

Sustainability Management

Approach to Sustainability Management (SDGs)

The Bank of Kyoto Group has always conducted its business based on the management principle of “Serving the Prosperity of the Community.” The Bank is committed to solving local, social, and environmental issues to help achieve SDGs.

Structure for Promoting SDGs

The Bank established a Sustainability Management Promotion Committee in January 2021 to discuss key sustainability-related challenges (including SDGs and ESG) and promote Group initiatives.

Formulation of the Policy on Loans and Investments for Achieving a Sustainable Society

In January 2021, the Bank formulated its Policy on Loans and Investments for Achieving a Sustainable Society. Under this policy, the Bank seeks to reduce and avoid negative impacts by limiting investment in and loans to businesses related to coal-fired power generation. At the same time, the Bank will endeavor to increase and create positive impacts by supporting regional start-ups, innovation, and growth, as well as contributing to solutions to environmental problems. In this way, the Bank endeavors to help create a sustainable society. The Bank has started offering two types of loan products that support customers’ SDGs and ESG management.

Initiatives to Reduce Environmental Impact

The Bank formulated its Environmental Policy in 2008 and has taken action to reduce its environmental impact under its Environmental Plan. At present, a new plan that goes a step further in the aim of achieving a carbon-neutral society is being composed.



Results of Environmental Plan Stage 3

Targets: Reduce power, gas, and gasoline consumption by 1% or more per year versus FY2016

Result: All targets achieved despite new branches opening (increased from 172 to 174)

	FY2016 (base year)	FY2017	FY2018	FY2019
Power consumption (thousand kWh)	23,962	23,481 (–2.0%)	22,444 (–6.3%)	20,168 (–15.8%)
Gas consumption (thousand m ³)	488	481 (–1.4%)	459 (–5.9%)	425 (–12.9%)
Gasoline consumption (thousand liters)	416	399 (–4.0%)	382 (–8.1%)	376 (–9.6%)

() indicates comparison with FY2016