Shizuoka Financial Group, Inc.

CDP Corporate Questionnaire 2026

Word version

Important: this export excludes unanswered questions
This document is an export of your organization's CDP questionnaire response. It contains all data points for questions that are answered or in progress. There may be questions or data points that you have been requested to provide, which are missing from this document because they are currently unanswered. Please note that it is your responsibility to verify that your questionnaire response is complete prior to submission. CDP will not be liable for any failure to do so.
Read full terms of disclosure

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09/16/2026, 08:33 am

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C1. Introduction

(1.1) In which language are you submitting your response?

Select from:
☑ Japanese

(1.2) Select the currency used for all financial information disclosed throughout your response.

Select from:
☑ JPY

(1.3) Provide an overview and introduction to your organization.

	Type of financial institution	Organization type	Description of organization
	Select from: ☑ Bank	*Select from:* ☑ Publicly traded organization	*組織名は株式会社しずおかフィナンシャルグループで、2022 年 10 月 3 日に株式会社静岡銀行の株式移転により設立した。所在地は静岡県静岡市葵区呉服町 1 丁目 10 番地で、東証プライム市場に上場している。*

[Fixed row]

(1.4) State the end date of the year for which you are reporting data. For emissions data, indicate whether you will be providing emissions data for past reporting years.

	End date of reporting year	Alignment of this reporting period with your financial reporting period	Indicate if you are providing emissions data for past reporting years
	03/31/2026	*Select from:* ☑ Yes	*Select from:* ☑ No

[Fixed row]

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

438546000000

(1.5) Provide details on your reporting boundary.

	Is your reporting boundary for your CDP disclosure the same as that used in your financial statements?
	Select from: ☑ Yes

[Fixed row]

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

ISIN code - bond

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ No

ISIN code - equity

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ Yes

(1.6.2) Provide your unique identifier

JP3351500008

CUSIP number

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ No

Ticker symbol

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ No

SEDOL code

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ No

LEI number

(1.6.1) Does your organization use this unique identifier?

Select from:
☑ No

D-U-N-S number

(1.6.1) Does your organization use this unique identifier?

Select from:
☑ No

Other unique identifier

(1.6.1) Does your organization use this unique identifier?

Select from:
☑ No
[Add row]

(1.7) Select the countries/areas in which you operate.

Select all that apply
☑ China, Hong Kong Special Administrative Region
☑ Japan
☑ Singapore
☑ United States of America

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

16016015000000

(1.10) Which activities does your organization undertake, and which industry sectors does your organization lend to, invest in, and/or insure?

Banking (Bank)

(1.10.1) Activity undertaken

Select from:

☑ Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

☑ Yes, both the portfolio value and the % of revenue associated with it

(1.10.4) Portfolio value based on total assets

11185408000000

(1.10.5) % of revenue

40

(1.10.6) Type of clients

Select all that apply

☑ Banks

☑ Retail clients

☑ Corporates (SMEs)

☑ Insurance Companies

☑ Endowments & Foundations

☑ Corporates (Large companies)

☑ Family offices / high-net-worth individuals

☑ Government / sovereign / quasi-government / sovereign wealth funds

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

☑ Retail
☑ Apparel
☑ Services
☑ Materials
☑ Hospitality
☑ Food, beverage & agriculture
☑ Biotech, health care & pharma
☑ Fossil Fuels
☑ Manufacturing
☑ Infrastructure
☑ Power generation
☑ Transportation services

Investing (Asset manager)

(1.10.1) Activity undertaken

Select from:

☑ No

Investing (Asset owner)

(1.10.1) Activity undertaken

Select from:

☑ No

Insurance underwriting (Insurance company)

(1.10.1) Activity undertaken

Select from:

☑ No

[Fixed row]

(1.24) Has your organization mapped its value chain?

(1.24.1) Value chain mapped

Select from:

☑ Yes, we have mapped or are currently in the process of mapping our value chain

(1.24.2) Value chain stages covered in mapping

Select all that apply

☑ Upstream value chain

☑ Portfolio

(1.24.3) Highest supplier tier mapped

Select from:

☑ Tier 1 suppliers

(1.24.4) Highest supplier tier known but not mapped

Select from:

☑ Tier 2 suppliers

(1.24.5) Portfolios covered in mapping

Select all that apply

☑ Banking (Bank)

(1.24.7) Description of mapping process and coverage

当社は金融機関であり、製品を製造・販売するための製品・サービスの購入は行っておりませんが、事務用品等業務に必要な物品の購入等を行っており、契約書を取り交わす等の方法により、第1次サプライヤーであるこれら物品購入先の事業や操業地等の全てを把握しています。 また、ポートフォリオ上のマッピングとして、決算書の提出を受けたり、契約書を取り交わす等の方法により、融資取引先についても、当該事業や操業地等の全てを把握しています。

[Fixed row]

C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities

(2.1) How does your organization define short-, medium-, and long-term time horizons in relation to the identification, assessment, and management of your environmental dependencies, impacts, risks, and opportunities?

Short-term

(2.1.1) From (years)

0

(2.1.3) To (years)

5

(2.1.4) How this time horizon is linked to strategic and/or financial planning

環境関連問題についても、経営戦略と同じ時間軸で評価し、定義している。2023 年度よりスタートしている第 1 次中期経営計画の計画期間である 5 年と同様に定義した。

Medium-term

(2.1.1) From (years)

5

(2.1.3) To (years)

7

(2.1.4) How this time horizon is linked to strategic and/or financial planning

短期と同様に、経営戦略と同じ時間軸で評価し、定義した。2030 年度カーボンニュートラル達成（Scope1、2）の目標に沿って 7 年と定義している。

Long-term

(2.1.1) From (years)

7

(2.1.2) Is your long-term time horizon open ended?

Select from:
☑ Yes

(2.1.4) How this time horizon is linked to strategic and/or financial planning

長期的な対象期間は具体的な年数を定義していない。
[Fixed row]

(2.2) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts?

	Process in place	Dependencies and/or impacts evaluated in this process
	Select from: ☑ Yes	*Select from:* ☑ Both dependencies and impacts

[Fixed row]

(2.2.1) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities?

	Process in place	Risks and/or opportunities evaluated in this process	Is this process informed by the dependencies and/or impacts process?
	Select from: ☑ Yes	*Select from:* ☑ Both risks and opportunities	*Select from:* ☑ Yes

[Fixed row]

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

Row 1

(2.2.2.1) Environmental issue

Select all that apply

☑ Climate change

(2.2.2.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this environmental issue

Select all that apply

☑ Dependencies

☑ Impacts

☑ Risks

☑ Opportunities

(2.2.2.3) Value chain stages covered

Select all that apply

☑ Direct operations

☑ Upstream value chain

(2.2.2.4) Coverage

Select from:

☑ Full

(2.2.2.5) Supplier tiers covered

Select all that apply

☑ Tier 1 suppliers

(2.2.2.7) Type of assessment

Select from:

☑ Qualitative and quantitative

(2.2.2.8) Frequency of assessment

Select from:

☑ Annually

(2.2.2.9) Time horizons covered

Select all that apply

☑ Short-term

☑ Medium-term

☑ Long-term

(2.2.2.10) Integration of risk management process

Select from:

☑ Integrated into multi-disciplinary organization-wide risk management process

(2.2.2.11) Location-specificity used

Select all that apply

☑ Site-specific

(2.2.2.12) Tools and methods used

Enterprise Risk Management

☑ Risk models

☑ Stress tests

Other

☑ Scenario analysis

(2.2.2.15) Risk types and criteria considered

Acute physical

☑ Flood (coastal, fluvial, pluvial, ground water)

☑ Heavy precipitation (rain, hail, snow/ice)

Chronic physical

☑ Changing precipitation patterns and types (rain, hail, snow/ice)

Policy

☑ Carbon pricing mechanisms

(2.2.2.16) Partners and stakeholders considered

Select all that apply

☑ Customers

(2.2.2.17) Has this process changed since the previous reporting year?

Select from:
☑ No

(2.2.2.18) Further details of process

所管部において気候変動に関するリスクと機会を特定し、環境委員会等で議論しています
[Add row]

(2.2.4) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts related to your portfolio activities?

	Process in place covering this portfolio	Dependencies and/or impacts related to this portfolio evaluated in this process
Banking (Bank)	*Select from:* ☑ Yes	*Select from:* ☑ Both dependencies and impacts

[Fixed row]

(2.2.5) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities related to your portfolio activities?

	Process in place covering this portfolio	Risks and/or opportunities related to this portfolio are evaluated in this process	Is this process informed by the dependencies and/or impacts process?
Banking (Bank)	*Select from:* ☑ Yes	*Select from:* ☑ Both risks and opportunities	*Select from:* ☑ Yes

[Fixed row]

(2.2.6) Provide details of your organization's process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities related to your portfolio activities.

Banking (Bank)

(2.2.6.1) Environmental issue

Select all that apply

☑ Climate change

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

☑ Dependencies

☑ Impacts

☑ Risks

☑ Opportunities

(2.2.6.3) % of portfolio covered by the assessment process in relation to total portfolio value

85.51

(2.2.6.4) Type of assessment

Select from:

☑ Qualitative and quantitative

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

☑ Retail

☑ Apparel

☑ Services

☑ Fossil Fuels

☑ Manufacturing

☑ Infrastructure

☑ Materials
☑ Hospitality
☑ Food, beverage & agriculture
☑ Biotech, health care & pharma
☑ Power generation
☑ Transportation services

(2.2.6.6) Frequency of assessment

Select from:
☑ Annually

(2.2.6.7) Time horizons covered

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

(2.2.6.8) Integration of risk management process

Select from:
☑ Integrated into multi-disciplinary organization-wide risk assessment process

(2.2.6.9) Location-specificity used

Select all that apply
☑ Site-specific

(2.2.6.10) Tools and methods used

Select all that apply
☑ Risk models
☑ Scenario analysis
☑ Stress tests

(2.2.6.11) Risk type and criteria considered

Acute physical
☑ Flood (coastal, fluvial, pluvial, ground water)
☑ Heavy precipitation (rain, hail, snow/ice)

Chronic physical
☑ Changing precipitation patterns and types (rain, hail, snow/ice)

Policy
☑ Carbon pricing mechanisms

(2.2.6.12) Partners and stakeholders considered

Select all that apply
☑ Customers

(2.2.6.13) Further details of process

TCFD 提言に沿ってシナリオ分析を実施しています。当社では気候変動リスクとして移行リスクと物理的リスクを認識しており、シナリオ分析においてはそれぞれのリスクによる 2050 年度までの与信費用の増加額を試算しています。移行リスクとしては、気候変動による影響や、ポートフォリオの大きさ、GHG 排出量等を総合的に勘案して電力業、製紙業、自動車・同付属部品製造業、金属・鉱業、陸運業について、NGFS NetZero2050 シナリオ等に基づき、炭素税等の予測データを使用し、2050 年までの損益財政状態の変化を予想し、与信費用の増加額を試算しています。2025 年度の結果では最大で 437 億円の与信費用増加との結果を得ています。物理的リスクについては、住宅ローン取引先や中小企業等を対象に、ハザードマップ等も活用し、水害時における浸水リスクを分析しています。2025 年度においては、水害による事業の休止や担保物件の毀損により、2050 年までに最大で 209 億円の与信費用増加との結果を得ています

Banking (Bank)

(2.2.6.1) Environmental issue

Select all that apply
☑ Biodiversity

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

☑ Dependencies

☑ Impacts

(2.2.6.3) % of portfolio covered by the assessment process in relation to total portfolio value

59.91

(2.2.6.4) Type of assessment

Select from:

☑ Qualitative and quantitative

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

☑ Retail

☑ Apparel

☑ Services

☑ Materials

☑ Hospitality

☑ Food, beverage & agriculture

☑ Biotech, health care & pharma

☑ Fossil Fuels

☑ Manufacturing

☑ Infrastructure

☑ Power generation

☑ Transportation services

(2.2.6.6) Frequency of assessment

Select from:

☑ Not defined

(2.2.6.7) Time horizons covered

Select all that apply

☑ Short-term

☑ Medium-term

☑ Long-term

(2.2.6.9) Location-specificity used

Select all that apply

☑ Local

(2.2.6.10) Tools and methods used

Select all that apply

☑ ENCORE

☑ External consultants

(2.2.6.12) Partners and stakeholders considered

Select all that apply

☑ Customers

(2.2.6.13) Further details of process

自然関連のリスクと機会の特定に向けて、TNFD 開示フレームワークにおける LEAP アプローチに沿って ENCORE に基づき、静岡銀行の融資取引に係るセクター毎の自然への依存と影響の分析を実施し、ポートフォリオ全体として「生息地」「水」への依存度、「生息地」「生物種」「水」への影響度が高いとの結果を得ています

[Add row]

(2.2.7) Are the interconnections between environmental dependencies, impacts, risks and/or opportunities assessed?

	Interconnections between environmental dependencies, impacts, risks and/or opportunities assessed	Description of how interconnections are assessed
	Select from: ☑ Yes	*太陽光発電設備融資案件の審査にあたっては、環境方針に基づき、周辺の自然環境への影響や地域住民の意向等を勘案し判断している*

[Fixed row]

(2.2.8) Does your organization consider environmental information about your clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process?

	We consider environmental information
Banking (Bank)	*Select from:* ☑ Yes

[Fixed row]

(2.2.9) Indicate the environmental information your organization considers about clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process, and how this influences decision-making.

Banking (Bank)

(2.2.9.1) Environmental issues covered

Select all that apply

☑ Climate change

(2.2.9.2) Type of environmental information considered

Select all that apply

☑ Climate transition plans

☑ Emissions data

☑ Emissions reduction targets

☑ Energy usage data

(2.2.9.3) Process through which information is obtained

Select all that apply

☑ Directly from the client/investee

(2.2.9.4) Industry sectors covered by due diligence and/or risk assessment process

Select all that apply

☑ Retail

☑ Apparel

☑ Services

☑ Materials

☑ Hospitality

☑ Food, beverage & agriculture

☑ Biotech, health care & pharma

☑ Fossil Fuels

☑ Manufacturing

☑ Infrastructure

☑ Power generation

☑ Transportation services

(2.2.9.5) % of portfolio covered by the process in relation to total portfolio value

100

(2.2.9.6) Total portfolio value covered by the process

11185408000000

[Add row]

(2.4) How does your organization define substantive effects on your organization?

Risks

(2.4.1) Type of definition

Select all that apply

☑ Qualitative

☑ Quantitative

(2.4.2) Indicator used to define substantive effect

Select from:

☑ Credit risk

(2.4.3) Change to indicator

Select from:

☑ Absolute increase

(2.4.5) Absolute increase/ decrease figure

160160150000

(2.4.6) Metrics considered in definition

Select all that apply

☑ Frequency of effect occurring

☑ Time horizon over which the effect occurs

☑ Likelihood of effect occurring

(2.4.7) Application of definition

当社グループの主要マーケットである静岡県は、製造品出荷額等が19兆7732億円で全国2位と、日本でも屈指のモノづくり県です。このうち、脱炭素化の流れを

受けて電動化（EV）へのシフトが進み、事業の変革や他産業への参入が求められる内燃機や変速機などエンジン車に関連する部品産業等の輸送機械関連製造業が約26％を占めるとともに、当社の子会社である静岡銀行における輸送用機械に対する与信額は4,900億円と製造業で最大となっているなど、当社グループは、かかる与信を通じて気候変動の影響を大きく受ける状況にあります。2025年度に実施したシナリオ分析では、2050年までに合計で最大646億円の与信関係費用の増加が見込まれています。引き続き、与信リスクの増加額を確認しながら、エンゲージメントを進めていく必要があると考えています。

Opportunities

(2.4.1) Type of definition

Select all that apply

☑ Qualitative

☑ Quantitative

(2.4.2) Indicator used to define substantive effect

Select from:

☑ Strategic customers

(2.4.3) Change to indicator

Select from:

☑ Absolute increase

(2.4.5) Absolute increase/ decrease figure

200000000000

(2.4.6) Metrics considered in definition

Select all that apply

☑ Frequency of effect occurring

☑ Time horizon over which the effect occurs

☑ Likelihood of effect occurring

(2.4.7) Application of definition

当社グループの主要マーケットである静岡県は、製造品出荷額等が 19 兆 7732 億円で全国 2 位と、日本でも屈指のモノづくり県です。このうち、脱炭素化の流れを受けて電動化（EV）へのシフトが進み、事業の変革や他産業への参入が求められる内燃機や変速機などエンジン車に関連する部品産業等の輸送機械関連製造業が約 26％を占めるとともに、当社の子会社である静岡銀行における輸送用機械に対する与信額は 4,900 億円と製造業で最大となっているなど、当社グループは、かかる与信を通じて気候変動の影響を大きく受ける状況にあります。一方で、このように気候変動の影響を受ける産業を取引先に持つ当社グループでは、気候変動対応に向けた資金需要が大きく見込まれており、産業革命以降の気候上昇を 1.5℃以内におさえるパリ協定の目標を踏まえ、2030 年度までに年間 2,000 億円程度、累計 2 兆円のサステナブルファイナンス需要を見込んでいます。
[Add row]

C3. Disclosure of risks and opportunities

(3.1) Have you identified any environmental risks which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?

