Shizuoka Financial Group, Inc.

2025 CDP Corporate Questionnaire 2025

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.
Disclosure Policy

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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:
☑ JPY

(1.3) Please provide general 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.

	Reporting year end date	Does this reporting period coincide with the reporting period for the financial information?	Do you provide emissions data for previous reporting years?
	03/30/2025	*choice:* ☑ Yes	*choice:* ☑ No

[Fixed row]

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

341277000000

(1.5) Please provide details of 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) Please 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 the value of its total assets at the end of the reporting period?

15714861000000

(1.10) What financial activities does your organization carry out, and in what industry sectors does your organization lend, invest or insure?

Banking transactions (banks)

(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, report both the value of the portfolio and the percentage of sales associated with that portfolio

(1.10.4) Portfolio value based on total assets

10672814000000

(1.10.5) Percentage of Sales (%)

44

(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 ☑ Infrastructure related

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

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 where plastics are produced, commercialized, used, or disposed of in your direct operations or 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) Do the processes associated with this environmental issue address dependencies, impacts, risks, or opportunities?

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

☑ リスクモデル

☑ ストレステスト

others

☑ シナリオ分析

(2.2.2.13) Types and criteria of risks considered

Acute physical risks

☑ 洪水 (沿岸、河川、多雨、地下水)

☑ 豪雨(雨、霰・雹、雪/氷)

Chronic physical risks

☑ 降水パターンと種類の変化(雨、霰・雹、雪/氷)

policy

☑ カーボンプライシングメカニズム

(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 transactions (banks)	*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.

Banking transactions (banks)

(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

☑Impact

☑Risk

☑ Opportunity

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

81.27

(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☑Fossil fuels

☑Materials ☑Services

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

(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

☑ 洪水 (沿岸、河川、多雨、地下水)

☑ 豪雨(雨、霰・雹、雪/氷)

Chronic physical risks

☑ 降水パターンと種類の変化(雨、霰・雹、雪/氷)

policy

☑ カーボンプライシングメカニズム

(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 by fiscal 2050 due to each risk. For transition risks, we use forecast data on carbon taxes and other factors based on the NGFS NetZero 2050 scenario to predict changes in the profit and loss financial position of all borrowers up to 2050 and estimate the increase in credit costs. The results for fiscal 2024 indicate a maximum increase in credit costs of 68.3 billion yen. For physical risks, we use hazard maps and other data to analyze the risk of flooding in the event of a flood for mortgage borrowers and small and medium-sized enterprises. In fiscal 2024, we estimate a maximum increase in credit costs of 17.3 billion yen by 2050 due to business suspensions and damage to collateral properties caused by flooding.

Banking transactions (banks)

(2.2.6.1) Environmental issues

Select all that apply

☑Biodiversity

(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

☑Impact

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

61.82

(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☑Fossil fuels

☑Materials ☑Services

☑ Power generation ☑ Infrastructure related

☑ Retail ☑ Transportation services

☑Apparel ☑Hospitality

☑Food , beverage, and agriculture-related

☑Biotechnology , Healthcare, and Pharmaceuticals

(2.2.6.6) Frequency of assessment

choice:

☑ Not specified

(2.2.6.7) Target time axis

Select all that apply

☑Short term

☑Medium term

☑Long term

(2.2.6.9) Regional specificity used

Select all that apply

☑Neighboring areas

(2.2.6.10) Tools and techniques used

Select all that apply

☑ ENCORE

☑External consultant

(2.2.6.12) Partners and stakeholders considered

Select all that apply

☑Customer

(2.2.6.13) Detailed information about the process

To identify nature-related risks and opportunities, Shizuoka Bank conducted an analysis of the dependence and impact on nature by sector for its lending transactions based on ENCORE in line with the LEAP approach in the TNFD disclosure framework. The results showed that the portfolio as a whole has a high degree of dependence on "habitats" and "water," as well as a high degree of impact on "habitats," "species," and "water."

