrowers and small and medium-sized business clients of Shizuoka Bank, a subsidiary of our company, may suffer damage due to heavy rains and floods, resulting in an increase in credit costs and a decline in the capital adequacy ratio.

(3.1.1.10) Percentage of portfolio amount vulnerable to this risk

choice:

☑ 51–60%

(3.1.1.11) The main financial impact of the risk

choice:

☑Increased credit risk

(3.1.1.12) The time frame during which this risk is expected to have a significant impact on the organization

Select all that apply

☑Long term

(3.1.1.13) The likelihood of this risk having an impact over the expected timeframe.

choice:

☑ Highly likely

(3.1.1.14) Degree of impact

choice:

☑ Expensive

(3.1.1.16) The likely impact of the risk on the organization's financial position, performance, and cash flows over a selected future time horizon

There is a risk that mortgage borrowers and small and medium-sized business clients of Shizuoka Bank, a subsidiary of our company, may suffer damage due to heavy rains and floods, resulting in an increase in credit costs and a decline in the capital adequacy ratio.

(3.1.1.17) Can the financial impact of the risk be quantified?

choice:

☑ Yes

(3.1.1.23) Long-term expected financial impact – minimum (currency)

18000000000

(3.1.1.24) Maximum long-term estimated financial impact (currency)

18000000000

(3.1.1.25) Explanation of financial impact

We have estimated the amount of damage suffered by small and medium-sized business clients and mortgage borrowers of Shizuoka Bank, a subsidiary of our company, due to the effects of heavy rains and floods, and the resulting increase in credit costs. For small and medium-sized businesses, we have estimated the increase in credit costs due to the deterioration of their finances caused by being forced to close due to the heavy rains and floods, and the damage to buildings that serve as collateral for Shizuoka Bank. For mortgage borrowers, we have estimated the increase in credit costs due to the damage to buildings that serve as collateral. Balance of loans analyzed: 3,869 billion yen (SMEs in Shizuoka Prefecture, etc.), 2,737.8 billion yen (mortgages), 6,633.3 billion yen Credit costs: 16 billion yen (SMEs in Shizuoka Prefecture, etc.), 2 billion yen (mortgages), 18 billion yen

(3.1.1.26) Primary response to risk

Policies and Plans

☑ If you have any other policies or plans, please explain in detail **:** We are preparing by setting aside an amount equivalent to the maximum loss amount as buffer capital in capital allocation.

(3.1.1.27) Risk Response Costs

11,000,000

(3.1.1.28) Explanation of cost calculation

①Payment to external consultants for scenario analysis: 10,000,000 yen ②Implementation of scenario analysis software: 1,000,000 yen Total costs: ①② 11,000,000 yen

(3.1.1.29) Details of the response

We are preparing for the increase in credit costs due to the deterioration of our portfolio in the event of heavy rains and floods caused by climate change by securing buffer capital.
Add Row

(3.1.2) Provide the amount and percentage of financial indicators vulnerable to significant impacts from environmental risks during the reporting year.

Climate change

(3.1.2.1) Financial Evaluation Criteria

choice:
☑ Assets

(3.1.2.2) Amount of financial indicators vulnerable to transition risks for this environmental issue (in the same currency selected in question 1.2)

897636518806

(3.1.2.3) Percentage of total financial indicators vulnerable to transition risks for this environmental issue

choice:
☑ 1-10%

(3.1.2.4) Amount of financial indicators vulnerable to physical risks to this environmental issue (in the same currency

selected in question 1.2)

6633230595230

(3.1.2.5) Percentage of total financial indicators vulnerable to physical risks for this environmental issue

choice:

☑ 41–50%

(3.1.2.7) Explanation of financial figures

With regard to transition risks, the total loan balance for the electric power industry, paper industry, automobile-related industries, metals and mining, and land transportation industries, which are subject to scenario analysis due to the large impacts of climate change, is shown. With regard to physical risks, the total loan balance for small and medium-sized business loan clients and mortgage clients in Shizuoka Prefecture, Kanagawa Prefecture, and Tokyo, which are subject to scenario analysis, is shown.
Add Row

(3.6) Have you identified any environmental opportunities that have had a significant impact on your organization during the reporting year, or that you expect to have a significant impact on your organization in the future?

Climate change

(3.6.1) Identified environmental opportunities

choice:

☑ Yes, we have identified opportunities and some/all of them are being realized

forest

(3.6.1) Identified environmental opportunities

choice:

☑ No

(3.6.2) Primary reasons why your organization believes it lacks environmental opportunities

choice:

☑ Not an immediate strategic priority

(3.6.3) Please explain

Not currently being worked on

water

(3.6.1) Identified environmental opportunities

choice:

☑ No

(3.6.2) Primary reasons why your organization believes it lacks environmental opportunities

choice:

☑ Not an immediate strategic priority

(3.6.3) Please explain

Not currently being worked on
[Fixed row]

(3.6.1) Provide details of any identified environmental opportunities that have had a significant impact on your organization during the reporting year, or are expected to have a significant impact on your organization in the future.

Climate change

(3.6.1.1) Opportunity ID

choice:

☑ Opp1

(3.6.1.2) Commodities

Select all that apply

☑ Not applicable

(3.6.1.3) Types of opportunities and major environmental opportunity factors

Market

☑ Portfolio companies have entered new markets and developed new products to meet the demands of green consumers, resulting in improved financial performance

(3.6.1.4) The stage in the value chain where the opportunity manifests

choice:

☑ Banking Portfolio

(3.6.1.5) Countries/areas where opportunities arise

Select all that apply

☑Japan

(3.6.1.8) Organization-specific details

*Shizuoka Bank, a subsidiary of our company, is promoting sustainable finance with the goal of disbursing 2 trillion yen (*) in loans by fiscal 2030. By promoting high-value-added products aimed at resolving client issues, we can expect to see an increase in loan balances and interest income. *1. Environmental finance: 1 trillion yen, 2. Sustainable finance (non-environmental): 1 trillion yen, 3. 1. 2. 2 trillion yen*

(3.6.1.9) The main financial impact of the opportunity

choice:

☑ Increased sales due to increased demand for products and services

(3.6.1.10) The time frame during which the opportunity is expected to have a significant impact on the organization.

Select all that apply

☑Medium term

(3.6.1.11) The likelihood of the opportunity having an impact over the expected timeframe

choice:

☑ Very likely (90-100%)

(3.6.1.12) Degree of impact

choice:

☑Slightly expensive

(3.6.1.14) The expected impact of the opportunity on the organization's financial position, performance, and cash flows over a selected future time horizon

Set a target of 2 trillion yen, scheduled to be achieved by fiscal 2030

(3.6.1.15) Can you quantify the financial impact of the opportunity?

choice:

☑ Yes

(3.6.1.19) Medium-term expected financial impact - minimum (currency)

1

(3.6.1.20) Estimated Medium-Term Financial Impact - Maximum (Currency)

2000000000000

(3.6.1.23) Explanation of financial impact

Our subsidiary, Shizuoka Bank, is promoting sustainable finance with the goal of disbursing 2 trillion yen in loans by fiscal 2030. By promoting high-value-added products aimed at resolving client issues, we can expect to see an increase in loan balances and interest income.

(3.6.1.24) Costs of realizing opportunities

8800000000

(3.6.1.25) Explanation of cost calculation

*The cost is calculated by multiplying the target amount of sustainable finance, 2 trillion yen, by Shizuoka Bank's average credit cost ratio of 0.44%. 2 trillion yen * 0.44% = 8.8 billion yen 2 trillion yen: Target amount of sustainable finance 0.44%: Shizuoka Bank's average credit cost ratio for fiscal 2023 (end of period provision loan balance)*

(3.6.1.26) Strategies for realizing opportunities

We set a target for the amount of sustainable finance executed and encourage each branch to set its own target.
Add Row

(3.6.2) Provide the amount and percentage of the financial metrics that align with the significant impacts of environmental opportunities during the reporting year.

Climate change

(3.6.2.1) Financial Evaluation Criteria

choice:
☑ Sales

(3.6.2.2) Amount of financial indicators aligned with this environmental opportunity (in the same currency unit selected in 1.2)

849138000000

(3.6.2.3) Percentage of total financial indicators that are aligned with opportunities for this environmental issue

choice:

☑ 41-50%

(3.6.2.4) Explanation of financial figures

Global warming is threatening our planet with increasingly severe weather disasters. To save the planet and protect our future, each and every one of us must consider how to act toward a sustainable society. Our money circulates around the world, not only for everyday purchases but also through banks and other financial institutions, where it is used in a variety of ways, including loans and investments to businesses and local governments. Through these flows of money (the power of finance), the concept and efforts of "sustainable finance" are spreading worldwide, promoting solutions to various social issues, such as climate change, environmental destruction, and human rights issues, and creating a sustainable society. Through its core businesses, including comprehensive financial services and consulting, Shizuoka Financial Group actively supports local businesses working to achieve the SDGs and contribute to regional sustainability . To further strengthen this initiative, in October 2021, we set a "Sustainable Finance Goal" of implementing a cumulative total of 2 trillion yen in sustainable finance by fiscal 2030. This target was set based on the Paris Agreement's goal of limiting global warming to 1.5 times the pre-industrial revolution level, and taking into account the capital needs of companies, with an average annual amount of 200 billion yen to be disbursed. The cumulative amount disbursed over the three years up to the reporting year has reached 849.1 billion yen, showing steady progress.

Add Row

C4. Governance

(4.1) Does your organization have a board of directors or equivalent governing body?

(4.1.1) Board of Directors or Equivalent Governing Body

choice:

☑ Yes

(4.1.2) Frequency of meetings of the board of directors or equivalent body

choice:

☑ At least once a quarter

(4.1.3) Types of members (directors) of the board of directors or equivalent body

Select all that apply

☑Full -time director or equivalent

☑ Independent Outside Director or equivalent

(4.1.4) Board Diversity and Inclusion Policy

choice:

☑Yes , we have a published policy.

(4.1.5) Briefly describe the scope of this policy.

Our Board of Directors oversees the execution of business operations based on the diverse expertise of the entire Group, and is tasked with the mission of achieving sustainable growth for both stakeholders and the Group. With a view to strengthening Group management, providing sound financial intermediation functions to local communities, and developing new businesses that contribute to regional growth, each director plays a comprehensive role based on their own knowledge and experience, focusing on management, society and the economy, and business. This ensures an appropriate balance in the Board of Directors, including its size. Furthermore, our policy for the appointment and dismissal of directors stipulates that we will give due consideration to the knowledge and experience necessary to execute business management accurately, fairly, and efficiently, and to ensure a balanced composition of the Board of Directors, including outside directors, in terms

of knowledge and experience, in order to exercise management oversight functions aimed at sustainably enhancing corporate value. This establishes a system for the Board of Directors to fulfill the above mission.

(4.1.6) Attach a policy (optional)

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[Fixed row]

(4.1.1) Does your organization have board-level oversight of environmental issues?

	Board-level oversight of this environmental issue	Key reasons for lack of board-level oversight of this environmental issue	Please explain why your organization does not have board-level oversight of this environmental issue.
Climate change	*choice:* ☑ Yes	*choice:*	*Rich Text Input [must be less than 2500 characters]*
forest	*choice:* ☑ No, and I have no plans to do so within the next two years	*choice:* ☑ Not an immediate strategic priority	*The exposure of industries with significant impacts on forest/water security is smaller than that of high-emitting industries or industries susceptible to transition risks, so they were given a lower priority, and we plan to consider this in the future.*
water	*choice:* ☑ No, and I have no plans to do so within the next two years	*choice:* ☑ Not an immediate strategic priority	*The exposure of industries with significant impacts on forest/water security is smaller than that of high-emitting industries or industries susceptible to transition risks, so they were given a lower priority, and we plan to consider this in the future.*
Biodiversity	*choice:* ☑ Yes	*choice:*	*Rich Text Input [must be less than 2500 characters]*

[Fixed row]

(4.1.2) Identify the titles (but do not include individual names) of the board members or committees accountable for environmental issues and provide details about how the board oversees environmental issues.

Climate change

(4.1.2.1) The individual position or committee responsible for this environmental issue

Select all that apply

☑Chief Financial Officer (CFO)

(4.1.2.2) The accountability of each position for this environmental issue is defined in a policy for the Board of Directors.

choice:

☑ Yes

(4.1.2.3) Policies that define the accountability of this position for this environmental issue

Select all that apply

☑ Job descriptions for individual directors

(4.1.2.4) How often is this environmental issue scheduled for the agenda?

choice:

☑ Items scheduled for some board meetings – at least annually

(4.1.2.5) Governance mechanisms that incorporate this environmental issue

Select all that apply

☑ Overseeing corporate goal setting
☑ Overseeing and guiding scenario analysis
☑ Overseeing and guiding business strategy development
☑ Monitoring the execution of business strategies
☑ Overseeing and guiding climate transition planning
☑ Overseeing and guiding policy engagement
☑ Supervision and guidance of acquisitions/mergers/divestitures
☑ Approval and oversight of employee incentives
☑ Overseeing disclosure, audit and verification processes
☑ Approving company-wide policies and commitments
☑ Monitoring the implementation of climate transition plans
☑ Overseeing and guiding major capital expenditures
☑ Overseeing and guiding policy engagement
☑ Monitoring compliance with company-wide policies and commitments

☑Monitoring progress towards corporate goals

☑ Deliberating and guiding the process of assessing dependencies, impacts, risks, and opportunities

(4.1.2.6) Scope of board-level oversight

Select all that apply

☑Risks and opportunities for your own business

☑ Risks and opportunities for your banking activities

☑The impact of your business activities on the environment

☑The environmental impact of your banking activities

(4.1.2.7) Please explain

The Group has identified "enhancing society in which the environment and the economy are compatible" as a materiality (important issue), and views the increasing and expanding need for new solutions related to decarbonization and biodiversity as an opportunity, while also viewing the occurrence of natural disasters, worsening corporate performance due to stricter regulations, and a decline in stakeholder trust as risks. In light of the goal set out in the Paris Agreement of limiting global temperature rise to 1.5°C by 2050, in our medium-term management plan we have committed to achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 as an engagement indicator, and have set a target of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% compared to fiscal 2013 by fiscal 2030 as an impact indicator, in order to contribute to the realization of a decarbonized society in the region as a regional financial institution. In line with these goals, the Group's chief officers, appointed by the Board of Directors, are responsible for overseeing the business execution of their respective group companies under the direction of the CEO, who is also a director. The CFO (Chief Financial Officer), under the direction of the CEO, is responsible for overseeing the business execution of the Group's climate-related issues, with the CEO overseeing the execution of these activities. Specifically, the Group has established an "Environmental Committee," chaired by the CFO and composed of general manager and executive officers from the pure holding company, i.e., the Company, and its subsidiaries. This committee meets regularly at least once every six months to monitor progress toward environmental goals and the implementation of scenario analyses. The CFO reports the Environmental Committee's discussions to the "Group Sustainability Meeting," the Group's highest management committee chaired by the CEO, which is responsible for the Group's execution. Following the meeting, the Board of Directors deliberates based on the CFO's report, establishing a management-level monitoring system for the alignment of the Group's initiatives with the above goals and the Paris Agreement. Additionally, the CFO is leading efforts toward the above goal, including approving the switch to renewable energy for all of the Group's direct electricity consumption during the reporting year.

