
The 20th Kawasaki International Eco-Business Forum

Kawasaki Shinkin Bank Walking with Local Communities to Support Small Businesses



About the Speaker



**Koji Nakamura, Manager
Customer Support Department,
Kawasaki Shinkin Bank**

Born in 1971
in Kohoku-ku, Yokohama

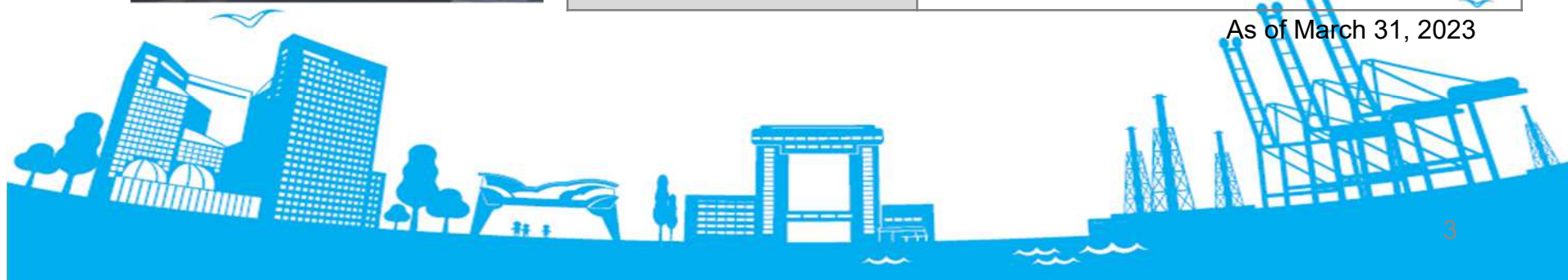
April, 1994	Nakanoshima Branch
April, 1998	Yoshidabashi Branch
June, 2002	Shinjo Branch
June, 2004	Loan Department
June, 2007	Oda Branch
November, 2009	Minamiota Branch
June, 2011	Noborito Branch
April, 2013	Nippa Branch
August, 2015	General Affairs Department
October, 2015	Operation Department
April, 2018	Oda Branch
October, 2020	Customer Support Department

