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news release

2020/05/18

Strengthening Efforts to Create a Sustainable Society-Announcement of Credit Policy (Investment and Loan Policy) for Specific Sectors-

Toho Bank (Seishi Kitamura) enacted the "Toho SDGs (Note) Declaration" in February 2020, further promoting efforts that contribute to solving social and environmental issues in order to contribute to the sustainable growth of local communities. We will continue to.

We have announced a credit policy that clearly states our investment and loan stance in the following sectors, which are considered to have a significant impact on society and the environment.

See below for credit policies for each sector.

1. 1. Investment and loan for coal-fired power plants

2. Investment and financing for cluster munition manufacturers

3. 3. Investment and financing for palm oil plantation development and deforestation projects

Going forward, the Toho Bank Group will continue to work together to further promote efforts to contribute to the creation of a sustainable society while sharing knowledge with regional banks that cooperate with the "TSUBASA Alliance."

(Note) SDGs · · · S Ustainable (sustainable), D Evelopment (development), G Oal S abbreviation of (target). The international goals up to 2030, which consisted of 17 goals and 169 targets for realizing a sustainable world, were passed at the United Nations Sustainable Summit in 2015.

that's all

Credit policy for a specific sector

In order to contribute to the sustainable growth of local communities, the Bank will further promote efforts that contribute to the resolution of social and environmental issues.

We have established the following credit policy in order to clarify our investment and loan stance regarding specific sectors that are considered to have a significant impact on society and the environment.

1. Investment and loan for coal-fired power plants

In principle, we will not invest in or lend to newly constructed coal-fired power plants in consideration of the impact of carbon dioxide emissions on climate change.

However, when considering investment and financing based on Japan's energy policy, etc., as an exception, we will carefully consider measures after comprehensively considering power generation efficiency performance and environmental impact.

2. Investment and financing for cluster munition manufacturers

Due to the inhumanity of cluster munitions, we will not invest in companies that manufacture cluster munition weapons.

3. Investment and financing for palm oil plantation development and deforestation projects

From the perspective of conserving forest resources and protecting human rights, among the investments and loans for palm oil plantation development and deforestation projects, investments and loans to businesses that are likely to be illegally logged or labored by children. Does not do.

When considering investment and financing for the project, it is sufficient to consider the status of acquisition of international certifications such as RSPO (Note 1) and FSC (Note 2), the status of consideration for the environment, and the presence or absence of trouble with the local community. We will make a decision with caution.

(Note 1) RSPO (Roundtable on Sustainable Palm Oil): Roundtable on Sustainable Palm Oil

An international non-profit organization operating in seven sectors related to palm oil (production, oil extraction / trade, product manufacturing, retailing, investment and loan companies, environmental NGOs, and social development NGOs). Certified farms and supply chains based on "principles and standards".

(Note 2) FSC (Forest Stewardship Council): Forest Stewardship Council

A council that certifies international forest management. An NGO that evaluates, certifies, and supervises production forests, products, and distribution processes.

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