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 about its clients/invested companies 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 transactions (banks)

(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/invested 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 ☑ Infrastructure related

☑ Retail ☑ Transportation services

☑Apparel ☑Hospitality

☑Food , beverage, and agriculture-related

☑Biotechnology , Healthcare, and Pharmaceuticals

(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

10672814000000

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

27300000000

(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 third in the nation in terms of manufactured goods shipments, etc., at ¥19.291 trillion. Within this region, transportation machinery-related manufacturing, including parts related to engine-powered vehicles such as internal combustion engines and transmissions, accounts for approximately 24% of the market. This is due to the 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, has extended credit to the automobile and parts manufacturing industry to the automobile and parts manufacturing industry to the tune of ¥354.6 billion, the largest amount among all manufacturing industries. Furthermore, the paper industry, which 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, is one of Shizuoka Prefecture's leading industries, and Shizuoka Bank has extended credit to the paper industry to the tune of ¥164.6 billion. As described above, our Group is significantly exposed to the impacts of climate change through its credit exposure. A scenario analysis conducted in fiscal 2024 predicts a total increase in credit-related costs of up to ¥68.3 billion by 2050. We believe it is necessary to continue engaging with the company while monitoring 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

370200000000

(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 third in the nation in terms of manufactured goods shipments, etc., at ¥19.291 trillion. Within this region, transportation machinery-related manufacturing, including parts related to engine-powered vehicles such as internal combustion engines and transmissions, accounts for approximately 24% of the market. This is due to the 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, has extended credit to the automobile and parts manufacturing industry to the automobile and parts manufacturing industry to the tune of ¥354.6 billion, the largest amount among all manufacturing industries. Furthermore, the paper industry, which 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, is one of Shizuoka Prefecture's leading industries, and Shizuoka Bank has extended credit to the paper industry to the tune of ¥164.6 billion. As described above, our Group is significantly exposed to the impacts of climate change through its credit exposure. A scenario analysis conducted in fiscal 2024 predicts a total increase in credit-related costs of up to ¥68.3 billion by 2050. We believe it is necessary to continue engaging with the company while monitoring the amount of increase in credit risk.
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
☑ 洪水 (沿岸、河川の多雨、地下水)

(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)

17300000000

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

17300000000

(3.1.1.25) Explanation of financial impact

We have estimated the expected increase in credit costs as a result of damage caused by the heavy rains and floods to small and medium-sized business clients and mortgage borrowers of Shizuoka Bank, a subsidiary of our company. 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: 4,008.7 billion yen (SMEs in Shizuoka Prefecture, etc.), 2,877.4 billion yen (mortgages): 6,886.1 billion yen Credit costs: 15.2 billion yen (SMEs in Shizuoka Prefecture, etc.), 2.1 billion yen (mortgages): 17.3 billion yen

(3.1.1.26) Primary response to risk

Policy and plan

☑ その他の方針、計画に関連する対応がある場合は、具体的にお答えください :最大損害額相当額を資本配賦におけるバッファー資本として確保することにより、備えとしています

(3.1.1.27) Risk Response Costs

1,000,000

(3.1.1.28) Explanation of cost calculation

Scenario analysis software implementation: 1,000,000 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 indicators

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)

4306823643664

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

choice:
☑ 41-50%

(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)

6886080921631

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

choice:

☑ 61-70%

(3.1.2.7) Explanation of financial figures

For transition risks, the total loan balances covered by the scenario analysis are shown. For physical risks, the loan balances covered by the scenario analysis are shown for small and medium-sized business loan clients and mortgage clients in Shizuoka, Kanagawa, and Tokyo.
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

(3.6.1.3) Types of opportunities and major environmental opportunity factors

market

☑ 投資先企業が、新規市場に参入し、新製品を開発してグリーンコンシューマーの需要を満たした結果として投資先企業の財務実績が改善した

(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, 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 x 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 2024 (= provision amount at the end of the period / 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 indicators

choice:
☑ Sales

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

1219376000000

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

choice:
☑ 61-70%

(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 this flow 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 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 the rise in global temperature to 1.5°C above pre-industrial levels, and taking into account the capital needs of companies, with an average annual disbursement of 200 billion yen. The cumulative disbursement amount for the four years up to the reporting year was 1,219.3 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)

CDP2025_4.1.pdf
[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 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 ☑ Overseeing disclosure, audit and verification processes
☑ Overseeing and guiding scenario analysis ☑ Approving company-wide policies and commitments
☑ Overseeing and guiding business strategy development ☑ Monitoring the implementation of climate transition plans
☑ Monitoring the execution of business strategies ☑ Overseeing and guiding major capital expenditures
☑ Overseeing and guiding climate transition planning ☑ Overseeing and guiding policy engagement
☑ Supervision and guidance of acquisitions/mergers/divestitures
☑ Approval and oversight of employee incentives
☑Monitoring progress towards corporate goals