Biodiversity

(4.1.2.1) The individual position or committee accountable for this environmental issue

Select all that apply

☑Chief Financial Officer (CFO)

(4.1.2.2) The accountability of each position for this environmental issue is defined in a policy for the Board of Directors.

choice:

☑ Yes

(4.1.2.3) Policies that define the accountability of this position for this environmental issue

Select all that apply

☑ Job descriptions for individual directors

(4.1.2.4) How often is this environmental issue scheduled for the agenda?

choice:

☑ Items scheduled for some board meetings – at least annually

(4.1.2.5) Governance mechanisms that incorporate this environmental issue

Select all that apply

☑ Overseeing corporate goal setting

☑ Approval of company-wide policies and commitments

☑ Overseeing and guiding policy engagement

☑ Overseeing and guiding policy engagement

☑Monitoring progress towards corporate goals

☑ Monitoring compliance with company-wide policies and commitments

(4.1.2.6) Scope of board-level oversight

Select all that apply

☑Risks and opportunities for your own business

☑ Risks and opportunities for your banking activities

☑The impact of your business activities on the environment

☑The environmental impact of your banking activities

(4.1.2.7) Please explain

The Group has identified "enhancing society in which the environment and the economy are compatible" as a materiality (important issue), and views the increasing and expanding need for new solutions related to decarbonization and biodiversity as an opportunity, while also viewing the occurrence of natural disasters, worsening corporate performance due to stricter regulations, and a decline in stakeholder trust as risks. With regard to global warming, which has a significant impact on biodiversity, and based on the goal set out in the Paris Agreement of limiting temperature rise to 1.5°C by 2050, the Group has committed to achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 as an engagement indicator in its medium-term management plan. In addition, in order to contribute to the realization of a decarbonized society in the region as a regional financial institution, the Group has set a target of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% by fiscal 2030 compared to fiscal 2013 as an impact indicator. In line with these goals, the Group's chief officers, appointed by the Board of Directors, are responsible for overseeing the business execution of their respective group companies under their respective responsibilities, under the orders of the CEO, who is also a director. The CFO (Chief Financial Officer), under the orders of the CEO, is responsible for overseeing the business execution of the Group's climate-related issues, with the CEO overseeing the execution of these. Specifically, the Group has established an "Environmental Committee," chaired by the CFO and composed of general manager and executive officers from the pure holding company, i.e., the Company, and its subsidiaries. This committee meets regularly at least once every quarter to monitor the progress of environmental goals and the implementation of scenario analyses. The CFO reports the Environmental Committee 's discussions to the "Group Sustainability Meeting," the Group's highest management committee chaired by the CEO, which is responsible for the Group's execution, at least once every six months. Following the meeting, the Board of Directors deliberates based on the CFO's report, establishing a management-level monitoring system for the Group's initiatives, the above goals, and biodiversity-related goal setting.
[Fixed row]

(4.2) Does your board of directors have competence on environmental issues?

Climate change

(4.2.1) Board-level capacity for this environmental issue

choice:
☑ Yes

(4.2.2) Mechanisms for the Board to maintain competence on environmental issues

Select all that apply
☑ We regularly consult with a permanent working group of in-house experts.
☑We regularly engage with external stakeholders and experts on environmental issues.
☑ We incorporate knowledge of environmental issues into the director nomination process.
☑ At least one board member has expertise on this environmental issue.

(4.2.3) Environmental expertise of board members

Experience

☑ Executive level experience in a role focused on environmental issues

☑ Experience in academic work with a focus on environmental issues

forest

(4.2.1) Board-level capacity for this environmental issue

choice:

☑Not rated

water

(4.2.1) Board-level capacity for this environmental issue

choice:

☑Not rated

[Fixed row]

(4.3) Does your organization have management-level responsibility for environmental issues?

	Management-level responsibility for this environmental issue	Main reasons for not taking responsibility for environmental issues at the management level	Please explain why your organization does not take responsibility for environmental issues at a management level.
Climate change	*choice:* ☑ Yes	*choice:*	*Rich Text Input [must be less than 2500 characters]*
forest	*choice:* ☑ No, and I have no plans to do so within the next two years	*choice:* ☑ Not an immediate strategic priority	*Because it's not an immediate strategic priority.*

	Management-level responsibility for this environmental issue	Main reasons for not taking responsibility for environmental issues at the management level	Please explain why your organization does not take responsibility for environmental issues at a management level.
water	*choice:* ☑ No, and I have no plans to do so within the next two years	*choice:* ☑ Not an immediate strategic priority	*Because it's not an immediate strategic priority.*
Biodiversity	*choice:* ☑ Yes	*choice:*	*Rich Text Input [must be less than 2500 characters]*

[Fixed row]

(4.3.1) Please provide the highest management position or committee responsible for environmental issues (do not include individual names).

Climate change

(4.3.1.1) Responsible Individual Position/Committee

Executive Level

☑ Chief Financial Officer (CFO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, Impacts, Risks and Opportunities

☑ Assessing environmental dependencies, impacts, risks and opportunities

☑ Assessment of future trends in environmental dependencies, impacts, risks and opportunities

☑ Managing environmental dependencies, impacts, risks and opportunities

Engagement

☑ Managing policy engagement on environmental issues

Policies, Commitments and Targets

☑ Monitoring compliance with company-wide environmental policies and/or commitments

☑ Measuring progress towards company-wide environmental goals

☑Establish a company-wide environmental policy and/or commitment

☑ Setting company-wide environmental goals

Strategic and financial planning

☑ Developing climate transition plans

☑ Implementing climate transition plans

☑ Conducting environmentally related scenario analysis

☑ Managing environmental disclosure, audit and verification processes

☑ Managing environmentally related acquisitions, mergers and divestitures

☑ Managing major capital expenditures and/or OPEX related to environmental issues

☑ Formulating business strategies that take environmental issues into consideration

☑Implementing business strategies related to environmental issues

Other

☑ Providing employee incentives related to environmental performance

(4.3.1.3) Scope of responsibility

Select all that apply

☑ Dependencies, impacts, risks and opportunities related to your organization's banking transactions

☑ Dependencies, impacts, risks and opportunities associated with direct operations and/or upstream in the value chain

(4.3.1.4) Reporting lines

choice:

☑ Report directly to the Board of Directors

(4.3.1.5) Frequency of reports to the Board on environmental issues

choice:

☑Once every six months

(4.3.1.6) Please explain

The Group has identified "enhancing society in which the environment and the economy are compatible" as a materiality (important issue), and views the increasing and expanding need for new solutions related to decarbonization and biodiversity as an opportunity, while also viewing the occurrence of natural disasters, worsening corporate performance due to stricter regulations, and a decline in stakeholder trust as risks. In light of the goal set out in the Paris Agreement of limiting global temperature rise to 1.5°C by 2050, in our medium-term management plan we have committed to achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 as an engagement indicator, and have set a target of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% compared to fiscal 2013 by fiscal 2030 as an impact indicator, in order to contribute to the realization of a decarbonized society in the region as a regional financial institution. In line with these goals, the Group's chief officers, appointed by the Board of Directors, are responsible for overseeing the business execution of their respective group companies under the direction of the CEO, who is also a director. The CFO (Chief Financial Officer), under the direction of the CEO, is responsible for overseeing the business execution of the Group's climate-related issues, with the CEO overseeing the execution of these initiatives. Specifically, the Group has established an Environmental Committee, chaired by the CFO and composed of general manager and executive officers from the pure holding company, i.e., the Company, and its subsidiaries. This committee meets regularly at least once every six months to monitor progress toward environmental goals and the implementation of scenario analyses. The CFO reports the Environmental Committee's discussions to the Group Sustainability Council, the Group's highest management committee chaired by the CEO, which is responsible for the Group's execution. The CFO reports the results of the Environmental Committee's discussions at least once every six months. The Board of Directors then deliberates on the CFO's report, integrating the results with other internal functions. This system also enables management-level monitoring of the Group's initiatives, including their alignment with the goals and the Paris Agreement.

Biodiversity

(4.3.1.1) Responsible Individual Position/Committee

Executive Level

☑ Chief Financial Officer (CFO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, Impacts, Risks and Opportunities

☑ Assessing environmental dependencies, impacts, risks and opportunities

☑ Assessment of future trends in environmental dependencies, impacts, risks and opportunities

☑ Managing environmental dependencies, impacts, risks and opportunities

Engagement

☑ Managing policy engagement on environmental issues

Policies, Commitments and Targets

☑ Monitoring compliance with company-wide environmental policies and/or commitments

☑ Measuring progress towards company-wide environmental goals

☑Establish a company-wide environmental policy and/or commitment

☑ Setting company-wide environmental goals

Strategic and financial planning

☑ Developing climate transition plans

☑ Implementing climate transition plans

☑ Conducting environmental-related scenario analysis

☑ Managing environmental disclosure, audit and verification processes

☑ Managing environmentally related acquisitions, mergers and divestitures

☑ Managing major capital expenditures and/or OPEX related to environmental issues

☑ Formulating business strategies that take environmental issues into consideration

☑Implementing business strategies related to environmental issues

Other

☑ Providing employee incentives related to environmental performance

(4.3.1.3) Scope of responsibility

Select all that apply

☑ Dependencies, impacts, risks and opportunities related to your organization's banking transactions

☑ Dependencies, impacts, risks and opportunities associated with direct operations and/or upstream in the value chain

(4.3.1.4) Reporting lines

choice:

☑ Report directly to the Board of Directors

(4.3.1.5) Frequency of reports to the Board on environmental issues

choice:

☑Once a year

(4.3.1.6) Please explain

The Group has identified "enhancing society in which the environment and the economy are compatible" as a materiality (important issue), and views the increasing and expanding need for new solutions related to decarbonization and biodiversity as an opportunity, while also viewing the occurrence of natural disasters, worsening corporate performance due to stricter regulations, and a decline in stakeholder trust as risks. With regard to global warming, which has a significant impact on biodiversity, and based on the goal set out in the Paris Agreement of limiting temperature rise to 1.5°C by 2050, the Group has committed to achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 as an engagement indicator in its medium-term management plan. In addition, in order to contribute to the realization of a decarbonized society in the region as a regional financial institution, the Group has set a target of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% by fiscal 2030 compared to fiscal 2013 as an impact indicator. In line with these goals, the Group's chief officers, appointed by the Board of Directors, are responsible for overseeing the business execution of their respective group companies under the direction of the CEO, who is also a director. The CFO (Chief Financial Officer), under the direction of the CEO, is responsible for overseeing the business execution of the Group's climate-related issues, with the CEO overseeing the execution of these initiatives. Specifically, the Group has established an Environmental Committee, chaired by the CFO and composed of general manager and executive officers from the pure holding company, i.e., the Company, and its subsidiaries. This committee meets regularly at least once every six months to monitor progress toward environmental goals and the implementation of scenario analyses. The CFO reports the Environmental Committee's discussions to the Group Sustainability Council, the Group's highest management committee chaired by the CEO, which is responsible for the Group's execution. The CFO reports the results of the Environmental Committee's discussions at least once every six months. The Board of Directors then deliberates on the CFO's report, integrating the results with other internal functions. This system also enables management-level monitoring of the Group's initiatives, including their alignment with the goals and the Paris Agreement.
Add Row

(4.5) Do you offer financial incentives for managing environmental challenges, including achieving targets?

Climate change

(4.5.1) Providing financial incentives related to this environmental issue

choice:
☑ Yes

(4.5.2) Percentage of total executive and board-level financial incentives related to managing this environmental issue

20

(4.5.3) Please explain

The remuneration system is set appropriately to function as a sound incentive for the Group's aim to become a sustainable corporate group that maximizes value for all stakeholders. Remuneration for directors, including the CEO, reflects the roles, responsibilities, and results of each director in order to maintain and improve a sound

management structure, based on their responsibility to properly manage the Group's business. The remuneration decision-making process, while adhering to the resolutions of the General Meeting of Shareholders, is ensured to be fair and objective through appropriate oversight by the Board of Directors and the involvement and advice of the Nomination and Remuneration Committee. Remuneration for directors (excluding directors who are Audit and Supervisory Committee members) consists of fixed-amount remuneration (60% of total), performance-linked remuneration (20% of total), share price-linked point-based executive remuneration (10% of total), and restricted stock remuneration (10% of total). The Group has identified "enhancing a society where the environment and the economy are compatible" as a materiality (important issue), and in its medium-term management plan, has committed to achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 as an engagement indicator. As a regional financial institution, the Group has also set a target of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% by fiscal 2030 compared to fiscal 2013 as an impact indicator, in order to contribute to the realization of a decarbonized society in the region. The Company has established a system in which the degree of achievement of this target is significantly reflected in its stock price. The Chief Executive Officer (CEO) can receive financial incentives by enhancing efforts to achieve this target and increasing the value of his/her "share price-linked point-based executive compensation" (10% of total compensation) and "restricted stock compensation" (10% of total compensation).

forest

(4.5.1) Providing financial incentives related to this environmental issue

choice:

☑ No, and no plans to introduce it within the next two years

(4.5.3) Please explain

The strategic importance is low and no financial incentives are set.

water

(4.5.1) Providing financial incentives related to this environmental issue

choice:

☑ No, and no plans to introduce it within the next two years

(4.5.3) Please explain

The strategic importance is low and no financial incentives are set.
[Fixed row]

(4.5.1) Please specify (but do not name individuals) the financial incentives offered for managing environmental challenges.

Climate change

(4.5.1.1) Positions eligible for financial incentives

Board or Executive Level

☑ Company Executive Team

(4.5.1.2) Incentives

Select all that apply

☑ Bonus - a percentage of your salary

(4.5.1.3) Performance indicators

Goal

☑ Progress towards achieving environmental goals

☑Reducing total emissions in line with net-zero targets

Strategic and Financial Planning

☑ Achieving the Climate Transition Plan

Emissions Reduction

☑Increasing the proportion of renewable energy in total energy consumption

(4.5.1.4) The incentive plan to which the incentive is linked

choice:

☑Long -term incentive plans or equivalent only (e.g., multi-year bonuses through contracts)

(4.5.1.5) Additional information on incentives

No additional information regarding incentives is available.

(4.5.1.6) How do the incentives for this position contribute to achieving your organization's environmental commitments and/or climate-related transition plans?

The remuneration of directors (excluding directors who are audit and supervisory committee members) consists of "fixed amount remuneration" (60% of the total), "performance-linked remuneration" (20% of the total), "share price-linked point-based executive remuneration" (10% of the total), and "restricted stock remuneration" (10% of the total).The Group has identified "enhancing a society in which the environment and the economy are compatible" as a materiality (important issue), and in its medium-term management plan, the Group has committed to achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 as an engagement indicator.As a regional financial institution, in order to contribute to the realization of a decarbonized society in the region, the Group has set a target of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% compared to fiscal 2013 by fiscal 2030 as an impact indicator, and the degree to which this target is achieved is significantly reflected in the share price. Therefore, financial incentives in the form of "share price-linked point-based executive compensation" (10% of total compensation) and "restricted stock compensation" (10% of total compensation) contribute significantly to motivating the CEO to work toward achieving the Group's environmental commitments.
Add Row

(4.6) Does your organization have an environmental policy that addresses environmental issues?

	Does your organization have an environmental policy?
	choice: ☑ Yes

[Fixed row]

(4.6.1) Please provide details of your organization's environmental policy.

Row 1

(4.6.1.1) Target environmental issues

Select all that apply

☑ Climate change

☑Biodiversity

(4.6.1.2) Level of coverage

choice:

☑Entire organization

(4.6.1.3) Target value chain stage

Select all that apply

☑ Direct operation

☑Upstream of the value chain

☑Downstream value chain

☑Portfolio

(4.6.1.4) Please explain the scope.

There are no specific exclusion requirements for the scope of the program, and it covers the entire organization and the entire value chain.

(4.6.1.5) Contents of the Environmental Policy

Environmental Commitment

☑ Commitment to stakeholder engagement and capacity building on environmental issues

Climate-specific Commitments

☑ Commitment to Net Zero Emissions

☑ Commitment to not investing in fossil fuel expansion

Social Commitment

☑ Commitment to respecting internationally recognized human rights

Additional References/Details

☑ References to time-bound environmental milestones and targets

(4.6.1.6) Indicate whether your organization's environmental policy is aligned with global environmental treaties or policy objectives.

Select all that apply
☑Yes , in line with the Paris Agreement.

(4.6.1.7) Public availability

choice:
☑ It is publicly available

(4.6.1.8) Attach the policy.

4-6-1_4-11.pdf
Add Row

(4.7) Does your organization's policy framework for portfolio activities include any environmental requirements and/or exclusion policies that clients/investes must meet?

	Policy framework for portfolio activities, including climate-related requirements and/or exclusion policies for clients/invested companies
Banking (Bank)	*choice:* Yes , our framework includes both a policy that includes environmental requirements for our clients/invested companies and a policy that excludes environmental requirements.