About Kawasaki Shinkin Bank

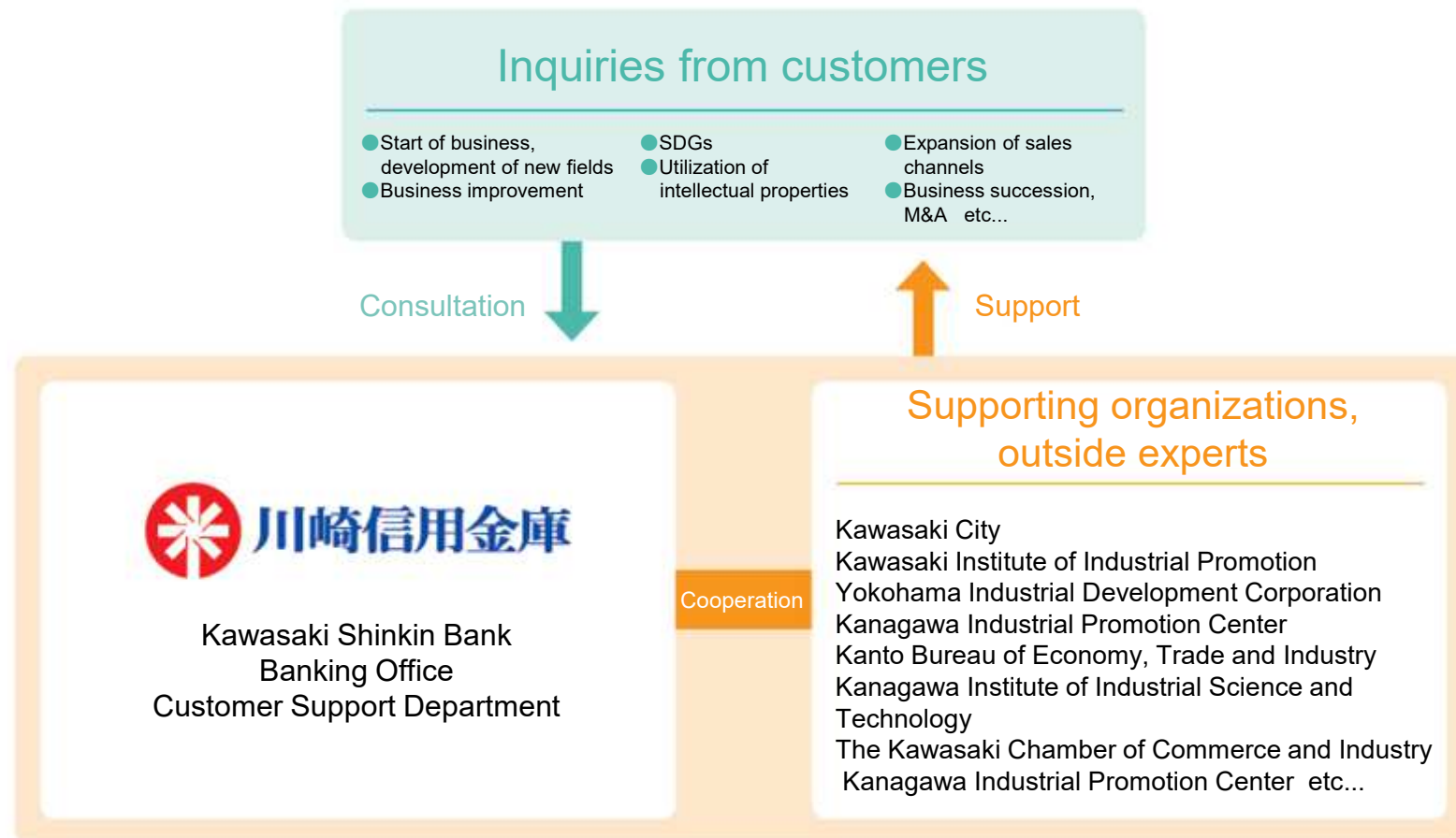


Name	Kawasaki Shinkin Bank
Establishment	July 18, 1923
Headquarters	2-11-1, Isago, Kawasaki-ku, Kawasaki City
Number of branches	56 branches
ATMs outside branches	39 locations
Number of staff	1,221 employees
Deposit reserve	2,303.6 billion yen
Loaned money	1,372.5 billion yen

As of March 31, 2023



Support System of Kawasaki Shinkin Bank



Steps to SDGs Penetration in SMEs

Step 1 Interests / Concerns

Step 2 Declaration / Dissemination

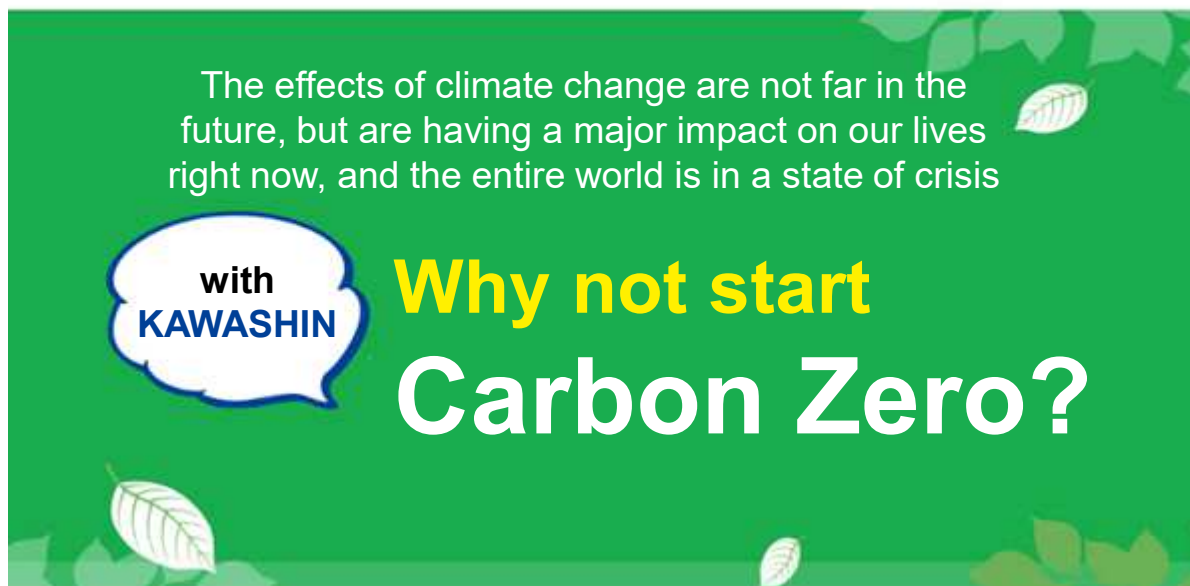
Step 3 Implementation of Specific Initiatives

