

CSR

CSR Activities

The Bank has established a CSR Committee with the president as chairman. We consider our stakeholders to be current and future shareholders, the regional community, customers and bank employees, and the Bank's approach to CSR activities underlines this broad view.

At the heart of CSR activities is the Bank's integrity upheld through compliance and corporate governance in order to ensure the Bank is an upstanding corporate citizen when conducting its operations.

In activities contributing to society, the Bank places the highest priority on contributions to the region in its capacity as a regional financial institution.

We are continuously considering bold, new approaches beyond our core operations in order to contribute to society.

Social Contribution through Business

Management Support Activities for Local Companies

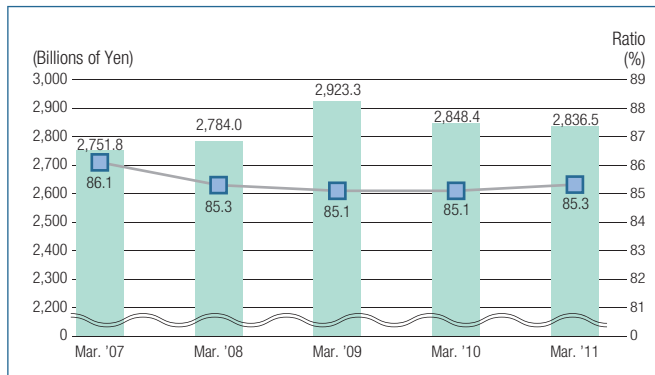
The Bank strives to support customers' activities to improve their management with the aim to contribute to the revitalization and development of the regional economy.

To be specific, we are working to offer support services for highly feasible management improvements through measures such as improving relations with customers, establishing a section dedicated to the support of management improvement in the Credit Supervision Department, and actively employing outside experts from organizations such as the SME Revitalization Support Council, the Resolution and Collection Corporation, and private equity fund.

We actively support customers with the potential to play an important role in future regional industry.

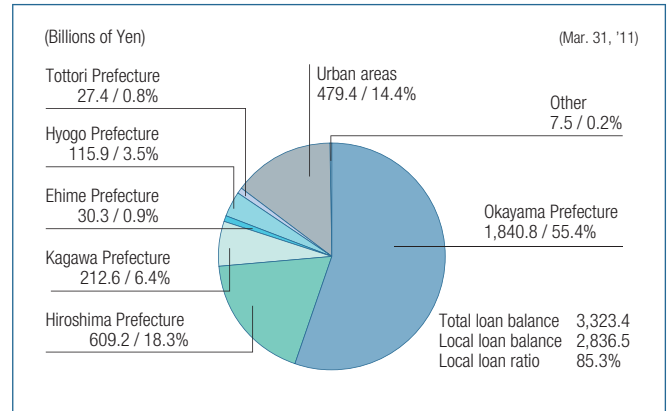
Loan Balance to Regionals

The Bank takes on appropriate amounts of risk while meeting the financial needs of customers.

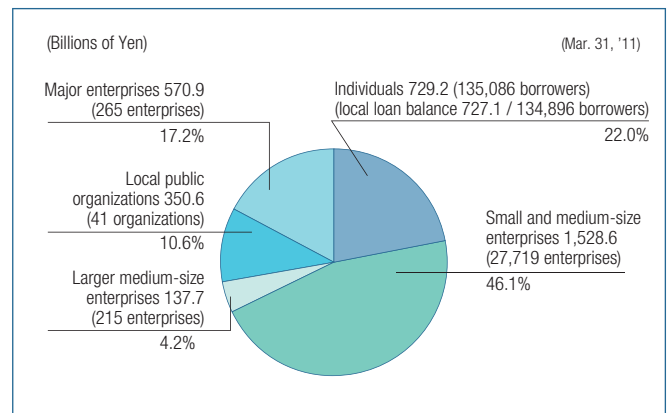


Breakdown of Loans to the Regional Community

Local loans make up 85.3% of all loans.



Loan Balance by Type and Number of Borrowers



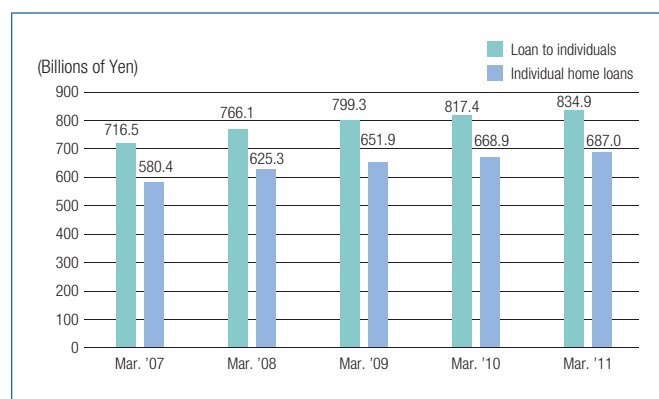
Loans to Individuals

We have established housing loan center (12 centers as of June 20, 2011) to actively address individual client needs to acquire a home and provide support for financing plans based on the client's life plan.

In addition to housing loans, we provide card, automobile and educational loans, as well as loans for construction of apartments and other residential property to make the most effective use of underutilized real estate.

The balance of individual home loans increased ¥17.5 billion for the year compared with the fiscal year ended March 2010, to ¥834.9 billion, as a result of these efforts.

Loan Balance to Individuals



Wide-reaching Social Contribution beyond Business

The Bank is engaged in a wide range of activities to contribute to the regional community.

These activities include a think-tank run by the Group's Okayama Economic Research Center, support for sports, culture, education, and community events, as well as providing time deposits in aid of the Association of Medical Doctors of Asia (AMDA), parenting support, and environmental conservation activities.

Our environmental conservation activities are based on the concept of "creating people-friendly and earth-friendly offices," and environmental considerations are being steadily incorporated into office design, through the installment of solar generation systems and other measures.