

# **Aozora Bank Group Environmental Policy**

## **1. Basic Philosophy**

Mankind's economies and societies are dependent on the multiple benefits bestowed by nature and the Earth's ecological system. The Aozora Bank Group recognizes that the well-being of the environment is a critical issue facing the entire globe.

The Aozora Bank Group works to reduce environmental burden as a business entity by complying with environmental laws, regulations and rules, and intends to actively contribute to the sustainable development of society mainly by raising awareness of various environmental issues and supporting initiatives to resolve them through its business activities.

## **2. Positioning of Environmental Policy**

The Aozora Bank Group recognizes its environmental initiatives as a set of important business challenges. The "Aozora Bank Group Environmental Policy", which was established in line with our management philosophy, sets our policy on environmental initiatives based on the "Code of Ethics and Conduct" that all officers and employees across the Aozora Bank Group are required to comply with.

## **3. Initiatives to Resolve Environmental Issues through Business Activities**

The Aozora Bank Group works to raise customers' environmental awareness and support borrowers and investees in addressing environmental issues, including their transition to a low-carbon and decarbonized society, by providing products and services that contribute to environmental solutions. As stated in our "Investment and Lending Policies regarding Environmental & Societal Issues" and other policies, we recognize the possibility that the business activities of borrowers and investees may have a negative impact on the environment, and strive to make improvements through dialogue with them. When no improvements can be made, we will work further to reduce negative environmental impacts mainly by restricting or prohibiting credit.

## **4. Reduction of Environmental Burden as a Business Entity**

The Aozora Bank Group works on resource and energy saving, waste reduction, green procurement and other initiatives as a business entity. As stated in the "Aozora Bank Group Outsourcing Policy", we remain concerned about the negative environmental impact of suppliers' business activities mainly in relation to the purchase of goods and

services required for business operations, including IT systems and facilities, and outsourcing, and intend to reduce environmental burden through communication with them.

**5. Stakeholder Engagement**

The Aozora Bank Group facilitates dialogue with a wide variety of stakeholders involved in business activities to promote environmental conservation activities.

**6. Information Disclosure**

The Aozora Bank Group strives to actively disclose information on its environmental initiatives to earn the trust of society.