Step 4 Identification of New Issues

Spreading Awareness of Decarbonization

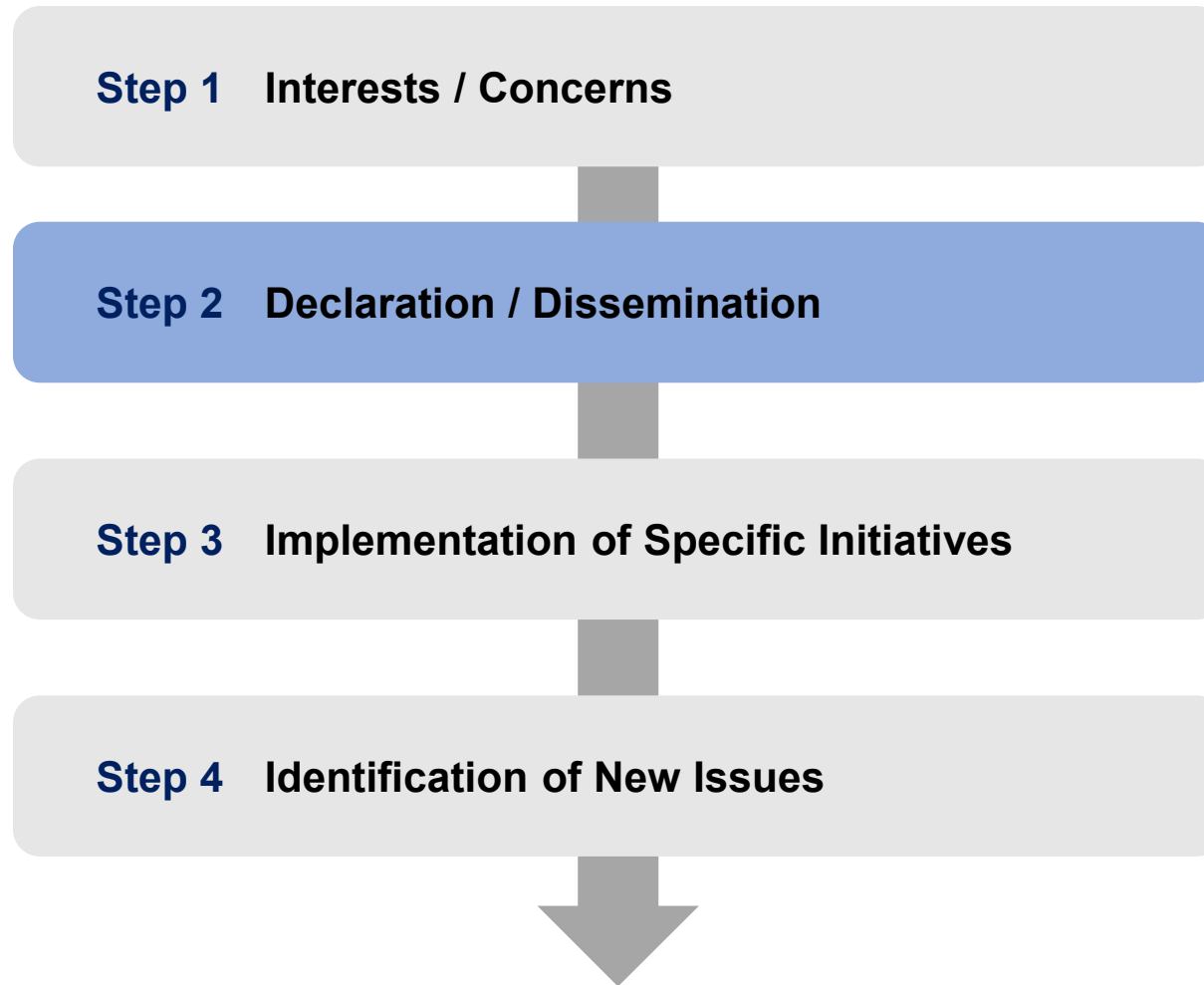
Why not start Carbon Zero?