Climate change

(3.1.1) Environmental risks identified

Select from:
☑ Yes, only in our portfolio

(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain

Select from:
☑ Environmental risks exist, but none with the potential to have a substantive effect on our organization

(3.1.3) Please explain

当社グループは金融グループであり、環境リスクのほとんどはポートフォリオの中に存在しているため、ポートフォリオのリスクを把握しています

Forests

(3.1.1) Environmental risks identified

Select from:
☑ No

(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain

Select from:
☑ Not an immediate strategic priority

(3.1.3) Please explain

現時点では取り組んでいません

Water

(3.1.1) Environmental risks identified

Select from:
☑ No

(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain

Select from:
☑ Not an immediate strategic priority

(3.1.3) Please explain

現時点では取り組んでいません
[Fixed row]

(3.1.1) Provide details of the environmental risks identified which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future.

Climate change

(3.1.1.1) Risk identifier

Select from:

☑ Risk1

(3.1.1.3) Risk types and primary environmental risk driver

Acute physical

☑ Flooding (coastal, fluvial, pluvial, groundwater)

(3.1.1.4) Value chain stage where the risk occurs

Select from:

☑ Banking (Bank) portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

☑ Capital adequacy and risk-weighted assets

☑ Credit risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

☑ Japan

(3.1.1.9) Organization-specific description of risk

当社の子会社である静岡銀行の住宅ローン融資先や中小企業取引先が豪雨・洪水の影響で損害を受け、結果として与信費用の増加、自己資本比率の低下につながるリスクがあります

(3.1.1.10) % of portfolio value vulnerable to this risk

Select from:

☑ 61-70%

(3.1.1.11) Primary financial effect of the risk

Select from:

☑ Increased credit risk

(3.1.1.12) Time horizon over which the risk is anticipated to have a substantive effect on the organization

Select all that apply

☑ Long-term

(3.1.1.13) Likelihood of the risk having an effect within the anticipated time horizon

Select from:

☑ Likely

(3.1.1.14) Magnitude

Select from:

☑ High

(3.1.1.16) Anticipated effect of the risk on the financial position, financial performance and cash flows of the organization in the selected future time horizons

当社の子会社である静岡銀行の住宅ローン融資先や中小企業取引先が豪雨・洪水の影響で損害を受け、結果として与信費用の増加、自己資本比率の低下につながるリスクがあります

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

☑ Yes

(3.1.1.23) Anticipated financial effect figure in the long-term – minimum (currency)

20900000000

(3.1.1.24) Anticipated financial effect figure in the long-term – maximum (currency)

20900000000

(3.1.1.25) Explanation of financial effect figure

当社の子会社である静岡銀行の中小企業取引先や住宅ローン融資先が豪雨・洪水の影響で損害を受け、結果として与信費用が増加すると見込まれる額を試算しています。中小企業については豪雨・洪水の発生により休業を強いられることによる財務の悪化や、静岡銀行の担保となっている建物の損壊による与信費用の増加を試算しています。住宅ローン取引先については、担保となっている建物の損壊による与信費用の増加を試算しています。 分析対象貸出金残高 44,916 億円（静岡県等の中小企業）30,703 億円（住宅ローン）計 75,619 億円 与信費用 186 億円（静岡県等の中小企業）22 億円（住宅ローン）計 209 億円

(3.1.1.26) Primary response to risk

Policies and plans

☑ Other policies or plans, please specify :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) Cost of response to risk

1000000

(3.1.1.28) Explanation of cost calculation

シナリオ分析用ソフト導入：1,000,000 円

(3.1.1.29) Description of response

気候変動による豪雨・洪水の発生を想定し、それによるポートフォリオの悪化による与信費用の増加額に対しバッファー資本を確保することにより備えとしています

[Add row]

(3.1.2) Provide the amount and proportion of your financial metrics from the reporting year that are vulnerable to the substantive effects of environmental risks.

Climate change

(3.1.2.1) Financial metric

Select from:
☑ Assets

(3.1.2.2) Amount of financial metric vulnerable to transition risks for this environmental issue (unit currency as selected in 1.2)

5163508875732

(3.1.2.3) % of total financial metric vulnerable to transition risks for this environmental issue

Select from:
☑ 41-50%

(3.1.2.4) Amount of financial metric vulnerable to physical risks for this environmental issue (unit currency as selected in 1.2)

7561925691703

(3.1.2.5) % of total financial metric vulnerable to physical risks for this environmental issue

Select from:
☑ 61-70%

(3.1.2.7) Explanation of financial figures

移行リスクについては、シナリオ分析の対象としている融資残高の合計額を記載しています。物理的リスクに関しては、シナリオ分析の対象としている静岡県・神奈川県・東京都の中小企業融資取引先、住宅ローン取引先の融資残高を記載しています
[Add row]

(3.6) Have you identified any environmental opportunities which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?

Climate change

(3.6.1) Environmental opportunities identified

Select from:

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

Forests

(3.6.1) Environmental opportunities identified

Select from:

☑ No

(3.6.2) Primary reason why your organization does not consider itself to have environmental opportunities

Select from:

☑ Not an immediate strategic priority

(3.6.3) Please explain

現時点では取り組んでいません

Water

(3.6.1) Environmental opportunities identified

Select from:

☑ No

(3.6.2) Primary reason why your organization does not consider itself to have environmental opportunities

Select from:

☑ Not an immediate strategic priority

(3.6.3) Please explain

現時点では取り組んでいません
[Fixed row]

(3.6.1) Provide details of the environmental opportunities identified which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future.

Climate change

(3.6.1.1) Opportunity identifier

Select from:
☑ Opp1

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Markets
☑ Enhanced financial performance of investee companies as a result of being able to access new markets and develop new products to meet green consumer demand

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:
☑ Banking portfolio

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply
☑ Japan

(3.6.1.8) Organization specific description

当社の子会社である静岡銀行では、2030 年度までに２兆円（※）の融資実行を目標にサステナブルファイナンスを推進しております。取引先の課題解決に向けた付加価値の高い商品を推進することで、融資残高の増加、利息収入の増加が期待できます ※①環境関連ファイナンス１兆円、②サステナブルファイナンス（環境関連以外）１兆円、①＋②＝２兆円

(3.6.1.9) Primary financial effect of the opportunity

Select from:

☑ Increased revenues resulting from increased demand for products and services

(3.6.1.10) Time horizon over which the opportunity is anticipated to have a substantive effect on the organization

Select all that apply

☑ Medium-term

(3.6.1.11) Likelihood of the opportunity having an effect within the anticipated time horizon

Select from:

☑ Very likely (90–100%)

(3.6.1.12) Magnitude

Select from:

☑ Medium-high

(3.6.1.14) Anticipated effect of the opportunity on the financial position, financial performance and cash flows of the organization in the selected future time horizons

2 兆円の目標設定　2030 年度までに実行予定

(3.6.1.15) Are you able to quantify the financial effects of the opportunity?

Select from:

☑ Yes

(3.6.1.19) Anticipated financial effect figure in the medium-term - minimum (currency)

1

(3.6.1.20) Anticipated financial effect figure in the medium-term - maximum (currency)

2000000000000

(3.6.1.23) Explanation of financial effect figures

当社の子会社である静岡銀行では、2030 年度までに２兆円の融資実行を目標にサステナブルファイナンスを推進しております。取引先の課題解決に向けた付加価値の高い商品を推進することで、融資残高の増加、利息収入の増加が期待できます

(3.6.1.24) Cost to realize opportunity

9600000000

(3.6.1.25) Explanation of cost calculation

サステナブルファイナンスの実行目標額２兆円に、静岡銀行の平均与信費用比率 0.48％を乗じた金額を、コストとして計上しています。 2 兆円×0.48％＝96 億円 2 兆円：サステナブルファイナンスの実行目標額 0.48％：静岡銀行の 2025 年度の平均与信費用比率（＝期末の引当額÷貸出金残高）

(3.6.1.26) Strategy to realize opportunity

サステナブルファイナンスの実行額を目標として掲げ、各支店の目標設定を推奨しています
[Add row]

(3.6.2) Provide the amount and proportion of your financial metrics in the reporting year that are aligned with the substantive effects of environmental opportunities.

Climate change

(3.6.2.1) Financial metric

Select from:
☑ Revenue

(3.6.2.2) Amount of financial metric aligned with opportunities for this environmental issue (unit currency as selected in 1.2)

1681881000000

(3.6.2.3) % of total financial metric aligned with opportunities for this environmental issue

Select from:
☑ 81-90%

(3.6.2.4) Explanation of financial figures

地球温暖化によって、世界各地で激甚化した気象災害が増加するなど、その脅威はいまや目前にある状況です。こうした地球のピンチを救い、私たちの未来を守るためには、1 人 1 人が持続可能な社会の実現に向けた行動を考える必要があります。私たちのお金は普段の買い物だけでなく、銀行などの金融機関を通じて、企業や自治体への融資や投資など様々な場面で活用され、世界を巡っています。こうしたお金の流れ（金融の力）を通じて、気候変動や自然破壊、人権問題などの様々な社会的課題の解決を促し、持続可能（サステナブル）な社会をつくる「サステナブルファイナンス」という考え方、取組みが世界中で広がっています。しずおかフィナンシャルグループでは、グループの総合金融サービスやコンサルティング業務等の本業を通じて、SDGs の実現や地域のサステナビリティへの貢献に取り組む地域企業を積極的に支援しています。 本取り組みの強化を目的に、2021 年 10 月「サステナブルファイナンス目標」として、2030 年度までに累計２兆円のサステナブルファイナンスを実行する目標を設定しました。当該目標は、パリ協定で定める産業革命以降の気温上昇を 1.5℃以下に抑制する目標を踏まえつつ、企業の資金需要を勘案し、年間平均 2,000 億円を実行する予定で設定しました。報告年までの 5 年間の累計実行額が 1 兆 6,819 億円と着実に進捗しています。
[Add row]

C4. Governance

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

(4.1.1) Board of directors or equivalent governing body

Select from:

☑ Yes

(4.1.2) Frequency with which the board or equivalent meets

Select from:

☑ More frequently than quarterly

(4.1.3) Types of directors your board or equivalent is comprised of

Select all that apply

☑ Executive directors or equivalent

☑ Independent non-executive directors or equivalent

(4.1.4) Board diversity and inclusion policy

Select from:

☑ Yes, and it is publicly available

(4.1.5) Briefly describe what the policy covers

当社の取締役会は、グループ全体の多様な専門性に基づく業務執行を監督し、ステークホルダーとグループの持続的な成長につなげるミッションを担っています。グループ経営を強化し、地域等への健全な金融仲介機能の提供に加え、地域の成長に貢献する新しいビジネスを展開していくことを見据えつつ、「経営」「社会・経済」「ビジネス」の観点から各取締役が、自身の職歴等に裏付けられた知見に基づき総合的な見地よりその役割を発揮することで、取締役会全体として規模を含めた適切なバランスを確保することとしております。そして、取締役の選解任方針において、経営管理を的確、公正かつ効率的に遂行することができる知識及び経験などに十分配意するとともに、持続的な企業価値の向上に向けた経営監督機能を発揮すべく、社外取締役を含め、知見・経験等のバランスのとれた構成となるよう配意する旨を定め、取締役会が上記ミッションを果たすための体制を整備しています。

(4.1.6) Attach the policy (optional)

CDP2026_4.1.pdf
[Fixed row]

(4.1.1) Is there board-level oversight of environmental issues within your organization?

	Board-level oversight of this environmental issue
Climate change	*Select from:* ☑ Yes
Forests	*Select from:* ☑ Yes
Water	*Select from:* ☑ Yes
Biodiversity	*Select from:* ☑ Yes

[Fixed row]

(4.1.2) Identify the positions (do not include any names) of the individuals or committees on the board with accountability for environmental issues and provide details of the board's oversight of environmental issues.

Climate change

(4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply

☑ Chief Financial Officer (CFO)

(4.1.2.2) Positions' accountability for this environmental issue is outlined in policies applicable to the board

Select from:

☑ Yes

(4.1.2.3) Policies which outline the positions' accountability for this environmental issue

Select all that apply

☑ Individual role descriptions

(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item

Select from:

☑ Scheduled agenda item in some board meetings – at least annually

(4.1.2.5) Governance mechanisms into which this environmental issue is integrated

Select all that apply

☑ Overseeing and guiding scenario analysis
☑ Overseeing the setting of corporate targets
☑ Monitoring progress towards corporate targets
☑ Approving corporate policies and/or commitments
☑ Overseeing and guiding public policy engagement
☑ Overseeing and guiding the development of a business strategy
☑ Overseeing and guiding acquisitions, mergers, and divestitures
☑ Monitoring compliance with corporate policies and/or commitments
☑ Overseeing and guiding the development of a climate transition plan
☑ Reviewing and guiding the assessment process for dependencies, impacts, risks, and opportunities
☑ Approving and/or overseeing employee incentives
☑ Overseeing and guiding major capital expenditures
☑ Monitoring the implementation of the business strategy
☑ Overseeing reporting, audit, and verification processes
☑ Monitoring the implementation of a climate transition plan

(4.1.2.6) Scope of board-level oversight

Select all that apply

☑ Risks and opportunities to our own operations

☑ Risks and opportunities to our banking activities

☑ The impact of our own operations on the environment

☑ The impact of our banking activities on the environment

(4.1.2.7) Please explain

当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、脱炭素・自然資本・生物多様性に関する新たなソリューションニーズの増加・拡大を機会ととらえ、かつ、自然災害の発生、規制強化による企業業績悪化、ステークホルダーの信頼低下をリスクととらえるとともに、2050 年における気温上昇を 1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で 46％削減する目標をインパクト指標として設定しています。 かかる目標下、当社グループでは、取締役会からの委嘱によりおかれた各チーフオフィサーが、取締役である CEO の命を受けて各々が所掌するグループの業務執行の統括にあたり責任を負っているところ、CFO（最高財務責任者）が、CEO の命を受けて、グループの気候関連課題の業務執行の統括にあたり責任を負っており、CEO はその監督責任を負っています。 具体的には、CFO を議長とし、純粋持株会社である当社およびその子会社の部長級および執行役員級のメンバーで構成される「環境委員会」を設置し、少なくとも四半期に 1 回以上の頻度で定期的に開催し、環境目標の進捗状況やシナリオ分析の実施状況等についてモニタリングを行っています。環境委員会の議論内容は、少なくも半期に 1 回以上の頻度で、CEO が議長を務める当社グループの執行に関わる最高経営会議である「グループサステナビリティ会議」に CFO が報告し、同会議を経て取締役会において CFO の報告をもとに審議されることで、当社グループの取組みと上記目標やパリ協定との整合性等について、経営レベルでモニタリングする体制を確立しております。 また、CFO は、報告年において、水力、風力発電由来の再エネ電力導入を決裁するなど、上記目標に向けた取組みを主導しています。

Forests

(4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply

☑ Chief Financial Officer (CFO)

(4.1.2.2) Positions’ accountability for this environmental issue is outlined in policies applicable to the board

Select from:

☑ Yes

(4.1.2.3) Policies which outline the positions’ accountability for this environmental issue

Select all that apply

☑ Individual role descriptions

(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item

Select from:

☑ Scheduled agenda item in some board meetings – at least annually

(4.1.2.5) Governance mechanisms into which this environmental issue is integrated

Select all that apply

☑ Approving corporate policies and/or commitments

☑ Monitoring compliance with corporate policies and/or commitments

☑ Overseeing the setting of corporate targets

☑ Monitoring progress towards corporate targets

☑ Overseeing and guiding public policy engagement

(4.1.2.6) Scope of board-level oversight

Select all that apply

☑ Risks and opportunities to our own operations

☑ Risks and opportunities to our banking activities

☑ The impact of our own operations on the environment

☑ The impact of our banking activities on the environment

(4.1.2.7) Please explain

当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、脱炭素・自然資本・生物多様性に関する新たなソリューションニーズの増加・拡大を機会ととらえ、かつ、自然災害の発生、規制強化による企業業績悪化、ステークホルダーの信頼低下をリスクととらえるとともに、自然資本・生物多様性にも多大な影響を与える地球温暖化について、2050 年における気温上昇を 1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で▲46％削減する目標をインパクト指標として設定しています。 かかる目標下、当社グループでは、取締役会からの委嘱によりおかれた各チーフオフィサーが、取締役である CEO の命を受けて各々が所掌するグループの業務執行の統括にあたり責任を負っているところ、CFO（最高財務責任者）が、CEO の命を受けて、グループの気候関連課題の業務執行の統括にあたり責任を負っ

ており、CEO はその監督責任を負っています。 具体的には、CFO を議長とし、純粋持株会社である当社およびその子会社の部長級および執行役員級のメンバーで構成される「環境委員会」を設置し、少なくとも四半期に 1 回以上の頻度で定期的に開催し、環境目標の進捗状況やシナリオ分析の実施状況等についてモニタリングを行っています。環境委員会の議論内容は、少なくも半期に 1 回以上の頻度で、CEO が議長を務める当社グループの執行に関わる最高経営会議である「グループサステナビリティ会議」に CFO が報告し、同会議を経て取締役会において CFO の報告をもとに審議されることで、当社グループの取組みと上記目標や自然資本・生物多様性に関する目標設定等について、経営レベルでモニタリングする体制を確立しております。

Water

(4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply

☑ Chief Financial Officer (CFO)

(4.1.2.2) Positions' accountability for this environmental issue is outlined in policies applicable to the board

Select from:

☑ Yes

(4.1.2.3) Policies which outline the positions' accountability for this environmental issue

Select all that apply

☑ Individual role descriptions

(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item

Select from:

☑ Scheduled agenda item in some board meetings – at least annually

(4.1.2.5) Governance mechanisms into which this environmental issue is integrated