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

☑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. 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 target, including approving the introduction of renewable energy generated from hydroelectric and wind power 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

☑ Approval of company-wide policies and commitments

☑Monitoring compliance with company-wide policies and commitments

☑ Supervision of corporate goal setting

☑Monitoring progress towards corporate goals

☑ Overseeing and guiding policy engagement

(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 the rise in temperature to below 1.5°C by 2050, 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, and 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 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 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
☑ 環境課題に重点を置いた職務における役員レベルの経験
☑ 環境課題に重点を置いた学術的職務の経験

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	*choice:* ☑ Not an immediate strategic	*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.
	next two years	priority	
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
☑ 最高財務責任者(CFO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, Impacts, Risks and Opportunities
☑ 環境への依存、インパクト、リスクおよび機会の評価
☑ 環境への依存、インパクト、リスクおよび機会に関する今後のトレンドに関する評価
☑ 環境への依存、インパクト、リスクおよび機会の管理

engagement

☑ 環境課題に関する政策エンゲージメントの管理

Policies, Commitments and Goals

☑ 全社の環境方針および/またはコミットメントに対する遵守状況のモニタリング
☑ 全社的な環境目標に向けた進捗の測定
☑ 全社的な環境方針および/またはコミットメントの策定
☑ 全社的な環境目標の設定

Strategy and Financial Planning

☑ 気候移行計画の作成
☑ 気候移行計画の実行
☑ 環境関連のシナリオ分析の実施
☑ 環境課題を考慮した事業戦略の策定
☑ 環境課題に関連した事業戦略の実行
☑ 環境関連の開示、監査、検証プロセスの管理
☑ 環境課題に関連した企業買収、合併、事業売却の管理
☑ 環境課題に関連した主要な資本支出および/または OPEX の管理

others

☑ 環境実績に関連した従業員インセンティブの提供

(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

Our 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 the rise in temperature to below 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

☑ 最高財務責任者(CFO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, Impacts, Risks and Opportunities

☑ 環境への依存、インパクト、リスクおよび機会の評価

☑ 環境への依存、インパクト、リスクおよび機会に関する今後のトレンドに関する評価

☑ 環境への依存、インパクト、リスクおよび機会の管理

engagement

☑ 環境課題に関する政策エンゲージメントの管理

Policies, Commitments and Goals

☑ 全社の環境方針および/またはコミットメントに対する遵守状況のモニタリング
☑ 全社的な環境目標に向けた進捗の測定
☑ 全社的な環境方針および/またはコミットメントの策定
☑ 全社的な環境目標の設定

Strategy and Financial Planning

☑ 気候移行計画の作成
☑ 気候移行計画の実行
☑ 環境関連のシナリオ分析の実施
☑ 環境課題を考慮した事業戦略の策定
☑ 環境課題に関連した事業戦略の実行
☑ 環境関連の開示、監査、検証プロセスの管理
☑ 環境課題に関連した企業買収、合併、事業売却の管理
☑ 環境課題に関連した主要な資本支出および/または OPEX の管理

others

☑ 環境実績に関連した従業員インセンティブの提供

(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. 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 the rise in temperature to below 1.5°C by 2050, 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, and 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 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.
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

No special notes

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

No special notes
[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
☑ 会社重役チーム

(4.5.1.2) Incentives

Select all that apply
☑ Bonus - a percentage of your salary

(4.5.1.3) Performance indicators

the goal
☑ 環境目標達成に向けた進捗
☑ ネットゼロ目標に則った排出量総量の削減

Strategy and Financial Planning
☑ 気候移行計画の達成

emissions reduction
☑ 総エネルギー消費量における再生可能エネルギーの割合拡大

(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

☑ Forest

☑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

☑ ステークホルダーエンゲージメントと環境課題に関するキャパシティビルディングに対するコミットメント

Climate-specific commitments

☑ ネットゼロ排出に対するコミットメント

☑ 化石燃料の拡大に投資を行わないことに対するコミットメント

Social Commitment

☑ 国際的に認められた人権の尊重に対するコミットメント

Additional mention/details
☑ 期限を決めた環境関連のマイルストーンと目標についての言及

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

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.

CDP2025_4.6.1.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/investes
Banking transactions (banks)	*choice:* Yes , our framework includes both a policy with environmental requirements and a policy with environmental exclusions for our clients/invested companies.