What each of you in the community
can do for our planet

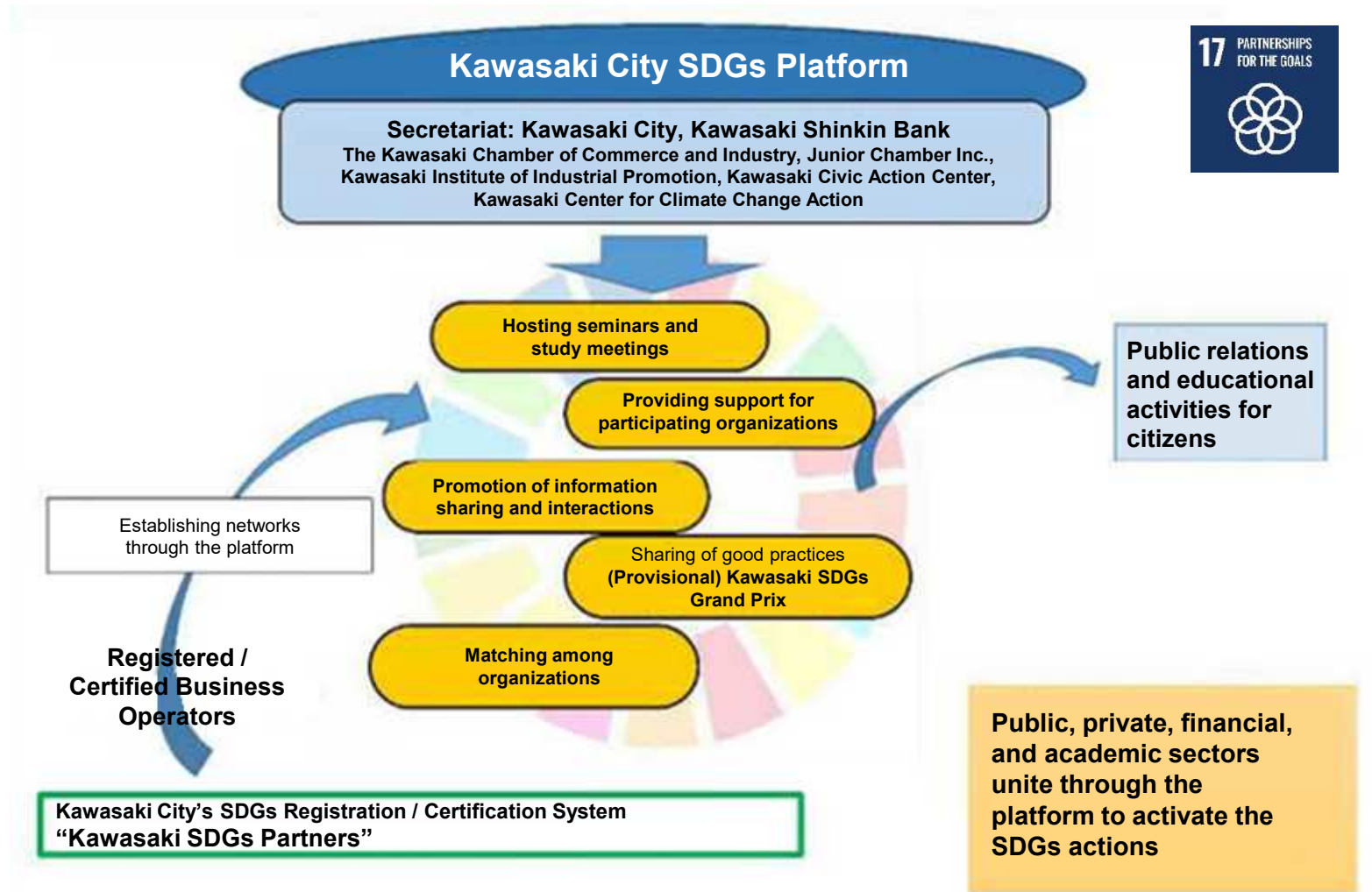


In order to increase interest in the SDGs and Carbon Zero among local customers, we created in-store POP advertising and videos to raise awareness.