Select all that apply

☑ Approving corporate policies and/or commitments

☑ Monitoring compliance with corporate policies and/or commitments

☑ Overseeing the setting of corporate targets

☑ Monitoring progress towards corporate targets
☑ Overseeing and guiding public policy engagement

(4.1.2.6) Scope of board-level oversight

Select all that apply
☑ Risks and opportunities to our own operations
☑ Risks and opportunities to our banking activities
☑ The impact of our own operations on the environment
☑ The impact of our banking activities on the environment

(4.1.2.7) Please explain

当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、脱炭素・自然資本・生物多様性に関する新たなソリューションニーズの増加・拡大を機会ととらえ、かつ、自然災害の発生、規制強化による企業業績悪化、ステークホルダーの信頼低下をリスクととらえるとともに、自然資本・生物多様性にも多大な影響を与える地球温暖化について、2050年における気温上昇を1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの2030年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を2030年度までに2013年度比で▲46%削減する目標をインパクト指標として設定しています。 かかる目標下、当社グループでは、取締役会からの委嘱によりおかれた各チーフオフィサーが、取締役であるCEOの命を受けて各々が所掌するグループの業務執行の統括にあたり責任を負っているところ、CFO（最高財務責任者）が、CEOの命を受けて、グループの気候関連課題の業務執行の統括にあたり責任を負っており、CEOはその監督責任を負っています。 具体的には、CFOを議長とし、純粋持株会社である当社およびその子会社の部長級および執行役員級のメンバーで構成される「環境委員会」を設置し、少なくとも四半期に1回以上の頻度で定期的に開催し、環境目標の進捗状況やシナリオ分析の実施状況等についてモニタリングを行っています。環境委員会の議論内容は、少なくも半期に1回以上の頻度で、CEOが議長を務める当社グループの執行に関わる最高経営会議である「グループサステナビリティ会議」にCFOが報告し、同会議を経て取締役会においてCFOの報告をもとに審議されることで、当社グループの取組みと上記目標や自然資本・生物多様性に関する目標設定等について、経営レベルでモニタリングする体制を確立しております。

Biodiversity

(4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply
☑ Chief Financial Officer (CFO)

(4.1.2.2) Positions' accountability for this environmental issue is outlined in policies applicable to the board

Select from:

☑ Yes

(4.1.2.3) Policies which outline the positions' accountability for this environmental issue

Select all that apply

☑ Individual role descriptions

(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item

Select from:

☑ Scheduled agenda item in some board meetings – at least annually

(4.1.2.5) Governance mechanisms into which this environmental issue is integrated

Select all that apply

☑ Approving corporate policies and/or commitments

☑ Monitoring compliance with corporate policies and/or commitments

☑ Overseeing the setting of corporate targets

☑ Monitoring progress towards corporate targets

☑ Overseeing and guiding public policy engagement

(4.1.2.6) Scope of board-level oversight

Select all that apply

☑ Risks and opportunities to our own operations

☑ Risks and opportunities to our banking activities

☑ The impact of our own operations on the environment

☑ The impact of our banking activities on the environment

(4.1.2.7) Please explain

当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、脱炭素・自然資本・生物多様性に関する新たなソリューションニーズの増加・拡大を機会ととらえ、かつ、自然災害の発生、規制強化による企業業績悪化、ステークホルダーの信頼低下をリスクととらえるとともに、自然資

本・生物多様性にも多大な影響を与える地球温暖化について、2050 年における気温上昇を 1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で▲46％削減する目標をインパクト指標として設定しています。 かかる目標下、当社グループでは、取締役会からの委嘱によりおかれた各チーフオフィサーが、取締役である CEO の命を受けて各々が所掌するグループの業務執行の統括にあたり責任を負っているところ、CFO（最高財務責任者）が、CEO の命を受けて、グループの気候関連課題の業務執行の統括にあたり責任を負っており、CEO はその監督責任を負っています。 具体的には、CFO を議長とし、純粋持株会社である当社およびその子会社の部長級および執行役員級のメンバーで構成される「環境委員会」を設置し、少なくとも四半期に 1 回以上の頻度で定期的に開催し、環境目標の進捗状況やシナリオ分析の実施状況等についてモニタリングを行っています。環境委員会の議論内容は、少なくも半期に 1 回以上の頻度で、CEO が議長を務める当社グループの執行に関わる最高経営会議である「グループサステナビリティ会議」に CFO が報告し、同会議を経て取締役会において CFO の報告をもとに審議されることで、当社グループの取組みと上記目標や自然資本・生物多様性に関する目標設定等について、経営レベルでモニタリングする体制を確立しております。
[Fixed row]

(4.2) Does your organization’s board have competency on environmental issues?

Climate change

(4.2.1) Board-level competency on this environmental issue

Select from:
☑ Yes

(4.2.2) Mechanisms to maintain an environmentally competent board

Select all that apply
☑ Consulting regularly with an internal, permanent, subject-expert working group
☑ Engaging regularly with external stakeholders and experts on environmental issues
☑ Integrating knowledge of environmental issues into board nominating process
☑ Having at least one board member with expertise on this environmental issue

(4.2.3) Environmental expertise of the board member

Experience
☑ Executive-level experience in a role focused on environmental issues

Forests

(4.2.1) Board-level competency on this environmental issue

Select from:
☑ No, but we plan to within the next two years

(4.2.4) Primary reason for no board-level competency on this environmental issue

Select from:
☑ Not an immediate strategic priority

(4.2.5) Explain why your organization does not have a board with competence on this environmental issue

当面の戦略的優先事項ではないためです

Water

(4.2.1) Board-level competency on this environmental issue

Select from:
☑ No, but we plan to within the next two years

(4.2.4) Primary reason for no board-level competency on this environmental issue

Select from:
☑ Not an immediate strategic priority

(4.2.5) Explain why your organization does not have a board with competence on this environmental issue

当面の戦略的優先事項ではないためです
[Fixed row]

(4.3) Is there management-level responsibility for environmental issues within your organization?

	Management-level responsibility for this environmental issue
Climate change	*Select from:* ☑ Yes
Forests	*Select from:* ☑ Yes
Water	*Select from:* ☑ Yes
Biodiversity	*Select from:* ☑ Yes

[Fixed row]

(4.3.1) Provide the highest senior management-level positions or committees with responsibility for environmental issues (do not include the names of individuals).

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Executive level

☑ Chief Financial Officer (CFO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

☑ Assessing environmental dependencies, impacts, risks, and opportunities
☑ Assessing future trends in environmental dependencies, impacts, risks, and opportunities
☑ Managing environmental dependencies, impacts, risks, and opportunities

Engagement
☑ Managing public policy engagement related to environmental issues

Policies, commitments, and targets
☑ Monitoring compliance with corporate environmental policies and/or commitments
☑ Measuring progress towards environmental corporate targets
☑ Setting corporate environmental policies and/or commitments
☑ Setting corporate environmental targets

Strategy and financial planning
☑ Developing a climate transition plan
☑ Implementing a climate transition plan
☑ Conducting environmental scenario analysis
☑ Implementing the business strategy related to environmental issues
☑ Developing a business strategy which considers environmental issues
☑ Managing environmental reporting, audit, and verification processes
☑ Managing acquisitions, mergers, and divestitures related to environmental issues
☑ Managing major capital and/or operational expenditures relating to environmental issues

Other
☑ Providing employee incentives related to environmental performance

(4.3.1.3) Coverage of responsibilities

Select all that apply
☑ Dependencies, impacts, risks, and opportunities related to our banking activities
☑ Dependencies, impacts, risks and opportunities related to our own operations and/or upstream value chain

(4.3.1.4) Reporting line

Select from:

☑ Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

☑ Annually

(4.3.1.6) Please explain

当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、脱炭素・生物多様性に関する新たなソリューションニーズの増加・拡大を機会ととらえ、かつ、自然災害の発生、規制強化による企業業績悪化、ステークホルダーの信頼低下をリスクととらえるとともに、2050年における気温上昇を1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの2030年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を2030年度までに2013年度比で▲46％削減する目標をインパクト指標として設定しています。 かかる目標下、当社グループでは、取締役会からの委嘱によりおかれた各チーフオフィサーが、取締役であるCEOの命を受けて各々が所掌するグループの業務執行の統括にあたり責任を負っているところ、CFO（最高財務責任者）が、CEOの命を受けて、グループの気候関連課題の業務執行の統括にあたり責任を負っており、CEOはその監督責任を負っています。 具体的には、CFOを議長とし、純粋持株会社である当社およびその子会社の部長級および執行役員級のメンバーで構成される「環境委員会」を設置し、少なくとも四半期に1回以上の頻度で定期的に開催し、環境目標の進捗状況やシナリオ分析の実施状況等についてモニタリングを行っています。 環境委員会の議論内容は、少なくも半期に1回以上の頻度で、CEOが議長を務める当社グループの執行に関わる最高経営会議である「グループサステナビリティ会議」にCFOが報告し、同会議を経て取締役会においてCFOの報告をもとに審議されることで、その他の内部機能と統合されるとともに、当社グループの取組みと上記目標やパリ協定との整合性等について、経営レベルでモニタリングする体制を確立しております。

Forests

(4.3.1.1) Position of individual or committee with responsibility

Executive level

☑ Chief Financial Officer (CFO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

☑ Assessing environmental dependencies, impacts, risks, and opportunities

☑ Assessing future trends in environmental dependencies, impacts, risks, and opportunities
☑ Managing environmental dependencies, impacts, risks, and opportunities

Engagement
☑ Managing public policy engagement related to environmental issues

Policies, commitments, and targets
☑ Monitoring compliance with corporate environmental policies and/or commitments
☑ Measuring progress towards environmental corporate targets
☑ Setting corporate environmental policies and/or commitments
☑ Setting corporate environmental targets

Strategy and financial planning
☑ Developing a climate transition plan
☑ Implementing a climate transition plan
☑ Conducting environmental scenario analysis
☑ Implementing the business strategy related to environmental issues
☑ Developing a business strategy which considers environmental issues
☑ Managing environmental reporting, audit, and verification processes
☑ Managing acquisitions, mergers, and divestitures related to environmental issues
☑ Managing major capital and/or operational expenditures relating to environmental issues

Other
☑ Providing employee incentives related to environmental performance

(4.3.1.3) Coverage of responsibilities

Select all that apply
☑ Dependencies, impacts, risks, and opportunities related to our banking activities
☑ Dependencies, impacts, risks and opportunities related to our own operations and/or upstream value chain

(4.3.1.4) Reporting line

Select from:

☑ Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

☑ Annually

(4.3.1.6) Please explain

当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、脱炭素・生物多様性に関する新たなソリューションニーズの増加・拡大を機会ととらえ、かつ、自然災害の発生、規制強化による企業業績悪化、ステークホルダーの信頼低下をリスクととらえるとともに、2050 年における気温上昇を 1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で▲46％削減する目標をインパクト指標として設定しています。 かかる目標下、当社グループでは、取締役会からの委嘱によりおかれた各チーフオフィサーが、取締役である CEO の命を受けて各々が所掌するグループの業務執行の統括にあたり責任を負っているところ、CFO（最高財務責任者）が、CEO の命を受けて、グループの気候関連課題の業務執行の統括にあたり責任を負っており、CEO はその監督責任を負っています。 具体的には、CFO を議長とし、純粋持株会社である当社およびその子会社の部長級および執行役員級のメンバーで構成される「環境委員会」を設置し、少なくとも四半期に 1 回以上の頻度で定期的に開催し、環境目標の進捗状況やシナリオ分析の実施状況等についてモニタリングを行っています。 環境委員会の議論内容は、少なくも半期に 1 回以上の頻度で、CEO が議長を務める当社グループの執行に関わる最高経営会議である「グループサステナビリティ会議」に CFO が報告し、同会議を経て取締役会において CFO の報告をもとに審議されることで、その他の内部機能と統合されるとともに、当社グループの取組みと上記目標やパリ協定との整合性等について、経営レベルでモニタリングする体制を確立しております。

Water

(4.3.1.1) Position of individual or committee with responsibility

Executive level

☑ Chief Financial Officer (CFO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

☑ Assessing environmental dependencies, impacts, risks, and opportunities

☑ Assessing future trends in environmental dependencies, impacts, risks, and opportunities
☑ Managing environmental dependencies, impacts, risks, and opportunities

Engagement
☑ Managing public policy engagement related to environmental issues

Policies, commitments, and targets
☑ Monitoring compliance with corporate environmental policies and/or commitments
☑ Measuring progress towards environmental corporate targets
☑ Setting corporate environmental policies and/or commitments
☑ Setting corporate environmental targets

Strategy and financial planning
☑ Developing a climate transition plan
☑ Implementing a climate transition plan
☑ Conducting environmental scenario analysis
☑ Implementing the business strategy related to environmental issues
☑ Developing a business strategy which considers environmental issues
☑ Managing environmental reporting, audit, and verification processes
☑ Managing acquisitions, mergers, and divestitures related to environmental issues
☑ Managing major capital and/or operational expenditures relating to environmental issues

Other
☑ Providing employee incentives related to environmental performance

(4.3.1.3) Coverage of responsibilities

Select all that apply
☑ Dependencies, impacts, risks, and opportunities related to our banking activities
☑ Dependencies, impacts, risks and opportunities related to our own operations and/or upstream value chain

(4.3.1.4) Reporting line

Select from:

☑ Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

☑ Annually

(4.3.1.6) Please explain

当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、脱炭素・生物多様性に関する新たなソリューションニーズの増加・拡大を機会ととらえ、かつ、自然災害の発生、規制強化による企業業績悪化、ステークホルダーの信頼低下をリスクととらえるとともに、2050 年における気温上昇を 1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で▲46％削減する目標をインパクト指標として設定しています。 かかる目標下、当社グループでは、取締役会からの委嘱によりおかれた各チーフオフィサーが、取締役である CEO の命を受けて各々が所掌するグループの業務執行の統括にあたり責任を負っているところ、CFO（最高財務責任者）が、CEO の命を受けて、グループの気候関連課題の業務執行の統括にあたり責任を負っており、CEO はその監督責任を負っています。 具体的には、CFO を議長とし、純粋持株会社である当社およびその子会社の部長級および執行役員級のメンバーで構成される「環境委員会」を設置し、少なくとも四半期に 1 回以上の頻度で定期的に開催し、環境目標の進捗状況やシナリオ分析の実施状況等についてモニタリングを行っています。 環境委員会の議論内容は、少なくも半期に 1 回以上の頻度で、CEO が議長を務める当社グループの執行に関わる最高経営会議である「グループサステナビリティ会議」に CFO が報告し、同会議を経て取締役会において CFO の報告をもとに審議されることで、その他の内部機能と統合されるとともに、当社グループの取組みと上記目標やパリ協定との整合性等について、経営レベルでモニタリングする体制を確立しております。

Biodiversity

(4.3.1.1) Position of individual or committee with responsibility

Executive level

☑ Chief Financial Officer (CFO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

☑ Assessing environmental dependencies, impacts, risks, and opportunities

☑ Assessing future trends in environmental dependencies, impacts, risks, and opportunities
☑ Managing environmental dependencies, impacts, risks, and opportunities

Engagement
☑ Managing public policy engagement related to environmental issues

Policies, commitments, and targets
☑ Monitoring compliance with corporate environmental policies and/or commitments
☑ Measuring progress towards environmental corporate targets
☑ Setting corporate environmental policies and/or commitments
☑ Setting corporate environmental targets

Strategy and financial planning
☑ Developing a climate transition plan
☑ Implementing a climate transition plan
☑ Conducting environmental scenario analysis
☑ Implementing the business strategy related to environmental issues
☑ Developing a business strategy which considers environmental issues
☑ Managing environmental reporting, audit, and verification processes
☑ Managing acquisitions, mergers, and divestitures related to environmental issues
☑ Managing major capital and/or operational expenditures relating to environmental issues

Other
☑ Providing employee incentives related to environmental performance

(4.3.1.3) Coverage of responsibilities

Select all that apply
☑ Dependencies, impacts, risks, and opportunities related to our banking activities
☑ Dependencies, impacts, risks and opportunities related to our own operations and/or upstream value chain

(4.3.1.4) Reporting line

Select from:

☑ Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

☑ Annually

(4.3.1.6) Please explain

当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、脱炭素・生物多様性に関する新たなソリューションニーズの増加・拡大を機会ととらえ、かつ、自然災害の発生、規制強化による企業業績悪化、ステークホルダーの信頼低下をリスクととらえるとともに、生物多様性にも多大な影響を与える地球温暖化について、2050 年における気温上昇を 1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で▲46％削減する目標をインパクト指標として設定しています。 かかる目標下、当社グループでは、取締役会からの委嘱によりおかれた各チーフオフィサーが、取締役である CEO の命を受けて各々が所掌するグループの業務執行の統括にあたり責任を負っているところ、CFO（最高財務責任者）が、CEO の命を受けて、グループの気候関連課題の業務執行の統括にあたり責任を負っており、CEO はその監督責任を負っています。 具体的には、CFO を議長とし、純粋持株会社である当社およびその子会社の部長級および執行役員級のメンバーで構成される「環境委員会」を設置し、少なくとも四半期に 1 回以上の頻度で定期的に開催し、環境目標の進捗状況やシナリオ分析の実施状況等についてモニタリングを行っています。 環境委員会の議論内容は、少なくも半期に 1 回以上の頻度で、CEO が議長を務める当社グループの執行に関わる最高経営会議である「グループサステナビリティ会議」に CFO が報告し、同会議を経て取締役会において CFO の報告をもとに審議されることで、その他の内部機能と統合されるとともに、当社グループの取組みと上記目標やパリ協定との整合性等について、経営レベルでモニタリングする体制を確立しております。
[Add row]

(4.5) Do you provide monetary incentives for the management of environmental issues, including the attainment of targets?

