

Medium-Term Management Plan and Sustainability Management

# Identifying Sustainability Issues

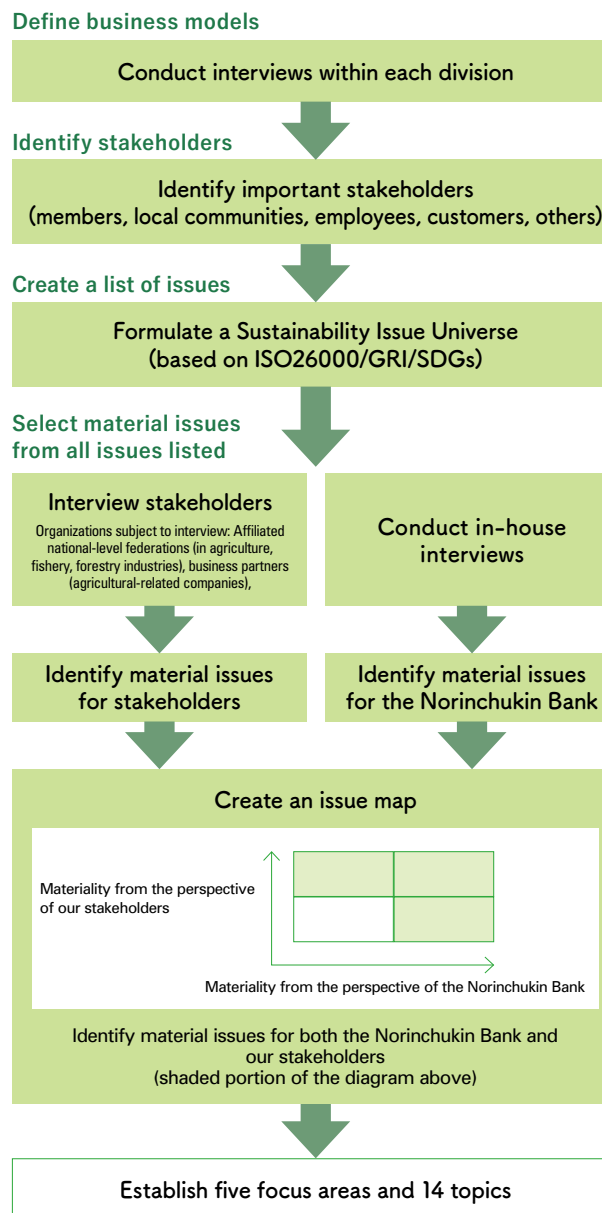
## Developing a Future Outlook, Formulating a Five-Year Plan

Based on perspectives required by stakeholders and perspectives on important issues for the Norinchukin Bank, we have established five focus areas and 14 topics. We considered the four points below in choosing these topics, formulating the process as seen in the diagram to the right.

### Points for Consideration

- 1) Be mindful of measures to address sustainability-related issues
- 2) Incorporate input from our stakeholders
- 3) Consider the various perspectives related to sustainability (e.g. the SDGs)
- 4) Base our approach on our Medium-Term management plan (FY2019-2023)

We will continue to review issues as appropriate in light of social trends.



## Norinchukin Bank Sustainability Topics (Five Focus Areas and 14 Topics)

<b>Focus Area 1: Create a positive impact on the agriculture, fishery and forestry industries, food, and local communities</b>	P28
Topic 1-1: Contribute to sustainable agriculture, fishery and forestry industries	
Topic 1-2: Contribute to a safe and secure food supply	
Topic 1-3: Contribute to sustainable local communities	
Topic 1-4: Conserve the natural environment as a foundation of the agriculture, fishery and forestry industries	
Topic 1-5: Create business innovation	
<b>Focus Area 2: Promote responsible finance</b>	P34
Topic 2-1: Promote sustainable finance	
Topic 2-2: Contribute to sustainable energy utilization	
Topic 2-3: Realize financing for everybody	
<b>Focus Area 3: Promote sustainability management</b>	P38
Topic 3-1: Ensure a transparent organizational governing structure	
Topic 3-2: Reinforce the management of environmental and social risks	
Topic 3-3: Reinforce stakeholder engagement	
<b>Focus Area 4: Secure highly capable human resources</b>	P41
Topic 4-1: Improve diversity and equal opportunities	
Topic 4-2: Enhance human resources development	
<b>Focus Area 5: Maintain customer trust as a financial institution</b>	P50
Topic 5-1: Further reinforce our compliance framework	