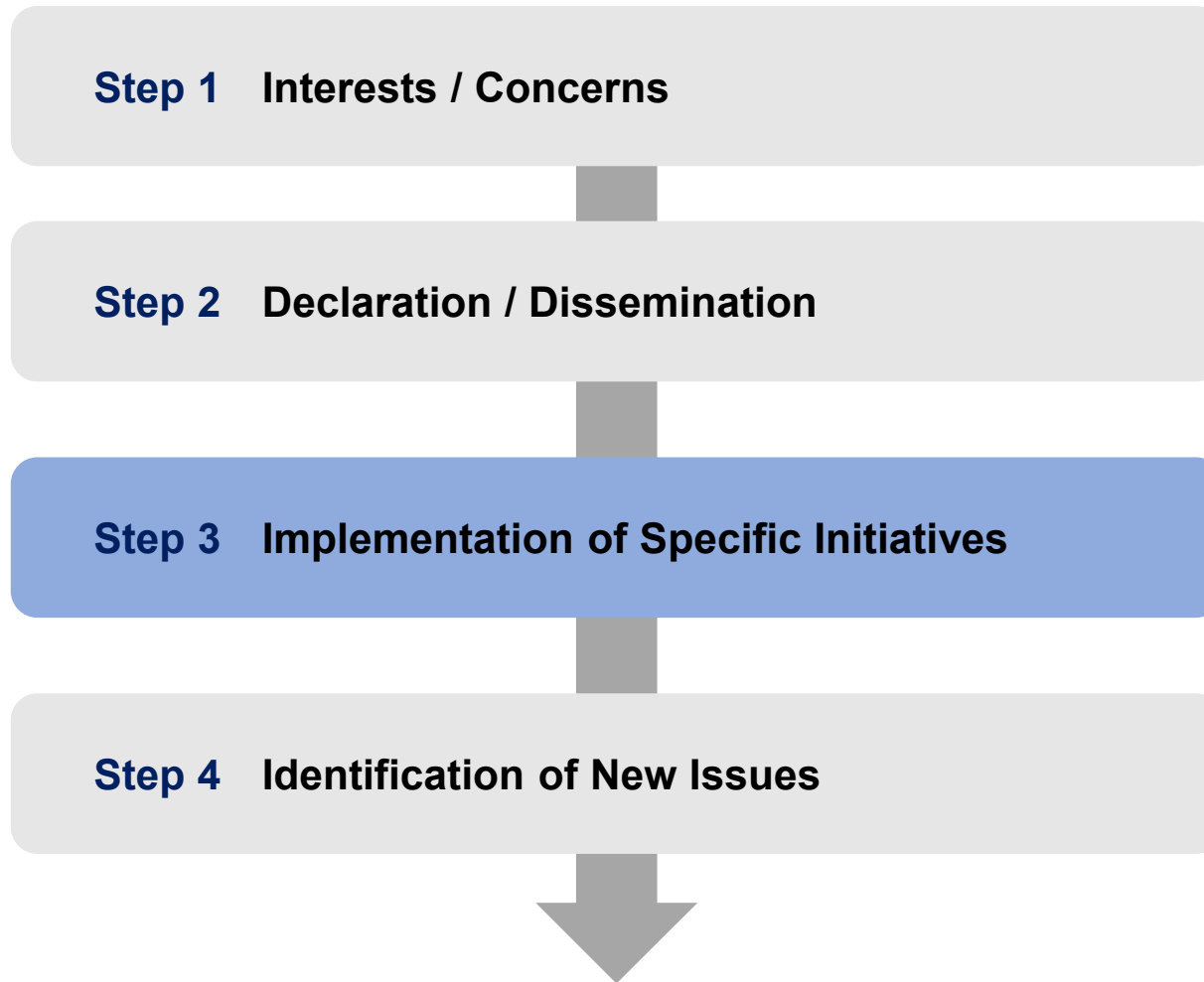
Steps to SDGs Penetration in SMEs



Kawasaki SDGs Platform



Steps to SDGs Penetration in SMEs



Decarbonization–Related Financial Instruments

Deposit Products



KAWASHIN Carbon Zero Assist Time Deposit



We offer ATM-only time deposit that can be made without vouchers (paperless) along with KAWASHIN Carbon Zero Loan Products in order to increase environmental awareness and support local efforts to preserve the environment. We will make a donation in proportion to the contract amount of this product to the Greening Fund, etc.