Climate change

(4.5.1) Provision of monetary incentives related to this environmental issue

Select from:

☑ Yes

(4.5.2) % of total C-suite and board-level monetary incentives linked to the management of this environmental issue

30

(4.5.3) Please explain

報酬体系は、当グループがすべてのステークホルダーの価値を最大化できるサステナブルな企業グループを目指すうえで、健全なインセンティブとして機能するよう適切に設定するものとしており、最高経営責任者（CEO）を含む取締役の報酬は、グループの経営管理を的確に行う責務を踏まえ、健全な経営体質の 維持・向上を図るため、各取締役が果たすべき役割、責務およびその成果を反映したものとしています。 報酬等の決定プロセスは、株主総会の決議内容を遵守しつつ、取締役会による適切な監督のもと、指名・報酬委員会の関与・助言により、公正性と客観性を確保しています。 取締役（監査等委員である取締役を除く。）の報酬は「確定金額報酬」（全体の 50％）のほか、「業績連動型報酬」（全体の 20％）、「株価連動型ポイント制役員報酬」（全体の 20％）および「譲渡制限付株式報酬」（全体の 10％）にて構成しております。 当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、中期経営計画において、当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で 46％削減する目標をインパクト指標として設定しており、当該目標の達成度合いを株価に大きく反映させる仕組みとしております。 最高経営責任者（CEO）は、当該目標達成に向けた取組みを充実させ、「株価連動型ポイント制役員報酬」（全体の 20％）および「譲渡制限付株式報酬」（全体の 10％）の価値を高めることにより、金銭的インセンティブを受けることができることとなっています。

Forests

(4.5.1) Provision of monetary incentives related to this environmental issue

Select from:

☑ No, but we plan to introduce them in the next two years

(4.5.3) Please explain

特記事項なし

Water

(4.5.1) Provision of monetary incentives related to this environmental issue

Select from:

☑ No, but we plan to introduce them in the next two years

(4.5.3) Please explain

特記事項なし
[Fixed row]

(4.5.1) Provide further details on the monetary incentives provided for the management of environmental issues (do not include the names of individuals).

Climate change

(4.5.1.1) Position entitled to monetary incentive

Board or executive level
☑ Corporate executive team

(4.5.1.2) Incentives

Select all that apply
☑ Bonus - % of salary

(4.5.1.3) Performance metrics

Targets
☑ Progress towards environmental targets
☑ Reduction in absolute emissions in line with net-zero target

Strategy and financial planning
☑ Achievement of climate transition plan

Emission reduction
☑ Increased share of renewable energy in total energy consumption

(4.5.1.4) Incentive plan the incentives are linked to

Select from:
☑ Long-Term Incentive Plan, or equivalent, only (e.g. contractual multi-year bonus)

(4.5.1.5) Further details of incentives

インセンティブに関する追加情報はありません。

(4.5.1.6) How the position's incentives contribute to the achievement of your environmental commitments and/or climate transition plan

取締役（監査等委員である取締役を除く。）の報酬は「確定金額報酬」（全体の50％）のほか、「業績連動型報酬」（全体の20％）、「株価連動型ポイント制役員報酬」（全体の20％）および「譲渡制限付株式報酬」（全体の10％）にて構成しております。当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、中期経営計画において、当社グループの2030年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を2030年度までに2013年度比で▲46％削減する目標をインパクト指標として設定しており、当該目標の達成度合いを株価に大きく反映させる仕組みとしています。そのため、「株価連動型ポイント制役員報酬」（全体の20％）および「譲渡制限付株式報酬」（全体の10％）による金銭的インセンティブが、最高経営責任者（CEO）による当社グループの環境関連のコミット達成に向けた取組みへの動機づけに大きく寄与しています。
[Add row]

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

	Does your organization have any environmental policies?
	Select from: ☑ Yes

[Fixed row]

(4.6.1) Provide details of your environmental policies.

Row 1

(4.6.1.1) Environmental issues covered

Select all that apply

☑ Climate change

☑ Forests

☑ Biodiversity

(4.6.1.2) Level of coverage

Select from:

☑ Organization-wide

(4.6.1.3) Value chain stages covered

Select all that apply

☑ Direct operations

☑ Upstream value chain

☑ Downstream value chain

☑ Portfolio

(4.6.1.4) Explain the coverage

対象範囲については特に除外要件を設定しておらず、組織全体、バリューチェーン全体を対象としています。

(4.6.1.5) Environmental policy content

Environmental commitments

☑ Commitment to stakeholder engagement and capacity building on environmental issues

Climate-specific commitments

☑ Commitment to net-zero emissions
☑ Commitment to not invest in fossil-fuel expansion

Social commitments
☑ Commitment to respect internationally recognized human rights

Additional references/Descriptions
☑ Reference to timebound environmental milestones and targets

(4.6.1.6) Indicate whether your environmental policy is in line with global environmental treaties or policy goals

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

(4.6.1.7) Public availability

Select from:
☑ Publicly available

(4.6.1.8) Attach the policy

CDP2026_4.6.1.pdf
[Add row]

(4.7) Does the policy framework for the portfolio activities of your organization include environmental requirements that clients/investees need to meet, and/or exclusion policies?

	Policy framework for portfolio activities include environmental requirements for clients/investees, and/or exclusion policies
Banking (Bank)	*Select from:* ☑ Yes, our framework includes both policies with environmental client/investee requirements and environmental exclusion policies

[Fixed row]

(4.7.1) Provide details of the policies which include environmental requirements that clients/investees need to meet.

Banking (Bank)

(4.7.1.1) Environmental issues covered

Select all that apply

☑ Climate change

(4.7.1.2) Type of policy

Select all that apply

☑ Credit/lending policy

(4.7.1.3) Public availability

Select from:

☑ Publicly available

(4.7.1.4) Attach the policy

CDP2026_4.7.1.pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

☑ Direct operations

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

☑ Retail
☑ Apparel
☑ Services
☑ Materials
☑ Hospitality
☑ Transportation services
☑ Food, beverage & agriculture
☑ Biotech, health care & pharma
☑ Fossil Fuels
☑ Manufacturing
☑ Infrastructure
☑ Power generation
☑ International bodies

(4.7.1.9) % of portfolio covered by the policy in relation to total portfolio value

100

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

気候変動に関する投融資方針は、融資に関する基本理念である「融資の基本理念と融資の取上基準に関する規程（クレジットポリシー）」に定めており、適用範囲は全ての融資取引であり、例外はありません

(4.7.1.12) Requirements for clients/investees

Environmental commitments

☑ Commitment to comply with regulations and mandatory standards

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

☑ Yes

(4.7.1.14) % of clients/investees compliant with the policy

100

(4.7.1.15) % of portfolio value that is compliant with the policy

100

(4.7.1.16) Target year for 100% compliance

Select from:

☑ Already met

[Add row]

(4.7.2) Provide details of your exclusion policies related to industries, activities and/or locations exposed or contributing to environmental risks.

Banking (Bank)

(4.7.2.1) Type of exclusion policy

Select from:

☑ Power from coal

(4.7.2.2) Fossil fuel value chain

Select all that apply

☑ Upstream

☑ Midstream

☑ Downstream

(4.7.2.3) Year of exclusion implementation

2021

(4.7.2.4) Phaseout pathway

Select all that apply

☑ New business/investment for new projects

(4.7.2.5) Year of complete phaseout

2040

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

☑ Worldwide

(4.7.2.7) Description

子会社の静岡銀行では、環境保護、気候変動、持続可能なエネルギーへの取り組みは金融機関の社会的使命の中でも特に重要なものと位置付けており、再生可能エネルギー事業を積極的に支援する一方で、新規の石炭火力発電への投融資は原則行わないことを、2021 年 4 月にクレジットポリシーとして定めました。石炭火力発電への融資残高は、2022 年 3 月末時点で 181 億円（与信残高に占める割合は 0.15％）であったのに対し、2026 年 3 月末時点で 137 億円（与信残高に占める割合は 0.09％）と着実に減少しています。

[Add row]

(4.8) Does your organization include covenants in financing agreements to reflect and enforce your environmental policies?

	Covenants included in financing agreements to reflect and enforce policies
	Select from: ☑ Yes

[Fixed row]

(4.8.1) Provide details of the covenants included in your organization's financing agreements to reflect and enforce your environmental policies.

Row 1

(4.8.1.1) Environmental issue

Select all that apply

☑ Climate change

(4.8.1.2) Types of covenants used

Select all that apply

☑ A purpose or use of proceeds clause that refers to a taxonomy aligned activity

(4.8.1.3) Asset class/product types covered by covenants

Select all that apply

☑ Corporate loans

(4.8.1.4) Criteria for how covenants are applied

Select from:

☑ Selected clients

(4.8.1.5) % of clients covered by covenants

0.55

(4.8.1.6) % of portfolio covered in relation to total portfolio value

0.55

(4.8.1.7) Provide details on which environmental policies your covenants enforce and how

当社グループは、基本理念「地域とともに夢と豊かさを広げます。」のもと、自らの企業活動における環境配慮はもちろん、地域金融を中心とする本業を通じた環境問題への積極的な取り組みにより、郷土の豊かな潤いのある自然環境を守り、持続可能な社会の実現に貢献することを目指した「グループ環境方針」を定めています。そして、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、2050 年における気温上昇を 1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で▲46％削減する目標をインパクト指標として設定しています。インパクト指標として設定しています。 当社グループでは、お客さまの企業活動が、環境・社会・経済に与える影響を分析し、特定されたポジティブなインパクト(プラスの貢献)の向上と、ネガティブなインパクト(マイナスの影響)の緩和/低減に向けた、お客さまの取り組みを支援する融資であるポジティブ・インパクト・ファイナンスや、お客さまの ESG や SDGs 戦略に整合した取組目標として、「キー・パフォーマンス・インディケーター（KPI）」と「サステナビリティ・パフォーマンス・ターゲット（SPTs）」を設定し、SPTs の達成状況に応じて、金利等の貸出条件を連動させる融資であるサステビリティ・リンク・ローン等を提供しており、これらの融資を通じて、当社グループの環境方針の達成を目指しております。
[Add row]

(4.10) Are you a signatory or member of any environmental collaborative frameworks or initiatives?

(4.10.1) Are you a signatory or member of any environmental collaborative frameworks or initiatives?

Select from:
☑ Yes

(4.10.2) Collaborative framework or initiative

Select all that apply
☑ Partnership for Carbon Accounting Financials (PCAF)
☑ Task Force on Climate-related Financial Disclosures (TCFD)

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

(4.10.3) Describe your organization's role within each framework or initiative

PCAF 分科会メンバー、TNFD ではアーリーアダプター
[Fixed row]

(4.11) In the reporting year, did your organization engage in activities that could directly or indirectly influence policy, law, or regulation that may (positively or negatively) impact the environment?

(4.11.1) External engagement activities that could directly or indirectly influence policy, law, or regulation that may impact the environment

Yes
☑ Yes, we engaged indirectly through, and/or provided financial or in-kind support to a trade association or other intermediary organization or individual whose activities could influence policy, law, or regulation

(4.11.2) Indicate whether your organization has a public commitment or position statement to conduct your engagement activities in line with global environmental treaties or policy goals

Select from:
☑ Yes, we have a public commitment or position statement in line with global environmental treaties or policy goals

(4.11.3) Global environmental treaties or policy goals in line with public commitment or position statement

Select all that apply
☑ Paris Agreement

(4.11.4) Attach commitment or position statement

CDP2026_4.11.pdf

(4.11.5) Indicate whether your organization is registered on a transparency register

Select from:

☑ Yes, the intermediary organization we engage through is registered

(4.11.6) Types of transparency register your organization is registered on

Select all that apply

☑ Non-government register

(4.11.7) Disclose the transparency registers on which your organization is registered & the relevant ID numbers for your organization

当社は直接政策に影響を与えるロビー活動を行っておりません。しかし、当社が参加している全国銀行協会は Influence Map に登録されています。

(4.11.8) Describe the process your organization has in place to ensure that your external engagement activities are consistent with your environmental commitments and/or transition plan

当社グループでは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、2050 年における気温上昇を 1.5 以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で 46％削減する目標をインパクト指標として設定しています。業界団体組織である全国銀行協会や地方銀行協会における会合等での意見発信および担当者による法人融資先への脱炭素支援への提言等のエンゲージメント活動を行っています。これらは、上記目標達成に向けておこなわれているものであり、上記方針と矛盾が発生する可能性は極めて低いです。万が一矛盾が発生したとしても、これらエンゲージメント活動の内容は社内システムを通じて本部統括部署へ一元的に報告される体制となっており、当該報告を確認することによって、上記方針と矛盾したエンゲージメント活動に対して適切に是正を図ることが可能です。
[Fixed row]

(4.11.2) Provide details of your indirect engagement on policy, law, or regulation that may (positively or negatively) impact the environment through trade associations or other intermediary organizations or individuals in the reporting year.

Row 1

(4.11.2.1) Type of indirect engagement

Select from:

☑ Indirect engagement via a trade association

(4.11.2.4) Trade association

Asia and Pacific

☑ Other trade association in Asia and Pacific, please specify :全国銀行協会

(4.11.2.5) Environmental issues relevant to the policies, laws, or regulations on which the organization or individual has taken a position

Select all that apply

☑ Climate change

(4.11.2.6) Indicate whether your organization’s position is consistent with the organization or individual you engage with

Select from:

☑ Consistent

(4.11.2.7) Indicate whether your organization attempted to influence the organization or individual’s position in the reporting year

Select from:

☑ Yes, we publicly promoted their current position

(4.11.2.8) Describe how your organization’s position is consistent with or differs from the organization or individual’s position, and any actions taken to influence their position

当社グループが加盟する全国銀行協会では、カーボンニュートラル社会の実現に向けて、「カーボンニュートラルの実現に向けた全銀協イニシアティブ2026」を制定、公表しています。ここでは、「カーボンニュートラル／ネットゼロの実現は、グローバルかつ国家レベルでも官を挙げて対応が求められるきな挑戦であること、その実現には、銀行界のみならず、産業界、政府、国際社会とも密に連携・協力し、一体となって取り組んでいくことが求められること、全銀協は、銀行界としての取組みと併せ、わが国銀行界を代表する業界団体として、これらのステークホルダーとの連携・協力において積極的な役割を果たし、産・官・金が一体となって2050年カーボンニュートラル／ネットゼロの実現に取り組んでいくことを定めており、当社グループの考え方と一致していることから、当該団体が考え方を

変更するような影響を与える活動の必要性は現状ないと考えております。そのため、報告年において、当該団体の考え方に影響を与える活動は実施しておりません。

(4.11.2.9) Funding figure your organization provided to this organization or individual in the reporting year (currency)

18340000

(4.11.2.10) Describe the aim of this funding and how it could influence policy, law or regulation that may impact the environment

この資金は当該業界団体への参画費用として提供しています。当該業界団体は、この資金を活用しながら、必要に応じて、業界を代表して、政策、法律または規制に対する提言を行います。

(4.11.2.11) Indicate if you have evaluated whether your organization's engagement is aligned with global environmental treaties or policy goals

Select from:
☑ Yes, we have evaluated, and it is aligned

(4.11.2.12) Global environmental treaties or policy goals aligned with your organization's engagement on policy, law or regulation

Select all that apply
☑ Paris Agreement
[Add row]

(4.12) Have you published information about your organization's response to environmental issues for this reporting year in places other than your CDP response?

Select from:
☑ Yes

(4.12.1) Provide details on the information published about your organization's response to environmental issues for this reporting year in places other than your CDP response. Please attach the publication.

Row 1

(4.12.1.1) Publication

Select from:

☑ In mainstream reports

(4.12.1.2) Is your publication in line with a standard or framework?

Select from:

☑ Yes

(4.12.1.3) Standard or framework the publication is in line with

Select all that apply

☑ TCFD

(4.12.1.4) Environmental issues covered in publication

Select all that apply

☑ Climate change

(4.12.1.5) Status of the publication

Select from:

☑ Complete

(4.12.1.6) Content elements

Select all that apply

☑ Strategy

☑ Public policy engagement

☑ Governance
☑ Risks & Opportunities
☑ Value chain engagement
☑ Dependencies & Impacts
☑ Climate-related targets
☑ Greenhouse gas emissions figures
☑ Content of environmental policies

(4.12.1.7) Page/section reference

添付した PDF に記載のリンク先の PDF82 頁から 90 頁に添付の内容を公開しています

(4.12.1.8) Attach the relevant publication

CDP2026_4.12.1.pdf

(4.12.1.9) Comment

当社統合報告書 2026 に掲載しています。

Row 2

(4.12.1.1) Publication

Select from:
☑ In mainstream reports

(4.12.1.2) Is your publication in line with a standard or framework?