[Fixed row]

(4.7.1) Please provide details about any policies containing environmental requirements that your clients/investes must meet. [No data yet]

Banking transactions (banks)

(4.7.1.1) Target environmental issues

Select all that apply

☑ Climate change

(4.7.1.2) Policy Types

Select all that apply

☑Financial /lending policy

(4.7.1.3) Whether or not it is made public

choice:

☑ It is publicly available

(4.7.1.4) Attach the policy.

4-7-1.pdf

(4.7.1.5) The stage of the client/investee's value chain covered by the policy

choice:

☑ Direct operation

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

☑Manufacturing☑Fossil fuels

☑Materials ☑International Organizations

☑Power generation
☑ Retail
☑ Apparel
☑Hospitality
☑Food , beverage, and agriculture-related
☑Biotechnology , Healthcare, and Pharmaceuticals
☑Service
☑ Infrastructure-related
☑ Transportation services

(4.7.1.9) Portfolio companies covered by the policy (%) of the total portfolio

100

(4.7.1.11) Explain how the scope and exceptions to the standard were determined

Our investment and financing policy regarding climate change is set out in our basic lending philosophy, the "Credit Policy: Rules Concerning Fundamental Principles and Criteria for Loans," and applies to all lending transactions, with no exceptions.

(4.7.1.12) Requirements for clients/portfolio companies

Environmental Commitment

☑ Commitment to compliance with regulations and mandatory standards

(4.7.1.13) Measuring the percentage of clients/investes that comply with the policy

choice:

☑ Yes

(4.7.1.14) Percentage of clients/invested companies that comply with the policy

100

(4.7.1.15) Percentage of portfolio companies, by value, that comply with the policy

100

(4.7.1.16) Target year for 100% compliance

choice:
☑ Already fulfilled
Add Row

(4.7.2) Provide details about your organization's exclusion policy related to industries, activities, and/or regions exposed to or contributing to environmental risks.

Banking transactions (banks)

(4.7.2.1) Types of exclusion policies

choice:
☑ Electricity from coal

(4.7.2.2) Fossil fuel value chain

Select all that apply
☑Upstream
☑Middle class
☑Downstream

(4.7.2.3) Year of Exclusion

2021

(4.7.2.4) Phase-out pathways

Select all that apply
☑New business/investment for new projects

(4.7.2.5) Year of Completion of Phase-Out

2040

(4.7.2.6) Countries/regions covered by the exclusion policy

Select all that apply

☑Worldwide

(4.7.2.7) Details

Shizuoka Bank, a subsidiary of the bank, considers environmental protection, climate change, and sustainable energy initiatives to be particularly important among the social missions of financial institutions, and in April 2021 established a credit policy stating that while it actively supports renewable energy projects, it will not, in principle, invest in or lend to new coal-fired power plants. The bank's outstanding loan balance for coal-fired power plants has steadily declined from 18.1 billion yen (0.15% of the total credit balance) as of the end of March 2022 to 15.7 billion yen (0.11% of the total credit balance) as of the end of March 2024.

Add Row

(4.8) Does your organization include covenants in its financing agreements to reflect and implement its environmental policy?

	Covenants included in loan agreements to reflect and implement policies
	choice: ☑ Yes

[Fixed row]

(4.8.1) Provide details of any covenants your organization has included in its loan agreements to reflect and implement your organization's environmental policy.

Row 1

(4.8.1.1) Environmental issues

Select all that apply

☑ Climate change

(4.8.1.2) Types of clauses used

Select all that apply

☑ The purpose or use of revenue clauses that refer to activities aligned with the Taxonomy

(4.8.1.3) Asset classes/product types subject to covenants

Select all that apply

☑Corporate loans

(4.8.1.4) Covenant application criteria

choice:

☑ Selected Clients

(4.8.1.5) Percentage of clients covered by covenants

1

(4.8.1.6) % of total portfolio value of eligible portfolio companies

1

(4.8.1.7) Provide details on which environmental policies your organization's covenants require you to implement and how you will implement them.

Guided by our basic philosophy of "Spreading dreams and prosperity together with the local community," our Group has established a "Group Environmental Policy" that aims to protect the rich and lush natural environment of our hometowns and contribute to the realization of a sustainable society by proactively addressing environmental issues through our core business, primarily regional finance, as well as by taking environmental considerations into account in our own corporate activities. We have also identified "enhancing a society where the environment and the economy are compatible" as a materiality (important issue). Based on the Paris

Agreement's goal of limiting global warming to 1.5°C by 2050 , our Medium-Term Management Plan commits us to achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 as an engagement indicator. Furthermore, as a regional financial institution, we have set a target of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% by fiscal 2030 compared to fiscal 2013 as an impact indicator, in order to contribute to the realization of a decarbonized society in the region. Our Group offers Positive Impact Finance, which is financing that analyzes the impact of our clients' corporate activities on the environment, society, and economy and supports clients' efforts to increase identified positive impacts (positive contributions) and mitigate/reduce negative impacts. We also offer Sustainability Linked Loans, which set Key Performance Indicators (KPIs) and Sustainability Performance Targets (SPTs) as targets aligned with our clients' ESG and SDG strategies and link interest rates and other lending conditions to the achievement of SPTs. Through these loans, we aim to achieve our Group's environmental policy.
Add Row

(4.9) Does your organization offer a retirement plan for its employees that incorporates environmental criteria into its structure?

	Retirement pension systems incorporate environmental standards in their structure.	Please explain how funds are selected for retirement plans and how your organisation seeks to incorporate environmental criteria.	Please explain why your organization has not incorporated this environmental standard into the structure of your retirement
Climate change	*choice:* ☑ Yes, as the default investment choice for all plans	*The Fund has declared its acceptance of the Japanese Stewardship Code and is fulfilling its stewardship responsibilities through the actions of its investment managers. We require all investment managers that select the Fund to engage with their investment targets and regularly monitor them to ensure that they are acting appropriately.*	*Rich Text Input [must be less than 2500 characters]*
forest	*choice:* ☑ No, and we have no plans to incorporate within the next two years.	*Rich Text Input [must be less than 5000 characters]*	*Because it is not a strategic priority*
water	*choice:* ☑ No, and we have no plans to incorporate within the next two years .	*Rich Text Input [must be less than 5000 characters]*	*Because it is not a strategic priority*

[Fixed row]

(4.10) Is your organization a signatory or member of any environmentally related collaborative frameworks or initiatives?

(4.10.1) Is your organization a signatory or member of any environment-related collaborative frameworks or initiatives?

choice:

☑ Yes

(4.10.2) Collaborative frameworks or initiatives

Select all that apply

☑Partnership for Carbon Accounting and Financial Reporting (PCAF)

☑Task Force on Climate-related Financial Disclosures (TCFD)

☑ Task Force on Nature-related Financial Disclosures (TNFD)

(4.10.3) Please describe your organization's role in each framework or initiative.

PCAF subcommittee member, early adopter in TNFD
[Fixed row]

(4.11) During the reporting year, did your organization undertake any activities that could directly or indirectly influence any policy, law or regulation that could affect (positively or negatively) the environment?

(4.11.1) External engagement activities that may directly or indirectly influence policies, laws, or regulations that may affect the environment

Select all that apply

☑ Yes, we engage indirectly through and/or by providing funding or in-kind support to trade associations or intermediary organizations whose activities may influence policy, law, or regulation.

(4.11.2) Indicate whether your organization has a published commitment or position statement to align its engagement activities with global environment-related treaties or policy objectives.

choice:

☑ Yes, we have public commitments and positions that align with global environmental treaties and policy goals

(4.11.3) Global environmental treaties and policy goals aligned with public commitments and positions

Select all that apply

☑Paris Agreement

(4.11.4) Attach a commitment or position statement.

4-6-1_4-11.pdf

(4.11.5) Indicate whether your organization is registered with the Transparency Register.

choice:

☑ Yes

(4.11.6) What types of transparency registries does your organization have?

Select all that apply

☑ Non-government transparency register

(4.11.7) Disclose any transparency registries in which your organization is registered and your organization's identification number within those registries.

We do not directly lobby to influence policy, but the Japanese Bankers Association, of which we are a member, is listed on Influence Map.

(4.11.8) Describe the processes your organization has in place to ensure that external engagement activities do not conflict with your organization's environmental commitments and/or transition plans.

Our Group has identified "enhancing a society where the environment and the economy are compatible" as a materiality (important issue). Based on the Paris Agreement's goal of limiting global warming to 1.5°C by 2050, we have committed to achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 as an engagement indicator in our Medium-Term Management Plan. Furthermore, as a regional financial institution, we have set a target of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% compared to fiscal 2013 levels by fiscal 2030 as an impact indicator, in order to contribute to the realization of a decarbonized society in the region. We have set the following as our impact indicator. We engage in engagement activities, such as expressing opinions at meetings of industry organizations such as the Japanese Bankers Association and the Regional Banks Association, and having our staff make recommendations to corporate borrowers on decarbonization support. These activities are being carried out with the aim of achieving the above goals, and there is an extremely low possibility that they will conflict with the above policy. In the unlikely event that a discrepancy does occur, the details of these engagement activities are reported centrally to the headquarters supervising department via an

internal system, and by reviewing the report, it is possible to appropriately correct any engagement activities that are inconsistent with the above policy. [Fixed row]

(4.11.2) Provide details of your organization's indirect engagement during the reporting year through industry associations or other intermediaries regarding policies, laws, or regulations that may have an impact (positive or negative) on the environment.

Row 1

(4.11.2.1) Types of indirect engagement

choice:

☑ Indirect engagement through industry associations

(4.11.2.4) Industry associations

Asia Pacific

☑ Other industry associations in Asia Pacific. Please specify **:** Japanese Bankers Association

(4.11.2.5) Environmental issues related to policies, laws, and regulations on which the organization or individual takes a certain stance

Select all that apply

☑ Climate change

(4.11.2.6) Indicate whether your organization's perspective is aligned with the perspectives of the organizations or individuals with which you engage.

choice:

☑ Consistent

(4.11.2.7) Indicate whether your organization has attempted to influence the views of any organization or individual during

the reporting year.

choice:

☑ Yes, we publicly endorse the current positions of industry associations

(4.11.2.8) Describe how your organization's views align with or differ from those of the organization or individual and whether you have taken any action to influence the views of the organization or individual.

The Japanese Bankers Association, of which our group is a member, has formulated and published the "JBA Initiative Towards Achieving Carbon Neutrality 2024" with the aim of realizing a carbon-neutral society. The initiative states that "achieving carbon neutrality/net-zero is a major challenge that requires a global and national government-wide response, and that achieving this goal will require close collaboration and cooperation not only with the banking community but also with industry, government, and the international community, working together as a unit. The JBA, as an industry association representing Japan's banking community, will play an active role in collaborating and coordinating with these stakeholders, working together as a unit to achieve carbon neutrality/net-zero by 2050." As this initiative is consistent with our group's approach, we do not currently believe there is any need for any activities that would influence the organization to change its thinking. Therefore, we have not conducted any activities that would influence the organization's thinking during the reporting year.

(4.11.2.9) The amount (currency) of funding provided by your organization to this organization or individual during the reporting year

16855000

(4.11.2.10) Explain the purpose of this funding and how it may influence policies, laws, or regulations that may affect the environment.

The funds are provided to cover participation fees for the industry associations, which will use the funds to make policy, legal or regulatory recommendations on behalf of the industry as needed.

(4.11.2.11) Indicate whether your organization assesses whether its engagements are aligned with global environment-related treaties or policy objectives.

choice:

☑ Yes, I have rated it. It is consistent.

(4.11.2.12) Global environmental treaties or policy objectives that align with the organization's policies, laws, and regulatory

commitments

Select all that apply
☑Paris Agreement
Add Row

(4.12) During the reporting year, have you publicly disclosed any information about your organization's response to environmental issues other than through your response to CDP?

choice:
☑ Yes

(4.12.1) Provide details about information about your organization's response to environmental issues during the reporting year outside of your response to CDP. Please attach the relevant documentation.

Row 1

(4.12.1.1) Publications

choice:
☑ Consistent with environmental disclosure standards and frameworks, and in mainstream reports

(4.12.1.2) Standards or frameworks to which the report is aligned

Select all that apply
☑ TCFD

(4.12.1.3) Environmental issues addressed in the document

Select all that apply
☑ Climate change

(4.12.1.4) Creation status

choice:

☑Complete

(4.12.1.5) Content

Select all that apply

☑ Strategy

☑ Governance

☑ Emissions figures

☑ Emissions targets

☑Contents of the Environmental Policy

☑ Risks and Opportunities

☑ Dependencies and impacts

☑ Public policy engagement

☑ Value chain engagement

(4.12.1.6) Page/Chapter

It is published on pages 77 to 87.

(4.12.1.7) Attach any relevant documentation.

4-12-1_5-2.pdf

(4.12.1.8) Comments

Published in our Integrated Report 2024

Row 2

(4.12.1.1) Publications

choice:

☑ Consistent with environmental disclosure standards and frameworks, and in mainstream reports

(4.12.1.2) Standards or frameworks to which the report is aligned

Select all that apply

☑ TNFD

(4.12.1.3) Environmental issues addressed in the document

Select all that apply

☑Biodiversity

(4.12.1.4) Creation status

choice:

☑Complete

(4.12.1.5) Content

Select all that apply

☑Contents of the Environmental Policy

☑ Governance

☑ Dependencies and impacts

☑ Strategy

☑ Engagement along the value chain

(4.12.1.6) Page/Chapter

It is published on pages 77 to 87.

(4.12.1.7) Attach any relevant documentation.

4-12-1_5-2.pdf

(4.12.1.8) Comments

Published in our Integrated Report 2024
Add Row

C5. Business Strategy

(5.1) Does your organization use scenario analysis to identify environmentally related outcomes?

Climate change

(5.1.1) Use of scenario analysis

choice:
☑ Yes

(5.1.2) Frequency of analysis

choice:
☑Once a year

forest

(5.1.1) Use of scenario analysis

choice:
☑ No, and I have no plans to do so within the next two years

(5.1.3) Primary reasons why your organization does not use scenario analysis

choice:
☑ Not an immediate strategic priority

(5.1.4) Please explain why your organization does not use scenario analysis.

Because it is not an immediate strategic priority.

water

(5.1.1) Use of scenario analysis

choice:

☑ No, and I have no plans to do so within the next two years

(5.1.3) Primary reasons why your organization does not use scenario analysis

choice:

☑ Not an immediate strategic priority

(5.1.4) Please explain why your organization does not use scenario analysis.

Because it is not an immediate strategic priority.
[Fixed row]

(5.1.1) Please provide details of the scenarios used in your scenario analysis.

Climate change

(5.1.1.1) Scenario used

Climate Transition Scenarios

☑ NGFS scenario framework. Please specify **:** Net Zero 2050

(5.1.1.3) Approach to scenarios

choice:

☑ Qualitative and quantitative

(5.1.1.4) Scenario Coverage

choice:

☑Portfolio

(5.1.1.5) Types of risks considered in the scenario

Select all that apply

☑ Acute physical risks

☑Policy

(5.1.1.6) Scenario temperature alignment

choice:

☑ Below 1.5°C

(5.1.1.7) Base year

2023

(5.1.1.8) Target timeline

Select all that apply

☑ 2025

☑ 2030

☑ 2040

☑ 2050

(5.1.1.9) Driving Forces in the Scenario

Interactions, dependencies and impacts on local ecosystem assets

☑ Climate change (one of the five drivers of natural change)

Regulatory bodies, legal and political regimes

☑ Political influence on science (from promotion to barriers)

(5.1.1.10) Assumptions, uncertainties and constraints in the scenario

The scenario analysis of transition risks takes into account the financial impact of the introduction of a carbon tax, etc. on business partners, and the results will be different if the carbon tax is not introduced.

(5.1.1.11) Rationale for scenario selection

Within Shizuoka Bank's portfolio, we are analyzing sectors that are major industries in the region, such as the automobile-related industry and the paper industry, and have large balances. We believe that the results of the scenario analysis will be an important factor in considering our company's strategy.
Add Row

(5.1.2) Please provide details on the results of your scenario analysis.

