

Initiatives for Sustainability

Formulation of the Sustainability Policy

The Group has formulated the Sustainability Policy as its basic policy for sustainability initiatives.

Sustainability Policy

The Juroku Financial Group recognizes sustainability initiatives to be an important management challenge. We will strive to solve various social issues such as climate change through our core business of a “provider of comprehensive financial services to the region” and contribute to “achieving growth and prosperity for our customers and the local community,” which is our group management philosophy, while aiming at sustainable growth and enhancing the corporate value of the Group.



(*) Definition of sustainability: Creating a society that facilitates the growth and prosperity of customers and local communities, and passing it over to future generations

Sustainability KPIs

To reinforce initiatives for sustainability, the Group has set Sustainability KPIs for five key challenges (Materiality). All items are progressing smoothly.

Targets by FY2030

Key challenges	Item	Quantitative target	March 2023 results (progress rate)	
Revitalization of the local economy	Sustainable finances provided (including environment-related finances)	¥2 trillion (¥800 billion)	(*) ¥234.8 billion (¥85.9 billion)	11.7% (10.7%)
	Balance of Group assets on deposit	¥550 billion	¥363.9 billion	66.1%
Sustainable development of the local community	Social impact investments	¥2 billion	(*) ¥270 million	13.7%
	DX-support consultation cases	3,000 cases	(*) 126 cases	4.2%
Environmental conservation and climate change actions	CO ₂ emissions (vs. FY2013 level)	50% reduction	43.6% reduction	87.2%
	Paper use (vs. FY2019 level)	50% reduction	17.3% reduction	34.6%
Empowerment of diverse human resources	Ratio of female managers	20%	7.7%	38.8%
	Ratio of paid leave claimed	80%	54.0%	67.6%

(*) Cumulative total from April 2022

On-going targets

Key challenges	Item	Quantitative target	March 2023 results (progress rate)	
Advanced governance	Initial response training for emergency preparedness	No less than twice a year	6 times	300.0%
	Dialogue with investors	No less than 10 times a year	15 times	150.0%

Transition in Key Sustainability Initiatives and Response to Climate Change

February 2020	Enacted The Juroku Bank Group SDGs Declaration
April 2021	The Juroku Bank newly established the SDGs Promotion Office
June 2021	The Juroku Bank expressed support for the TCFD recommendations
October 2021	The Juroku Financial Group established Enacted the Juroku Financial Group SDGs Declaration
March 2022	The Company expressed support for the TCFD recommendations
April 2022	The Company newly established the Sustainability Management Office The Juroku Bank upgraded the SDGs Promotion Office to the Sustainability Promotion Department Newly established the Sustainability Council
May 2022	Formulated the Sustainability Policy Set Sustainability KPIs
December 2022	Acquired a “B” rating in the CDP’s 2022 climate change questionnaire
March 2023	Joined PCAF

Addressing Key Challenges (Materiality)

