Social Contribution Activities

We will continue to walk together with the people of the region.

Basic Policy on Social Contribution Activities

We will achieve co-prosperity with the region and dedicate ourselves to serving the region by deepening interaction with regional society as a member of the local community and through our ongoing social contribution activities, including support for cultural and educational promotion as well as social welfare activities.

The 77 Bank
Social contribution activities

Six themes

- Interaction with the region
- Contributions to social welfare
- Promoting sports
- Responding to environmental issues
- Supporting financial education
- Supporting cultural activities
Interaction with the Region

Participation in regional events
The 34th Sendai Aoba Festival was held in May 2018, during which approximately 180 employees participated in the Yambako Parasde, which was the highlight of the festival. The stunning sound of the Japanese drums and the energy of the people pulling the Bank's “Shichifuku Odaiyo Yambako” in the parade and the beautiful performance of the dancers who had practiced earnestly for the day’s entertainment were met with applause and cheers from the audience.

During the Sendai Tanabata Festival, which is one of the three major festivals of Tohoku held in August every year, we put up Tanabata decorations in front of the branch located in the arcade where the festival is held and Head Office Business Division. At the traditional Donto Festival that celebrates the Lunar New Year every January, approximately 70 employees made the traditional hadakamairi (naked shrine visit) to Osaki Hachiman Shrine wearing only light clothing in January 2018.

Each branch also works to interact with the region through active participation in regional festivals and a variety of events. In addition, the Bank’s wadaiko (Japanese drums) club performs at regional festivals and various events, and also holds solo performances and a taiko school.

Responding to Environmental Issues

We have established and released an Environmental Policy to clarify the Bank's stance toward the environment as a regional financial institution and to actively and continuously promote efforts to protect the natural environment of the region and reduce our environmental burden.

Environmental Policy

[Basic Principle]
The 77 Bank believes that it has a social responsibility to protect the beautiful and abundant natural environment and to pass it down to the next generation in an improved state as a good corporate citizen.

Based on the mindset to “Elevate the Spirit of Voluntary Service,” which is the first item in the Bank Creed, our basic principle of management, the Bank aims to be a company that coexists with regional society, and for this reason the Bank is actively and continuously engaged in environmental conservation activities aimed at creation of a sustainable society.

[Action Guidelines]
1. We will comply with laws and regulations, agreements, and other matters related to the environment to which the Bank has agreed.
2. We will promote energy conservation, resource conservation and recycling activities, and work to reduce our environmental burden.
3. We will support customers involved in environmental conservation through the provision of environmentally-friendly financial products and services.
4. We will conduct awareness raising activities to deepen the awareness of each and every executive and employee regarding the environment and promote environmental conservation activities in regional society.

Environmental conservation activities through financial products and services
The Bank supports companies and individual customers actively involved in social contribution activities such as those for environmental conservation through environmentally-friendly financial products and services.

<Products for businesses>
We offer products such as the 77 Social Contribution Activities Support Loan for companies engaged in efforts such as the prevention of global warming and the introduction of recycling-related equipment.

<Products for individuals>
We offer investment trusts that invest in environmentally-conscious companies, as well as reduced interest rates for car loans plans for the purchase of eco-cars.

Efforts to reduce environmental burden

<Introduction of fuel cell vehicles>
We introduced two of Toyota Motor’s MIRAI fuel cell vehicles for use as sales vehicles in August 2017 in an effort to reduce our environmental burden and support the use of hydrogen energy, which is being promoted by the government and Miyagi Prefecture.

<Recycling and resource conservation efforts>
Files that are constructed of 100% paper including the binding are used to save documents and forms at branches, so that information assets for which the retention period has elapsed can be recycled after dissolution while still in the files.

<Other efforts>
1) Implementation of cool biz and warm biz campaign
2) Establishment of environmentally friendly branches
3) Switching to energy-efficient air conditioners
4) Offering bankbooks that use environmentally-friendly materials
5) Participation in CO2 reduction and light use reduction campaigns
6) Support of the climate change campaign “Fun to Share” declaration

Initiatives for saving energy

<Power consumption (Total at Head Office, Administration Center, and Izumi Center (systems departments))>

<table>
<thead>
<tr>
<th>Year</th>
<th>Consumption (Thousand kwh)</th>
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<tr>
<td>FY2008</td>
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<td>FY2015</td>
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<tr>
<td>FY2016</td>
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</tbody>
</table>

Decreased year on year for 10 consecutive years

THE 77 BANK INTEGRATED REPORT 62
Supporting Financial Education

Course provided at Tohoku Gakuin University
A course provided by The 77 Bank has been held at the Faculty of Business Administration at Tohoku Gakuin University since FY2012 for the purpose of promoting social contributions to the region through education and research contributing to the development of the regional economy and human resources.