Climate change

(5.1.2.1) Business processes affected by the reported scenario analysis results

Select all that apply

☑ Identifying, assessing, and managing risks and opportunities

☑Strategy and financial planning

☑ Resilience of business models and strategies

☑ Capacity building

☑ Goal setting and transition planning

(5.1.2.2) Scope of analysis

choice:

☑Portfolio

(5.1.2.3) Briefly describe the results of your scenario analysis and its implications for other environmental issues.

We have secured buffer capital in our risk capital allocation operations to cover the increased credit risk resulting from physical risk scenario analysis and the deterioration of the power sector's financial position, thereby covering the impact of climate change on our financial situation. Furthermore, Shizuoka Bank, our core subsidiary, began offering the "Shizuoka GX Support" greenhouse gas emissions calculation service for businesses in October 2023 to reduce greenhouse gas emissions in Shizuoka Prefecture, a sustainability indicator in our First Medium-Term Management Plan. The bank is working with other local financial institutions and local governments to visualize greenhouse gas emissions in the region. Going forward, we plan to expand our range of emissions reduction solutions to decarbonize

the region. Currently, over 1,200 institutions have decided to adopt the service. We also offer environmentally-related products (such as the Shizuoka Bank ECO Account and Blue Earth Investment Trust), with 66% of new accounts opened in fiscal 2023 being ECO accounts. Furthermore, in order to achieve carbon neutrality by fiscal 2030, the Group is actively working to utilize locally generated renewable energy. In October 2023, the Shizugin Solar Park, which was established based on the Off-site Corporate PPA agreement concluded with Chubu Electric Power Miraiz Co., Ltd., began operation. In March 2024, the Fujinomiya branch and eight other stores signed a contract to procure all of their substantially renewable energy from a small hydroelectric power plant operated by Tokyo Electric Power Company, Inc. through TEPCO Energy Partner, Inc.
[Fixed row]

(5.2) Does your organization's strategy include a climate transition plan?

(5.2.1) Transition Planning

choice:
Yes , we have a climate transition plan to limit global temperature rise to below 1.5 degrees

(5.2.3) Published climate transition plans

choice:
☑ Yes

(5.2.7) How shareholder feedback is collected regarding your organization's climate transition plan

choice:
☑There is another feedback mechanism in place

(5.2.8) Explanation of feedback mechanism

The company has disclosed its transition plan (setting a goal of achieving carbon neutrality by fiscal 2030). At each quarterly IR meeting, the company updates its implementation status and receives feedback, and also discloses information in its securities reports and integrated reports, thereby engaging in dialogue with shareholders and other stakeholders.

(5.2.9) Frequency of feedback collection

choice:

☑ More frequently than once a year

(5.2.10) Details of the key assumptions and dependencies on which the transition plan is based

Our Group recognizes that the impacts of climate change will pose a management risk into the future, and has identified "enhancing a society in which the environment and the economy are compatible" as a materiality (important issue). Based on the goal set out in the Paris Agreement of limiting global temperature rise to 1.5°C by 2050, in our medium-term management plan we have committed to achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 as an engagement indicator. In addition, as a regional financial institution, we have formulated a transition plan with the goal of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% by fiscal 2030 compared to fiscal 2013 as an impact indicator, in order to contribute to the realization of a decarbonized society in the region.

(5.2.11) Details of progress against the transition plan disclosed in the current or previous reporting period.

As for the quantitative progress towards the target, as described separately, in addition to reducing greenhouse gas emissions by achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 for the Group by switching to renewable energy for the electricity we use, we are also introducing a corporate PPA in parallel to increase the amount of electricity supplied by renewable energy in the region. In addition, from October 2023, we will begin handling "Shizuoka GX Support," a greenhouse gas emissions calculation tool for small and medium-sized enterprises, and will provide it free of charge up to one ID. By doing so, we are contributing to the reduction of greenhouse gas emissions in Shizuoka Prefecture and advancing the transition plan by supporting the momentum for promoting decarbonization among local small and medium-sized enterprises and specific efforts to reduce greenhouse gases.

(5.2.12) Attach any relevant documentation detailing your organization's climate transition plan (optional)

4-12-1_5-2.pdf

(5.2.13) Other environmental issues considered in your organization's climate transition plan

Select all that apply

☑Other environmental issues are not considered.

[Fixed row]

(5.3) Have environmental risks and opportunities influenced your organization's strategic and/or financial planning?

(5.3.1) Environmental risks and opportunities have influenced your organization's strategic and/or financial planning.

choice:

☑ Yes, for both strategic and financial planning.

(5.3.2) Areas of your business where environmental risks and/or opportunities have influenced your organization's strategy

Select all that apply

☑ Products and Services

☑Upstream /downstream value chain

☑Investment in research and development

☑ Operation

[Fixed row]

(5.3.1) Describe how and in what areas of your strategy environmental risks and opportunities have affected.

Products and Services

(5.3.1.1) Type of impact

Select all that apply

☑Risk

☑ Opportunity

(5.3.1.2) Environmental issues related to risks and/or opportunities in this area that have influenced your organization's strategy

Select all that apply

☑ Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have influenced your organization's strategy in this area.

Recognizing that responding to transition risks and physical risks in investment and lending destinations will stimulate capital needs, the company has set a goal of implementing a cumulative total of 2 trillion yen in sustainable finance by 2030 and is working to achieve this.

Upstream/downstream value chain

(5.3.1.1) Type of impact

Select all that apply

☑Risk

☑ Opportunity

(5.3.1.2) Environmental issues related to risks and/or opportunities in this area that have influenced your organization's strategy

Select all that apply

☑ Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have influenced your organization's strategy in this area.

We have set a goal of achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 and are working to reduce emissions. In our first medium-term management plan, which began in fiscal 2023, we have set a social impact indicator of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% compared to fiscal 2013 (by fiscal 2030), and our efforts will also lead to the creation of social value in the region.

Investing in Research and Development

(5.3.1.1) Type of impact

Select all that apply

☑Risk

☑ Opportunity

(5.3.1.2) Environmental issues related to risks and/or opportunities in this area that have influenced your organization's strategy

Select all that apply

☑ Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have influenced your organization's strategy in this area.

As we transition to a decarbonized society, we have formed a team to support our business partners in transforming their businesses to help them adapt.

Operation

(5.3.1.1) Type of impact

Select all that apply

☑Risk

☑ Opportunity

(5.3.1.2) Environmental issues related to risks and/or opportunities in this area that have influenced your organization's strategy

Select all that apply

☑ Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have influenced your organization's strategy in this area.

Regarding investments and loans to companies operating coal-fired power generation businesses, we have decided to discontinue future investments and loans in principle due to the risk of falling prices as divestment progresses in the transition to a decarbonized society.
Add Row

(5.3.2) Describe how and in what areas of your organization's financial planning have been affected by environmental risks and opportunities.

Row 1

(5.3.2.1) Affected Financial Plan Items

Select all that apply

☑ Sales

☑Indirect costs

☑Capital expenditure

(5.3.2.2) Types of impact

Select all that apply

☑Risk

☑ Opportunity

(5.3.2.3) Environmental issues related to risks and/or opportunities that have impacted these financial plan items

Select all that apply

☑ Climate change

(5.3.2.4) Describe how environmental risks and/or opportunities have affected these financial plan items.

Seeing the growing need for sustainable finance as an opportunity, the company plans to implement 2 trillion yen by fiscal year 2030. Meanwhile, with the company's group aiming to achieve carbon neutrality in fiscal year 2030, it expects increases in renewable energy introduction costs (indirect costs) and investments (capital expenditures) in energy-saving equipment and electric vehicle compatibility.

Add Row

(5.10) Does your organization use internal prices for environmental externalities?

(5.10.1) Using the internal price of environmental externalities

choice:

☑ No, but I plan to do so within the next two years

(5.10.3) Main reasons for not pricing environmental externalities

choice:

☑ Not an immediate strategic priority

(5.10.4) Please explain why your organization does not price environmental externalities.

As a financial institution, we do not purchase products or services to manufacture or sell our products. However, we do purchase office supplies and other items necessary for our business. However, the greenhouse gas emissions resulting from these purchases are 33,873 tons, which accounts for only 0.38% of our total Scope 1, 2, and 3 emissions of 9,007,850 tons. Therefore, we have determined that this is not an immediate strategic priority and have not set a price for environmental externalities at present.

[Fixed row]

(5.11) Do you engage with your value chain on environmental issues?

client

(5.11.1) We collaborate with this stakeholder on environmental issues

choice:
☑ Yes

supplier

(5.11.1) We collaborate with this stakeholder on environmental issues

choice:
☑ No, but I plan to do so within the next two years

(5.11.3) Primary reason for not engaging with this stakeholder on environmental issues

choice:
☑ Not an immediate strategic priority

(5.11.4) Please explain why you are not working with this stakeholder on environmental issues.

Because it is not an immediate strategic priority.

small-scale farmers

(5.11.1) We collaborate with this stakeholder on environmental issues

choice:
☑ No, but I plan to do so within the next two years

(5.11.3) Primary reason for not engaging with this stakeholder on environmental issues

choice:

☑ Not an immediate strategic priority

(5.11.4) Please explain why you are not working with this stakeholder on environmental issues.

Because it is not an immediate strategic priority.

Investors and Shareholders

(5.11.1) We collaborate with this stakeholder on environmental issues

choice:

☑ Yes

(5.11.2) Target environmental issues

Select all that apply

☑ Climate change

Other value chain stakeholders

(5.11.1) We collaborate with this stakeholder on environmental issues

choice:

☑ No, but I plan to do so within the next two years

(5.11.3) Primary reason for not engaging with this stakeholder on environmental issues

choice:

☑ Not an immediate strategic priority

(5.11.4) Please explain why you are not working with this stakeholder on environmental issues.

Because it is not an immediate strategic priority.
[Fixed row]

(5.11.3) Please provide details of your organization's environmental engagement strategy with clients.

Row 1

(5.11.3.1) Client type

choice:
☑Bank clients

(5.11.3.2) Environmental issues covered by the engagement strategy

Select all that apply
☑ Climate change

(5.11.3.3) Type and details of engagement

Capacity Building
: ☑ Providing training, assistance and best practices on how to measure GHG emissions
☑ Helping clients set environmental commitments across their operations

Financial incentives
☑ Offer financial incentives for environmental performance

Information Collection
☑ Collect information on environmental risks and opportunities from clients at least annually

(5.11.3.4) Percentage of client-related Scope 3 emissions reported in question 12.1.1

choice:
☑ 76-99%

(5.11.3.5) % of total portfolio value of eligible portfolio companies

choice:

☑ 26-50%

(5.11.3.6) Explanation of the rationale for the scope of the engagement

Engagement is conducted by the client company's staff, and there are no restrictions on the scope of engagement, except for bankrupt companies.

(5.11.3.7) Describe how you will communicate your engagement strategy to clients and/or the public.

Our Group has identified "enhancing a society where the environment and economy are compatible" as a materiality (important issue). Based on the Paris Agreement's goal of limiting global temperature rise to 1.5°C by 2050, we have set a target of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% by fiscal 2030 compared to fiscal 2013 as an impact indicator in our medium-term management plan to contribute to the realization of a decarbonized society in the region as a regional financial institution. Achieving this target requires not only the Group's own greenhouse gas emissions reductions but also the efforts of companies, which account for approximately 80% of Shizuoka Prefecture's greenhouse gas emissions. Therefore, our Group's policy is to contribute to the realization of a decarbonized society in the region through engagement with our business partners. We publish our medium-term management plan, which sets out the above indicators and policies, on our website and in our integrated report, etc., and strive to raise awareness of our Group's engagement strategy.

(5.11.3.8) Attach an engagement strategy

5-11-3.pdf

(5.11.3.9) Staff within your organization who will carry out the engagement

Select all that apply

☑ Dedicated in-house engagement team

☑Other , please specify **:** Client representative

(5.11.3.10) The position of the individual in the portfolio organization you intend to engage

Select all that apply

☑Chief Executive Officer (CEO)

(5.11.3.11) The effectiveness of the engagement, including metrics to measure success

Through engagement with client companies, we confirm their efforts to realize a decarbonized society and provide funding after understanding their capital needs for implementation. This contributes to reducing their own Scope 3 emissions and reducing GHG emissions in the region. We have set the threshold for the success of our

engagement activities as the amount of funding provided, specifically, 2 trillion yen in sustainable finance (of which 1 trillion yen is environmental finance) by fiscal 2030. In the three years since setting the threshold, we have provided a cumulative total of 849.1 billion yen in funding (of which 375.5 billion yen is environmental finance), and the effects of our engagement are steadily becoming apparent.

(5.11.3.12) Engagement escalation process when dialogue is unsuccessful

choice:

☑ Yes, we have an escalation process

(5.11.3.13) Explain the escalation process

Engagement is carried out by staff at the branch, but if the dialogue does not go well, the matter will be escalated, for example by having an employee from a specialized department such as the Corporate Support Department at headquarters accompany the person.
Add Row

(5.11.9) Provide details of your environmental engagement activities with other stakeholders in your value chain. [No data yet]

Climate change

(5.11.9.1) Types of stakeholders

choice:

☑Investors and shareholders

(5.11.9.2) Engagement type and details

Education/Information Sharing

☑ Share information about environmental initiatives, their progress and achievements

(5.11.9.4) Percentage of stakeholder-related Scope 3 emissions (%)

choice:

☑ None

(5.11.9.5) The rationale for working with these stakeholders and the scope of the engagement

As a funder of the Group, we engage with the Group regarding its environmental efforts with the aim of increasing its corporate value.

(5.11.9.6) Metrics for measuring the effectiveness and success of engagement

Success is measured by share price growth resulting from improved environmental performance of the Group through engagement with its funders.
Add Row

C6. Environmental Performance – A Consolidated Approach

(6.1) Please specify your chosen consolidation approach for calculating your environmental performance data.

	Consolidation approach used	Please explain in detail the rationale for choosing the consolidated approach.
Climate change	*choice:* ☑Financial management	*We have chosen a financial management approach based on the TCFD recommendations*
forest	*choice:* ☑Financial management	*To be consistent with financial statements*
water	*choice:* ☑Financial management	*To be consistent with financial statements*
plastic	*choice:* ☑Financial management	*To be consistent with financial statements*
Biodiversity	*choice:* ☑Financial management	*We have chosen a financial management approach based on the TNFD recommendations.*

[Fixed row]

C7. Environmental Performance - Climate Change

(7.1) Is this your first year reporting emissions data to CDP?

choice:
☑ No

(7.1.1) Has your organization experienced any structural changes during the reporting year, or have past structural changes been included in this emissions data disclosure?

	Have there been any structural changes?
	Select all that apply ☑ No

[Fixed row]

(7.1.2) Did your organization's emissions accounting methodology, boundary, and/or reporting year definition change during the reporting year?

	Are there any changes to the assessment methodology, boundary and reporting year definitions?	Details of any changes to the assessment methodology, boundary, and/or reporting year definitions
	Select all that apply ☑ Yes, boundary changes	*Two newly established subsidiaries were added (SFG Marketing Co., Ltd. and SFG Real Estate Investment Advisors Co., Ltd.).*

[Fixed row]

(7.1.3) Have any changes or errors reported in 7.1.1 and/or 7.1.2 resulted in any recalculation of your organization's base year emissions and historical emissions?

	Base year recalculation	Base year emissions recalculation policy, including significance thresholds	Recalculating past emissions
	choice: ☑ No, because there were no acquisitions or disposals in the base year	*No change in policy as there were no acquisitions or divestitures in the base year*	*choice:* ☑ No

[Fixed row]

(7.2) Please select the name of the standard, protocol, or methodology used to collect activity data and/or calculate emissions.

Select all that apply

☑ GHG Protocol: Corporate Emissions Accounting and Reporting Standard (Revised Edition)

(7.3) Please describe your organization's approach to reporting Scope 2 emissions.