Select from:
☑ Yes

(4.12.1.3) Standard or framework the publication is in line with

Select all that apply
☑ TNFD

(4.12.1.4) Environmental issues covered in publication

Select all that apply

☑ Biodiversity

(4.12.1.5) Status of the publication

Select from:

☑ Complete

(4.12.1.6) Content elements

Select all that apply

☑ Strategy

☑ Governance

☑ Risks & Opportunities

☑ Value chain engagement

☑ Dependencies & Impacts

☑ Biodiversity indicators

☑ Public policy engagement

☑ Content of environmental policies

(4.12.1.7) Page/section reference

添付した PDF に記載のリンク先の PDF82 頁から 90 頁に添付の内容を公開しています

(4.12.1.8) Attach the relevant publication

CDP2026_4.12.1.pdf

(4.12.1.9) Comment

当社統合報告書 2026 に掲載しています。
[Add row]

C5. Business strategy

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

Climate change

(5.1.1) Use of scenario analysis

Select from:
☑ Yes

(5.1.2) Frequency of analysis

Select from:
☑ Annually

Forests

(5.1.1) Use of scenario analysis

Select from:
☑ No, and we do not plan to within the next two years

(5.1.3) Primary reason why your organization has not used scenario analysis

Select from:
☑ Not an immediate strategic priority

(5.1.4) Explain why your organization has not used scenario analysis

当面の戦略的優先事項ではないためです。

Water

(5.1.1) Use of scenario analysis

Select from:

☑ No, and we do not plan to within the next two years

(5.1.3) Primary reason why your organization has not used scenario analysis

Select from:

☑ Not an immediate strategic priority

(5.1.4) Explain why your organization has not used scenario analysis

当面の戦略的優先事項ではないためです。

[Fixed row]

(5.1.1) Provide details of the scenarios used in your organization’s scenario analysis.

Climate change

(5.1.1.1) Scenario used

Climate transition scenarios

☑ NGFS scenarios framework, please specify :Net Zero 2050

(5.1.1.3) Approach to scenario

Select from:

☑ Qualitative and quantitative

(5.1.1.4) Scenario coverage

Select from:

☑ Portfolio

(5.1.1.5) Risk types considered in scenario

Select all that apply

☑ Acute physical

☑ Policy

(5.1.1.6) Temperature alignment of scenario

Select from:

☑ 1.5°C or lower

(5.1.1.7) Reference year

2024

(5.1.1.8) Timeframes covered

Select all that apply

☑ 2025

☑ 2030

☑ 2040

☑ 2050

(5.1.1.9) Driving forces in scenario

Local ecosystem asset interactions, dependencies and impacts

☑ Climate change (one of five drivers of nature change)

Regulators, legal and policy regimes

☑ Political impact of science (from galvanizing to paralyzing)

(5.1.1.10) Assumptions, uncertainties and constraints in scenario

移行リスクのシナリオ分析においては、炭素税等の導入による取引先の財務への影響を考慮しており、炭素税が導入されなかった場合などは結果が異なってくる

(5.1.1.11) Rationale for choice of scenario

シナリオ分析は事業性貸出金融資先全体を対象にしていますが、特に静岡銀行のポートフォリオの中でも、自動車関連産業や製紙業など地域の主要産業であり、残高も大きいセクターについては個別に詳細分析を実施しており、シナリオ分析の結果は当社の戦略を検討するうえで重要な要素になると判断している
[Add row]

(5.1.2) Provide details of the outcomes of your organization's scenario analysis.

Climate change

(5.1.2.1) Business processes influenced by your analysis of the reported scenarios

Select all that apply
☑ Risk and opportunities identification, assessment and management
☑ Strategy and financial planning
☑ Resilience of business model and strategy
☑ Capacity building
☑ Target setting and transition planning

(5.1.2.2) Coverage of analysis

Select from:
☑ Portfolio

(5.1.2.3) Summarize the influence of the scenario analysis on the selected business processes

物理的リスクのシナリオ分析の結果および電力セクターの財務悪化による信用リスク量の増加分を、リスク資本配賦運営においてバッファー資本として確保しており、気候変動による当社財務への影響をカバーしています。 当社グループでは、これらのリスクを把握したうえでビジネス機会を検討し、地域の脱炭素化に向けた移行計画を策定しています。 具体的には、当社の中核子会社である静岡銀行では、中期経営計画のサステナビリティ指標に掲げる、静岡県内の温室効果ガス排出量の削減に向け、2023 年 10 月より事業者向けの温室効果ガス排出量算定サービス「しずおか GX サポート」の取扱いを開始し、地域の他金融機関や自治体との連携を図りながら地域一体となって静岡県内の温室効果ガス排出量の見える化を進めています。2025 年 4 月より、静岡県内すべての地方銀行・信用金庫において「し

ずおかGXサポート」の取扱いを開始しており、提供数は1,700先以上と、多くの地域企業にご利用いただいています。今後も「しずおかGXサポート」をはじめとした脱炭素化に関する様々なソリューションメニューの提供を通じ、自治体や他の金融機関とも連携した伴走支援を実施することで、地域の脱炭素化を推進していきます。 そのほか、投資を通じてお客さまとともに環境問題を含む社会的課題の解決に貢献するため、ESGの観点を考慮・分析した資産に投資する投資信託「グローバルESGバランスファンド」を取り扱っています。本商品は、信託報酬の一部が静岡県のSDGs関連事業に寄付されます。 さらに、当社グループでは、2030年度カーボンニュートラルを達成するため、地域で生み出された再生可能エネルギーの利用に積極的に取り組んでいます。 中部電力ミライズ株式会社と締結した「オフサイトコーポレートPPA」協定に基づく太陽光発電所「しずぎんソーラーパーク」が2023年10月に稼働させたほか、2024年3月には、富士宮支店ほか8店舗において、東京発電株式会社が運営する小水力発電所を由来とする実質再生可能エネルギーの全量について、東京電力エナジーパートナー株式会社を通じて調達する契約を締結しました。さらに、2025年4月には、オフサイト型バーチャルPPA「中部電力安倍川水力発電所」や、FIT非化石証書を活用した「しずぎんウインドパーク東伊豆風力発電所」由来の実質再生可能エネルギーを導入しています。 また、当社の子会社である静銀リースは地域の事業者との連携を通じて、静岡銀行の一部店舗への再エネ供給を実施していくための電力事業（発電・小売）の実証実験を開始しています。 移行計画に沿った各種施策にグループ・地域一体となって取り組むことで、「環境と経済が両立した社会の充実」を目指します。
[Fixed row]

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

(5.2.1) Transition plan

Select from:
☑ Yes, we have a climate transition plan which aligns with a 1.5°C world

(5.2.3) Publicly available climate transition plan

Select from:
☑ Yes

(5.2.7) Transition plan includes a managed phaseout plan which finances or enables an accelerated phaseout of high emitting physical assets

Select from:
☑ Yes

(5.2.8) Key milestones and actions of your organization’s managed phaseout plan

当社グループでは、長期目標として、2050 年度 Scope3 カテゴリー15（投融資）のネットゼロを設定するとともに、当該長期目標の達成に向けて、2026 年 4 月より開始した第 2 次中期経営計画において、事業性融資取引先の GHG 排出量を前年度比で削減するという新たなエンゲージメント指標を設定しています。 また、石炭火力発電向け投融資残高について、2040 年度を目途にゼロとする目標を設定し、着実に同セクター向け投融資残高を減少させています。

(5.2.10) Mechanism by which feedback is collected from shareholders on your climate transition plan

Select from:

☑ We have a different feedback mechanism in place

(5.2.11) Description of feedback mechanism

移行計画（2030 年度にカーボンニュートラルを達成する目標設定）は開示しています。四半期毎の IR の開催都度、実施状況を更新しフィードバックを受ける他、有価証券報告書や統合報告書での開示を行う等、株主等各ステークホルダーとの対話を行っています。

(5.2.12) Frequency of feedback collection

Select from:

☑ More frequently than annually

(5.2.13) Description of key assumptions and dependencies on which the transition plan relies

当社グループでは、気候変動が引き起こす影響が将来にわたり経営リスクとなることを認識するとともに、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定しており、2050 年における気温上昇を 1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）をエンゲージメント指標としてコミットするとともに、地域金融機関として地域の脱炭素社会の実現に貢献するべく、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で 46％削減する目標をインパクト指標とする移行計画を策定しています。

(5.2.14) Description of progress against transition plan disclosed in current or previous reporting period

目標に対する定量的な進捗状況については別記のとおりですが、使用電力の再生可能エネルギーへの切り替えによる当社グループの 2030 年度までのカーボンニュートラル達成（Scope1、2）の温室効果ガス排出量削減だけでなく、並行して、コーポレートＰＰＡを導入し、地域の再生可能エネルギーによる電力供給量の増加を図るとともに、2023 年 10 月より、中小企業向けの温室効果ガス排出量算定ツールである「しずおか GX サポート」の取り扱いを開始し、1ID まで無料で提供することにより、地域の中小企業の脱炭素化推進の機運醸成や温室効果ガス削減に向けた具体的取組みを支援することで、静岡県内の温室効果ガス排出量削減に貢献し、移行計画を進捗させています。

(5.2.15) Attach any relevant documents which detail your climate transition plan (optional)

(5.2.16) Other environmental issues that your climate transition plan considers

Select all that apply

☑ No other environmental issue considered

(5.2.18) Adaptation-specific objectives included within your climate transition plan

Select from:

☑ No

[Fixed row]

(5.3) Have environmental risks and opportunities affected your strategy and/or financial planning?

(5.3.1) Environmental risks and/or opportunities have affected your strategy and/or financial planning

Select from:

☑ Yes, both strategy and financial planning

(5.3.2) Business areas where environmental risks and/or opportunities have affected your strategy

Select all that apply

☑ Products and services

☑ Upstream/downstream value chain

☑ Investment in R&D

☑ Operations

[Fixed row]

(5.3.1) Describe where and how environmental risks and opportunities have affected your strategy.

	Effect type	Environmental issues relevant to the risks and/or opportunities that have affected your strategy in this area	Describe how environmental risks and/or opportunities have affected your strategy in this area
Products and services	*Select all that apply* ☑ Physical risks ☑ Transition risks ☑ Opportunities	*Select all that apply* ☑ Climate change	*投融資先の移行リスクや物理的リスクへの対応が、資金ニーズを喚起すると捉え、2030 年までにサステナブルファイナンスを累計 2 兆円実行する目標を掲げ、推進している。*
Upstream/downstream value chain	*Select all that apply* ☑ Transition risks ☑ Opportunities	*Select all that apply* ☑ Climate change	*2030 年度にカーボンニュートラルを達成する目標を掲げ（Scope1、2）、排出量削減に取り組んでいます。中期経営計画では、社会インパクト指標として静岡県内の温室効果ガス排出量削減率を、2013 年度比▲46％（2030 年度まで）と掲げており、当社の取組みが地域の社会価値創造にもつながります。*
Investment in R&D	*Select all that apply* ☑ Transition risks ☑ Opportunities	*Select all that apply* ☑ Climate change	*脱炭素社会への移行に伴い、取引先企業がどのように対応していけばよいか、事業変革を支援するチームを組成して対応しています。*
Operations	*Select all that apply* ☑ Transition risks ☑ Opportunities	*Select all that apply* ☑ Climate change	*石炭火力発電事業を営む事業者への投融資について、脱炭素社会への移行に向けてダイベストメントが進み、価格下落リスクがあることから、今後の投融資を原則取りやめています。*

[Add row]

(5.3.2) Describe where and how environmental risks and opportunities have affected your financial planning.

Row 1

(5.3.2.1) Financial planning elements that have been affected

Select all that apply

☑ Revenues

☑ Indirect costs

☑ Capital expenditures

(5.3.2.2) Effect type

Select all that apply

☑ Transition risks

☑ Opportunities

(5.3.2.3) Environmental issues relevant to the risks and/or opportunities that have affected these financial planning elements

Select all that apply

☑ Climate change

(5.3.2.4) Describe how environmental risks and/or opportunities have affected these financial planning elements

サステナブルファイナンスのニーズが高まることを機会と捉え、2030 年度までに 2 兆円の実行を計画。 一方、自社グループの 2030 年度カーボンニュートラル達成を掲げたことによる、再生可能エネルギー導入コスト（間接費）および省エネ設備や電気自動車対応への投資（資本支出）の増加が見込まれる。

[Add row]

(5.10) Does your organization use an internal price on environmental externalities?

Carbon

(5.10.1) Use of internal pricing for this environmental externality

Select from:

☑ No, but we plan to in the next two years

(5.10.2) Primary reason for not pricing this environmental externality

Select from:

☑ Not an immediate strategic priority

(5.10.3) Explain why your organization does not price this environmental externality

当社は金融機関であり、製品を製造・販売するための製品・サービスの購入は行っておりません。一方、事務用品等業務に必要な物品の購入等を行っておりますが、当該購入に起因する温室効果ガスの排出量は 25,898 トンと、当社の Scope1、２、3 全体の排出量 11,792,467 トンに占める割合は 0.22％にとどまることから、当面の戦略的優先事項ではないと判断し、現状、環境の外部性の価格を設定しておりません。

Water

(5.10.1) Use of internal pricing for this environmental externality

Select from:

☑ No, and we do not plan to in the next two years

(5.10.2) Primary reason for not pricing this environmental externality

Select from:

☑ No standardized procedure

(5.10.3) Explain why your organization does not price this environmental externality

標準化された手順がないため、この環境外部性に価格付けを行っていません。

Other

(5.10.1) Use of internal pricing for this environmental externality

Select from:

☑ No, and we do not plan to in the next two years

[Fixed row]

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

Clients

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:
☑ Yes

Suppliers

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:
☑ No, but we plan to within the next two years

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

Select from:
☑ Not an immediate strategic priority

(5.11.4) Explain why you do not engage with this stakeholder on environmental issues

当面の戦略的優先事項ではないためです。

Smallholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:
☑ No, but we plan to within the next two years

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

Select from:
☑ Not an immediate strategic priority

(5.11.4) Explain why you do not engage with this stakeholder on environmental issues

当面の戦略的優先事項ではないためです。

Investors and shareholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:
☑ Yes

(5.11.2) Environmental issues covered

Select all that apply
☑ Climate change

Other value chain stakeholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:
☑ No, but we plan to within the next two years

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

Select from:
☑ Not an immediate strategic priority

(5.11.4) Explain why you do not engage with this stakeholder on environmental issues

当面の戦略的優先事項ではないためです。
[Fixed row]

(5.11.3) Provide details of your environmental engagement strategy with your clients.

Row 1

(5.11.3.1) Type of clients

Select from:

☑ Clients of Banks

(5.11.3.2) Environmental issues covered by the engagement strategy

Select all that apply

☑ Climate change

☑ Forests

☑ Water

(5.11.3.3) Type and details of engagement

Capacity building

☑ Provide training, support and best practices on how to measure GHG emissions

☑ Support clients to set their own environmental commitments across their operations

Financial incentives

☑ Provide financial incentives for environmental performance

Information collection

☑ Collect environmental risk and opportunity information at least annually from clients

(5.11.3.4) % of client-associated scope 3 emissions as reported in question 12.1.1

Select from:

☑ 76-99%

(5.11.3.5) % of portfolio covered in relation to total portfolio value

Select from:

☑ 26-50%

(5.11.3.6) Explain the rationale for the coverage of your engagement

クライアント企業に対しては当該クライアント企業の担当者がエンゲージメントを実施しており、対象範囲に制限はありません。ただし、破綻先等を除きます。

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

当社グループは、「環境と経済が両立した社会の充実」をマテリアリティ（重要課題）と特定し、2050 年における気温上昇を 1.5℃以下におさえるパリ協定で定める目標を踏まえ、中期経営計画において、地域金融機関として地域の脱炭素社会の実現に貢献するため、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で▲46 %削減する目標をインパクト指標として設定しています。この指標の達成には、当社グループの温室効果ガス排出量削減にとどまらず、静岡県の温室効果ガス排出量の 8 割程度を占める企業の取組みが不可欠となります。そのため、当社グループは、取引先企業とのエンゲージメントを通じて、ともに地域の脱炭素社会の実現に貢献する方針としています。上記指標や方針を定めた中期経営計画を当社ホームページや統合報告書等で公開し、当社グループのエンゲージメント戦略の周知に努めています。

(5.11.3.8) Attach your engagement strategy

CDP2026_5.11.3.pdf

(5.11.3.9) Staff in your organization carrying out the engagement

Select all that apply

☑ Specialized in-house engagement teams

☑ Other, please specify :クライアント企業の担当者

(5.11.3.10) Roles of individuals at the portfolio organizations you seek to engage with

Select all that apply

☑ CEO

(5.11.3.11) Effect of engagement, including measures of success

クライアント企業とのエンゲージメントを通じて、クライアント企業による脱炭素化社会の実現に向けた取組みを確認するとともに、その実行に向けた資金ニーズを把握したうえで資金提供を行っています。これにより、自社の Scope3 削減や地域の GHG 排出量の削減に寄与しています。エンゲージメント活動成功の閾値として当該資金提供の実行額を設定しており、具体的には、2030 年度までにサステナブルファイナンス 2 兆円（うち環境ファイナンス 1 兆円）を閾値として設定しています。閾値設定後の 5 年間で累計 16,819 億円（うち環境ファイナンス 7,101 億円）の資金提供を実行しており、エンゲージメントによる効果が着実に表れています。

(5.11.3.12) Escalation process for engagement when dialogue is failing

Select from:
☑ Yes, we have an escalation process

(5.11.3.13) Describe your escalation process

エンゲージメントは、営業店の担当者により実施しておりますが、対話がうまくいかない場合は本部のコーポレートサポート部等の専門部署の社員が同行する等して、エスカレーションすることとしています。
[Add row]

(5.11.9) Provide details of any environmental engagement activity with other stakeholders in the value chain.

