

# Stakeholder Communication

## Basic Approach



In order to achieve our Purpose, we value to our stakeholders.

### Our stakeholders

### Main values

<p><b>Members of JA, JF, JForest, etc. (3,232 organizations in total)</b></p>	<ul style="list-style-type: none"> <li>• JA, JF, JForest and other federations including various cooperative systems</li> </ul>	<ul style="list-style-type: none"> <li>▪ Stable returns as the ultimate manager of funds</li> <li>▪ Planning and provision of various measures, procedures, etc. as the national-level organization</li> <li>▪ Support for growth and resolution of issues through and domestic and international networks</li> </ul>
<p><b>Individual cooperative members (i.e., people working in the AFF industries)</b> <b>Local communities</b></p>	<ul style="list-style-type: none"> <li>• Workers in AFF industries</li> <li>• Local residents, companies and organizations</li> </ul>	<ul style="list-style-type: none"> <li>▪ Supporting business activities and promoting coordinated with members</li> <li>▪ Providing financial services as a member of JA and support life planning</li> <li>▪ Contributing to solving local problems and</li> </ul>
<p><b>Our clients (deposit and savings, loans) including agriculture, fishery and forestry-related companies</b></p>	<ul style="list-style-type: none"> <li>• Agriculture, fishery and forestry-related companies</li> <li>• General companies, etc.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Support for growth and resolution of issues through and domestic and international networks</li> <li>▪ Realization of collaboration utilizing the foundations</li> </ul>
<p><b>Investors</b></p>	<ul style="list-style-type: none"> <li>• Domestic and foreign institutional investors</li> <li>• Investors in U.S. dollar-denominated Norinchukin Bank debentures (green bonds), etc.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Providing high quality (high credit) investment</li> <li>▪ Providing financing opportunities for the Bank's</li> </ul>
<p><b>Business partners</b></p>	<ul style="list-style-type: none"> <li>• Financial institutions</li> <li>• Market participants</li> <li>• Contractors, etc.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Support for growth and resolution of issues through and domestic and international networks</li> </ul>
<p><b>Governments and municipalities</b></p>	<ul style="list-style-type: none"> <li>• Competent ministry</li> <li>• Local governments, etc.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Contributing to the transformation of the food and regional revitalization</li> <li>▪ Realization of collaboration utilizing the Bank's and international networks, as well as the</li> </ul>
<p><b>Norinchukin Group employees</b></p>	<ul style="list-style-type: none"> <li>• Group employees</li> </ul>	<ul style="list-style-type: none"> <li>▪ Providing a work environment that gives a sense of</li> <li>▪ Providing career development and growth</li> <li>▪ Realization of diverse work styles according to</li> </ul>

## practice the following communication to continue providing

### we offer

### Main communication methods

system infrastructure, unified administrative of JA Bank and JF Marine Bank the Bank's financial services, knowledge,

- Direct dialogue on a daily basis
- Discussions and exchanges of opinions at decision-making bodies, meetings, etc. (Council of Delegates, Supervisory Committee, JA Bank Headquarters Committee, JF Marine Bank Headquarters, etc.)
- Holding events to provide information and interaction among members

income growth through measures Bank and JF Marine Bank to resolve issues revitalizing local communities

- Interaction through members
- Direct dialogue each time
- Holding events such as business meetings and seminars
- Dissemination of information through the home page, etc.

the Bank's financial services, knowledge, of the JA, JF and JForest Groups

- Direct dialogue through sales activities
- Engagement activities to enhance corporate value of business partners
- Holding events such as business meetings and seminars
- Dissemination of information through the home page, etc.

opportunities climate change initiatives

- Holding meetings and briefings with overseas investors
- Dissemination of information through the home page, etc.

the Bank's financial services, knowledge,

- Direct dialogue during business collaboration
- Interaction through industry organizations
- Dissemination of information through the home page, etc.

AFF industries into growth industries, and financial services, knowledge, and domestic foundations of JA, JF, and JForest Groups

- Direct dialogue through external relations activities
- Dissemination of information through the home page, etc.

satisfaction and achievement opportunities for officers and employees lifestyles

- 1-on-1 meetings between supervisors and subordinates, and interviews between officers and employees
- Conducting various training programs, seminars, briefings, etc.
- Conducting the survey on employee engagement
- Dissemination of information through internal PR measures