	Scope 2, location-based	Scope 2, market-based	comment
	choice: ☑ Scope 2, location-based reporting	*choice:* ☑ Scope 2, market-based values are reported	*Scope 2 reports both location-based and market-based values*

[Fixed row]

(7.4) Are there any Scope 1, Scope 2, and Scope 3 emissions sources (e.g., facilities, specific greenhouse gases, activities, geographic locations, etc.) within your selected reporting boundary that are not included in your disclosure?

choice:
☑ Yes

(7.4.1) Provide details about any sources of Scope 1, Scope 2, or Scope 3 emissions that are within your selected reporting boundary but are not included in your disclosure.

Row 1

(7.4.1.1) Excluded sources

Subsidiary Shizuoka Bank Lease Co., Ltd.

(7.4.1.2) Scope or Scope 3 category

Select all that apply
☑Scope 3: Downstream leased assets

(7.4.1.6) Relevance of Scope 3 emissions from this source

choice:
☑No correlation to emissions

(7.4.1.9) Estimated percentage of total Scope 3 emissions that correspond to excluded sources

3.1

(7.4.1.10) Explain why this source is excluded

As a result of estimating emissions from leased assets at subsidiary Shizuoka Bank Lease Co., Ltd., the estimated proportion of emissions accounted for by Scope 3 was less than 5%, and therefore was deemed to be unrelated.

(7.4.1.11) Please explain how you estimated the proportion of emissions that correspond to excluded sources.

Estimated by taking into consideration and comparing the Scope 3 downstream leasing figures published by benchmark companies (leasing companies) with Shizuoka Bank Lease's asset size.
Add Row

(7.5) Enter the base year and base year emissions.

Scope 1

(7.5.1) End of base year

03/31/2014

(7.5.2) Base year emissions (tonnes CO2 equivalent)

1377.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 2 (location-based)

(7.5.1) End of base year

03/31/2014

(7.5.2) Base year emissions (tonnes CO2 equivalent)

18402

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 2 (market-based)

(7.5.1) End of base year

03/31/2014

(7.5.2) Base year emissions (tonnes CO2 equivalent)

17137.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3 Category 1: Purchased goods and services

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

28948.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3 Category 2: Capital goods

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

27807.0

(7.5.3) Methodology details

Calculated in accordance with the GHG Protocol

Scope 3 Category 3: Fuel and energy-related activities (not included in Scope 1 or 2)

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

2150.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3 Category 4: Upstream transportation and logistics

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes of CO2 equivalent)

0.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3 Category 5: Waste generated in operations

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

82.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3 Category 6: Business travel

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

755.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3 Category 7: Employee commuting

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

1016.0

(7.5.3) Methodology details

Calculated in accordance with the GHG Protocol

Scope 3 Category 8: Upstream leased assets

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes of CO2 equivalent)

0.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3 Category 9: Downstream transportation and logistics

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes of CO2 equivalent)

0.0

(7.5.3) Methodology details

Calculated in accordance with the GHG Protocol

Scope 3 Category 10: Processing of products for sale

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

0.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3 Category 11: Use of sold products

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

0.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3 Category 12: End-of-life processing of sold products

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

0.0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3 Category 13: Downstream leased assets

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

0.0

(7.5.3) Methodology details

Calculated in accordance with the GHG Protocol

Scope 3 Category 14: Franchises

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

0.0

(7.5.3) Methodology details

Calculated in accordance with the GHG Protocol

Scope 3: Other (upstream)

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol

Scope 3: Other (downstream)

(7.5.1) End of base year

03/30/2021

(7.5.2) Base year emissions (tonnes CO2 equivalent)

0

(7.5.3) Methodological details

Calculated in accordance with the GHG Protocol
[Fixed row]

(7.6) What are your organization's total Scope 1 global emissions (in tonnes of CO2e)?

	Total Scope 1 global emissions (tonnes of CO2 equivalent)	End Date	Methodology details
Reporting year	*1127*	*Date Input [Range is [10/01/2015 - 10/01/2023]*	*Calculated in accordance with the GHG Protocol*
1st year of previous year	*1177*	*03/30/2023*	*Calculated in accordance with the GHG*

	Total Scope 1 global emissions (tonnes of CO2 equivalent)	End Date	Methodology details
			Protocol
past 2 years	*1271*	*03/30/2022*	*Calculated in accordance with the GHG Protocol*

[Fixed row]

(7.7) What are your organization's total Scope 2 global emissions (in tonnes of CO2e)?

Reporting year

(7.7.1) Scope 2, location-based total worldwide emissions (metric tons of CO2 equivalent)

13774

(7.7.2) Scope 2, market-based total global emissions (metric tons of CO2e) (if applicable)

3763

(7.7.4) Methodological details

Calculated in accordance with the GHG Protocol

1st year of previous year

(7.7.1) Scope 2, location-based total worldwide emissions (metric tons of CO2 equivalent)

14533

(7.7.2) Scope 2, market-based total global emissions (metric tons of CO2e) (if applicable)

11538

(7.7.3) End date

03/30/2023

(7.7.4) Methodological details

Calculated in accordance with the GHG Protocol

past 2 years

(7.7.1) Scope 2, location-based total worldwide emissions (metric tons of CO2 equivalent)

16478

(7.7.2) Scope 2, market-based total global emissions (metric tons of CO2e) (if applicable)

13425

(7.7.3) End date

03/30/2022

(7.7.4) Methodological details

Calculated in accordance with the GHG Protocol
[Fixed row]

(7.8) Indicate your organization's total Scope 3 global emissions and disclose and explain any exclusions.

Purchased goods and services

(7.8.1) Evaluation status

choice:
☑ Relevant and calculated

(7.8.2) Emissions for the reporting year (tonnes of CO2 equivalent)

33873

(7.8.3) Emission calculation method

Select all that apply
☑Expense -based method

(7.8.4) Percentage of emissions calculated using data from suppliers or value chain partners

0

(7.8.5) Please explain

Calculated from expenditure amounts in financial statements

capital goods

(7.8.1) Evaluation status

choice:
☑ Relevant and calculated

(7.8.2) Emissions in the reporting year (tonnes of CO2 equivalent)

24054

(7.8.3) Emission calculation method

Select all that apply
☑Expense -based method

(7.8.4) Percentage of emissions calculated using data from suppliers or value chain partners

0

(7.8.5) Please explain

Calculated from expenditure amounts in financial statements

Fuel and energy-related activities (not included in Scope 1 or 2)

(7.8.1) Evaluation status

choice:
☑ Relevant and calculated

(7.8.2) Emissions for the reporting year (tonnes of CO2 equivalent)

2413

(7.8.3) Emission calculation method

Select all that apply
☑Expense -based method

(7.8.4) Percentage of emissions calculated using data from suppliers or value chain partners

0

(7.8.5) Please explain

Calculated from expenditure amounts in financial statements

Upstream Transportation and Logistics

(7.8.1) Evaluation status

choice:

☑ Not relevant, explain why

(7.8.5) Please explain

Emissions from upstream transportation and distribution are reported as part of purchased goods and services, and there are no emissions related to this category, so this is not relevant

Waste generated during operations

(7.8.1) Evaluation status

choice:

☑ Relevant and calculated

(7.8.2) Emissions for the reporting year (tonnes of CO2 equivalent)

66

(7.8.3) Emission calculation method

Select all that apply

☑ Waste type-specific methods

(7.8.4) Percentage of emissions calculated using data from suppliers or value chain partners

0

(7.8.5) Please explain

Calculated based on waste emissions

business trip

(7.8.1) Evaluation status

choice:
☑ Relevant and calculated

(7.8.2) Emissions for the reporting year (tonnes of CO2 equivalent)

776

(7.8.3) Emission calculation method

Select all that apply
☑Expense -based method

(7.8.4) Percentage of emissions calculated using data from suppliers or value chain partners

0

(7.8.5) Please explain

Calculated from expenditure amounts in financial statements

Employee commuting

(7.8.1) Evaluation status

choice:
☑ Relevant and calculated

(7.8.2) Emissions for the reporting year (tonnes of CO2 equivalent)

1489

(7.8.3) Emission calculation method

Select all that apply
☑Expense -based method

(7.8.4) Percentage of emissions calculated using data from suppliers or value chain partners

0

(7.8.5) Please explain

Calculated from expenditure amounts in financial statements

Upstream leased assets

(7.8.1) Evaluation status

choice:
☑ Not relevant, explain why

(7.8.5) Please explain

All emissions from the use of leased equipment are reported as Scope 2, and there are no emissions related to this category, so it is not relevant

Downstream Transportation and Logistics

(7.8.1) Evaluation status

choice:
☑ Not relevant, explain why

(7.8.5) Please explain

Our main business is providing financial services, and we do not have any emissions related to downstream transportation and distribution, so there is no relevance.

Processing of sales products

(7.8.1) Evaluation status

choice:

☑ Not relevant, explain why

(7.8.5) Please explain

Our main business is providing financial services, and we do not have any emissions related to processing, so there is no relevance.

Use of sales products

(7.8.1) Evaluation status

choice:
☑ Not relevant, explain why

(7.8.5) Please explain

Our main business is providing financial services, and there are no emissions related to the use of services, so this is not relevant

Discontinuation of sales products

(7.8.1) Evaluation status

choice:
☑ Not relevant, explain why

(7.8.5) Please explain

Our main business is providing financial services, and we do not have any emissions related to waste disposal of products we sell, so there is no relevance.

Downstream leased assets

(7.8.1) Evaluation status

choice:
☑ Not relevant, calculated

(7.8.2) Emissions for the reporting year (tonnes of CO2 equivalent)

0

(7.8.3) Emission calculation method

Select all that apply

☑Expense -based method

(7.8.4) Percentage of emissions calculated using data from suppliers or value chain partners

0

(7.8.5) Please explain

Estimated to be less than 5% of total Scope 3 emissions, and assessed as unrelated

franchise

(7.8.1) Evaluation status

choice:

☑ Not relevant, explain why

(7.8.5) Please explain

Our main business is providing financial services and we do not operate a franchise business, so there are no emissions from franchises. Therefore, it is not relevant.

Others (upstream)

(7.8.1) Evaluation status

choice:

☑ Relevant and calculated

(7.8.2) Emissions for the reporting year (tonnes of CO2 equivalent)

0

(7.8.3) Emission calculation method

Select all that apply

☑Expense -based method

(7.8.4) Percentage of emissions calculated using data from suppliers or value chain partners

0

(7.8.5) Please explain

Calculated from expenditure amounts in financial statements

Others (downstream)

(7.8.1) Evaluation status

choice:

☑ Relevant and calculated

(7.8.2) Emissions for the reporting year (tonnes of CO2 equivalent)

0

(7.8.3) Emission calculation method

Select all that apply

☑Expense -based method

(7.8.4) Percentage of emissions calculated using data from suppliers or value chain partners

0

(7.8.5) Please explain

Calculated from expenditure amounts in financial statements
[Fixed row]

(7.8.1) Disclose or re-enter your organization's Scope 3 emissions data for past years.

1st year of previous year

(7.8.1.1) End date

03/30/2023

(7.8.1.2) Scope 3: Purchased goods and services (metric tons of CO2 equivalent)

30426

(7.8.1.3) Scope 3: Capital goods (tonnes of CO2 equivalent)

23022

(7.8.1.4) Scope 3: Fuel and energy-related activities (not included in Scope 1 or 2) (tons of CO2 equivalent)

2031

(7.8.1.5) Scope 3: Upstream logistics (tons of CO2 equivalent)

0

(7.8.1.6) Scope 3: Waste generated from operations (tons of CO2 equivalent)

99

(7.8.1.7) Scope 3: Business travel (metric tons of CO2 equivalent)

560

(7.8.1.8) Scope 3: Employee commuting (tons of CO2 equivalent)

1469

(7.8.1.9) Scope 3: Upstream leased assets (tonnes of CO2 equivalent)

0

(7.8.1.10) Scope 3: Downstream logistics (tons of CO2 equivalent)

0

(7.8.1.11) Scope 3: Processing of sold products (tons of CO2 equivalent)

0

(7.8.1.12) Scope 3: Use of sold products (tons of CO2 equivalent)

0

(7.8.1.13) Scope 3: End-of-life of sold products (tons of CO2 equivalent)

0

(7.8.1.14) Scope 3: Downstream leased assets (tonnes of CO2 equivalent)

0

(7.8.1.15) Scope 3: Franchise (tonnes CO2e)

0

(7.8.1.17) Scope 3: Other (upstream) (tons of CO2 equivalent)

0

(7.8.1.18) Scope 3: Other (downstream) (tons of CO2 equivalent)

0

(7.8.1.19) Comments

Calculated in accordance with the GHG Protocol
[Fixed row]

(7.9) Indicate the verification/assurance status of your reported emissions.

	Verification/assurance status
Scope 1	*choice:* ☑Third -party verification/assurance underway
Scope 2 (location-based or market-based)	*choice:* ☑Third -party verification/assurance underway
Scope 3	*choice:* ☑Third -party verification/assurance underway

[Fixed row]

(7.9.1) Provide details of any verification/assurance you have performed for your Scope 1 emissions and attach any relevant reports.

Row 1

(7.9.1.1) Verification/Assurance Implementation Cycle

choice:

☑ Annual process

(7.9.1.2) Verification/assurance status obtained during the reporting year

choice:

☑Complete

(7.9.1.3) Verification/assurance type

choice:

☑ Limited Warranty

(7.9.1.4) Attach a statement

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(7.9.1.5) Page/Chapter

Described in "2. Overview of the verification conducted"

(7.9.1.6) Related standards

choice:

☑ ISO14064-3

(7.9.1.7) Percentage of reported emissions verified

100

Add Row

(7.9.2) Provide details of any verification/assurance you have performed on your Scope 2 emissions and attach any relevant reports.

Row 1

(7.9.2.1) Scope 2 Methodology

choice:
☑Scope 2 Market Standard

(7.9.2.2) Verification/Assurance Implementation Cycle

choice:
☑ Annual process

(7.9.2.3) Verification/assurance status obtained during the reporting year

choice:
☑Complete

(7.9.2.4) Verification/assurance type

choice:
☑ Limited Warranty

(7.9.2.5) Attach a statement

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(7.9.2.6) Page/Chapter

Described in "2. Overview of the verification conducted"

(7.9.2.7) Related standards

choice:

☑ ISO14064-3

(7.9.2.8) Percentage of reported emissions verified

100
Add Row

(7.9.3) Provide details of any verification/assurance you have performed on your Scope 3 emissions and attach any relevant reports.

Row 1

(7.9.3.1) Scope 3 Category

Select all that apply

☑Scope 3: Business trips
☑Scope 3: Investments
☑Scope 3: Capital goods
☑Scope 3: Employee commuting
☑Scope 3: Processing of sold products
☑Scope 3: Waste generated in operations
☑Scope 3: Downstream transportation and logistics
☑Scope 3: End-of-life processing of sold products
☑Scope 3: Purchased goods and services
☑ Scope 3: Fuel and energy-related activities (not included in Scope 1 or 2)
☑Scope 3: Use of sold products
☑Scope 3: Franchises
☑Scope 3: Upstream leased assets
☑Scope 3: Downstream leased assets
☑Scope 3: Upstream transportation and logistics

(7.9.3.2) Verification/Assurance Implementation Cycle

choice:

☑ Annual process

(7.9.3.3) Verification/assurance status obtained during the reporting year

choice:
☑Complete

(7.9.3.4) Verification/assurance type

choice:
☑ Limited Warranty

(7.9.3.5) Attach a statement

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(7.9.3.6) Page/Chapter

Described in "2. Overview of the verification conducted"

(7.9.3.7) Related standards

choice:
☑ ISO14064-3

(7.9.3.8) Percentage of reported emissions verified

100
Add Row

(7.10) How did your total emissions (Scope 1 + 2 combined) change in the reporting year compared to the previous year?

choice:
☑Decrease

(7.10.1) Identify the reasons for any change in your total global emissions (Scope 1 and 2 combined) and, for each reason, indicate how your emissions changed compared to the previous year.