[Fixed row]

(4.7.1) Please provide details about any policies containing environmental requirements that your client/investees must meet.

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.

CDP2025_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 ☑Service
☑ Retail ☑ Infrastructure-related
☑ Apparel ☑ Transportation services
☑Hospitality
☑Food , beverage, and agriculture-related
☑Biotechnology , Healthcare, and Pharmaceuticals

(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
☑ 規制および遵守が必須な基準の遵守に対するコミットメント

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

choice:
☑ Yes

(4.7.1.14) Percentage of clients/investes 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 plan

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 subject to exclusion policy

Select all that apply

☑All over the world

(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 while it actively supports renewable energy projects, it established a credit policy in April 2021 stating that, in principle, it will not invest in or lend to new coal-fired power plants. The bank's outstanding loan balance for coal-fired power plants has steadily decreased from 18.1 billion yen (0.15% of the total credit balance) as of the end of March 2022 to 14.3 billion yen (0.10% of the total credit balance) as of the end of March 2025.

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 implement and how they are implemented.

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 for Finance (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 goals.

choice:

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

(4.11.3) The global environmental treaties and policy goals to which the public commitments and positions are aligned.

Select all that apply

☑Paris Agreement

(4.11.4) Attach a commitment or position statement.

CDP2025_4.11.pdf

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

choice:

☑ Yes

(4.11.6) What type of transparency registry is your organization registered in?

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 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 committed to achieving carbon neutrality (Scope 1 and 2) by fiscal 2030 as an engagement indicator in our Medium-Term Management Plan. Furthermore, in order to contribute to the realization of a decarbonized society in the region as a regional financial institution, we 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. 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 on decarbonization support to corporate borrowers. These are being carried out with the aim of achieving the above-mentioned targets, 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
☑ アジア太平洋のその他の業界団体。具体的にお答えください。 :全国銀行協会

(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 2025" 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 industry, but also with industry, government, and the international community, working together as one. The JBA, as an industry association representing Japan's banking industry, will play an active role in collaborating and cooperating with these stakeholders, in addition to its own efforts, and will work together with industry, government, and finance to achieve carbon neutrality/net-zero by 2050." As this initiative is consistent with our group's thinking, 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 engaged in 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

18159000

(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 goals.

choice:

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

(4.11.2.12) Global environmental treaties or policy goals that align with your organization's policy, legal, and regulatory

engagement activities

Select all that apply

☑Paris Agreement

☑ If there are any other global environment-related treaties or policy goals, please specify: Kunming-Montreal Biodiversity Framework

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) Publishing

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 ☑ Risks and Opportunities
☑ Governance ☑ Dependencies and impacts
☑ Emissions figures ☑ Public policy engagement
☑ Emissions targets ☑ Value chain engagement
☑Contents of the Environmental Policy

(4.12.1.6) Page/Chapter

PDF Published on pages 39 to 44

(4.12.1.7) Attach any relevant documentation.

CDP2025_4.12.1.pdf

(4.12.1.8) Comments

Published in our Integrated Report 2025

Row 2

(4.12.1.1) Publishing

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

☑ Strategy ☑ Dependencies and Impact

☑ Governance ☑ Public Policy Engagement

☑Contents of the Environmental Policy ☑Engagement (collaboration) along the value chain

☑Risks and opportunities

☑Biodiversity -related indicators

(4.12.1.6) Page/Chapter

PDF Published on pages 39 to 44

(4.12.1.7) Attach any relevant documentation.

CDP2025_4.12.1.pdf

(4.12.1.8) Comments

Published in our Integrated Report 2025

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 のシナリオ枠組み。具体的にお答えください。 :Net Zero 2050

(5.1.1.3) Approach to scenarios

choice:

☑ Both qualitative and quantitative evaluation

(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

2024

(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 ecological assets

☑ 気候変動 (自然の変化の 5 つの要員のうちの 1 つ)

Regulatory bodies, legal and political regimes

☑ 科学に対する政治の影響 (促進から障壁化まで)