Climate change

(5.11.9.1) Type of stakeholder

Select from:
☑ Investors and shareholders

(5.11.9.2) Type and details of engagement

Education/Information sharing
☑ Share information on environmental initiatives, progress and achievements

(5.11.9.4) % stakeholder-associated scope 3 emissions

Select from:
☑ None

(5.11.9.5) Rationale for engaging these stakeholders and scope of engagement

当社グループへの資金提供者として、当社グループの企業価値向上を目的に当社グループの環境対応についてエンゲージメントを行っています

(5.11.9.6) Effect of engagement and measures of success

当社グループの資金提供者とのエンゲージメントをもとに当社グループの環境対応を向上させたことに起因する株価上昇が成功の尺度となります
[Add row]

C6. Environmental performance - Consolidation approach

(6.1) Provide details on your chosen consolidation approach for the calculation of environmental performance data.

	Consolidation approach used	Provide the rationale for the choice of consolidation approach
Climate change	*Select from:* ☑ Financial control	*TCFD 提言に基づき財務管理アプローチを選択しています*
Forests	*Select from:* ☑ Financial control	*財務諸表と一致するため*
Water	*Select from:* ☑ Financial control	*財務諸表と一致するため*
Biodiversity	*Select from:* ☑ Financial control	*TNFD 提言に基づき財務管理アプローチを選択しています*

[Fixed row]

C7. Environmental performance - Climate change

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

Select from:
☑ No

(7.1.1) Has your organization undergone any structural changes in the reporting year, or are any previous structural changes being accounted for in this disclosure of emissions data?

	Has there been a structural change?
	Select all that apply ☑ No

[Fixed row]

(7.1.2) Has your emissions accounting methodology, boundary, and/or reporting year definition changed in the reporting year?

	Change(s) in methodology, boundary, and/or reporting year definition?	Details of methodology, boundary, and/or reporting year definition change(s)
	Select all that apply ☑ Yes, a change in boundary	*算定対象先（財務上の連結子会社１社）を追加、Scope３（カテゴリ１５）の社債、株式保有先を追加対象とした。*

[Fixed row]

(7.1.3) Have your organization's base year emissions and past years' emissions been recalculated as a result of any changes or errors reported in 7.1.1 and/or 7.1.2?

	Base year recalculation	Base year emissions recalculation policy, including significance threshold	Past years' recalculation
	Select from: ☑ No, because the impact does not meet our significance threshold	*影響度が限定的であるため、再計算しない方針*	*Select from:* ☑ No

[Fixed row]

(7.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

Select all that apply

☑ The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

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

	Scope 2, location-based	Scope 2, market-based	Comment
	Select from: ☑ We are reporting a Scope 2, location-based figure	*Select from:* ☑ We are reporting a Scope 2, market-based figure	*Scope2 は、ロケーション基準とマーケット基準のいずれの値も報告しています*

[Fixed row]

(7.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1, Scope 2 or Scope 3 emissions that are excluded from your disclosure of climate-related data?

Select from:
☑ Yes

(7.4.1) Provide details of the sources of Scope 1, Scope 2, or Scope 3 emissions which are not included in your disclosure.

Row 1

(7.4.1.1) Source of excluded emissions

子会社である静銀リース株式会社

(7.4.1.2) Scope(s) or Scope 3 category(ies)

Select all that apply
☑ Scope 3: Downstream leased assets

(7.4.1.6) Relevance of Scope 3 emissions from this source

Select from:
☑ Emissions are not relevant

(7.4.1.9) Estimated percentage of total Scope 3 emissions this excluded source represents

3.1

(7.4.1.10) Explain why this source is excluded

子会社である静銀リース㈱における賃貸中のリース資産から排出量を推計した結果、スコープ３に占める推定割合が５％未満につき、関連性はなしと評価

(7.4.1.11) Explain how you estimated the percentage of emissions this excluded source represents

ベンチマーク企業（リース業）が公表する Scope 3 リース下流と静銀リースの資産規模を考慮し、比較して推定
[Add row]

(7.5) Provide your base year and base year emissions.

Scope 1

(7.5.1) Base year end

03/31/2014

(7.5.2) Base year emissions (metric tons CO2e)

1377

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 2 (location-based)

(7.5.1) Base year end

03/31/2014

(7.5.2) Base year emissions (metric tons CO2e)

18402

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 2 (market-based)

(7.5.1) Base year end

03/31/2014

(7.5.2) Base year emissions (metric tons CO2e)

17137.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 1: Purchased goods and services

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

28948.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 2: Capital goods

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

27807.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

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

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

2150.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 4: Upstream transportation and distribution

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 5: Waste generated in operations

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

82.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 6: Business travel

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

755.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 7: Employee commuting

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

1016.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 8: Upstream leased assets

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 9: Downstream transportation and distribution

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 10: Processing of sold products

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 11: Use of sold products

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 12: End of life treatment of sold products

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 13: Downstream leased assets

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3 category 14: Franchises

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3: Other (upstream)

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定

Scope 3: Other (downstream)

(7.5.1) Base year end

03/30/2021

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

GHG プロトコルに準拠して算定
[Fixed row]

(7.6) What were your organization’s gross global Scope 1 emissions in metric tons CO2e?

	Gross global Scope 1 emissions (metric tons CO2e)	Methodological details
Reporting year	*1067*	*GHG プロトコルに準拠して算出*

[Fixed row]

(7.7) What were your organization’s gross global Scope 2 emissions in metric tons CO2e?

	Gross global Scope 2, location-based emissions (metric tons CO2e)	Gross global Scope 2, market-based emissions (metric tons CO2e)	Methodological details
Reporting year	*13264*	*202*	*GHG プロトコルに準拠して算定*

[Fixed row]

(7.8) Account for your organization’s gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

(7.8.1) Evaluation status

Select from:

☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

25898

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Spend-based method

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

0

(7.8.6) Please explain

決算情報の支出額より算定

Capital goods

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

28150

(7.8.3) Emissions calculation methodology

Select all that apply
☑ Average spend-based method

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

0

(7.8.6) Please explain

決算情報の支出額より算定

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

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

2425

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Average data method

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

0

(7.8.6) Please explain

決算情報の支出額より算定

Upstream transportation and distribution

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☑ Emissions covered under scope 1 or 2

(7.8.6) Please explain

上流の輸送と流通による排出量は購入した商品とサービスに含めて報告しており、本カテゴリに関わる排出量はないため関連性が無い

Waste generated in operations

(7.8.1) Evaluation status

Select from:

☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

43

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Waste-type-specific method

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

0

(7.8.6) Please explain

廃棄物排出量より算定

Business travel

(7.8.1) Evaluation status

Select from:

☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

1101

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Spend-based method

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

0

(7.8.6) Please explain

決算情報の支出額より算定

Employee commuting

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

1553

(7.8.3) Emissions calculation methodology

Select all that apply
☑ Average data method

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

0

(7.8.6) Please explain

決算情報の支出額より算定

Upstream leased assets

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☑ Emissions covered under scope 1 or 2

(7.8.6) Please explain

リース機器の使用による排出量はすべてScope２として報告しており、本カテゴリに関わる排出量はないため、関連性が無い

Downstream transportation and distribution

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☑ Emissions not relevant to the sector that our organization operates in according to methodology specified in question 7.2

(7.8.6) Please explain

当社は金融サービスの提供が主たる業務であり、下流輸送及び流通に関わる排出量はないため、関連性が無い

Processing of sold products

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☑ Emissions not relevant to the sector that our organization operates in according to methodology specified in question 7.2

(7.8.6) Please explain

当社は金融サービスの提供が主たる業務であり、加工に関わる排出量はないため、関連性が無い

Use of sold products

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☑ Emissions not relevant to the sector that our organization operates in according to methodology specified in question 7.2

(7.8.6) Please explain

当社は金融サービスの提供が主たる業務であり、サービスの使用に関わる排出量はないため、関連性が無い

End of life treatment of sold products

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☑ Emissions not relevant to the sector that our organization operates in according to methodology specified in question 7.2

(7.8.6) Please explain

当社は金融サービスの提供が主たる業務であり、販売した製品の廃棄物処理に関わる排出量はないため、関連性が無い

Downstream leased assets

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☑ Emissions estimated to be insignificant

(7.8.6) Please explain

Scope3 全体の排出量に対し 5%未満と推計、関連性なしと評価

Franchises

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☑ Emissions not relevant to the sector that our organization operates in according to methodology specified in question 7.2

(7.8.6) Please explain

当社は金融サービスの提供が主たる業務内容であり、フランチャイズ事業を行っていないため、フランチャイズによる排出は存在しない。そのため、関連性が無い

Other (upstream)

(7.8.1) Evaluation status

Select from:
☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:
☑ Emissions not relevant to the sector that our organization operates in according to methodology specified in question 7.2

(7.8.6) Please explain

当社は金融サービスの提供が主たる業務であり、該当する排出量はないため、関連性が無い

Other (downstream)

(7.8.1) Evaluation status

Select from:
☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:
☑ Emissions not relevant to the sector that our organization operates in according to methodology specified in question 7.2

(7.8.6) Please explain

当社は金融サービスの提供が主たる業務であり、該当する排出量はないため、関連性が無い
[Fixed row]

(7.9) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	*Select from:* ☑ Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	*Select from:* ☑ Third-party verification or assurance process in place
Scope 3	*Select from:* ☑ Third-party verification or assurance process in place

[Fixed row]

(7.9.1) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

Row 1

(7.9.1.1) Verification or assurance cycle in place

Select from:
☑ Annual process

(7.9.1.2) Status in the current reporting year

Select from:
☑ Complete

(7.9.1.3) Type of verification or assurance

Select from:
☑ Limited assurance

(7.9.1.4) Attach the statement

5371_（株）しずおかフィナンシャルグループ御中_検証報告書.pdf

(7.9.1.5) Page/section reference

「2.実施した検証の概要」に記載

(7.9.1.6) Relevant standard

Select all that apply
☑ ISO14064-3

(7.9.1.7) Proportion of reported emissions verified (%)

100
[Add row]

(7.9.2) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

Row 1

(7.9.2.1) Scope 2 approach

Select from:
☑ Scope 2 market-based

(7.9.2.2) Verification or assurance cycle in place

Select from:
☑ Annual process

(7.9.2.3) Status in the current reporting year

Select from:
☑ Complete

(7.9.2.4) Type of verification or assurance

Select from:
☑ Limited assurance

(7.9.2.5) Attach the statement

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(7.9.2.6) Page/ section reference

「2.実施した検証の概要」に記載

(7.9.2.7) Relevant standard

Select all that apply
☑ ISO14064-3

(7.9.2.8) Proportion of reported emissions verified (%)

100
[Add row]

(7.9.3) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.

Row 1

(7.9.3.1) Scope 3 category

Select all that apply

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

(7.9.3.2) Verification or assurance cycle in place

Select from:
☑ Annual process

(7.9.3.3) Status in the current reporting year

Select from:
☑ Complete

(7.9.3.4) Type of verification or assurance

Select from:
☑ Limited assurance

(7.9.3.5) Attach the statement

5371_（株）しずおかフィナンシャルグループ御中_検証報告書.pdf

(7.9.3.6) Page/section reference

「2.実施した検証の概要」に記載

(7.9.3.7) Relevant standard

Select all that apply
☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

90
[Add row]

(7.10) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Select from:
☑ Decreased

(7.10.1) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

Change in renewable energy consumption

(7.10.1.1) Change in emissions (metric tons CO2e)

748

(7.10.1.2) Direction of change in emissions

Select from:
☑ Decreased

(7.10.1.3) Emissions value (percentage)

78.74

(7.10.1.4) Please explain calculation

再生可能エネルギーを導入したことによる排出量の減少分を算定

Other emissions reduction activities

(7.10.1.1) Change in emissions (metric tons CO2e)

33

(7.10.1.2) Direction of change in emissions

Select from:
☑ Decreased

(7.10.1.3) Emissions value (percentage)

3.27

(7.10.1.4) Please explain calculation

Scope1 の削減による排出量減少分を算定

Divestment

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

変更なし

Acquisitions

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

変更なし

Mergers

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

変更なし

Change in output

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

変更なし

Change in methodology

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

変更なし

Change in boundary

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

変更なし

Change in physical operating conditions

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

変更なし

Unidentified

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

変更なし

Other

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

変更なし
[Fixed row]

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

Select from:
☑ Market-based

(7.12) Does your organization have significant land sector activities in its operations or value chain?

	Agriculture, forestry or other land sector activities
	Select from: ☑ Not evaluated

[Fixed row]

(7.13) Does your organization choose to account for and report technological CO2 removals or captured CO2 with geologic storage, or have you done so in previous years?

	Technological CO2 removals or captured CO2 with geologic storage in the reporting year	Specify the reason for no technological CO2 removals or captured CO2 with geological storage in the reporting year	Technological CO2 removals or captured CO2 with geologic storage were accounted for and reported in previous years
	Select from: ☑ No, explanation provided	*Select from:* ☑ No relevant activities identified	*Select from:* ☑ No

[Fixed row]

(7.23) Is your organization able to break down your emissions data for any of the subsidiaries included in your CDP response?

Select from:
☑ Yes

(7.23.1) Break down your gross Scope 1 and Scope 2 emissions by subsidiary.

Row 1

(7.23.1.1) Subsidiary name

静岡銀行

(7.23.1.2) Primary activity

Select from:
☑ Banks

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

928.91

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

13077.15

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

158.04

(7.23.1.15) Comment

なし

Row 2

(7.23.1.1) Subsidiary name

静銀経営コンサルティング

(7.23.1.2) Primary activity

Select from:

☑ Other professional services

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply

☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

0.39

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

16.47

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 3

(7.23.1.1) Subsidiary name

静銀リース

(7.23.1.2) Primary activity

Select from:

☑ Other financial

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply

☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

16.45

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

37.52

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

36.8

(7.23.1.15) Comment

なし

Row 4

(7.23.1.1) Subsidiary name

静岡キャピタル

(7.23.1.2) Primary activity

Select from:

☑ Other financial

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

0.05

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

16.47

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 5

(7.23.1.1) Subsidiary name

静銀ティーエム証券

(7.23.1.2) Primary activity

Select from:
☑ Other financial

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

104.07

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

241.1

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 6

(7.23.1.1) Subsidiary name

静銀 IT ソリューション

(7.23.1.2) Primary activity

Select from:
☑ Computer hardware

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

0

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

353.56

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 7

(7.23.1.1) Subsidiary name

静銀信用保証

(7.23.1.2) Primary activity

Select from:
☑ Other financial

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

0

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

32.93

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 8

(7.23.1.1) Subsidiary name

静銀カード

(7.23.1.2) Primary activity

Select from:
☑ Other financial

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

3.11

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

66.25

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 9

(7.23.1.1) Subsidiary name

静銀総合サービス

(7.23.1.2) Primary activity

Select from:
☑ Other professional services

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

2.68

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

32.93

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 10

(7.23.1.1) Subsidiary name

静銀モーゲージサービス

(7.23.1.2) Primary activity

Select from:
☑ Other professional services

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

11.19

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

131.73

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 11

(7.23.1.1) Subsidiary name

静銀ビジネスクリエイト

(7.23.1.2) Primary activity

Select from:
☑ Other professional services

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

0.45

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

32.93

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 12

(7.23.1.1) Subsidiary name

しずぎんハートフル

(7.23.1.2) Primary activity

Select from:
☑ Other professional services

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

0

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

16.47

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 13

(7.23.1.1) Subsidiary name

SFG マーケティング

(7.23.1.2) Primary activity

Select from:
☑ Other professional services

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply

☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

0

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

8.23

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 14

(7.23.1.1) Subsidiary name

SFG 不動産投資顧問

(7.23.1.2) Primary activity

Select from:

☑ Other professional services

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply

☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

0

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

8.23

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

0

(7.23.1.15) Comment

なし

Row 15

(7.23.1.1) Subsidiary name

静銀セゾンカード

(7.23.1.2) Primary activity

Select from:
☑ Other financial

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply
☑ No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

0

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

6.86

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

6.83

(7.23.1.15) Comment

なし
[Add row]

(7.29) What percentage of your total operational spend in the reporting year was on energy?

Select from:
☑ More than 0% but less than or equal to 5%

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

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	*Select from:* ☑ Yes
Consumption of purchased or acquired electricity	*Select from:* ☑ Yes
Consumption of purchased or acquired heat	*Select from:*

	Indicate whether your organization undertook this energy-related activity in the reporting year
	☑ No
Consumption of purchased or acquired steam	*Select from:* ☑ Yes
Consumption of purchased or acquired cooling	*Select from:* ☑ Yes
Generation of electricity, heat, steam, or cooling	*Select from:* ☑ No

[Fixed row]

(7.30.1) Report your organization’s energy consumption totals (excluding feedstocks) in MWh.

Consumption of fuel (excluding feedstock)

(7.30.1.1) Heating value

Select from:
☑ HHV (higher heating value)

(7.30.1.2) MWh from renewable sources

0

(7.30.1.3) MWh from non-renewable sources

5246.11

(7.30.1.5) Total (renewable + non-renewable) MWh

5246.11

Consumption of purchased or acquired electricity

(7.30.1.2) MWh from renewable sources

31249.26

(7.30.1.3) MWh from non-renewable sources

2109.4

(7.30.1.4) MWh from non-renewable zero or near-zero emission sources

0

(7.30.1.5) Total (renewable + non-renewable) MWh

33358.66

Consumption of purchased or acquired steam

(7.30.1.2) MWh from renewable sources

0

(7.30.1.3) MWh from non-renewable sources

130.36

(7.30.1.5) Total (renewable + non-renewable) MWh

130.36

Consumption of purchased or acquired cooling

(7.30.1.2) MWh from renewable sources

0

(7.30.1.3) MWh from non-renewable sources

329.81

(7.30.1.5) Total (renewable + non-renewable) MWh

329.81

Total energy consumption

(7.30.1.2) MWh from renewable sources

31249.26

(7.30.1.3) MWh from non-renewable sources

7815.68

(7.30.1.4) MWh from non-renewable zero or near-zero emission sources

0

(7.30.1.5) Total (renewable + non-renewable) MWh

39064.94
[Fixed row]

(7.30.14) Provide a breakdown by country/area of your electricity/heat/steam/cooling consumption in the reporting year.