Decarbonization–Related Financial Instruments

Loan Product

KAWASHIN Carbon Zero Challenge Series



KAWASHIN Carbon Zero Challenge Series

Assist 2050



Apartment loan



Housing loan



Car-Life Loan



In order to actively promote the realization of a local decarbonized society, we offer business loan products, apartment loans, housing loans, and car-life loans to local businesses and individuals who are committed to decarbonization and environmental friendliness.

Decarbonization–Related Financial Instruments

Loan Product

KAWASHIN Carbon Zero Housing Loan

KAWASHIN
Carbon Zero Housing Loan

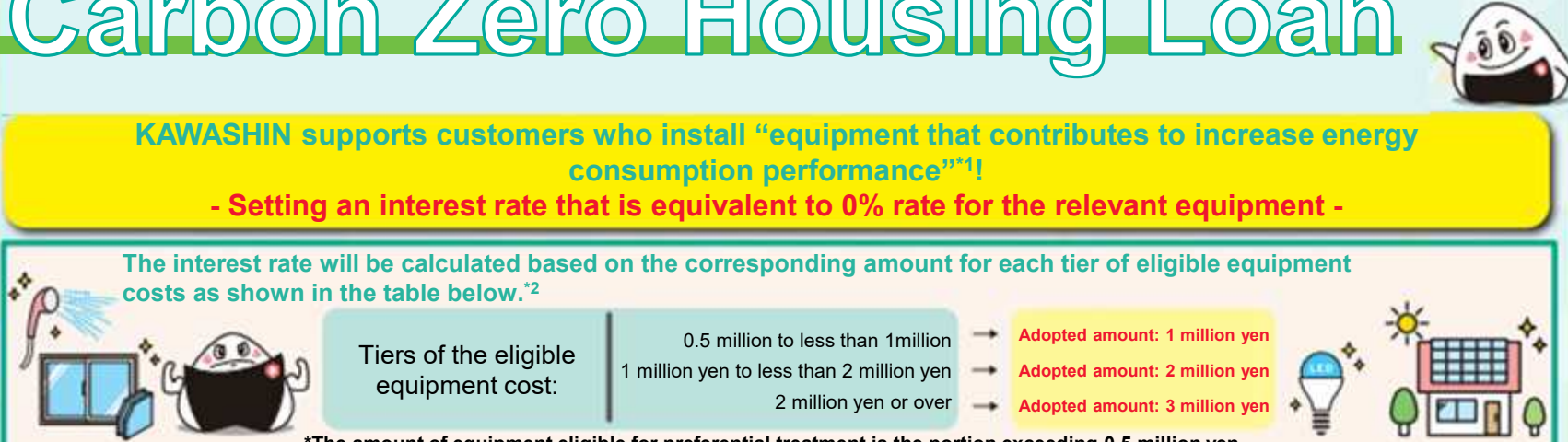
KAWASHIN supports customers who install “equipment that contributes to increase energy consumption performance”^{*1}!

- Setting an interest rate that is equivalent to 0% rate for the relevant equipment -

The interest rate will be calculated based on the corresponding amount for each tier of eligible equipment costs as shown in the table below.^{*2}

Tiers of the eligible equipment cost:	0.5 million to less than 1million	→ Adopted amount: 1 million yen
	1 million yen to less than 2 million yen	→ Adopted amount: 2 million yen
	2 million yen or over	→ Adopted amount: 3 million yen

*The amount of equipment eligible for preferential treatment is the portion exceeding 0.5 million yen and not exceeding 3 million yen, and the amount below 0.5 million yen is not eligible.



“KAWASHIN Carbon Zero Housing Loan” aims to encourage citizens who are considering purchasing or building a house to increase their awareness of CO₂ reduction by offering preferential loan interest rates for the installation of “equipment that contributes to improved energy consumption performance”.