(5.1.1.10) Scenario assumptions, uncertainties and constraints

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

The scenario analysis covers all business loan borrowers, but within Shizuoka Bank's portfolio in particular, we conduct detailed analysis on sectors that are major industries in the region and have large balances, such as the automobile-related industry and the paper industry. 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. Our Group is identifying these risks, exploring business opportunities, and formulating a transition plan for the region's decarbonization. Specifically, Shizuoka Bank, our core subsidiary, launched "Shizuoka GX Support," a 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. Working with other local financial institutions and local governments, the service is working to visualize greenhouse gas emissions in Shizuoka Prefecture as a whole. Since April 2025, all regional banks and shinkin banks in Shizuoka Prefecture have begun offering "Shizuoka GX Support," providing services to over 1,600 clients (over 1,200 through our Group). Many local businesses are using the service. We will continue to promote regional decarbonization by providing various decarbonization solutions, including "Shizuoka GX Support," and by working closely with local governments and other financial institutions to provide support. As part of our efforts to protect the environment through financial services, we offer the "Shizugin ECO Account," which does not issue bankbooks. In fiscal 2024, 67% of new accounts opened were ECO accounts. In addition, we offer the "Global ESG Balance Fund," an investment trust that invests in assets that take ESG into consideration and analyze them, in order to contribute to solving social issues, including environmental issues, through investments with our customers. A portion of the trust fees for this product is donated to Shizuoka Prefecture's SDG-related projects. Furthermore, our group is actively working to utilize locally generated renewable energy in order to achieve carbon neutrality by fiscal 2030. The "Shizugin Solar Park" solar power plant, based on an "Off-site Corporate PPA" agreement concluded with Chubu Electric Power Miraiz Co., Ltd., began operation in October 2023. In March 2024, we signed a contract with TEPCO Energy Partner, Inc. to procure all of the net renewable energy from a small hydroelectric power plant operated by Tokyo Electric Power Company, Inc., at our Fujinomiya Branch and eight other branches. Furthermore, in April 2025, we introduced net renewable energy from the "Chubu Electric Power Abekawa Hydroelectric Power Plant" under an off-site virtual PPA and the "Shizugin Wind Park Higashiizu Wind Power Plant," which utilizes a FIT non-fossil fuel certificate. Furthermore, our subsidiary, Shizuoka Bank Lease, has begun a demonstration experiment in the electricity business (power generation and retail) in collaboration with local businesses to supply renewable energy to some of Shizuoka Bank's branches. By working together as a group and the local community on various measures in line with the transition plan, we aim to "enhance a society where the environment and the economy are compatible."
[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 stakeholder 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

We have disclosed our transition plan (setting a goal of achieving carbon neutrality by fiscal 2030). We update our implementation status and receive feedback at each quarterly IR meeting, and also disclose information in our 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 for up to one ID. By doing so, we will foster momentum for promoting decarbonization among local small and medium-sized enterprises and support their concrete efforts to reduce greenhouse gas emissions, thereby contributing to the reduction of greenhouse gas emissions in Shizuoka Prefecture and advancing the transition plan.

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

CDP2025_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) Have environmental risks and opportunities 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 35,916 tons, which accounts for only 0.40% of our total Scope 1, 2, and 3 emissions of 8,916,289 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
☑ GHG 排出量の測定方法に関するトレーニング、支援、ベストプラクティスを提供する
☑ 事業全体で環境に関するコミットメントを設定するようにクライアントを支援する

Financial incentives

☑ 環境パフォーマンスに対して金銭的インセンティブを提供する

Information gathering
☑ 少なくとも年 1 回、クライアントから環境リスクおよび機会に関する情報を収集する

(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.

The 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, 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 its medium-term management plan, aiming 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, the Group's policy is to contribute to the realization of a decarbonized society in the region through engagement with its business partners. The Group's medium-term management plan, which sets out the above indicators and policies, is published on its website and in its integrated report, among other media, to raise awareness of the Group's engagement strategy.

(5.11.3.8) Attach an engagement strategy

CDP2025_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: Sales office staff

(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 four years since setting the threshold, we have provided a cumulative total of 1,219.3 billion yen in funding (of which 526.1 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.