China, Hong Kong Special Administrative Region

(7.30.14.1) Consumption of purchased electricity (MWh)

32.01

(7.30.14.2) Consumption of self-generated electricity (MWh)

0

(7.30.14.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.14.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.14.6) Total electricity/heat/steam/cooling energy consumption (MWh)

32.01

Japan

(7.30.14.1) Consumption of purchased electricity (MWh)

31447.39

(7.30.14.2) Consumption of self-generated electricity (MWh)

0

(7.30.14.4) Consumption of purchased heat, steam, and cooling (MWh)

460.17

(7.30.14.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.14.6) Total electricity/heat/steam/cooling energy consumption (MWh)

31907.56

Singapore

(7.30.14.1) Consumption of purchased electricity (MWh)

26.07

(7.30.14.2) Consumption of self-generated electricity (MWh)

0

(7.30.14.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.14.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.14.6) Total electricity/heat/steam/cooling energy consumption (MWh)

26.07

United States of America

(7.30.14.1) Consumption of purchased electricity (MWh)

33.19

(7.30.14.2) Consumption of self-generated electricity (MWh)

0

(7.30.14.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.14.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.14.6) Total electricity/heat/steam/cooling energy consumption (MWh)

33.19
[Fixed row]

(7.45) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Row 1

(7.45.1) Intensity figure

2.9e-9

(7.45.2) Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

1268.97

(7.45.3) Metric denominator

Select from:
☑ unit total revenue

(7.45.4) Metric denominator: Unit total

438546000000000

(7.45.5) Scope 2 figure used

Select from:
☑ Market-based

(7.45.6) % change from previous year

48.33

(7.45.7) Direction of change

Select from:
☑ Decreased

(7.45.8) Reasons for change

Select all that apply
☑ Change in renewable energy consumption

(7.45.9) Please explain

グリーン電気及び非化石証書取引を導入した
[Add row]

(7.52) Provide any additional climate-related metrics relevant to your business.

Row 1

(7.52.1) Description

Select from:
☑ Other, please specify :なし

(7.52.2) Metric value

0

(7.52.3) Metric numerator

0

(7.52.4) Metric denominator (intensity metric only)

0

(7.52.5) % change from previous year

0

(7.52.6) Direction of change

Select from:
☑ No change

(7.52.7) Please explain

追加の気候関連指標なし
[Add row]

(7.53) Did you have an emissions target that was active in the reporting year?

Select all that apply
☑ Absolute target
☑ Portfolio target

(7.53.1) Provide details of your absolute emissions targets and progress made against those targets.

Row 1

(7.53.1.1) Target reference number

Select from:

☑ Abs 1

(7.53.1.2) Is this a science-based target?

Select from:

☑ Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

(7.53.1.4) Target ambition

Select from:

☑ 1.5°C aligned

(7.53.1.5) Date target was set

05/18/2022

(7.53.1.6) Target coverage

Select from:

☑ Organization-wide

(7.53.1.7) Greenhouse gases covered by target

Select all that apply

☑ Carbon dioxide (CO2)

(7.53.1.8) Scopes

Select all that apply

☑ Scope 1
☑ Scope 2

(7.53.1.9) Scope 2 accounting method

Select from:
☑ Market-based

(7.53.1.11) End date of base year

03/30/2014

(7.53.1.12) Base year Scope 1 emissions covered by target (metric tons CO2e)

1377

(7.53.1.13) Base year Scope 2 emissions covered by target (metric tons CO2e)

17137

(7.53.1.31) Base year total Scope 3 emissions covered by target (metric tons CO2e)

0.000

(7.53.1.32) Total base year emissions covered by target in all selected Scopes (metric tons CO2e)

18514.000

(7.53.1.33) Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1

100

(7.53.1.34) Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2

100

(7.53.1.53) Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes

100

(7.53.1.54) End date of target

03/30/2031

(7.53.1.55) Targeted reduction from base year (%)

100

(7.53.1.56) Total emissions at end date of target covered by target in all selected Scopes (metric tons CO2e)

0.000

(7.53.1.57) Scope 1 emissions in reporting year covered by target (metric tons CO2e)

1067

(7.53.1.58) Scope 2 emissions in reporting year covered by target (metric tons CO2e)

201

(7.53.1.77) Total emissions in reporting year covered by target in all selected scopes (metric tons CO2e)

1268.000

(7.53.1.78) Land-related emissions covered by target

Select from:

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

(7.53.1.79) % of target achieved relative to base year

93.15

(7.53.1.80) Target status in reporting year

Select from:
☑ Underway

(7.53.1.82) Explain target coverage and identify any exclusions

除外なし

(7.53.1.83) Target objective

パリ協定の 1.5 度目標を目指し、2030 年度までにカーボンニュートラルを達成することを掲げています。そのため、移行計画を策定し、積極的に取り組んでいます。自社の脱炭素経営モデルを構築する中で得た脱炭素ソリューションや技術革新に関する知識を、投融資先や自治体などにも共有できると考えています。今後、サプライチェーン全体を巻き込み、サステナビリティの推進に寄与していきたいと思います。

(7.53.1.84) Plan for achieving target, and progress made to the end of the reporting year

再生可能エネルギーの導入と、省エネ活動、電動化等により目標達成を目指します。

(7.53.1.85) Target derived using a sectoral decarbonization approach

Select from:
☑ No

Row 2

(7.53.1.1) Target reference number

Select from:
☑ Abs 2

(7.53.1.2) Is this a science-based target?

Select from:

☑ Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

(7.53.1.4) Target ambition

Select from:

☑ 1.5°C aligned

(7.53.1.5) Date target was set

05/18/2022

(7.53.1.6) Target coverage

Select from:

☑ Organization-wide

(7.53.1.7) Greenhouse gases covered by target

Select all that apply

☑ Carbon dioxide (CO2)

(7.53.1.8) Scopes

Select all that apply

☑ Scope 1

☑ Scope 2

(7.53.1.9) Scope 2 accounting method

Select from:

☑ Market-based

(7.53.1.11) End date of base year

03/30/2014

(7.53.1.12) Base year Scope 1 emissions covered by target (metric tons CO2e)

1377

(7.53.1.13) Base year Scope 2 emissions covered by target (metric tons CO2e)

17137

(7.53.1.31) Base year total Scope 3 emissions covered by target (metric tons CO2e)

0.000

(7.53.1.32) Total base year emissions covered by target in all selected Scopes (metric tons CO2e)

18514.000

(7.53.1.33) Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1

100

(7.53.1.34) Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2

100

(7.53.1.53) Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes

100

(7.53.1.54) End date of target

03/30/2051

(7.53.1.55) Targeted reduction from base year (%)

100

(7.53.1.56) Total emissions at end date of target covered by target in all selected Scopes (metric tons CO2e)

0.000

(7.53.1.57) Scope 1 emissions in reporting year covered by target (metric tons CO2e)

1067

(7.53.1.58) Scope 2 emissions in reporting year covered by target (metric tons CO2e)

201

(7.53.1.77) Total emissions in reporting year covered by target in all selected scopes (metric tons CO2e)

1268.000

(7.53.1.78) Land-related emissions covered by target

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

(7.53.1.79) % of target achieved relative to base year

93.15

(7.53.1.80) Target status in reporting year

Select from:
☑ Underway

(7.53.1.82) Explain target coverage and identify any exclusions

除外無し

(7.53.1.83) Target objective

パリ協定の 1.5 度目標を目指し、2030 年度までにカーボンニュートラルを達成することを掲げています。そのため、移行計画を策定し、積極的に取り組んでいます。自社の脱炭素経営モデルを構築する中で得た脱炭素ソリューションや技術革新に関する知識を、投融資先や自治体などにも共有できると考えています。今後、サプライチェーン全体を巻き込み、サステナビリティの推進に寄与していきたいと思います。

(7.53.1.84) Plan for achieving target, and progress made to the end of the reporting year

再生可能エネルギーの導入と、省エネ活動、電動化等により目標達成を目指します。

(7.53.1.85) Target derived using a sectoral decarbonization approach

Select from:
☑ No
[Add row]

(7.53.4) Provide details of the climate-related targets for your portfolio.

Row 1

(7.53.4.1) Target reference number

Select from:
☑ Por1

(7.53.4.2) Target type

Select from:
☑ Green finance

(7.53.4.3) Taxonomy or framework used to define “green finance”

Select from:
☑ Other, please specify :LMA グリーン ローン原則,LMA サステナビリティ リンク ローン原則,グリーン ボンド原則 (ICMA)

(7.53.4.4) Methodology used when setting the target

Select from:

☑ Own methodology

(7.53.4.5) Date target was set

10/26/2021

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

☑ Asset class level

(7.53.4.9) Portfolio

Select from:

☑ Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

☑ Loans

☑ Project finance

(7.53.4.11) Sectors covered by the target

Select all that apply

☑ Retail

☑ Apparel

☑ Services

☑ Materials

☑ Hospitality

☑ Food, beverage & agriculture

☑ Fossil Fuels

☑ Manufacturing

☑ Infrastructure

☑ Power generation

☑ Transportation services

☑ Biotech, health care & pharma

(7.53.4.12) Target type: Absolute or intensity

Select from:

☑ Absolute

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

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

(7.53.4.18) % of portfolio covered in relation to total portfolio value

12.488

(7.53.4.19) Total value of assets covered by the target

999999999999

(7.53.4.20) % of asset class covered by the target, based on the total value of this asset class

17.88

(7.53.4.21) Frequency of target reviews

Select from:

☑ Annually

(7.53.4.22) End date of base year

03/30/2021

(7.53.4.23) Figure in base year

0

(7.53.4.24) We have an interim target

Select from:

☑ No

(7.53.4.27) End date of target

03/30/2031

(7.53.4.28) Figure in target year

2000000000000

(7.53.4.29) Figure in reporting year

1681900000000

(7.53.4.30) % of target achieved relative to base year

84.095

(7.53.4.31) Target status in reporting year

Select from:

☑ Underway

(7.53.4.34) Is this a science-based target?

Select from:

☑ No, and we do not anticipate setting one in the next 2 years

(7.53.4.37) Please explain target coverage and identify any exclusions

当社グループでは、持続可能な社会の実現に向けたお客さまの ESG（環境・社会・ガバナンス）、SDGs（持続可能な開発目標）への取り組みを支援する資金供給を「サステナブルファイナンス」と定義し、2030 年度までに累計 2 兆円を実行することを目標としています。

(7.53.4.38) Target objective

2021 年 10 月に、持株会社体制移行前の静岡銀行において、地域における脱炭素化社会の実現に向けた取組みを加速させ、こうした活動を一層推進していくために、サステナブルファイナンス目標を設定しました。また、2022 年 10 月に持株会社体制に移行し、2023 年 4 月よりスタートした持株会社体制における第 1 次中期経営計画では、静岡県内の温室効果ガス排出量を 2030 年度までに 2013 年度比で▲46％削減する目標をインパクト指標として設定することにより、アウトプットとしての資金供給を通じた取引先の脱簡素化支援、アウトカムとしての同支援を通じた地域の排出量削減と、サステナブルファイナンス目標の目的を明確にしています。
[Add row]

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

Select all that apply
☑ Net-zero targets

(7.54.3) Provide details of your net-zero target(s).

Row 1

(7.54.3.1) Target reference number

Select from:
☑ NZ1

(7.54.3.2) Date target was set

05/18/2022

(7.54.3.3) Target Coverage

Select from:
☑ Organization-wide

(7.54.3.4) Targets linked to this net zero target

Select all that apply

☑ Abs1

☑ Abs2

(7.54.3.5) End date of target for achieving net zero

03/30/2031

(7.54.3.6) Is this a science-based target?

Select from:

☑ Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

(7.54.3.8) Scopes

Select all that apply

☑ Scope 1

(7.54.3.9) Greenhouse gases covered by target

Select all that apply

☑ Carbon dioxide (CO2)

(7.54.3.10) Explain target coverage and identify any exclusions

事業活動によるすべての範囲

(7.54.3.11) Target objective

2030 年度までにカーボンニュートラルを達成する

(7.54.3.12) Do you intend to neutralize any residual emissions with permanent carbon removals at the end of the target?

Select from:

☑ Yes

(7.54.3.13) Do you plan to mitigate emissions beyond your value chain?

Select from:

☑ No, we do not plan to mitigate emissions beyond our value chain

(7.54.3.14) Do you intend to purchase and cancel carbon credits for neutralization and/or beyond value chain mitigation?

Select all that apply

☑ Yes, we are currently purchasing and cancelling carbon credits for beyond value chain mitigation

(7.54.3.15) Planned milestones and/or near-term investments for neutralization at the end of the target

電気自動車の導入を計画

(7.54.3.17) Target status in reporting year

Select from:

☑ Underway

(7.54.3.19) Process for reviewing target

取締役会へ付議

Row 2

(7.54.3.1) Target reference number

Select from:

☑ NZ2

(7.54.3.2) Date target was set

05/18/2022

(7.54.3.3) Target Coverage

Select from:

☑ Organization-wide

(7.54.3.4) Targets linked to this net zero target

Select all that apply

☑ Abs1

☑ Abs2

(7.54.3.5) End date of target for achieving net zero

03/30/2031

(7.54.3.6) Is this a science-based target?

Select from:

☑ Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

(7.54.3.8) Scopes

Select all that apply

☑ Scope 2

(7.54.3.9) Greenhouse gases covered by target

Select all that apply

☑ Carbon dioxide (CO2)

(7.54.3.10) Explain target coverage and identify any exclusions

事業活動によるすべての範囲

(7.54.3.11) Target objective

2030 年度までにカーボンニュートラルを達成する

(7.54.3.12) Do you intend to neutralize any residual emissions with permanent carbon removals at the end of the target?

Select from:

☑ No

(7.54.3.13) Do you plan to mitigate emissions beyond your value chain?

Select from:

☑ No, we do not plan to mitigate emissions beyond our value chain

(7.54.3.17) Target status in reporting year

Select from:

☑ Underway

(7.54.3.19) Process for reviewing target

取締役会へ付議

Row 3

(7.54.3.1) Target reference number

Select from:

☑ NZ3

(7.54.3.2) Date target was set

05/25/2026

(7.54.3.3) Target Coverage

Select from:
☑ Banking (Bank)

(7.54.3.4) Targets linked to this net zero target

Select all that apply
☑ Por1

(7.54.3.5) End date of target for achieving net zero

03/31/2051

(7.54.3.6) Is this a science-based target?

Select from:
☑ Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

(7.54.3.8) Scopes

Select all that apply
☑ Scope 3

(7.54.3.9) Greenhouse gases covered by target

Select all that apply
☑ Carbon dioxide (CO2)

(7.54.3.10) Explain target coverage and identify any exclusions

目標対象範囲はスコープ3 カテゴリー15 のうち、銀行取引の事業性融資およびプロジェクトファイナンス

(7.54.3.11) Target objective

2050 年度までにカーボンニュートラルを達成する

(7.54.3.12) Do you intend to neutralize any residual emissions with permanent carbon removals at the end of the target?

Select from:
☑ No

(7.54.3.13) Do you plan to mitigate emissions beyond your value chain?

Select from:
☑ No, we do not plan to mitigate emissions beyond our value chain

(7.54.3.17) Target status in reporting year

Select from:
☑ New

(7.54.3.19) Process for reviewing target

取締役会へ付議
[Add row]

(7.55) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

	Emissions reduction initiatives that were active within the reporting year
	Select from: ☑ Yes

[Fixed row]

(7.55.1) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

	Number of initiatives	Total estimated annual CO2e savings in metric tonnes CO2e
Under investigation	*0*	
To be implemented	*0*	*0*
Implementation commenced	*0*	*0*
Implemented	*4*	*5196*
Not to be implemented	*0*	

[Fixed row]

(7.55.2) Provide details on the initiatives implemented in the reporting year in the table below.

