

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's 6 themes in social contribution activities



## FY2020 Social Contribution Activity Plan

We aim to contribute to the reconstruction and revitalization of the region, through a variety of social contribution activities in accordance with the six themes set forth by the Bank, while also working to realize the Sustainable Development Goals (SDGs) by deepening the understanding and raising the awareness of our executives and employees, with the aim of achieving a sustainable society together with the local community.

1. We will promote social contribution activities through the provision of financial services and address social and environmental issues together with our customers.
2. We will actively work to support financial education and improve financial literacy in the region while contributing to the development of the future leaders.
3. We will actively participate in regional events and environmental initiatives in order to raise the awareness of our executives and employees regarding social contribution.

### SUSTAINABLE DEVELOPMENT GOALS 17 GOALS TO TRANSFORM OUR WORLD



## Interaction with the Region ESG

### Implementation of One Branch, One Social Contribution Campaign [140th Anniversary Project]

The One Branch, One Social Contribution Campaign has been carried out as part of the 140th Anniversary Project, in an effort to deepen interactions with the region as a member of the local community and raise the awareness of Bank employees regarding social contribution. These activities were conducted in the period from August to the end of December 2018 at all of the Bank's 142 branches (excluding branches that only offer transfers) after selecting social contribution activities in accordance with the Bank's six themes.



### Participation in regional events

The 35th Sendai Aoba Festival was held in May 2019, during which approximately 160 employees participated in the Yamaboko Parade, which was the highlight of the festival. The stirring sound of the Japanese drums and the energy of the people pulling the Bank's "Shichifuku Odaiko Yamaboko" in the parade and the beautiful performance of the dancers were met with applause and cheers from the audience.

During the Sendai Tanabata Festival, which is 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 Dontosai Festival that celebrates the Lunar New Year every January, approximately 50 employees made the traditional hadakamairi (naked shrine visit) to Osaki Hachiman Shrine wearing only light clothing in January 2019.



Sendai Aoba Festival



Dontosai Festival

## Responding to Environmental Issues ESG

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.

### Forest conservation activities [140th Anniversary Project]

Executives and new employees from FY2019 planted 1,000 black pine seedlings in the Arahama District of Sendai City, based on the "Citizens' Reforestation Activities to Restore the Miyagi Coastal Forests" agreement that was entered into with Miyagi Prefecture, etc. in September 2018 as part of the 140th Anniversary Project. The tree planting area has been named the "77 Forest for the Future," and will be managed as a coastal disaster prevention forest to protect the region from disaster.





## 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 the provision of environmentally-friendly financial products and services.

### <Products for businesses>

We offer 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.

In addition, from April 2019, we started providing the 77 ESG Privately Placed Corporate Bond for companies that have formulated targets for ESG measures.

### <Products for individual customers> [140th Anniversary Project]

We offer the Fidelity Three Basic Fund (Water, Land and Energy), an investment trust that invests in environmentally-conscious companies, as well as reduced interest rates for the 77 Car Loan for customers purchasing eco-cars.

In addition, from July 2018, we started offering the 77 ESG Japanese Equities Open (Alias: Miyagi no Kizuna) to commemorate the 140th Anniversary of our foundation. The fund donates a portion of the trust fees received by the Bank to restoration activities of the coastal disaster prevention forest, which suffered catastrophic damage from the earthquake.

### <Offering bankbooks that use environmentally-friendly materials>

Our bankbooks use paper cloth, which can be turned into recycled paper, for material; vegetable oil inks for printing to reduce toxic gases in the incineration process; and PVC-free materials for the magnetic stripes.

In addition, from April 2018, we have given users the option of selecting an online bankbook when opening an account at the counter, which was previously available only through the app for account opening and Internet banking.

The online bankbook is a convenient, eco-friendly bankbook that allows users to make balance and transaction record inquiries online, such as through using Internet banking instead of issuing a paper bankbook.



## 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 8th time in FY2019, and it has been participated by 272 students since the start of the course in September 2018.