Changes in renewable energy consumption

(7.10.1.1) Change in emissions (tons CO2 equivalent)

7775

(7.10.1.2) Increase or decrease in emissions

choice:
☑Decrease

(7.10.1.3) Emissions (percentage)

67.39

(7.10.1.4) Explain the calculation

Calculating the reduction in emissions due to the introduction of renewable energy

Other Emissions Reduction Activities

(7.10.1.1) Change in emissions (tons CO2 equivalent)

50

(7.10.1.2) Increase or decrease in emissions

choice:
☑Decrease

(7.10.1.3) Emissions (percentage)

4.25

(7.10.1.4) Explain the calculation

Calculate the reduction in emissions due to Scope 1 reductions (switching to fuel-efficient vehicles, etc.)

Increased investment

(7.10.1.1) Change in emissions (tons CO2 equivalent)

0

(7.10.1.2) Increase or decrease in emissions

choice:
☑No change

(7.10.1.3) Emissions (percentage)

0

(7.10.1.4) Explain the calculation

No changes

Acquisition

(7.10.1.1) Change in emissions (tons CO2 equivalent)

0

(7.10.1.2) Increase or decrease in emissions

choice:
☑No change

(7.10.1.3) Emissions (percentage)

0

(7.10.1.4) Explain the calculation

No changes

merger

(7.10.1.1) Change in emissions (tons CO2 equivalent)

0

(7.10.1.2) Increase or decrease in emissions

choice:
☑No change

(7.10.1.3) Emissions (percentage)

0

(7.10.1.4) Explain the calculation

No changes

Changes in production volume

(7.10.1.1) Change in emissions (tons CO2 equivalent)

0

(7.10.1.2) Increase or decrease in emissions

choice:

☑No change

(7.10.1.3) Emissions (percentage)

0

(7.10.1.4) Explain the calculation

No changes

Methodology changes

(7.10.1.1) Change in emissions (tons CO2 equivalent)

0

(7.10.1.2) Increase or decrease in emissions

choice:
☑No change

(7.10.1.3) Emissions (percentage)

0

(7.10.1.4) Explain the calculation

No changes

Boundary changes

(7.10.1.1) Change in emissions (tons CO2 equivalent)

0

(7.10.1.2) Increase or decrease in emissions

choice:
☑No change

(7.10.1.3) Emissions (percentage)

0

(7.10.1.4) Explain the calculation

No changes

Changes in physical operating conditions

(7.10.1.1) Change in emissions (tons CO2 equivalent)

0

(7.10.1.2) Increase or decrease in emissions

choice:
☑No change

(7.10.1.3) Emissions (percentage)

0

(7.10.1.4) Explain the calculation

No changes

Not specified

(7.10.1.1) Change in emissions (tons CO2 equivalent)

0

(7.10.1.2) Increase or decrease in emissions

choice:
☑No change

(7.10.1.3) Emissions (percentage)

0

(7.10.1.4) Explain the calculation

No changes

others

(7.10.1.1) Change in emissions (tons CO2 equivalent)

0

(7.10.1.2) Increase or decrease in emissions

choice:
☑No change

(7.10.1.3) Emissions (percentage)

0

(7.10.1.4) Explain the calculation

No changes
[Fixed row]

(7.10.2) Are the emissions performance calculations in 7.10 and 7.10.1 based on location-based Scope 2 emissions values or market-based Scope 2 emissions values?

choice:
☑Market Standards

(7.23) Can you provide a breakdown of the emissions data for your subsidiaries included in your CDP response?

choice:
☑ Yes

(7.23.1) Please provide a breakdown of your total Scope 1 and Scope 2 emissions by subsidiary.

Row 1

(7.23.1.1) Subsidiary Name

Shizuoka Bank

(7.23.1.2) Main business activities

choice:
☑Bank

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

459.6

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

3810.5

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

3518.31

(7.23.1.15) Comments

none

Row 2

(7.23.1.1) Subsidiary Name

Shizuoka Bank Management Consulting

(7.23.1.2) Main business activities

choice:
☑Other professional services

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

0.6

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

3.5

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

3.66

(7.23.1.15) Comments

none

Row 3

(7.23.1.1) Subsidiary Name

Shizuoka Bank Lease

(7.23.1.2) Main business activities

choice:
☑Other finance

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

18

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

37.15

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

38.93

(7.23.1.15) Comments

none

Row 4

(7.23.1.1) Subsidiary Name

Shizuoka Capital

(7.23.1.2) Main business activities

choice:
☑Other finance

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

0

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

3.5

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

3.66

(7.23.1.15) Comments

none

Row 5

(7.23.1.1) Subsidiary Name

Shizuoka Bank TM Securities

(7.23.1.2) Main business activities

choice:
☑Other finance

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

110.9

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

56.66

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

59.38

(7.23.1.15) Comments

none

Row 6

(7.23.1.1) Subsidiary Name

Shizuoka Bank IT Solutions

(7.23.1.2) Main business activities

choice:

☑ Computer hardware

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply

☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

0

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

57.72

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

60.49

(7.23.1.15) Comments

none

Row 7

(7.23.1.1) Subsidiary Name

Shizuoka Bank Credit Guarantee

(7.23.1.2) Main business activities

choice:

☑Other finance

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply

☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

0

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

6.99

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

7.33

(7.23.1.15) Comments

none

Row 8

(7.23.1.1) Subsidiary Name

Shizuoka Bank Card

(7.23.1.2) Main business activities

choice:

☑Other finance

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

1.6

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

17.3

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

18.13

(7.23.1.15) Comments

none

Row 9

(7.23.1.1) Subsidiary Name

Shizuoka Bank General Services

(7.23.1.2) Main business activities

choice:
☑Other professional services

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

1.4

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

6.99

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

7.33

(7.23.1.15) Comments

none

Row 10

(7.23.1.1) Subsidiary Name

Shizuoka Bank Mortgage Service

(7.23.1.2) Main business activities

choice:
☑Other professional services

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

16.9

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

27.97

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

29.31

(7.23.1.15) Comments

none

Row 11

(7.23.1.1) Subsidiary Name

Shizuoka Bank Business Create

(7.23.1.2) Main business activities

choice:
☑Other professional services

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

0.3

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

6.99

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

7.33

(7.23.1.15) Comments

none

Row 12

(7.23.1.1) Subsidiary Name

Shizuoka Bank Heartful

(7.23.1.2) Main business activities

choice:
☑Other professional services

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

0

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

3.5

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

3.66

(7.23.1.15) Comments

none

Row 13

(7.23.1.1) Subsidiary Name

SFG Marketing

(7.23.1.2) Main business activities

choice:
☑Other professional services

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

0

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

1.75

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

1.83

(7.23.1.15) Comments

none

Row 14

(7.23.1.1) Subsidiary Name

SFG Real Estate Investment Advisors

(7.23.1.2) Main business activities

choice:
☑Other professional services

(7.23.1.3) Select the unique identifier your organization can provide for this subsidiary

Select all that apply
☑There is no unique ID

(7.23.1.12) Scope 1 emissions (tons of CO2 equivalent)

0

(7.23.1.13) Scope 2 emissions, location-based (tonnes CO2e)

1.75

(7.23.1.14) Scope 2, Market-Based Emissions (tonnes of CO2 equivalent)

1.83

(7.23.1.15) Comments

none
Add Row

(7.29) What percentage of your business expenditure in the reporting year was devoted to energy use?

choice:
☑ More than 0%, less than 5%

(7.30) Please select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook any of the following energy-related activities during the reporting year:
Fuel consumption (excluding raw materials)	*choice:* ☑ Yes
Consumption of purchased or acquired electricity	*choice:* ☑ Yes
Consumption of purchased or acquired heat	*choice:* ☑ Yes
Consumption of purchased or earned steam	*choice:* ☑ Yes
Consumption of purchased or acquired cooling	*choice:* ☑ Yes
Generation of electricity, heat, steam, or cold	*choice:* ☑ No

[Fixed row]

(7.30.1) Report your organization's total energy consumption (excluding feedstocks) in MWh.

Fuel consumption (excluding raw materials)

(7.30.1.1) Heat generation

choice:

☑ HHV (High Heating Value)

(7.30.1.2) Amount of energy from renewable sources (unit: MWh)

0

(7.30.1.3) Energy from non-renewable sources (unit: MWh)

5710

(7.30.1.4) Total energy (renewable and non-renewable) MWh

5710

Consumption of purchased or acquired electricity

(7.30.1.1) Heat generation

choice:

☑ HHV (High Heating Value)

(7.30.1.2) Amount of energy from renewable sources (unit: MWh)

23652

(7.30.1.3) Energy from non-renewable sources (unit: MWh)

7795

(7.30.1.4) Total energy (renewable and non-renewable) MWh

31447

Consumption of purchased or acquired heat

(7.30.1.1) Heat generation

choice:

☑ HHV (High Heating Value)

(7.30.1.2) Amount of energy from renewable sources (unit: MWh)

0

(7.30.1.3) Energy from non-renewable sources (unit: MWh)

0

(7.30.1.4) Total energy (renewable and non-renewable) MWh

0

Consumption of purchased or earned steam

(7.30.1.1) Heat generation

choice:

☑ HHV (High Heating Value)

(7.30.1.2) Amount of energy from renewable sources (unit: MWh)

0

(7.30.1.3) Energy from non-renewable sources (unit: MWh)

112

(7.30.1.4) Total energy (renewable and non-renewable) MWh

112

Consumption of purchased or acquired cooling

(7.30.1.1) Heat generation

choice:

☑ HHV (High Heating Value)

(7.30.1.2) Amount of energy from renewable sources (unit: MWh)

0

(7.30.1.3) Energy from non-renewable sources (unit: MWh)

276

(7.30.1.4) Total energy (renewable and non-renewable) MWh

276

Total Energy Consumption

(7.30.1.1) Heat generation

choice:

☑ HHV (High Heating Value)

(7.30.1.2) Amount of energy from renewable sources (unit: MWh)

23652

(7.30.1.3) Energy from non-renewable sources (unit: MWh)

13893

(7.30.1.4) Total energy (renewable and non-renewable) MWh

37545
[Fixed row]

(7.30.16) Please provide a breakdown of your electricity/heat/steam/refrigeration consumption by country/region for the reporting year.

Hong Kong Special Administrative Region (China)

(7.30.16.1) Purchased electricity consumption (MWh)

31.48

(7.30.16.2) Self-generated electricity consumption (MWh)

0

(7.30.16.4) Purchased heat, steam, and cold consumption (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cold (MWh)

0

(7.30.16.6) Total electricity/steam/cooling energy consumption (MWh)

31.48

Japan

(7.30.16.1) Purchased electricity consumption (MWh)

31357.64

(7.30.16.2) Self-generated electricity consumption (MWh)

0

(7.30.16.4) Purchased heat, steam, and cold consumption (MWh)

388

(7.30.16.5) Consumption of self-generated heat, steam, and cold (MWh)

0

(7.30.16.6) Total electricity/steam/cooling energy consumption (MWh)

31745.64

Singapore

(7.30.16.1) Purchased electricity consumption (MWh)

26.02

(7.30.16.2) Self-generated electricity consumption (MWh)

0

(7.30.16.4) Purchased heat, steam, and cold consumption (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cold (MWh)

0

(7.30.16.6) Total electricity/steam/cooling energy consumption (MWh)

26.02

United States of America (USA)

(7.30.16.1) Purchased electricity consumption (MWh)

31.86

(7.30.16.2) Self-generated electricity consumption (MWh)

0

(7.30.16.4) Purchased heat, steam, and cold consumption (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cold (MWh)

0

(7.30.16.6) Total electricity/steam/cooling energy consumption (MWh)

31.86
[Fixed row]

(7.45) Detail your total global Scope 1 and 2 emissions for the reporting year in tonnes CO2e per unit currency total revenue and provide any additional intensity metrics that apply to your business.

Row 1

(7.45.1) Basic unit figures

1.38e-8

(7.45.2) Indicator numerator (total combined Scope 1 and 2 global emissions, tonnes CO2 equivalent)

4790

(7.45.3) Index denominator

choice:

☑ Total sales amount

(7.45.4) Index denominator: total amount per unit

346526000000

(7.45.5) Scope 2 value used

choice:

☑Market Standards

(7.45.6) Percent change from the previous year

0.71

(7.45.7) Increase or decrease of change

choice:

☑Decrease

(7.45.8) Reasons for change

Select all that apply

☑ Changes in renewable energy consumption

(7.45.9) Please explain

Introduced green electricity and non-fossil certified electricity
Add Row

(7.52) Please provide any additional climate-related metrics that are relevant to your organization's business.

Row 1

(7.52.1) Details

choice:
☑Other , please specify **:** None

(7.52.2) Index value

0

(7.52.3) indicator molecule

0

(7.52.4) Indicator denominator (basic unit only)

0

(7.52.5) Percentage change from the previous year

0

(7.52.6) Increase or decrease of change

choice:
☑No change

(7.52.7) Please explain

No additional climate-related indicators
Add Row

(7.53) Did you have an emissions target in effect during the reporting year?

Select all that apply

☑Total volume target

☑Portfolio Goals

(7.53.1) Please provide details of your total emissions target and progress towards that target.

Row 1

(7.53.1.1) Target Reference Number

choice:

☑ Abs 1

(7.53.1.2) Is this a science-based goal?

choice:

Yes , we recognize this is a science-based target, but we are not committed to submitting this target for review by the Science Based Target Initiative within the next two years

(7.53.1.4) Goal Ambition

choice:

☑ Aligned with the 1.5°C target

(7.53.1.5) Target Setting Date

05/19/2022

(7.53.1.6) Goal Coverage

choice:

☑Entire organization

(7.53.1.7) Greenhouse gases covered by the target

Select all that apply

☑ Carbon dioxide (CO2)

(7.53.1.8) Scope

Select all that apply

☑Scope 1

☑Scope 2

(7.53.1.9) Scope 2 calculation method

choice:

☑Market Standards

(7.53.1.11) End date of the base year

03/30/2014

(7.53.1.12) Base year Scope 1 emissions covered by the target (tonnes of CO2e)

1377

(7.53.1.13) Base year Scope 2 emissions covered by target (tonnes of CO2e)

17137

(7.53.1.31) Total Scope 3 emissions (tonnes of CO2 equivalent) in the base year covered by the target

0.000

(7.53.1.32) Total base year emissions (tonnes of CO2e) covered by the target for all selected scopes

18514.000

(7.53.1.33) Percentage of total base year Scope 1 emissions covered by the target

100

(7.53.1.34) Percentage of total base year Scope 2 emissions covered by the target

100

(7.53.1.53) Percentage of total base year emissions across all selected scopes that are covered by the target across all selected scopes

100

(7.53.1.54) Target end date

03/30/2031

(7.53.1.55) Target reduction rate from base year (%)

100

(7.53.1.56) Total emissions (tonnes of CO2 equivalent) at the target end date for all selected scopes

0.000

(7.53.1.57) Scope 1 emissions (tonnes of CO2e) covered by the target for the reporting year

1127

(7.53.1.58) Scope 2 emissions (tonnes of CO2e) covered by the target for the reporting year

3763

(7.53.1.77) Total emissions (tonnes of CO2e) covered by the target for all selected scopes in the reporting year

4890.000

(7.53.1.78) Land-related emissions subject to targets

choice:

☑ No, it does not cover land-related emissions (e.g. non-FLAG SBT)

(7.53.1.79) Percentage of target achieved relative to base year

73.59

(7.53.1.80) Status of targets for the reporting year

choice:

☑In progress

(7.53.1.82) Describe your target coverage and what are the exclusions?

No exclusions

(7.53.1.83) Objective

Aiming for the 1.5-degree target of the Paris Agreement, we have set a goal of achieving carbon neutrality by fiscal 2030. To that end, we have formulated a transition plan and are actively working towards it. We believe that we can share the knowledge we have gained about decarbonization solutions and technological innovations in the process of building our own decarbonization management model with our investment and lending partners, local governments, and others. Going forward, we would like to involve the entire supply chain and contribute to promoting sustainability.

(7.53.1.84) Plans for achieving targets and progress achieved at the end of the reporting year

We aim to achieve this goal through the introduction of renewable energy, energy-saving activities, electrification, etc.