Row 1

(7.55.2.1) Initiative category & Initiative type

Low-carbon energy generation

☑ Solar PV

(7.55.2.2) Estimated annual CO_2e savings (metric tonnes CO2e)

1300

(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply

☑ Scope 2 (market-based)

(7.55.2.4) Voluntary/Mandatory

Select from:

☑ Voluntary

(7.55.2.5) Annual monetary savings (unit currency – as specified in 1.2)

0

(7.55.2.6) Investment required (unit currency – as specified in 1.2)

0

(7.55.2.7) Payback period

Select from:

☑ <1 year

(7.55.2.8) Estimated lifetime of the initiative

Select from:

☑ 21-30 years

(7.55.2.9) Comment

中部電力ミライズとコーポレートオフサイト PPA 契約に基づく再エネ電力の導入

Row 2

(7.55.2.1) Initiative category & Initiative type

Low-carbon energy consumption

☑ Small hydropower (<25 MW)

(7.55.2.2) Estimated annual CO_2e savings (metric tonnes CO2e)

546

(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply

☑ Scope 2 (market-based)

(7.55.2.4) Voluntary/Mandatory

Select from:

☑ Voluntary

(7.55.2.5) Annual monetary savings (unit currency – as specified in 1.2)

0

(7.55.2.6) Investment required (unit currency – as specified in 1.2)

0

(7.55.2.7) Payback period

Select from:

☑ <1 year

(7.55.2.8) Estimated lifetime of the initiative

Select from:

☑ 21-30 years

(7.55.2.9) Comment

東京電力エナジーパートナーより、家康公用水発電所が発電する再エネ電力の全量を購入

Row 3

(7.55.2.1) Initiative category & Initiative type

Low-carbon energy consumption
☑ Small hydropower (<25 MW)

(7.55.2.2) Estimated annual CO_2e savings (metric tonnes CO2e)

1800

(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply
☑ Scope 2 (market-based)

(7.55.2.4) Voluntary/Mandatory

Select from:
☑ Voluntary

(7.55.2.5) Annual monetary savings (unit currency – as specified in 1.2)

0

(7.55.2.6) Investment required (unit currency – as specified in 1.2)

0

(7.55.2.7) Payback period

Select from:
☑ <1 year

(7.55.2.8) Estimated lifetime of the initiative

Select from:
☑ 16-20 years

(7.55.2.9) Comment

中部電力ミライズより、安倍川水力発電所が発電する再エネ電力を購入

Row 4

(7.55.2.1) Initiative category & Initiative type

Low-carbon energy generation
☑ Wind

(7.55.2.2) Estimated annual CO_2e savings (metric tonnes CO2e)

1550

(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply
☑ Scope 2 (market-based)

(7.55.2.4) Voluntary/Mandatory

Select from:
☑ Voluntary

(7.55.2.5) Annual monetary savings (unit currency – as specified in 1.2)

0

(7.55.2.6) Investment required (unit currency – as specified in 1.2)

0

(7.55.2.7) Payback period

Select from:
☑ <1 year

(7.55.2.8) Estimated lifetime of the initiative

Select from:
☑ 11-15 years

(7.55.2.9) Comment

東京電力エナジーパートナーより、東伊豆風力発電所での発電する再エネ電力を購入
[Add row]

(7.55.3) What methods do you use to drive investment in emissions reduction activities?

Row 1

(7.55.3.1) Method

Select from:
☑ Dedicated budget for energy efficiency

(7.55.3.2) Comment

高効率な照明や空調機器の導入

Row 2

(7.55.3.1) Method

Select from:
☑ Employee engagement

(7.55.3.2) Comment

空調使用時間の短縮
[Add row]

(7.79) Has your organization retired any project-based carbon credits within the reporting year?

Select from:
☑ Yes

(7.79.1) Provide details of the project-based carbon credits retired by your organization in the reporting year.

Row 1

(7.79.1.1) Project type

Select from:
☑ Reforestation

(7.79.1.2) Type of mitigation activity

Select from:
☑ Emissions reduction

(7.79.1.3) Project description

森林保全プロジェクト

(7.79.1.4) Credits retired by your organization from this project in the reporting year (metric tons CO2e)

712

(7.79.1.5) Purpose of retirement

Select from:

☑ Voluntary offsetting

(7.79.1.6) Are you able to report the vintage of the credits at retirement?

Select from:

☑ Yes

(7.79.1.7) Vintage of credits at retirement

2025

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

Select from:

☑ Purchased

(7.79.1.9) Carbon-crediting program by which the credits were issued

Select from:

☑ J-credit (offsets)

(7.79.1.10) Method the program uses to assess additionality for this project

Select all that apply

☑ Standardized Approaches

(7.79.1.11) Approaches by which the selected program requires this project to address reversal risk

Select all that apply

☑ No risk of reversal

(7.79.1.12) Potential sources of leakage the selected program requires this project to have assessed

Select all that apply

☑ Upstream/downstream emissions

(7.79.1.13) Provide details of other issues the selected program requires projects to address

特になし

(7.79.1.14) Please explain

特になし

Row 2

(7.79.1.1) Project type

Select from:

☑ Energy efficiency: households

(7.79.1.2) Type of mitigation activity

Select from:

☑ Emissions reduction

(7.79.1.3) Project description

燃料電池導入における CO2 排出削減プロジェクト

(7.79.1.4) Credits retired by your organization from this project in the reporting year (metric tons CO2e)

39

(7.79.1.5) Purpose of retirement

Select from:

☑ Voluntary offsetting

(7.79.1.6) Are you able to report the vintage of the credits at retirement?

Select from:

☑ Yes

(7.79.1.7) Vintage of credits at retirement

2025

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

Select from:

☑ Purchased

(7.79.1.9) Carbon-crediting program by which the credits were issued

Select from:

☑ J-credit (offsets)

(7.79.1.10) Method the program uses to assess additionality for this project

Select all that apply

☑ Standardized Approaches

(7.79.1.11) Approaches by which the selected program requires this project to address reversal risk

Select all that apply

☑ No risk of reversal

(7.79.1.12) Potential sources of leakage the selected program requires this project to have assessed

Select all that apply

☑ Upstream/downstream emissions

(7.79.1.13) Provide details of other issues the selected program requires projects to address

特になし

(7.79.1.14) Please explain

特になし

[Add row]

C12. Environmental performance - Financial services

(12.1) Does your organization measure the impact of your portfolio on the environment?

Banking (Bank)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

☑ Yes

(12.1.2) Disclosure metric

Select all that apply

☑ Financed emissions

(12.1.5) We measure the impact of our portfolio on forests

Select from:

☑ No, and we do not plan to do so in the next two years

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

Select from:

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

(12.1.7) Explain why your organization does not measure its portfolio impact on forests

内部リソースの欠如

(12.1.8) We measure the impact of our portfolio on water

Select from:

☑ No, and we do not plan to do so in the next two years

(12.1.9) Primary reason for not measuring portfolio impact on water

Select from:
☑ Lack of internal resources, capabilities, or expertise (e.g., due to organization size)

(12.1.10) Explain why your organization does not measure its portfolio impact on water

内部リソースの欠如

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

Select from:
☑ No, but we plan to do so in the next two years

(12.1.12) Primary reason for not measuring portfolio impact on biodiversity

Select from:
☑ Lack of internal resources, capabilities, or expertise (e.g., due to organization size)

(12.1.13) Explain why your organization does not measure its portfolio impact on biodiversity

内部リソースの欠如
[Fixed row]

(12.1.1) Provide details of your organization's financed emissions in the reporting year and in the base year.

Banking (Bank)

(12.1.1.1) Asset classes covered in the calculation

Select all that apply
☑ Loans

☑ Project finance
☑ Bonds
☑ Equity investments
☑ Fixed income

(12.1.1.2) Financed emissions (metric unit tons CO2e) in the reporting year

11732780

(12.1.1.3) % of portfolio covered in relation to total portfolio value

59.914

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

6701625349120.00

(12.1.1.5) % of financed emissions calculated using data obtained from clients/investees (optional)

19.368

(12.1.1.6) Emissions calculation methodology

Select from:
☑ The Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF)

(12.1.1.7) Weighted data quality score (for PCAF-aligned data quality scores only)

3.49

(12.1.1.8) Financed emissions (metric unit tons CO2e) in the base year

11922235

(12.1.1.9) Base year end

(12.1.1.10) % of undrawn loan commitments included in the financed emissions calculation

0

(12.1.1.11) Please explain the details of and assumptions used in your calculation

ポートフォリオにおける重要性および算定可能性を考慮し子会社である静岡銀行の事業性融資取引、株式、債券を対象にしました。従いまして銀行が保有する住宅ローン等の消費性融資は対象から除外しています。算定は PCAF スタンダードに基づき取引先の Scope1、2 を対象に実施しています。但し、上場企業で排出量を開示している取引先については公表値を基に算定を行っています
[Fixed row]

(12.2) Are you able to provide a breakdown of your organization's financed emissions and other portfolio carbon footprinting metrics?

	Portfolio breakdown	Please explain why you do not provide a breakdown of your portfolio impact on the climate
Banking (Bank)	Yes ☑ Yes, by asset class ☑ Yes, by industry	*融資取引、株式、債券の資産区分別にて分類。スコープ別については、公表データをもとに集計している先のうち一部スコープ別の数値を開示していない先があるため、スコープ別の分類を報告していない。*

[Fixed row]

(12.2.1) Break down your organization’s financed emissions and other portfolio carbon footprinting metrics by asset class, by industry, and/or by scope.

Row 1

(12.2.1.1) Portfolio

Select from:

☑ Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

☑ Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

☑ Fossil Fuels

(12.2.1.4) Asset class

Select from:

☑ Loans

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

0.748

(12.2.1.7) Value of assets covered in the calculation

83615326272

(12.2.1.8) Financed emissions or alternative metric

536603

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

☑ Not applicable

(12.2.1.12) Explain the details, assumptions and exclusions in your calculation

静岡銀行の事業性融資取引を対象に PCAF スタンダードに基づき取引先の Scope1、2 を算定しています。但し、上場企業で排出量を開示している取引先については公表値を基に算定を行っています。本行には、弊社開示における「石油・ガス」「石炭」の合計を表示しています。未実行のコミットメントラインは、算定の対象外としています

Row 2

(12.2.1.1) Portfolio

Select from:

☑ Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

☑ Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

☑ Transportation services

(12.2.1.4) Asset class

Select from:

☑ Loans

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

1.91

(12.2.1.7) Value of assets covered in the calculation

213590866341

(12.2.1.8) Financed emissions or alternative metric

715837

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:
☑ Not applicable

(12.2.1.12) Explain the details, assumptions and exclusions in your calculation

静岡銀行の事業性融資取引を対象に PCAF スタンダードに基づき取引先の Scope1、2 を算定しています。但し、上場企業で排出量を開示している取引先については公表値を基に算定を行っています。本行には、弊社開示における「航空貨物輸送」「航空貨物輸送」「海運」「鉄道輸送」「トラックサービス」の合計を表示しています。未実行のコミットメントラインは、算定の対象外としています

Row 3

(12.2.1.1) Portfolio

Select from:
☑ Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:
☑ Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

☑ Food, beverage & agriculture

(12.2.1.4) Asset class

Select from:
☑ Loans

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

1.888

(12.2.1.7) Value of assets covered in the calculation

211147398899

(12.2.1.8) Financed emissions or alternative metric

916034

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:
☑ Not applicable

(12.2.1.12) Explain the details, assumptions and exclusions in your calculation

静岡銀行の事業性融資取引を対象に PCAF スタンダードに基づき取引先の Scope1、2 を算定しています。但し、上場企業で排出量を開示している取引先については公表値を基に算定を行っています。本行には、弊社開示における「飲料」「農業」「包装食品、肉」の合計を表示しています。未実行のコミットメントラインは、算定の対象外としています
[Add row]

(12.3) State the values of your financing and insurance of fossil fuel assets in the reporting year.

Lending to all fossil fuel assets

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:
☑ Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

88380998730

(12.3.3) New loans advanced in reporting year (unit currency – as specified 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0.9

(12.3.6) Details of calculation

TCFD１８業種のうち「石油・ガス」「石炭」に該当する取引先の事業性融資残高を集計しています

Lending to thermal coal

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:
☑ Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

0

(12.3.3) New loans advanced in reporting year (unit currency – as specified 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0

(12.3.6) Details of calculation

TCFD１８業種のうち「石炭」に該当する取引先の事業性融資残高を集計しています

Lending to met coal

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:
☑ Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

0

(12.3.3) New loans advanced in reporting year (unit currency – as specified 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0

(12.3.6) Details of calculation

石炭についてはすべて一般石炭に含めています

Lending to oil

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:
☑ Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

66189952814

(12.3.3) New loans advanced in reporting year (unit currency – as specified 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0.6

(12.3.6) Details of calculation

TCFD１８業種のうち「石油・ガス」に該当する取引先のうち、事業内容が「石油」に該当する取引先の事業性融資残高を集計しています

Lending to gas

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:
☑ Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

22191045916

(12.3.3) New loans advanced in reporting year (unit currency – as specified 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0.2

(12.3.6) Details of calculation

TCFD１８業種のうち「石油・ガス」に該当する取引先のうち、事業内容が「ガス」に該当する取引先の事業性融資残高を集計しています
[Fixed row]

(12.4) Does your organization provide finance and/or insurance to companies in the commodity value chain? If so, for each commodity and portfolio, state the values of your financing and/or insurance in the reporting year.

Lending to companies operating in the timber products value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:
☑ Unknown

Lending to companies operating in the palm oil value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:
☑ Unknown

Lending to companies operating in the cattle products value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:
☑ Unknown

Lending to companies operating in the soy value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:
☑ Unknown

Lending to companies operating in the rubber value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:
☑ Unknown

Lending to companies operating in the cocoa value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:
☑ Unknown

Lending to companies operating in the coffee value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:
☑ Unknown
[Fixed row]

(12.5) In the reporting year, did your organization finance and/or insure activities or sectors that are aligned with, or eligible under, a sustainable finance taxonomy? If so, are you able to report the values of that financing and/or underwriting?

	Reporting values of the financing and/or insurance of activities or sectors that are eligible under or aligned with a sustainable finance taxonomy	Primary reason for not providing values of the financing and/or insurance	Explain why you are not providing values of the financing and/or insurance
Banking (Bank)	*Select from:* ☑ No, but we plan to report in the next two years	*Select from:* ☑ No standardized procedure	*標準化された手順がないためです。*

[Fixed row]

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

	Existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues
	Select from: ☑ Yes

[Fixed row]

(12.6.1) Provide details of your existing products and services that enable clients to mitigate and/or adapt to the effects of environmental issues, including any taxonomy or methodology used to classify the products and services.

Row 1

(12.6.1.1) Environmental issue

Select all that apply

☑ Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

☑ Mitigation

☑ Adaptation

(12.6.1.3) Portfolio

Select from:

☑ Banking (Bank)

(12.6.1.4) Asset class

Select from:

☑ Loans

(12.6.1.5) Type of product classification

Select all that apply

☑ Products that promote environmental and/or social characteristics

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

☑ Green Bond Principles (ICMA)

☑ LMA Green Loan Principles

☑ LMA Sustainability Link Loans Principles

☑ Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

☑ Energy efficiency measures

☑ Green buildings and equipment

(12.6.1.8) Description of product/service

当社の子会社である静岡銀行では、ポジティブインパクトファイナンス、サステナビリティリンクローン、グリーンローン、ソーシャルローン、等の各種融資商品を取り扱っています

(12.6.1.9) % of portfolio aligned with a taxonomy or methodology in relation to total portfolio value

1

(12.6.1.10) Product considers principal adverse impacts on environmental factors

Select from:
☑ Yes

(12.6.1.11) Details on how the principal adverse impacts on environmental factors are considered in this product

当社の子会社である静岡銀行では、取引先の環境問題に対する活動をサポートするための資金支援を行っています
[Add row]

(12.7) Has your organization set targets for deforestation and conversion-free and/or water-secure lending, investing and/or insuring?

	Target set	Explain why your organization has not set targets for deforestation- and conversion-free and/or water-secure lending, investing and/or insuring
Forests	*Select from:* ☑ No, we have not set such targets, but we plan to within the next two years	*当社グループは TNFD 提言に賛同し、今後対応を進めていく予定です。森林破壊や転換を伴わない融資の目標設定はその過程で行っていく予定です*
Water	*Select from:* ☑ No, we have not set such targets, but we	*当社グループは TNFD 提言に賛同し、今後対応を進めていく予定です。水資源の確保を目的とした融資の目標設定はその過程で行っていく予定です*

	Target set	Explain why your organization has not set targets for deforestation- and conversion-free and/or water-secure lending, investing and/or insuring
	plan to within the next two years	

[Fixed row]

C13. Further information & sign off

(13.1) Indicate if any environmental information included in your CDP response (not already reported in 7.9.1/2/3, 8.9.1/2/3/4, and 9.3.2) is verified and/or assured by a third party?

	Other environmental information included in your CDP response is verified and/or assured by a third party
	Select from: ☑ Yes

[Fixed row]

(13.1.1) Which data points within your CDP response are verified and/or assured by a third party, and which standards were used?

Row 1

(13.1.1.1) Environmental issue for which data has been verified and/or assured

Select all that apply

☑ Climate change

(13.1.1.2) Disclosure module and data verified and/or assured

Environmental performance – Climate change

☑ Electricity/Steam/Heat/Cooling consumption

(13.1.1.3) Verification/assurance standard

General standards
☑ ISAE 3000

(13.1.1.4) Further details of the third-party verification/assurance process

電気等エネルギー使用量について第三者検証を実施

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

5371_（株）しずおかフィナンシャルグループ御中_検証報告書.pdf
[Add row]

(13.2) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.

(13.2.1) Additional information

[質問 7.53.4 への補足情報] 19 列目「目標の対象となる資産の総価値」について、正しくは「2,000,000,000,000」円です。システム上「999,999,999,999」円以下との制限がかけられているため、CDP Japan の指示に基づき 7.53.4 の回答欄には「999,999,999,999」円と仮入力しています。

(13.2.2) Attachment (optional)

CDP2026_13.2.pdf
[Fixed row]

(13.3) Provide the following information for the person that has signed off (approved) your CDP response.

(13.3.1) Job title

最高財務責任者（CFO）

(13.3.2) Corresponding job category

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

(13.4) Please indicate your consent for CDP to share contact details with the Pacific Institute to support content for its Water Action Hub to facilitate collective action in priority basins.

Select from:
☑ Yes, CDP may share our Disclosure Submission Lead contact details with the Pacific Institute