Climate change

(5.11.9.1) Types of stakeholders

choice:

☑Investors and shareholders

(5.11.9.2) Engagement type and details

Education/Information Sharing
☑ 環境イニシアチブ、その進捗および達成状況に関する情報を共有

(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 calculation methodology, boundary or reporting year definitions?
	Select all that apply ☑ 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) Within your selected reporting boundary, are there any Scope 1, Scope 2, or Scope 3 emissions sources (e.g., facilities, specific greenhouse gases, activities, geographic locations, etc.) 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 it was determined 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 asset size of Shizuoka Bank Lease with the Scope 3 downstream leasing published by a benchmark company (leasing industry).
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

(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 products 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) Methodological 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

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) Methodological 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

Scope 3 Category 9: Downstream transportation and logistics

(7.5.1) End of base year

03/30/2021

Scope 3 Category 10: Processing of products for sale

(7.5.1) End of base year

03/30/2021

Scope 3 Category 11: Use of sold products

(7.5.1) End of base year

03/30/2021

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

(7.5.1) End of base year

03/30/2021

Scope 3 Category 13: Downstream leased assets

(7.5.1) End of base year

03/30/2021

Scope 3 Category 14: Franchises

(7.5.1) End of base year

03/30/2021

Scope 3: Other (upstream)

(7.5.1) End of base year

03/30/2021

Scope 3: Other (downstream)

(7.5.1) End of base year

03/30/2021

[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)	Methodology details
Reporting year	*1100*	*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)?

	Scope 2, location-based total global emissions (tonnes of CO2 equivalent)	Scope 2, market-based total global emissions (tonnes of CO2 equivalent)	Methodology details
Reporting year	*955*	*950*	*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 products and services

(7.8.1) Evaluation status

choice:

☑ Relevant and calculated

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

35916

(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)

20246

(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 in the reporting year (tonnes of CO2 equivalent)

2451

(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 from business

(7.8.1) Evaluation status

choice:

☑ Not relevant, calculated

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

15

(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 in the reporting year (tonnes of CO2 equivalent)

1023

(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:
☑ Not relevant, calculated

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

1549

(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 there is no relevance.

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

Disposal 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, explain why

(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:
☑ Not relevant, explain why

(7.8.5) Please explain

Not relevant as our main business is the provision of financial services and we do not have any applicable emissions

Others (downstream)

(7.8.1) Evaluation status

choice:
☑ Not relevant, explain why

(7.8.5) Please explain

Not relevant as our main business is the provision of financial services and we do not have any applicable emissions
[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

202509_Verification report, calculation report.pdf

(7.9.1.5) Page/Chapter

Described in "2. Overview of the verification conducted"

(7.9.1.6) Related verification criteria

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

202509_Verification report, calculation report.pdf

(7.9.2.6) Page/Chapter

Described in "2. Overview of the verification conducted"

(7.9.2.7) Related verification criteria

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

(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

202509_Verification report, calculation report.pdf

(7.9.3.6) Page/Chapter

Described in "2. Overview of the verification conducted"

(7.9.3.7) Related verification criteria

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)

2813

(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)

27

(7.10.1.2) Increase or decrease in emissions

choice:
☑Decrease

(7.10.1.3) Emissions (percentage)

2.4

(7.10.1.4) Explain the calculation

Calculate the reduction in emissions due to Scope 1 reductions

Divestment

(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 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)

953.3

(7.23.1.13) Scope 2, location-based emissions (tonnes of CO2 equivalent)

13044.91

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

912.89

(7.23.1.15) Comments

none

Row 2

(7.23.1.1) Subsidiary Name

Shizuoka Bank Management Consulting

(7.23.1.2) Main 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

(7.23.1.13) Scope 2, location-based emissions (tonnes of CO2 equivalent)

16.66

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

0

(7.23.1.15) Comments

none

Row 3

(7.23.1.1) Subsidiary Name

Shizuoka Bank Lease

(7.23.1.2) Main 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)

17

(7.23.1.13) Scope 2, location-based emissions (tonnes of CO2 equivalent)

37.1

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

37.28

(7.23.1.15) Comments

none

Row 4

(7.23.1.1) Subsidiary Name

Shizuoka Capital

(7.23.1.2) Main 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)

0.2

(7.23.1.13) Scope 2, location-based emissions (tonnes of CO2 equivalent)

16.66

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

0

(7.23.1.15) Comments

none

Row 5

(7.23.1.1) Subsidiary Name

Shizuoka Bank TM Securities

(7.23.1.2) Main 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)

112.2

(7.23.1.13) Scope 2, location-based emissions (tonnes of CO2 equivalent)

260.15

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

0

(7.23.1.15) Comments

none

Row 6

(7.23.1.1) Subsidiary Name

Shizuoka Bank IT Solutions

(7.23.1.2) Main 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, location-based emissions (tonnes of CO2 equivalent)