(7.53.1.85) Targets set using a sectoral decarbonization approach

choice:

☑ No

Row 2

(7.53.1.1) Target Reference Number

choice:

☑ Abs 2

(7.53.1.2) Is this a science-based goal?

choice:

Yes , we recognize this is a science-based target, but we are not committed to submitting this target for review by the Science Based Target Initiative within the next two years

(7.53.1.4) Goal Ambition

choice:

☑ Aligned with the 1.5°C target

(7.53.1.5) Target Setting Date

05/19/2022

(7.53.1.6) Goal Coverage

choice:

☑Entire organization

(7.53.1.7) Greenhouse gases covered by the target

Select all that apply

☑ Carbon dioxide (CO2)

(7.53.1.8) Scope

Select all that apply

☑Scope 1

☑Scope 2

(7.53.1.9) Scope 2 calculation method

choice:
☑Market Standards

(7.53.1.11) End date of the base year

03/30/2014

(7.53.1.12) Base year Scope 1 emissions covered by the target (tonnes of CO2e)

1377

(7.53.1.13) Base year Scope 2 emissions covered by target (tonnes of CO2e)

17137

(7.53.1.31) Total Scope 3 emissions (tonnes of CO2 equivalent) in the base year covered by the target

0.000

(7.53.1.32) Total base year emissions (tonnes of CO2e) covered by the target for all selected scopes

18514.000

(7.53.1.33) Percentage of total base year Scope 1 emissions covered by the target

100

(7.53.1.34) Percentage of total base year Scope 2 emissions covered by the target

100

(7.53.1.53) Percentage of total base year emissions across all selected scopes that are covered by the target across all selected scopes

100

(7.53.1.54) Target end date

03/30/2051

(7.53.1.55) Target reduction rate from base year (%)

100

(7.53.1.56) Total emissions (tonnes of CO2 equivalent) at the target end date for all selected scopes

0.000

(7.53.1.57) Scope 1 emissions (tonnes of CO2e) covered by the target for the reporting year

1127

(7.53.1.58) Scope 2 emissions (tonnes of CO2e) covered by the target for the reporting year

3763

(7.53.1.77) Total emissions (tonnes of CO2e) covered by the target for all selected scopes in the reporting year

4890.000

(7.53.1.78) Land-related emissions subject to targets

choice:

☑ No, it does not cover land-related emissions (e.g. non-FLAG SBT)

(7.53.1.79) Percentage of target achieved relative to base year

73.59

(7.53.1.80) Status of targets for the reporting year

choice:

☑In progress

(7.53.1.82) Describe your target coverage and tell us any exclusions

No exclusions

(7.53.1.83) Objective

Aiming for the 1.5-degree target of the Paris Agreement, we have set a goal of achieving carbon neutrality by fiscal 2030. To that end, we have formulated a transition plan and are actively working towards it. We believe that we can share the knowledge we have gained about decarbonization solutions and technological innovations in the process of building our own decarbonization management model with our investment and lending partners, local governments, and others. Going forward, we would like to involve the entire supply chain and contribute to promoting sustainability.

(7.53.1.84) Plans for achieving targets and progress achieved at the end of the reporting year

We aim to achieve this goal through the introduction of renewable energy, energy-saving activities, electrification, etc.

(7.53.1.85) Targets set using a sectoral decarbonization approach

choice:

☑ No

Add Row

(7.53.4) Please specify the climate-related targets for your portfolio.

Row 1

(7.53.4.1) Target Reference Number

choice:

☑ Por1

(7.53.4.2) Type of energy/electricity to which the target applies

choice:

☑Green finance

(7.53.4.3) Taxonomy or framework used to define "green finance"

choice:

☑Other , please specify **:** Company's own method

(7.53.4.4) Method used in setting goals

choice:

☑ Your company's method

(7.53.4.5) Target Setting Date

10/26/2021

(7.53.4.6) Goals are set and progress is tracked at the following levels:

choice:

☑ Asset class level

(7.53.4.9) Portfolio

choice:

☑Banking transactions (banks)

(7.53.4.10) Target asset class

Select all that apply

☑Financing

☑Project Finance

(7.53.4.11) Sectors covered by the target

Select all that apply

☑Manufacturing☑Fossil fuels

☑Materials ☑Services

☑ Power generation

☑ Retail

☑Apparel ☑Hospitality

☑Food , beverage, and agriculture-related

☑Biotechnology , Healthcare, and Pharmaceuticals

☑ Infrastructure related

☑ Transportation services

(7.53.4.12) Type of target: total or intensity

choice:

☑Total amount

(7.53.4.16) Indicator (target numerator in the case of basic units)

choice:

☑ Total green finance raised and facilitated (in currency reported in 1.2)

(7.53.4.17) Target denominator

choice:

☑ Total funds raised and facilitated (in currency reported in 1.2)

(7.53.4.18) Percentage of total portfolio value of eligible portfolio companies

19.242

(7.53.4.19) Total value of assets subject to the target

999999999999

(7.53.4.20) The percentage of an asset class covered by the target based on the total value of this asset class

19.242

(7.53.4.21) How often should you review your goals?

choice:
☑Once a year

(7.53.4.22) End date of the base year

03/30/2021

(7.53.4.23) Base year figures

0

(7.53.4.24) There is an intermediate goal

choice:
☑ No

(7.53.4.27) Target end date

03/30/2031

(7.53.4.28) Target year figures

2000000000000

(7.53.4.29) Figures for the reporting year

843100000000

(7.53.4.30) Percentage of target achieved relative to base year

42.155

(7.53.4.31) Status of targets for the reporting year

choice:

☑In progress

(7.53.4.34) Is this a science-based goal?

choice:

☑ No, and I don't plan to do so within the next two years

(7.53.4.37) Please explain your target scope and clarify any exclusions.

Our Group defines "sustainable finance" as the provision of funds that support our clients' ESG (Environment, Social, and Governance) and SDGs (Sustainable Development Goals) initiatives aimed at realizing a sustainable society, and aims to provide a cumulative total of 2 trillion yen in such financing by fiscal 2030.

(7.53.4.38) Objective

In October 2021, Shizuoka Bank, prior to its transition to a holding company structure, set sustainable finance goals to accelerate efforts to realize a decarbonized society in the region and further promote these activities. Furthermore, following its transition to a holding company structure in October 2022, the bank's first medium-term management plan under the holding company structure, which began in April 2023, set a target of reducing greenhouse gas emissions in Shizuoka Prefecture by 46% by fiscal 2030 compared to fiscal 2013 as an impact indicator, clarifying the purpose of the sustainable finance goals as an output of supporting clients in the transition to a de-simplification model through the provision of funds and an outcome of reducing emissions in the region through this support.
Add Row

(7.54) Did you have any other climate-related targets active in the reporting year?

Select all that apply

☑Net Zero Target

(7.54.3) Please provide details of your net zero target.

Row 1

(7.54.3.1) Target Reference Number

choice:

☑ NZ1

(7.54.3.2) Target Setting Date

05/19/2022

(7.54.3.3) Goal Coverage

choice:

☑Entire organization

(7.54.3.4) Goals related to this Net Zero target

Select all that apply

☑ Abs1

(7.54.3.5) Targeted final date to achieve net zero

03/30/2031

(7.54.3.6) Is this a science-based goal?

choice:

Yes , we recognize this is a science-based target, but we are not committed to submitting this target for review by the Science Based Target Initiative within the next two years

(7.54.3.8) Scope

Select all that apply

☑Scope 1

(7.54.3.9) Greenhouse gases covered by the target

Select all that apply

☑ Carbon dioxide (CO2)

(7.54.3.10) Describe your target coverage and tell us any exclusions

All areas of business activities

(7.54.3.11) Objective of the goal

Achieve carbon neutrality by fiscal 2030

(7.54.3.12) Do you intend to neutralize any remaining emissions through permanent carbon removal at the end of your target?

choice:
☑ Yes

(7.54.3.13) Do you have plans to mitigate emissions across your value chain?

choice:
☑ No, we have no plans to mitigate emissions across our value chain

(7.54.3.14) Do you intend to purchase or cancel carbon credits for neutralization or mitigation across the value chain ?

Select all that apply
☑ Yes, we currently purchase and cancel carbon credits for mitigation across our value chain.

(7.54.3.15) Planning intermediate goals and short-term investments for neutralization at the end of the goal

Plans to introduce electric vehicles

(7.54.3.17) Status of targets for the reporting year

choice:
☑In progress

(7.54.3.19) Target Review Process

Submit to the Board of Directors

Row 2

(7.54.3.1) Target Reference Number

choice:
☑ NZ2

(7.54.3.2) Target Setting Date

05/19/2022

(7.54.3.3) Goal Coverage

choice:
☑Entire organization

(7.54.3.4) Goals related to this Net Zero target

Select all that apply
☑ Abs1
☑ Abs2

(7.54.3.5) Targeted final date to achieve net zero

03/30/2031

(7.54.3.6) Is this a science-based goal?

choice:
Yes , we recognize this is a science-based target, but we are not committed to submitting this target for review by the Science Based Target Initiative within the next two years

(7.54.3.8) Scope

Select all that apply

☑Scope 2

(7.54.3.9) Greenhouse gases covered by the target

Select all that apply

☑ Carbon dioxide (CO2)

(7.54.3.10) Describe your target coverage and tell us any exclusions

All areas of business activities

(7.54.3.11) Objective of the goal

Achieve carbon neutrality by fiscal 2030

(7.54.3.12) Do you intend to neutralize any remaining emissions through permanent carbon removal at the end of your target?

choice:

☑ No

(7.54.3.13) Do you have plans to mitigate emissions across your value chain?

choice:

☑ No, we have no plans to mitigate emissions across our value chain

(7.54.3.17) Status of targets for the reporting year

choice:

☑In progress

(7.54.3.19) Target Review Process

Submit to the Board of Directors
Add Row

(7.55) Did you have any emissions reduction initiatives active during the reporting year, including those in the planning and implementation stages?

choice:
☑ Yes

(7.55.1) Please indicate the total number of initiatives at each stage and, for initiatives at the implementation stage, the estimated emissions reductions (CO2 equivalent).

	Number of initiatives	Estimated total annual CO2e emissions reductions in tonnes of CO2e (only rows marked with *)
Under investigation	*0*	*Numerical Input*
Scheduled	*0*	*0*
Implementation begins	*0*	*0*
In progress	*2*	*1846*
Unable to implement	*0*	*Numerical Input*

[Fixed row]

(7.55.2) Please provide details of initiatives implemented during the reporting year in the table below.

Row 1

(7.55.2.1) Initiative Categories and Initiative Types

Low-carbon energy consumption

☑ Solar power generation

(7.55.2.2) Estimated annual CO2e emissions reductions (tons of CO2 equivalent)

1300

(7.55.2.3) The scope or scope 3 category in which the emissions reduction is occurring

Select all that apply

☑Scope 2 (market-based)

(7.55.2.4) Voluntary/Mandatory

choice:

☑Voluntary

(7.55.2.5) Annual Cost Savings (unit currency – as specified in C0.4)

0

(7.55.2.6) Required investment amount (unit currency – as specified in C0.4)

0

(7.55.2.7) Payback period

choice:

☑ Less than 1 year

(7.55.2.8) Estimated duration of the initiative

choice:

☑ 21-30 years

(7.55.2.9) Comments

Introduction of renewable energy power based on a corporate off-site PPA agreement with Chubu Electric Power Miraiz

Row 2

(7.55.2.1) Initiative Categories and Initiative Types

Low-carbon energy generation

☑ Small-scale hydropower (less than 25 MW)

(7.55.2.2) Estimated annual CO2e emissions reductions (tons of CO2 equivalent)

546

(7.55.2.3) The scope or scope 3 category in which the emissions reduction is occurring

Select all that apply

☑Scope 2 (Location-based)

☑Scope 2 (market-based)

(7.55.2.4) Voluntary/Mandatory

choice:

☑Voluntary

(7.55.2.5) Annual Cost Savings (unit currency – as specified in C0.4)

0

(7.55.2.6) Required investment amount (unit currency – as specified in C0.4)

0

(7.55.2.7) Payback period

choice:

☑ Less than 1 year

(7.55.2.8) Estimated duration of the initiative

choice:

☑ 21-30 years

(7.55.2.9) Comments

Purchased all of the renewable energy generated by the Ieyasu Public Water Power Plant from TEPCO Energy Partners
Add Row

(7.55.3) What methods does your organization use to encourage investment in emissions reduction activities?

Row 1

(7.55.3.1) Method

choice:

☑ Dedicated budget for energy conservation

(7.55.3.2) Comments

Introduction of highly efficient lighting and air conditioning equipment

Row 2

(7.55.3.1) Method

choice:

☑Employee engagement

(7.55.3.2) Comments

Reduced air conditioning usage time
Add Row

(7.79) Did your organization cancel (retire) any carbon credits from projects during the reporting year?

choice:
☑ Yes

(7.79.1) Please provide details of any carbon credits from projects that your organization cancelled during the reporting year.

Row 1

(7.79.1.1) Project type

choice:
☑ Energy efficiency: Self-generation

(7.79.1.2) Types of mitigation activities

choice:
☑Reducing emissions

(7.79.1.3) Project Description

Generating J-Credits through in-house power generation

(7.79.1.4) The number of credits (metric tons of CO2e) cancelled by your organization from this project during the reporting year

100

(7.79.1.5) Purpose of cancellation

choice:

☑ Voluntary offset

(7.79.1.6) Can I report the year of generation of canceled credits?

choice:

☑ Yes

(7.79.1.7) Year of generation of canceled credit

2023

(7.79.1.8) Were these credits issued to or purchased by your organization?

choice:

☑ Already purchased

(7.79.1.9) Carbon Credit Program that issued the credits

choice:

☑If you are using a carbon credit program run by other private organizations, please specify : J-Credit

(7.79.1.10) The methodology the Program will use to assess the additionality of this Project

Select all that apply

☑Standard method

(7.79.1.11) The approach the selected program requires this project to address reversal risk.

Select all that apply

☑No risk of relapse

(7.79.1.12) Potential sources of leakage that the selected program requires this project to evaluate.

Select all that apply

☑Upstream /downstream emissions

(7.79.1.13) Please provide details of any other issues that the selected program requires the project to address.

Nothing in particular

(7.79.1.14) Please explain

Nothing in particular

Add Row

C12. Environmental Performance - Financial Services

(12.1) Does your organization measure the environmental impact of its portfolio?

Banking transactions (banks)

(12.1.1) We measure the climate impact of our portfolio

choice:

☑ Yes

(12.1.2) Disclose the scale

Select all that apply

☑ Emissions from financial activities

(12.1.5) We measure the forest impacts of our portfolio

choice:

☑ No, I don't plan to do so within the next two years

(12.1.6) Primary reasons for not measuring portfolio impact on forests

choice:

☑ Lack of internal resources, capabilities, or expertise (e.g., due to organizational size)

(12.1.7) Please explain why your organization does not measure its forest impacts

Lack of internal resources

(12.1.8) We measure the water impact of our portfolio

choice:

☑ No, I don't plan to do so within the next two years

(12.1.9) Primary reasons for not measuring portfolio impacts on water

choice:

☑ Lack of internal resources, capabilities, or expertise (e.g., due to organizational size)

(12.1.10) Please explain why your organization does not measure its portfolio's water impacts.

Lack of internal resources

(12.1.11) We measure the impact of our portfolio on biodiversity.

choice:

☑ No, but I plan to do so within the next two years

(12.1.12) Main reasons for not measuring portfolio impacts on biodiversity

choice:

☑ Lack of internal resources, capabilities, or expertise (e.g., due to organizational size)

(12.1.13) Please explain why you do not measure the impact of your portfolio on biodiversity

Lack of internal resources
[Fixed row]

(12.1.1) Provide details about your financial emissions for the reporting year and the base year.