Decarbonization–Related Financial Instruments

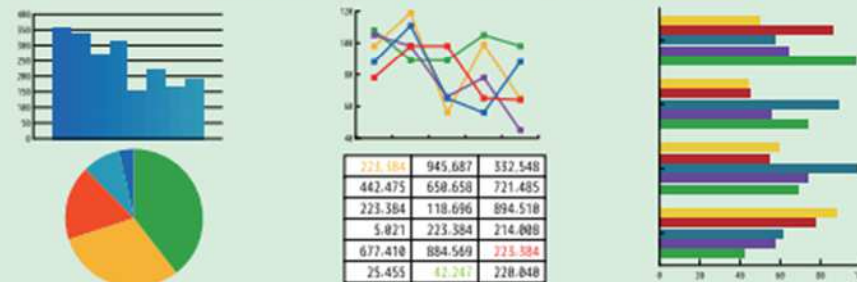
Loan product

KAWASHIN Sunshine



Business loan that supports installation of solar panels
KAWASHIN Sunshine

Supporting businesses that install solar panels
and work to visualize CO₂ emissions!



“KAWASHIN Sunshine” is a new loan product that offers a 0.200% discount on the bank's predetermined interest rate after one year for customers who install solar panels and make their CO₂ emissions visible in order to support businesses that take initiatives to realize a decarbonized society. With this product, we are promoting the spread of solar panels and encouraging the next actions to reduce CO₂ emissions.

