



# News Release

July 10, 2019

Kyushu Financial Group, Inc.

## Notice Concerning Formulation of Investment and Financing Policies

As the firm work together as a group to create a sustainable society in accordance of the “Sustainability Declaration” we adopted in February this year, we have formulated the investment and financing policies to promote the initiative with the aim of contributing to the sustainable development of local communities through our main business of investment and financing.

### 1. Investment and Financing Policies

1. **Toward the creation of a sustainable society, we, Kyushu Financial Group, promote autonomous and responsible investment and financing that leads to the solution of environmental and social problems for customers and local communities.**
2. **On investment and financing, we make proper decisions by carefully examining not only financial information but also environmental and social impact.**

We actively support the businesses that contribute to:

- (i) Controlling climate change, such as reducing carbon dioxide emissions toward the realization of a carbon-free society
- (ii) The conservation of biodiversity, such as the protection of water resources, forest resources, and endangered species
- (iii) Promoting regional core industries such as agriculture, forestry and fisheries, and tourism
- (iv) The conservation of cultural properties such as world heritage sites and tangible / intangible cultural properties
- (v) Disaster prevention and mitigation
- (vi) The creation of a sustainable society

We do not invest in the following entities that participate to:

- (i) Human rights violations such as human trafficking and forced labor
- (ii) The development and manufacturing of inhumane weapons such as cluster munitions and regulated and sanctioned parties of the kind

Based on these policies, the firm's subsidiaries Higo Bank and Kagoshima Bank will also revise the rules regarding investment and financing.

For details on the group's SDGs initiatives, please go to our website <https://www.kyushu-fg.co.jp/english/> > Corporate Social Responsibility (CSR) > Initiatives aimed at achieving SDGs, Sustainable Social Development and Environmental Conservation.

For inquiries regarding this topic please contact to  
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