

Aozora Bank Group Social Contribution Activity Policy

1. Basic Philosophy

The Aozora Bank Group works to address social issues through both financial services and social contribution activities by promoting its initiatives to “contribute to the sustainable development of society” and “participate in society as a ‘good corporate citizen’” as stated in its management philosophy and Code of Ethics and Conduct. Our social contribution activities are defined as activities that are provided without seeking compensation to work on social issues that may be difficult to address through business operations, and that are socially important but not fully supported. The Aozora Bank Group believes that, in order to realize a sustainable society, it is possible to create synergies that contribute to resolving issues by leveraging the characteristics of our business operations and social contribution activities mainly through a fusion of these features.

2. Positioning of Social Contribution Activity Policy

The “Aozora Bank Group Social Contribution Activity Policy” sets our policy on social contribution activities based on the “Aozora Bank Group Environmental Policy” and “Aozora Bank Group Human Rights Policy”, which were prepared under our “Code of Ethics and Conduct” established in line with the management philosophy.

3. Implementation of Social Contribution Activities

In its social contribution activities, the Aozora Bank Group provides management resources, including donations, and implements joint programs with external organizations, as well as encourages officers and employees to take part in social contribution activities mainly by offering volunteer opportunities and introducing support systems. We believe that these social contribution activities enable officers and employees to broaden their views and enhance their autonomy, which will then contribute to the dissemination of our management philosophy.

4. Main Areas of Activity

The Aozora Bank Group has defined its main areas of activity from the perspective of both urgent priorities in resolving social issues and topics that interest officers and employees, and promotes social contribution activities in cooperation with internal and external stakeholders. Currently, the main areas of activity are as follows:

- Environmental conservation
Support for initiatives to reduce environmental burden
- Support for the next generation as bearers of the future
Financial, economic, educational and other support for the sound growth of the next generation who will lead the future, as well as support for the next generation in difficult circumstances due to a range of factors
- Regional and community support
Support for promoting the invigoration of regional economies in cooperation with local organizations in areas closely related to corporate activities, including places where business is conducted
- Disaster recovery support
Emergency support for large-scale natural disasters and humanitarian crises

5. Communication and Information delivery

The Aozora Bank Group promotes social contribution activities through enhanced communication with stakeholders and actively delivers information regarding these activities and results.