### National High School Student Finance and Economics Quiz Championship "Economics Koshien" Miyagi Tournament

The Miyagi Tournament of the National High School Student Finance and Economics Quiz Championship "Economics Koshien" has been held since FY2010 through joint sponsorship with the Association for the Promotion of Financial Literacy, in an effort to make social contributions to the region through an educational project for acquiring the financial and economics knowledge that is essential for life planning and safeguarding one's lifestyle. In December 2018, the 10th Miyagi Tournament was held at the Head Office of the Bank.



## 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. As a sponsoring company of this program, the Bank has established a booth that is a reproduction of a bank counter, and dispatches operations volunteers. 8,684 students from 120 schools participated in FY2019.



### The 77Bank Currency and Banking Museum [140th Anniversary Project]

The 77Bank Currency and Banking Museum was opened in December 1998 in celebration of the 120th anniversary of our founding and in gratitude for the many years of support from people in the region. Media such as exhibition panels, actual materials, videos, and experiential displays are used to introduce topics, including the history and roles of money, the birth and development of banks, and industry and economy in Miyagi Prefecture and Japan in a manner that is easy to understand.

The center was reopened after remodeling in March 2019, as part of the 140th Anniversary Project, and new features including a projection mapping and a children's area have been added.



### 77 Kids Land financial education website for children [140th Anniversary Project]

In March 2019, a financial education website for children, 77 Kids Land, was opened in conjunction with the post-remodeling reopening of the 77Bank Currency and Banking Museum.

In the Shichi-Shika Note section of our website, the Bank's official mascot, Shichi-Shika-Kun provides an easy-to-understand explanation of money and banks in a manga format.



## Supporting Cultural Activities

### 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 2018, Mayumi Itsuwa 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.



### 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 Onagawa Junior High School (Onagawa Town) and Shikitama Elementary School (Osaki City) in FY2019, where approximately 750 people including children, students, and family members viewed a powerful musical performance and enjoyed introductions of the orchestral instruments and conductor experiences.

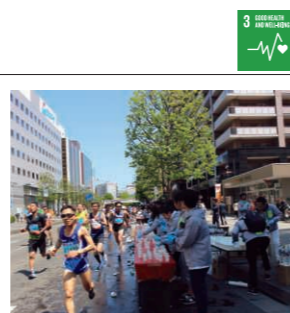


## Promoting Sports ESG

### Volunteer activities at the Sendai International Half Marathon

At the 29th Sendai International Half Marathon held in May 2019, around 40 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 Sendai Station 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.

In addition, we support the activities of the academy team (elementary school students to high school students) of Vegalta Sendai, as a uniform sponsor.

From April 2019, we launched the 77 Local Professional Sports Support Bond (Donation-Type), which donate a portion of the fees and commissions received from customers as activities funds.



### Promotion of sports through sports club activities

The Bank promotes regional sports through sports club activities.

The baseball team, track and field team, and badminton team participate in national level competitions such as the Intercity Baseball Tournament, Japan National Championships, and Badminton S/J League, while the para-badminton team also competes in international level competitions, activities which are conducted to bring some bright news and vitality to the region.

### 77 Kids Challenge—Run! Hit! Throw!—joint sports workshops held by three sports clubs [140th Anniversary Project]

In November 2018, joint workshops were held by the Bank's three sports clubs for first- and second- grade elementary school children and their parents, as part of the 140th Anniversary Project. This was the first time for the three teams to jointly provide such coaching, and approximately 300 participants enjoyed trying all baseball, track and field, and badminton.



## TOPICS

Badminton team member Ayako Suzuki has represented Japan, earning gold medals at four international competitions in FY2019. In December 2017, she was awarded the 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 ESG

### 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 FY2019, we made a disaster relief donation of ¥1.96 million to the Japanese Red Cross Society as support for the regions affected by the Heavy Rain Event of July 2018. In addition, a total of ¥3.37 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 FY2019, a blood donation campaign using a mobile blood bank was conducted at the Head Office and branches, with 294 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 43 years. The Summer Sendai Cleaning Campaign is conducted each year prior to opening of the Sendai Tanabata Festival, and in FY2019, it was participated by approximately 290 people including 110 employees of the Bank.

Each year, we donate wheelchairs to social welfare facilities in the prefecture, and make visits to welfare facilities for the elderly and hold entertainment performances. In addition, we donate mini sunflower seeds to elementary schools in the prefecture, and gather used stamps and donate them to stamp collection organizations.