368.42

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

0

(7.23.1.15) Comments

none

Row 7

(7.23.1.1) Subsidiary Name

Shizuoka Bank Credit Guarantee

(7.23.1.2) Main 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, location-based emissions (tonnes of CO2 equivalent)

33.32

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

0

(7.23.1.15) Comments

none

Row 8

(7.23.1.1) Subsidiary Name

Shizuoka Bank Card

(7.23.1.2) Main 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)

2.7

(7.23.1.13) Scope 2, location-based emissions (tonnes of CO2 equivalent)

68.28

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

0

(7.23.1.15) Comments

none

Row 9

(7.23.1.1) Subsidiary Name

Shizuoka Bank General Services

(7.23.1.2) Main 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)

1.7

(7.23.1.13) Scope 2, location-based emissions (tonnes of CO2 equivalent)

33.32

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

0

(7.23.1.15) Comments

none

Row 10

(7.23.1.1) Subsidiary Name

Shizuoka Bank Mortgage Service

(7.23.1.2) Main 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)

11.7

(7.23.1.13) Scope 2, location-based emissions (tonnes of CO2 equivalent)

133.28

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

0

(7.23.1.15) Comments

none

Row 11

(7.23.1.1) Subsidiary Name

Shizuoka Bank Business Create

(7.23.1.2) Main 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)

0.4

(7.23.1.13) Scope 2, location-based emissions (tonnes of CO2 equivalent)

33.32

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

0

(7.23.1.15) Comments

none

Row 12

(7.23.1.1) Subsidiary Name

Shizuoka Bank Heartful

(7.23.1.2) Main 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, location-based emissions (tonnes of CO2 equivalent)

16.66

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

0

(7.23.1.15) Comments

none

Row 13

(7.23.1.1) Subsidiary Name

SFG Marketing

(7.23.1.2) Main 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, location-based emissions (tonnes of CO2 equivalent)

8.33

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

0

(7.23.1.15) Comments

none

Row 14

(7.23.1.1) Subsidiary Name

SFG Real Estate Investment Advisors

(7.23.1.2) Main 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, location-based emissions (tonnes of CO2 equivalent)

8.33

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

0

(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 implemented any of the following energy-related activities during the reporting year:
Fuel consumption (excluding raw materials)	*choice:*

	Indicate whether your organization implemented any of the following energy-related activities during the reporting year:
	☑ Yes
Consumption of purchased or acquired electricity	*choice:* ☑ Yes
Consumption of purchased or acquired heat	*choice:* ☑ Yes
Consumption of purchased or acquired 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)

5360.78

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

5360.78

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)

29912.78

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

2096.99

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

32009.77

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 + non-renewable) MWh

0.00

Consumption of purchased or acquired 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)

126.49

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

126.49

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)

333.67

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

333.67

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)

29912.78

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

7917.93

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

37830.71
[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)

32.38

(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)

32.38

Japan

(7.30.16.1) Purchased electricity consumption (MWh)

31916.62

(7.30.16.2) Self-generated electricity consumption (MWh)

0

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

460.16

(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)

32376.78

Singapore

(7.30.16.1) Purchased electricity consumption (MWh)

26.6

(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)

26.60

United States of America (USA)

(7.30.16.1) Purchased electricity consumption (MWh)

34.17

(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)

34.17
[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

6e-9

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

2050

(7.45.3) Index denominator

choice:
☑ Total sales

(7.45.4) Index denominator: total amount per unit

341277000000

(7.45.5) Scope 2 value used

choice:
☑Market Standards

(7.45.6) Percent change from the previous year

43

(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) Percent 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 applying for recognition of this target under 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

05/18/2022

(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 base year emissions covered by the target out of total base year emissions for 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

1100

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

950

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

2050.000

(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

88.93

(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

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 applying for recognition of this target under 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

05/18/2022

(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 base year emissions covered by the target out of total base year emissions for 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

1100

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

950

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

2050.000

(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

88.93

(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) Target Type

choice:

☑Green finance

(7.53.4.3) Taxonomy or framework used to define [green finance]

choice:

☑Other , please specify:LMA Green Loan Principles,LMA Sustainability Linked Loan Principles,Green Bond Principles (ICMA)

(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 ☑ Infrastructure related

☑ Retail ☑ Transportation services

☑Apparel ☑Hospitality
☑Food , beverage, and agriculture-related
☑Biotechnology , Healthcare, and Pharmaceuticals