Banking transactions (banks)

(12.1.1.1) Asset classes to be calculated

Select all that apply

☑Financing

☑Project Finance

(12.1.1.2) Emissions from financial activities in the reporting year (tonnes of CO2 equivalent)

8940390

(12.1.1.3) % of total portfolio value of eligible portfolio companies

62.553

(12.1.1.4) Total value of assets included in the calculation of financial emissions

6501673747920.00

(12.1.1.5) Percentage of emissions from financial activities calculated using data obtained from client/investees (optional)

twenty five

(12.1.1.6) Emission calculation method

choice:

☑ Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF)

(12.1.1.7) Weighted Data Quality Score (PCAF Compliant Data Quality Score only)

3

(12.1.1.8) Emissions from financial activities in the base year (tonnes CO2 equivalent)

11922235

(12.1.1.9) End of base year

03/30/2023

(12.1.1.10) Percentage of unused financing commitments included in the calculation of financial emissions

0

(12.1.1.11) Please explain your calculations and explain the assumptions used

The business loan transactions of subsidiary Shizuoka Bank were selected in consideration of their importance in the portfolio and the feasibility of calculation. Therefore, consumer loans such as stocks and bonds held by the bank and home loans are excluded from the scope. Calculations are based on the PCAF standard and cover Scope 1 and 2 of business partners. However, for business partners that are listed companies and disclose their emissions, calculations are based on published figures. [Fixed row]

(12.1.2) Disclose or re-enter your organization's financial emissions data to date.

Banking transactions (banks) for the first year of the previous fiscal year

(12.1.2.1) End date

03/30/2023

(12.1.2.2) Emissions from financial activities in the reporting year (tonnes of CO2 equivalent)

11922235

(12.1.2.3) % of total portfolio value of eligible portfolio companies

63.373

(12.1.2.4) Percentages calculated using data obtained from the client/investees

0

(12.1.2.5) Emission calculation method

choice:

☑ Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF)

(12.1.2.6) Please explain your calculations and explain the assumptions used

The target was corporate clients of Shizuoka Bank, a subsidiary, taking into consideration their importance to the portfolio and the feasibility of calculation. Therefore, stocks and bonds held by the bank and loans to individuals are excluded from the scope. Calculations were conducted based on the PCAF Standard, covering Scope 1 and 2 of clients.
[Fixed row]

(12.2) Can you provide a breakdown of your organization's financial emissions and other portfolio carbon footprint metrics?

	Portfolio Breakdown
Banking transactions (banks)	*Select all that apply* ☑ Yes, by industry

[Fixed row]

(12.2.1) Disaggregate the organization's funding emissions and other portfolio carbon footprint metrics by asset class, industry, or scope.

Row 1

(12.2.1.1) Portfolio

choice:
☑Banking transactions (banks)

(12.2.1.2) Portfolio Indicators

choice:
☑ Total portfolio emissions (tons of CO2 equivalent)

(12.2.1.3) Industry

choice:

☑Fossil fuel

(12.2.1.7) Asset Value to be Calculated

99875586467

(12.2.1.8) Financial emissions or proxy indicators

627936

(12.2.1.9) Can you disclose your total exposure to unfunded loan commitments separately from your funded loan commitments?

choice:

☑ Not applicable

(12.2.1.12) Please provide a description of your calculations, including any assumptions and exclusions used.

Scope 1 and 2 emissions are calculated for Shizuoka Bank's business loan transactions based on the PCAF Standard. However, for listed companies that disclose their emissions, calculations are based on published figures. For the Bank, the total for "oil and gas" and "coal" in our disclosure is shown. Unutilized commitment lines are not included in the calculation.

Row 2

(12.2.1.1) Portfolio

choice:

☑Banking transactions (banks)

(12.2.1.2) Portfolio Indicators

choice:

☑ Total portfolio emissions (tons of CO2 equivalent)

(12.2.1.3) Industry

choice:

☑Transportation services

(12.2.1.7) Asset Value to be Calculated

279046519533

(12.2.1.8) Financial emissions or proxy indicators

628171

(12.2.1.9) Can you disclose your total unfunded loan commitment exposure separately from your funded loan commitments?

choice:

☑ Not applicable

(12.2.1.12) Please explain your calculations, including any assumptions and exclusions used.

Scope 1 and 2 emissions are calculated for Shizuoka Bank's business loan transactions based on the PCAF Standard. However, for listed companies that disclose their emissions, calculations are based on published figures. For the Bank, the total for "Air Freight Transportation," "Air Freight Transportation," "Marine Transportation," "Railway Transportation," and "Truck Services" as disclosed by our company is shown. Unutilized commitment lines are not included in the calculation.

Row 3

(12.2.1.1) Portfolio

choice:

☑Banking transactions (banks)

(12.2.1.2) Portfolio Indicators

choice:

☑ Total portfolio emissions (tons of CO2 equivalent)

(12.2.1.3) Industry

choice:

☑Food , beverage, and agriculture-related

(12.2.1.7) Asset Value to be Calculated

245366958081

(12.2.1.8) Financial emissions or proxy indicators

830271

(12.2.1.9) Can you disclose your total unfunded loan commitment exposure separately from your funded loan commitments?

choice:

☑ Not applicable

(12.2.1.12) Please explain your calculations, including any assumptions and exclusions used.

Scope 1 and 2 emissions are calculated for Shizuoka Bank's business loan transactions based on the PCAF Standard. However, for listed companies that disclose their emissions, calculations are based on published figures. For the bank, the total for "beverages," "agriculture," and "packaged foods and meat" as disclosed by our company is shown. Unutilized commitment lines are not included in the calculation.
Add Row

(12.3) Please disclose the value of your financing and insurance of fossil fuel assets during the reporting year.

Financing all fossil fuel assets

(12.3.1) Reporting the value of financing or insurance on fossil fuel assets

choice:

☑ Yes

(12.3.2) Value of fossil fuel assets in your portfolio (currency units as specified in 1.2)

99875586467

(12.3.3) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.3.5) Percentage of portfolio value comprised of fossil fuel assets relative to total portfolio value for the reporting year

1

(12.3.6) Details of the calculation

This tabulates the business loan balances of clients in the "oil and gas" and "coal" industries out of the 18 industries covered by the TCFD.

Thermal coal financing

(12.3.1) Reporting the value of financing or insurance on fossil fuel assets

choice:

☑ Yes

(12.3.2) Value of fossil fuel assets in your portfolio (currency units as specified in 1.2)

894553503

(12.3.3) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.3.5) Percentage of portfolio value comprised of fossil fuel assets relative to total portfolio value for the reporting year

0.1

(12.3.6) Details of the calculation

We are compiling the business loan balance of clients that fall under the "coal" category of the 18 TCFD industries.

Financing metallurgical coal

(12.3.1) Reporting the value of financing or insurance on fossil fuel assets

choice:

☑ Yes

(12.3.2) Value of fossil fuel assets in your portfolio (currency units as specified in 1.2)

0

(12.3.3) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.3.5) Percentage of portfolio value comprised of fossil fuel assets relative to total portfolio value for the reporting year

0

(12.3.6) Details of the calculation

All coal is included in thermal coal.

Oil financing

(12.3.1) Reporting the value of financing or insurance on fossil fuel assets

choice:

☑ Yes

(12.3.2) Value of fossil fuel assets in your portfolio (currency units as specified in 1.2)

40474882972

(12.3.3) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.3.5) Percentage of portfolio value comprised of fossil fuel assets relative to total portfolio value for the reporting year

0.4

(12.3.6) Details of the calculation

This tabulates the business loan balance of clients whose business activities fall under "oil and gas" among the 18 TCFD industries.

Gas financing

(12.3.1) Reporting the value of financing or insurance on fossil fuel assets

choice:
☑ Yes

(12.3.2) Value of fossil fuel assets in your portfolio (currency units as specified in 1.2)

58506149992

(12.3.3) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.3.5) Percentage of portfolio value comprised of fossil fuel assets relative to total portfolio value for the reporting year

0.5

(12.3.6) Details of the calculation

This tabulates the business loan balance of clients whose business activities fall under "gas" among the 18 TCFD industries that fall under "oil and gas." [Fixed row]

(12.4) Does your organization provide financing and/or insurance to companies in your product value chain? If so, please disclose the value of financing or insurance for each product and portfolio during the reporting year.

Lending to companies operating in the wood products value chain

(12.4.1) Loans or insurance provided to companies operating in this commodity's value chain

choice:

☑ Yes

(12.4.2) Commodity value chain stages

Select all that apply

☑Production

☑Processing

☑ Transactions

☑Sales

(12.4.3) Portfolio Exposure (currency units are as specified in 1.2)

0

(12.4.4) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.4.6) Exposure as a percentage of total portfolio value

0

Lending to companies operating in the palm oil value chain

(12.4.1) Loans or insurance provided to companies operating in this commodity's value chain

choice:
☑ No

Lending to companies operating in the cattle value chain

(12.4.1) Loans or insurance provided to companies operating in this commodity's value chain

choice:
☑ Yes

(12.4.2) Commodity value chain stages

Select all that apply
☑ Transactions
☑Manufacturing
☑Sales

(12.4.3) Portfolio Exposure (currency units are as specified in 1.2)

0

(12.4.4) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.4.6) Exposure as a percentage of total portfolio value

0

Lending to companies operating in the soy value chain

(12.4.1) Loans or insurance provided to companies operating in this commodity's value chain

choice:

☑ Yes

(12.4.2) Commodity value chain stages

Select all that apply

☑ Transactions

☑Manufacturing

☑Sales

(12.4.3) Portfolio Exposure (currency units are as specified in 1.2)

0

(12.4.4) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.4.6) Exposure as a percentage of total portfolio value

0

Lending to companies operating in the rubber value chain

(12.4.1) Loans or insurance provided to companies operating in this commodity's value chain

choice:

☑ Yes

(12.4.2) Commodity value chain stages

Select all that apply

☑ Transactions

☑Manufacturing

☑Sales

(12.4.3) Portfolio Exposure (currency units are as specified in 1.2)

0

(12.4.4) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.4.6) Exposure as a percentage of total portfolio value

0

Lending to companies operating in the cocoa value chain

(12.4.1) Loans or insurance provided to companies operating in this commodity's value chain

choice:
☑ Yes

(12.4.2) Commodity value chain stages

Select all that apply
☑ Transactions
☑Manufacturing
☑Sales

(12.4.3) Portfolio Exposure (currency units are as specified in 1.2)

0

(12.4.4) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.4.6) Exposure as a percentage of total portfolio value

0

Lending to companies operating in the coffee value chain

(12.4.1) Loans or insurance provided to companies operating in this commodity's value chain

choice:
☑ Yes

(12.4.2) Commodity value chain stages

Select all that apply
☑ Transactions
☑Manufacturing
☑Sales

(12.4.3) Portfolio Exposure (currency units are as specified in 1.2)

0

(12.4.4) New loans submitted during the reporting year (currency unit as specified in 1.2)

0

(12.4.6) Exposure as a percentage of total portfolio value

0
[Fixed row]

(12.5) During the reporting year, did your organization provide loans or insurance to activities or sectors that comply with or meet the criteria of the Sustainable Finance Taxonomy? If so, can you disclose the value of that loan or insurance?

	Reporting the value of financing or insuring activities or sectors that are subject to or comply with the Sustainable Finance Taxonomy	Main reasons for not disclosing loan or insurance values	Please explain why you are not disclosing the value of your loans or insurance
Banking transactions (banks)	*choice:* ☑ No, but I plan to report within the next two years.	*choice:* ☑ There is no standardized procedure	*This is because there is no standardized procedure.*

[Fixed row]

(12.6) Do any of your existing products and services enable your clients to mitigate or adapt to the effects of environmental challenges?

	Any of our existing products and services can help our clients mitigate or adapt to the impacts of environmental challenges
	choice: ☑ Yes

[Fixed row]

(12.6.1) Provide details of existing products and services that enable clients to mitigate or adapt to the impacts of environmental challenges, including the taxonomies and methods used to classify products and services.

Row 1

(12.6.1.1) Environmental issues

Select all that apply

☑ Climate change

(12.6.1.2) Products that enable customers to mitigate or adapt to climate change

Select all that apply

☑ Mitigation

☑Adaptation

(12.6.1.3) Portfolio

choice:

☑Banking transactions (banks)

(12.6.1.4) Asset class

choice:

☑Financing

(12.6.1.5) Product classification types

Select all that apply

☑ Products that promote environmental or social attributes

(12.6.1.6) Taxonomy or methodology used to characterize products

Select all that apply

☑Green Bond Principles (ICMA)

☑ LMA Green Loan Principles

☑ LMA Sustainability Link Loans Principles

☑ Classified internally

(12.6.1.7) Types of solutions financed, invested in, or insured

Select all that apply

☑ Energy efficiency measures

☑ Green Buildings and Facilities

(12.6.1.8) Product/Service Details

Our subsidiary, Shizuoka Bank, offers a variety of financing products, including positive impact finance, sustainability-linked loans, green loans, and social loans.

(12.6.1.9) Percentage of the total portfolio value that is aligned with the taxonomy or methodology

1

(12.6.1.10) Percentage of asset value that is consistent with the taxonomy or methodology

1

(12.6.1.11) The product takes into account the main adverse effects of environmental factors.

choice:
☑ Yes

(12.6.1.12) Details of how the product takes into account the main adverse effects on environmental factors

Our subsidiary, Shizuoka Bank, provides financial support to support the environmental activities of our clients.
Add Row

(12.7) Has your organization set targets for lending, investing, and insuring resources that are free of deforestation and conversion and that ensure water security? [No data yet]

	goal setting	Please explain why your organization does not have targets for loans, investments or insurance that are deforestation-free, conversion-free or water-secure.
forest	*choice:* No , I haven't set such a goal yet, but I plan to do so within the next two	*Our group supports the TNFD recommendations and plans to take action in the future. In the process, we plan to set targets for financing that does not involve deforestation or conversion.*

	goal setting	Please explain why your organization does not have targets for loans, investments or insurance that are deforestation-free, conversion-free or water-secure.
	years.	
water	*choice:* No , I haven't set such a goal yet, but I plan to do so within the next two years.	*Our group supports the TNFD recommendations and plans to take action in the future. In the process, we plan to set loan targets aimed at securing water resources.*

[Fixed row]

C13. Additional Information and Final Approval

(13.1) Indicate whether any environmental information included in your CDP response (not reported in questions 7.9.1/2/3, 8.9.1/2/3/4 and 9.3.2) has been verified or assured by a third party.

	Any other environmental information included in your CDP response has been verified or assured by a third party.
	choice: ☑ Third-party verification/assurance currently in progress

[Fixed row]

(13.1.1) Which data points in your CDP questionnaire response have been verified or assured by a third party and what standards are used?

Row 1

(13.1.1.1) Environmental issues for which data is verified/assured

Select all that apply

☑ Climate change

(13.1.1.2) Verified or assured disclosure modules and data

Environmental Performance - Climate Change

☑Electricity /Steam/Heat/Cold Consumption

(13.1.1.3) Verification/Assurance Standards

General Standard

☑ ISAE 3000

(13.1.1.4) Details of third-party verification/assurance processes

Conduct third-party verification of electricity and other energy usage

(13.1.1.5) Attach verification/assurance evidence/reports (optional)

4919_Shizuoka Financial Group, Inc._Verification Report.pdf
Add Row

(13.2) Use this field to provide any additional information or circumstances in which the fuel is relevant to your organization's response. Please note that this field is optional and will not be scored.

(13.2.1) Additional information

[Additional information for question 7.53.4] Regarding column 19, "Target asset value," the correct value should be "2,000,000,000,000" yen. However, the system limits the value to "999,999,999,999" yen, so in accordance with CDP Japan's instructions, I have provisionally entered "999,999,999,999" yen in the response field for question 7.53.4.

(13.2.2) Attached documents (optional)

evidence.pdf
[Fixed row]

(13.3) Provide the following information about the person who gave final approval to your CDP response:

(13.3.1) Title

Chief Financial Officer (CFO)

(13.3.2) Occupation

choice:
☑Chief Financial Officer (CFO)
[Fixed row]

(13.4) Please consent to CDP sharing your contact information with the Pacific Institute to support the content of the Water Action Hub website.

choice:
☑ Yes, CDP may share the contact information of the disclosure submitter with the Pacific Institute