This course is taught by an employee of the Bank, and covers topics such as specific details of bank operations, recent financial trends, and the role of regional financial institutions. The course was held for the 7th time in FY2018, and it has been participated by 328 students since the start of the course in September 2017.

Conducting the Student City experiential educational program
We provide a Student City experiential educational program for elementary school students, conducted at the Sendai Children Experience Plaza Elem, which was opened by Sendai City in September 2014 as a working experience facility.

This program allows students to learn about economic and social mechanisms, and what work is like through experience as employees and customers at reproductions of stores and offices, and has become part of the curriculum for fifth and sixth grade classes at public elementary schools in Sendai City.

Supporting Cultural Activities

77 Fureai Concert
The 77 Fureai Concert has been held continuously since FY1993 in cooperation with the Sendai Philharmonic Orchestra, in order to give students from regional elementary schools and junior high schools the opportunity to experience a live orchestra.

Concerts were held at Tenshin Elementary School (Tagajo City) and Matsushima Junior High School (Matsushima Town) in FY2018, where a total of approximately 750 people including children, students, and family members viewed a powerful musical performance and enjoyed introductions of the orchestral instruments and conductor experiences.

77 Starlight Symphony
The Bank has held a charity concert named the 77 Starlight Symphony since 1991 in order to enhance the experience of the Sendai Pageant of Starlight, which is becoming established as a winter tradition, as a member of the city.

In December 2017, Junko Yagami was invited as a guest, and performed various hit songs with the backing of the Sendai Philharmonic Orchestra. In addition, fundraising activities were conducted to help support earthquake reconstruction and operation of the Sendai Pageant of Starlight.

Sponsorship of cultural activities
The Bank sponsors many cultural activities, festivals and events to contribute to cultural promotion in the region. In FY2018, the Bank sponsored the Davos-Sendai World Bosai Forum International Disaster and Risk Conference 2017 in Sendai, the 61st All Tohoku Piano Competition, and the 54th Arts Festival of Miyagi.
Promoting Sports

| Volunteer activities at the Sendai International Half Marathon |

At the 28th Sendai International Half Marathon held in May 2018, 35 employees were involved in volunteer activities as water supply staff.

On the day of the event, the volunteers provided water at a water supply stand located near the Bank’s Head Office building while enthusiastically cheering on the runners doing their best.

| Promotion of sports through local professional sports teams |

We contribute to the promotion of local sports by supporting the activities of local professional sports teams as an official sponsor of the Tohoku Rakuten Golden Eagles, Vegalta Sendai, and the Sendai 89ERS.

Badminton team member Ayako Suzuki has represented Japan, earning gold medals at three international competitions in FY2018, including the Para-Badminton World Championships. In December 2017, she was awarded with Sanji No Tate Award by Sendai City, which recognizes individuals with outstanding performance in sports, and there are hopes for her to participate and earn a medal at the 2020 Tokyo Paralympic Games.

Contribution to Social Welfare

| 77 Caring Fund Raising Committee |

The 77 Caring Fund Raising Committee was established in 1994 by the executives and employees of the Bank for the purpose of donating to social welfare projects and facilities in appreciation of the support received from the local community to that time.

During FY2018, a total of approximately ¥3.4 million was donated to 10 social welfare facilities recommended by the Miyagi Prefecture Social Welfare Council and 14 volunteer groups. The donated funds are used to cover facility repair costs, running costs for volunteer activities and other expenses.

| Cooperation in blood donation projects through a corporate blood donation campaign |

We have conducted a corporate blood donation campaign in cooperation with the Miyagi Prefecture Red Cross Blood Center in order to contribute to ensuring a stable supply of blood required for medical treatment. During FY2018, a blood donation campaign using a mobile blood bank was conducted at the Head Office, Izumi Center and 12 branches, with 316 participants.

In 2008, in commemoration of the 130th anniversary of our establishment, the Bank donated one mobile blood bank to the Miyagi Prefecture Red Cross Blood Center, which is now being used throughout the prefecture.

| Small Kindness Movement |

Since the establishment of the Miyagi Prefecture Headquarters of the Small Kindness Movement, the Bank has been involved in the planning and operation of these activities, while serving as the secretariat for 42 years.

The Summer Sendai Cleaning Campaign is conducted each year prior to opening of the Sendai Tanabata Festival, and in FY2018, it was participated by approximately 280 people including 110 employees of the Bank. During the campaign, we cleaned the areas near Sendai Station and the shopping streets, and distributed pocket tissues to raise awareness of the cleaning campaign.