(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)

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

12.727

(7.53.4.19) Total value of assets subject to the target

999999999999

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

18.739

(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

1219300000000

(7.53.4.30) Percentage of target achieved relative to base year

60.965

(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: supporting clients in the transition to a de-simplification model through the provision of funds, and an outcome: 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

05/18/2022

(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 applying for recognition of this target under 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 organization's 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) Goal 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

05/18/2022

(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 applying for recognition of this target under 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 organization's 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) Goal 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 annual CO2 reductions (metric tonnes CO2e)
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

☑ 太陽光発電

(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 (currency unit as specified in 1.2)

0

(7.55.2.6) Required investment amount (currency unit follows the specification in 1.2)

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 consumption
☑ 小規模水力発電(25 MW 未満)

(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 (market-based)

(7.55.2.4) Voluntary/Mandatory

choice:

☑Voluntary

(7.55.2.5) Annual cost savings (currency unit as specified in 1.2)

0

(7.55.2.6) Required investment amount (currency unit follows the specification in 1.2)

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) Has your organization retired any project-based carbon credits during the reporting year?

choice:
☑ Yes

(7.79.1) Provide details of any project-based carbon credits that your organization retired during the reporting year.

Row 1

(7.79.1.1) Project type

choice:
☑Sunlight

(7.79.1.2) Types of mitigation activities

choice:
☑Reducing emissions

(7.79.1.3) Project Description

Generating J-Credits through solar power

(7.79.1.4) The number of credits (metric tons of CO2 equivalent) that your organization retired from this project during the reporting year.

100

(7.79.1.5) Purpose of amortization

choice:
☑ Voluntary offset

(7.79.1.6) Can I report the vintage (year in which the emission reduction or removal activity was performed) of retired credits?

choice:
☑ Yes

(7.79.1.7) Vintage of retired credits

2024

(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:

☑ J-Credit Scheme (Offset)

(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

Row 2

(7.79.1.1) Project type

choice:
☑Forest regeneration

(7.79.1.2) Types of mitigation activities

choice:
☑Reducing emissions

(7.79.1.3) Project Description

Protecting the natural environment through forest conservation

(7.79.1.4) The number of credits (metric tons of CO2 equivalent) that your organization retired from this project during the reporting year.

500

(7.79.1.5) Purpose of amortization

choice:
☑ Voluntary offset

(7.79.1.6) Can I report the vintage (year in which the emission reduction or removal activity was performed) of retired credits?

choice:
☑ Yes

(7.79.1.7) Vintage of retired credits

2024

(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:

☑ J-Credit Scheme (Offset)

(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)

8853635

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

61.824

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

6598360527360.00

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

twenty two

(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]

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

	Portfolio Breakdown	Please explain why you do not report a breakdown of your organization's portfolio climate impacts
Banking transactions (banks)	*Select all that apply* ☑ Yes, by industry	*Regarding assets, currently only loan transactions are included, but when stocks and bonds held are included, classification by asset category will be reported. Regarding scope, classification by scope is not reported because some of the institutions that compile data based on publicly available data do not disclose figures by scope.*

[Fixed row]

(12.2.1) Disaggregate the organization's financial 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

100890304468

(12.2.1.8) Financial emissions or proxy indicators

832683

(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

308459674447

(12.2.1.8) Financial emissions or proxy indicators

706209

(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 "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

230036974405

(12.2.1.8) Financial emissions or proxy indicators

683327

(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 "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)

100989704468

(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

0.9

(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)

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

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)

67476788477

(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

0.6

(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)

33512915991

(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

0.3

(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:
☑ Unknown

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:
☑ Unknown

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:
☑ Unknown

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:
☑ Unknown

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:
☑ Unknown

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:
☑ Unknown

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:
☑ Unknown
[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 clients 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 to ensure that its lending, investments, and insurance policies are free of deforestation and conversion and that water security is ensured?

	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 years.	*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.*
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: ☑ Yes

[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

☑ 電気/蒸気/熱/冷熱の消費

(13.1.1.3) Verification/Assurance Standards

General criteria
☑ 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)

202509_Verification report, calculation report.pdf
Add Row

(13.2) You can use this field to provide any additional or background information that your organization believes is relevant to your answer. 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, "Total value of assets covered by the target," 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.
[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