Steps to SDGs Penetration in SMEs

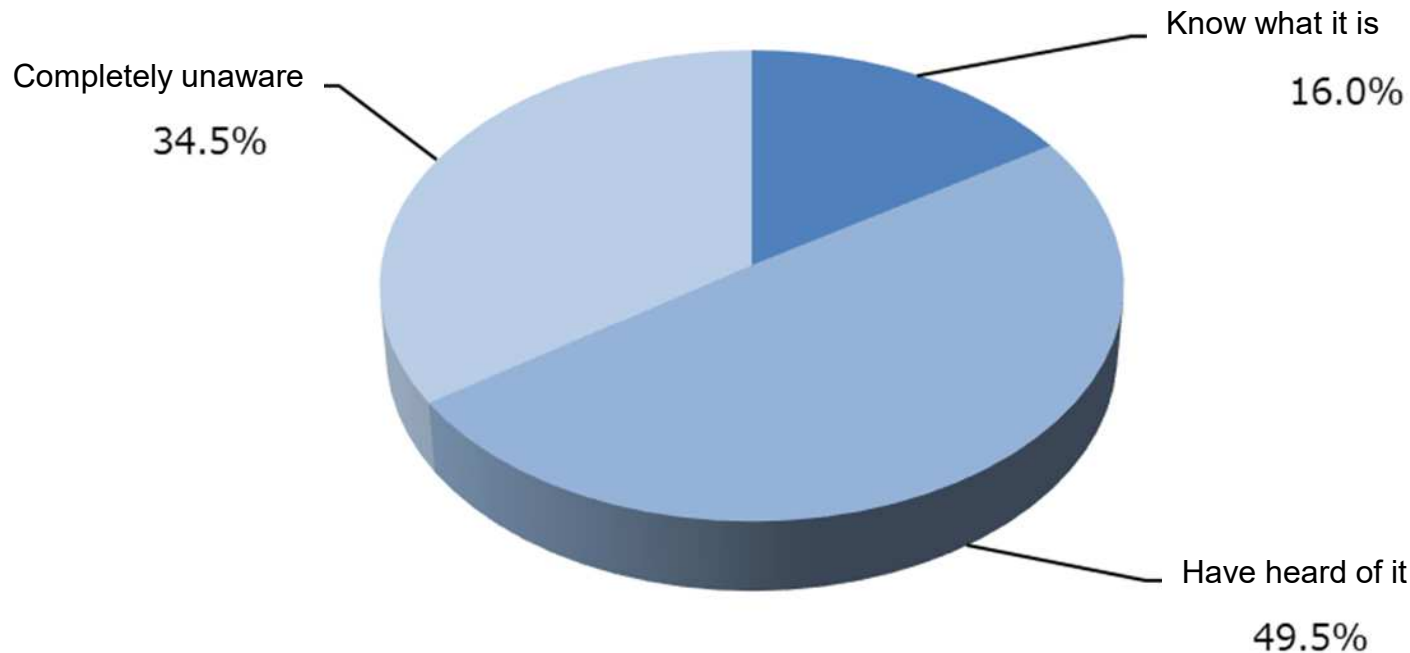
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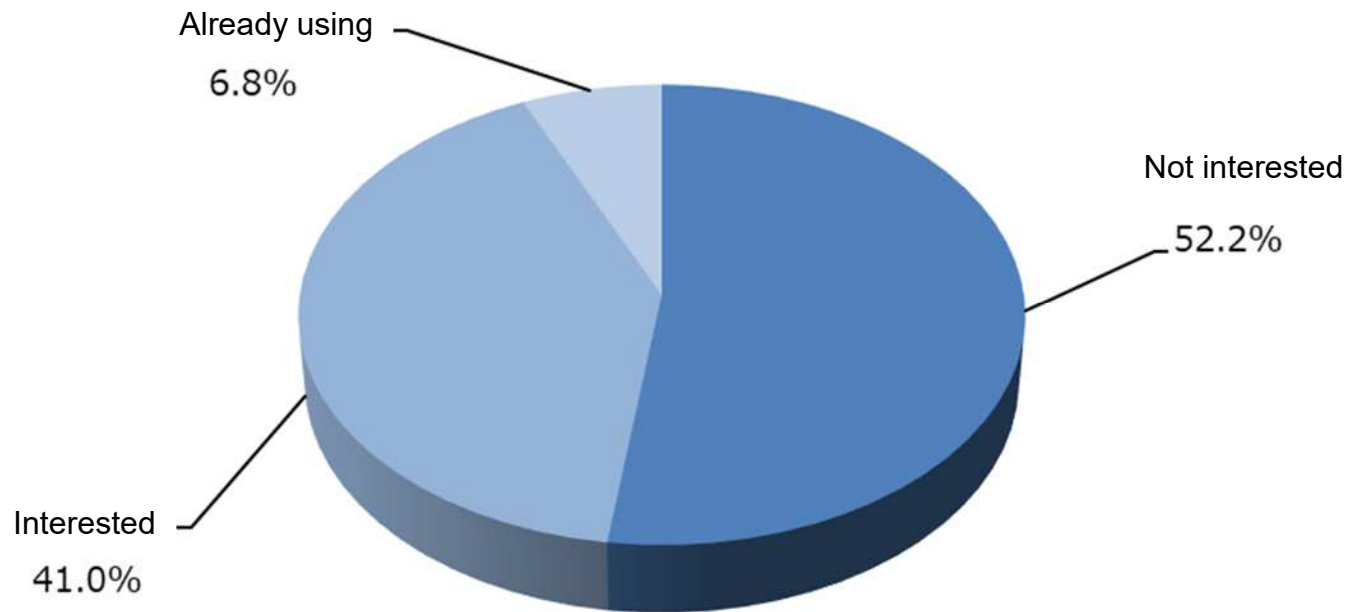
Awareness of ESG Investments and Loans



Source: Kawasaki Shinkin Bank “SME Trends Survey for the January-March period, 2023”

Nearly 70% of companies were aware of ESG investments and loans, with 16.0% saying they “know what it is” and 49.5% saying they “have heard of it.” On the other hand, 34.5% of respondents, or about 30% of companies, were “completely unaware” of ESG investments and loans.

Interest in and Willingness to Use ESG Investments and Loans



Source: Kawasaki Shinkin Bank “SME Trends Survey for the January-March period, 2023”

As for interest in and willingness to use ESG investments and loans, About 50% of companies think it is not necessary for themselves, with 52.2% saying they are “not interested”. Meanwhile, 41.0% of the respondents are “interested”, but only 6.8% are “already using” the products.

Conclusion



**Global warming, Expansion of Gaps between the rich and the poor
Spread of SDGs**

All companies cannot survive unless they are needed by society. Then, by accurately understanding the SDGs, which comprehensively list the “needs of society,” and by using them as a guidepost for future management, we can make the SDGs a management strategy for our own companies.



**Thank you very much
for your kind attention.**