

Initiatives for the Regional Economy and Society

Financial and Economic Education Initiatives

Holding financial classes, etc.

In cooperation with schools and local communities, we are actively developing initiatives to improve financial knowledge in Fukushima Prefecture, such as holding financial classes for a wide range of people from elementary school to university students.



Mutual Support Initiatives for the Community

Children's cafeteria support (Holding TOHO Kids Café Caravan)

As a support project for children who represent the bright future of regional communities, a caravan visited children's cafeterias around the prefecture to hold finance/SDGs lessons and support nutrition education activities.

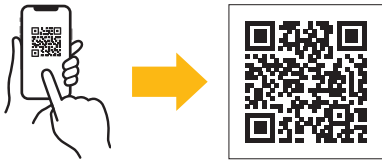
First session	October 25, 2021	Yoshiida Kitchen (Fukushima City)
Second session	April 10, 2022	Shiokawa Children's Cafeteria (Kitakata City)
Third session	June 16, 2022	Shirakawa Children's Cafeteria (Shirakawa City)
Fourth session	October 19, 2022	Inawashiro Community Restaurant Manmaru (Inawashiro Town)
Fifth session	November 19, 2022	ASAHIGAOKA Nursery School (Koriyama City)
Sixth session	May 27, 2023	kids studio PORTA (Koriyama City)



PR project showing the appeal of communities and customers

We produce videos to disseminate and promote the appeal of communities and customers.

The completed videos are provided to customers and can be used freely in advertisements. They are widely disseminated on the Bank's website, YouTube channel, etc., to convey the goodness of the region.



Implementing food drive

We provide food and other items to individuals and households in need in cooperation with the Fukushima Prefectural Council of Social Welfare.



Food collection box

Supporting the operation of the Panda House

We continue to support the operation of the Panda House, an accommodation facility for families visiting their children who are struggling with illness at Fukushima Medical University Hospital. In addition to donating items such as furniture, Bank employees volunteer to set up Christmas trees and perform other services.



Donating relief funds to victims of the Turkey and Syria earthquake

In March 2023, we donated with banks participating in the TSUBASA Alliance* to provide relief and recovery assistance to people affected by the Turkey and Syria earthquake.

* A framework for regional cooperation with ten regional banks participating; Toho Bank, Chiba Bank, Daishi Hokuetsu Bank, Chugoku Bank, Iyo Bank, North Pacific Bank, Musashino Bank, Shiga Bank, Bank of The Ryukyus, and Gunma Bank



Initiatives to Protect the Elderly from Financial Crimes

Countermeasures to financial crime

We have been working to prevent damage from financial crimes such as identity theft and tax refund fraud by distributing educational leaflets jointly with the Fukushima Prefectural Police Headquarters and the Fukushima Policy Station for preventing damage from identity theft and fraud and by restricting the use of ATMs for some customers aged 65 and older.



Distributing promotional leaflets with a mascot character

Initiatives for the Promotion of Culture and Sports

Implementation of "Employee Cheering Days" to cheer on local professional sports teams

We hold "Employee Cheering Days" to cheer on professional teams in Fukushima Prefecture, such as Fukushima United FC and IWAKI FC (J.LEAGUE), as well as FUKUSHIMA FIREBONDS (B.LEAGUE). Our officers and employees work together to support local professional sports.



Our officers and employees cheering on a professional soccer team

Contribution to local sporting events

As a sponsor, we supported FUKUSHIMA CITY HALF MARATHON 2023, the first marathon event held in Fukushima City in May 2023. In addition, many officers and employees participated as runners, and the Bank's brass band and hula dance clubs cheered on the event as support teams.



Runners and cheering teams in front of the Head Office

Track and field lessons held by the Athletics Club

The Athletics Club, which consists of top Japanese athletes who are active in global competitions, holds track and field lessons every year for elementary and junior high school students.



They contribute to the promotion of regional sports through guidance on running techniques and practice methods.



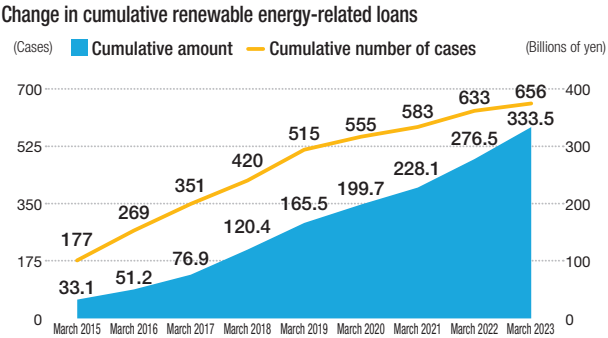
Environmental Conservation Initiatives



Approach to Environmental Conservation through Finance and Financial Services

Renewable energy-related loans

Aiming to realize a sustainable society, we are actively responding to numerous renewable energy projects as an initiative to prevent global warming. In addition, we see the environment/energy field in the Fukushima Innovation Coast Framework as a growing industry and are actively involved in this area.



