

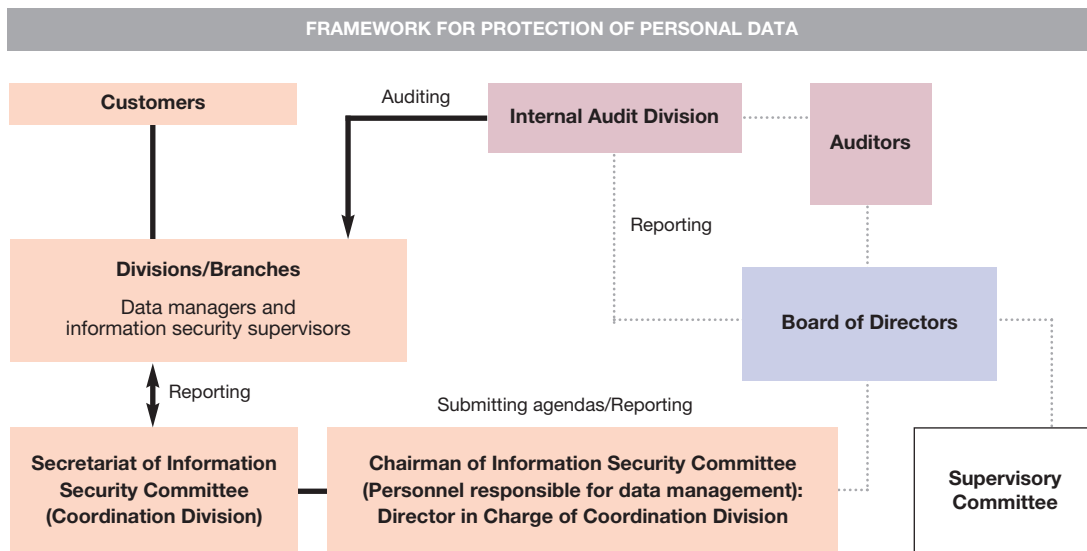
# Protecting Personal Data

Recognizing the great importance of protecting personal data, the Bank complies with laws pertaining to the protection of personal information (Personal Information Protection Law), other pertinent laws, regulations and guidelines, as well as voluntary rules set by the financial industry, thereby helping maintain society's trust not only in the Bank but also in the financial services sector as a whole. The Bank is committed to the proper handling of personal data, the enactment of measures to ensure that it is safely managed, and to the prevention of dissemination of information to unauthorized parties.

## Control Structure

The Information Security Committee (chaired by the Director in charge of the Coordination Division), established at the Head Office, is the central body for overseeing the protection of personal information. At the operational level, the protection of personal data is handled by data managers (division/branch General Managers serving concurrently as information security supervisors) or the personnel responsible for information security (designated by the division/branch General Manager) stationed in every division, branch and office.

The Information Security Committee deliberates policies aimed at maintaining and improving the Bank's information security control, with critical items decided by the Board of Directors.



## Activities for Protecting Personal Data

### Personal Data Protection Framework

The Bank has always been vigilant in the protection of personal information, including the protection of confidentiality and privacy. However, the full implementation of the Personal Information Protection Law in April 2005 has increased the responsibility of organizations that handle personal information. As such, the Bank is introducing a framework to facilitate the proper handling of personal information and educating and training its employees to ensure that the framework operates effectively and efficiently.

The Bank is also reassessing and upgrading measures pertaining to the secure handling of personal information while expediting responses to related inquiries and complaints.

Additionally, the Bank cooperates with the Central Union of Agricultural Cooperatives and the National Federation of Fishery Cooperative Associations, organizations that provide guidance to cooperative organizations, supporting efforts to further improve the protection of personal data for cooperative financial groups as a whole.

## Column 2

### Declaration on the Protection of Personal Information (Excerpt)

#### Acquisition of Personal Data

Personal information will be acquired only within the scope of that necessary for business and will be properly handled in accordance with all relevant laws and regulations.

#### Objective of Using Personal Data

Personal data is used only within the context of personal information.

#### Provision of Personal Data to Third Parties

Personal information is not provided to third parties without consent of the person in question, except under specific circumstances.

#### Handling of sensitive information

Sensitive information is not acquired, used or provided to third parties except under specific circumstances.

#### Safekeeping of Personal Data

Measures are in place to ensure the safekeeping of personal information. Also, the necessary and proper supervision of employees and/or consignees is conducted.

#### Disclosure, Amendment and Cessation of Usage of Personal Data

Based on the Personal Information Protection Law, measures have been put into place to prevent the disclosure, amendment and cease usage of personal information.

#### Response to Inquiries and Complaints

Inquires and complaints about the handling of personal information are responded to quickly and in good faith.