

Environmental Policy

Basic Philosophy

With our headquarters in Kyoto, which boasts more than 1200 years of history, and operating widely in the Kinki region, a place of magnificent natural settings and rich history and culture, the Bank of Kyoto strives to achieve sustainable development together with the community in which we operate.

We make it as our social mission to pass on rich natural surroundings and these tremendous historic and cultural assets to future generations. In light of this philosophy, we consider the environment an important social issue, and all of our employees take an active stance on environmental conservation.

Action Plan

- (1) Observe laws, regulations, agreements, etc. on the environment.
- (2) Accurately assess the impact of our corporate activity on the environment, set goals and objectives in this regard and work toward them, and strive to continuously improve environmental conservation activities by conducting regular reviews.
- (3) Promote energy and resources conservation, as well as recycling, with a view to reducing environmental stress.
- (4) By offering environmentally-friendly financial products and services, assist clients with environmental conservation, and contribute to improving the local community environment.
- (5) Deepen awareness of all employees, including executives, on environmental issues, and address environmental conservation initiatives in the region.
- (6) Inform all employees and executives of our environmental policy and environmental initiatives, and also disclose this information to the public.

Stage 2 Environmental Plan (FY2014 – FY2016)

Our numerical target under the plan is to reduce the amount of electricity, gas, and gasoline we use by at least 1% every year with fiscal 2013 as the base year.

Initiatives of the Bank of Kyoto

- Promotion of energy-saving activities
- Building of environmentally-friendly branches
- Resource-saving and recycling
- Information disclosure

Initiatives for Customers and Local Communities

- Forestry preservation activities
- Environmentally-friendly financial products and services
- Collaboration with environmental projects in the region

Initiatives of All Bank Employees

- Eco-lifestyle for the families of all Bank employees
- Environmental volunteers

Measures to Hand Down the Beautiful Forests to Coming Generations

Kyoto Prefecture is a heavily wooded area with forests occupying about three-quarters of its total land area. To pass on this wonderful environment to future generations, the Bank actively promotes involvement in initiatives to preserve forests.

Japan Wood Design Award 2015 “Honorable Mention” Received

In December 2015, the Bank of Kyoto received an “Honorable Mention” in the Japan Wood Design Award 2015 sponsored by the Forestry Agency. To date, 32 of our branch offices have incorporated locally grown wood in their interior designs. Some of our branches, such as the Kinkakuji Branch and the Takatsuki Branch, use wood thinned out from the Kyogin *Fureai* Forest, a forest that the Bank preserves.



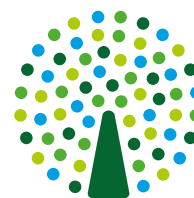
Takatsuki Branch (Newly Built in July 2015)

The Bank of Kyoto’s Forest Preservation and Cultivation Activities

The Bank of Kyoto is engaged in activities to cultivate the Kyogin *Furusato* Forest within the Bank’s Arashiyama grounds in Kyoto’s Nishikyō-ku, as well as the Kyogin *Manabi* Forest on the premises of the Kyoto Banking College Katsuragawa Campus. We also maintain the Kyogin *Fureai* Forest within the Motoyama National Forest area in the Kita-ku area of Kyoto.

Taking Part in Activities for “Save the Forest in Japan”

“Save the Forest in Japan,” carried out as an activity for passing on a beautiful and healthy natural environment to the next generation, was launched in 2008 with the Bank playing a central role. At present, 64 regional banks participate and share information from each region through information exchange meetings and other measures.



日本の森を守る
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Working Together with Local Communities

Conclusion of Mutual Assistance Agreement for Large-Scale Disasters

In line with the Kyoto Prefecture Government and Kyoto City BCP Action Guidelines*, in March 2016, the Bank of Kyoto signed a Mutual Assistance Agreement for Large-Scale Disasters with three credit unions headquartered in the Kyoto area. This agreement was reached with the objective of preserving the vibrancy of Kyoto in the event of a major emergency, such as a large-scale, wide-area disaster, by working together to maintain and quickly restore financial services within the Kyoto area.

* Kyoto BCP Action Guidelines: These action guidelines were created by the government of Kyoto in 2014 as a policy to preserve the vibrancy of Kyoto by applying the concept of business continuity planning (BCP) to the entire Kyoto area and coordinating the efforts of entities across the region. The action guidelines aim to maintain and improve the vibrancy of the entire regional community by helping companies and other entities recover as quickly as possible from a large-scale, wide-area disaster.

Contributing to the Community by Supporting Local Sports Teams

To contribute to vitalizing the community through the promotion of sports, together with the local community we support the local Kyoto soccer team, Kyoto Sanga F.C., and the basketball team, KYOTO HANNARYZ.