Handling of ESG/SDGs privately placed bonds

By financially supporting customers who are working on ESG/SDGs and having them connect their ESG/SDGs initiatives to business, we are promoting the creation of a system that works together with the region to resolve issues.

Number of cases handled and amount (end of March 2023)

Privately Placed Bonds to Support ESG and SDGs 110 cases ¥11.2 billion

Initiatives for ESG bonds

To realize a sustainable society, Toho Bank is investing in ESG bonds aimed at resolving environmental and social issues.

ESG bonds 9 customers/18 bonds ¥4.4 billion of which, green bonds were 6 customers/9 bonds ¥2.3 billion (end of March 2023)

Interest Subsidy System for the Promotion of Regional ESG Loans

We have been selected as a designated financial institution for the Interest Subsidy System for the Promotion of Regional ESG Loans established by the Ministry of the Environment to promote capital investment that contributes to the reduction of CO₂ emissions.

We support customers' environmentally friendly capital investment needs and are drawing attention to environmental conservation throughout the region.

Implementation of donations through the handling of financial instruments

We donate a portion of trust fees from investment trusts with donation schemes. Together with the management company, we make donations to SDG-related projects in Fukushima Prefecture (conservation of Lake Inawashiro, etc.) and the Oze Preservation Foundation.



Implementation of donations through the handling of financial instruments

Fund name	Management company	Donation recipient	Donation amount for the fiscal year ended March 31, 2023	Cumulative donations
Global ESG Balanced Fund (also known as Blue Earth)	Nomura Asset Management Co., Ltd.	SDGs-related business in Fukushima Prefecture	¥2,000,000	¥6,000,000
Natural Environment Conservation Fund (also known as Ozekiko)	Asset Management One Co., Ltd.	Oze Preservation Foundation	¥706,634	¥14,843,879

Offering Toho Auto Loan for Zero-Emission Vehicles

To realize a decarbonized society in the region, we handled auto loans at an interest rate of 0.9% (variable interest rate, guarantee fee included) for customers who purchase zero-emission vehicles.

Application period: January 1, 2023 to June 30, 2023



Initiatives as a Company

Plastic Smart Declaration

To reduce plastic waste that pollutes the environment and disturbs ecosystems, and to increase plastic recycling, we established the Toho Plastic Smart Declaration and are striving to preserve the environment.

- Use a reusable bottle instead of disposable plastic bottles!
- Use reusable bags for shopping!
- Think about your food containers, stationary, and miscellaneous household goods!
- Be sure to recycle plastics!
- Don't use plastic straws!

Participating in the Fukushima Zero Carbon Declaration project

We support the Fukushima Zero Carbon Declaration project, conducted by Fukushima Prefecture to realize a decarbonized society by 2050. We are systematically implementing measures against global warming, such as the thorough implementation of energy conservation measures and the promotion of renewable energy at our branches, business center, and training center.



Creating environmentally friendly branches

We are striving to save energy by installing solar power generation systems, and introducing high-efficiency air conditioners, vertical gardens, and LED lighting when we newly build or reconstruct branches.

First mid-rise wooden office in the banking and life insurance industries

- Realizing a supply chain based on local production for local consumption through the use of locally produced lumber
- Procuring electricity through off-site corporate PPA since new construction (first in Japan), etc.



Utsunomiya Branch (TD Terrace Utsunomiya)
*Invested jointly with The Dai-ichi Life Insurance Company, Limited (opened in November 2022)

Afforestation and conservation activities

Since its inception in 2009, the Toho Minna no Mori Zukuri project has collaborated with municipalities and other entities in Fukushima Prefecture to restore forests and improve the environments, such as coastal disaster prevention forests, to pass on a lush green hometown to the next generation.

Cumulative number of trees planted:
4,800 (As of June 30, 2023)



Initiatives to reduce CO₂ emissions

We additionally introduced the hydrogen vehicle MIRAI to promote initiatives to decarbonize local communities in cooperation with the communities and customers. We will further strengthen the shift to eco-cars (electric vehicles, hybrid vehicles, etc.) for our sales vehicles. To encourage the spread of electric vehicles (EVs), we will install EVs charging facilities for customers in the parking lot of our head office. (Scheduled for fall 2023)



Hydrogen vehicle MIRAI introduced in July 2023 (second vehicle)