

Lending Policies for Specific Businesses

By announcing our “SDG Declaration” and implementing initiatives to contribute to the achievement of the Sustainable Development Goals (SDGs), we aim to help realize a sustainable society and create a bright future for our region.

Our contribution to the realization of a sustainable society will include proactive support for businesses that contribute to solving environmental and societal issues. Meanwhile, lending to businesses deemed to have a potential negative impact on society and the environment will be guided by the following lending policy.

Environmental Issues

1. Environmental protection

We will not support projects that may have a significant negative impact on the environment, such as illegal deforestation or the development of palm oil plantations that damage biodiversity.

2. Transition to a low-carbon society

As a general rule, we will not finance the construction of new coal-fired power plants.

In the case of replacement projects, we will consider lending only to projects that employ eco-friendly high-efficiency power generation technologies (ultra-supercritical pressure technology or technologies providing equivalent power generation performance), with final decisions to be made carefully based on comprehensive analysis of the project’s impact on the environment, etc.

Societal Issues

1. Prevention of human rights violations

We will not finance business operators involved in human trafficking, child labor, or forced labor, regardless of the purpose for the loan.

2. Elimination of inhumane weapons

We will not finance business operators involved in the development and manufacturing of inhumane weapons, such as cluster munitions, regardless of the purpose for the loan.