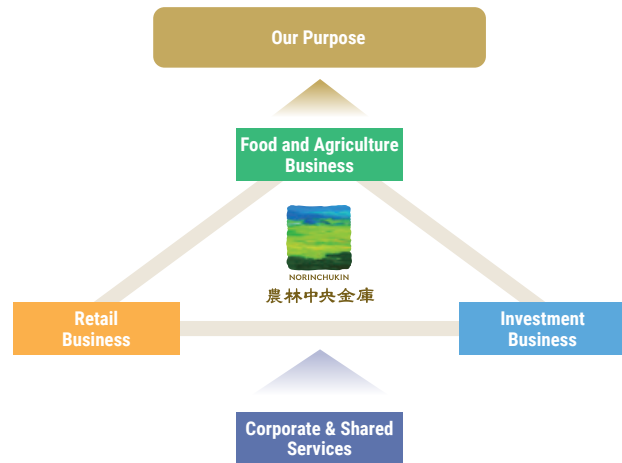


Our Business Domains

Business Areas for Achieving Our Purpose

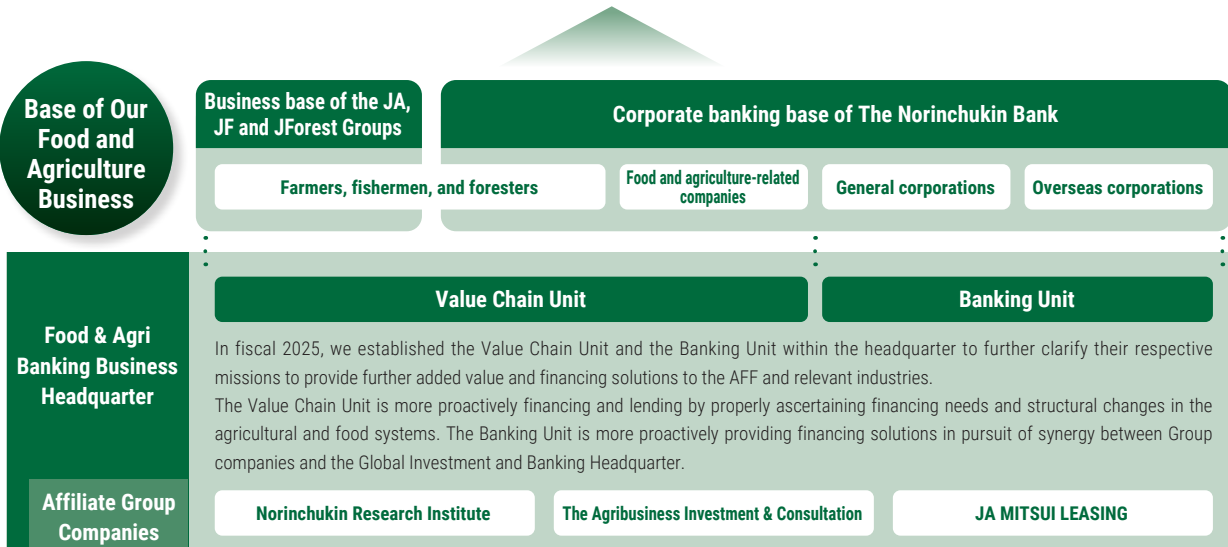
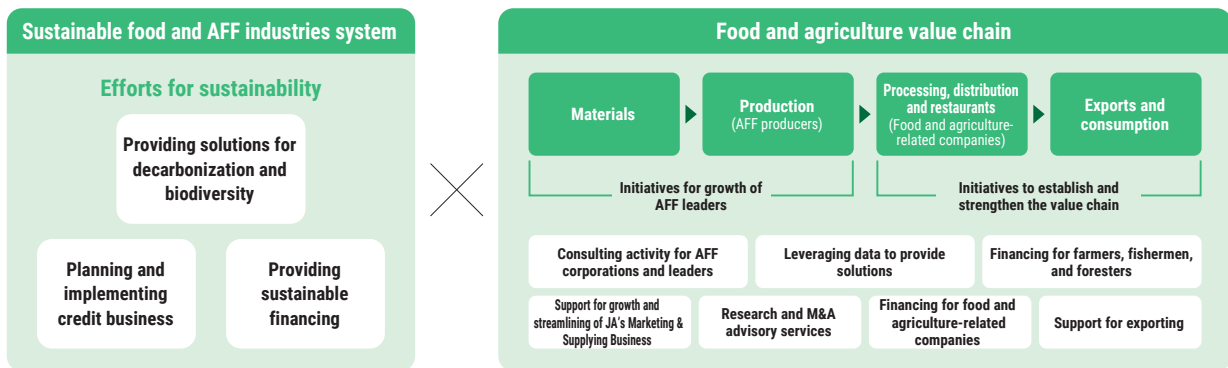
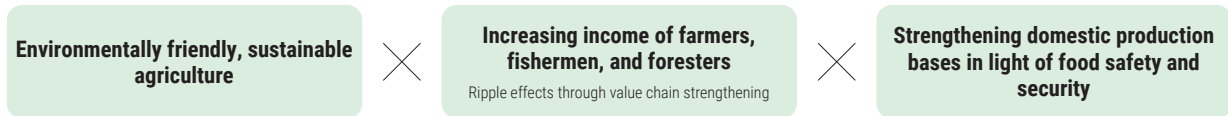
The Bank has been changing its business model flexibly in order to continue to play its role as a cooperative financial institution which contributes to the development of the AFF industries through its financial services. To achieve our Purpose for the present and future, we mainly focus on the three business areas of Food and Agriculture Business, Retail Business, and Investment Business as our role. The Corporate & Shared Services is the foundation to support these businesses while tackling new challenges.



Food and Agriculture Business Aiming to be the “First Call Bank” for the Food and AFF Industries [▶ Page 37](#)

Our Food and Agriculture Business is a domain in which we fully leverage the Bank’s financial and non-financial services centered on the business base of the JA, JF, and JForest Groups and the corporate banking business base of the Bank in efforts to increase the income of farmers, fishermen, and foresters, make the AFF industries more sustainable, and strengthen the domestic production base.

Overview of Our Food and Agriculture Business

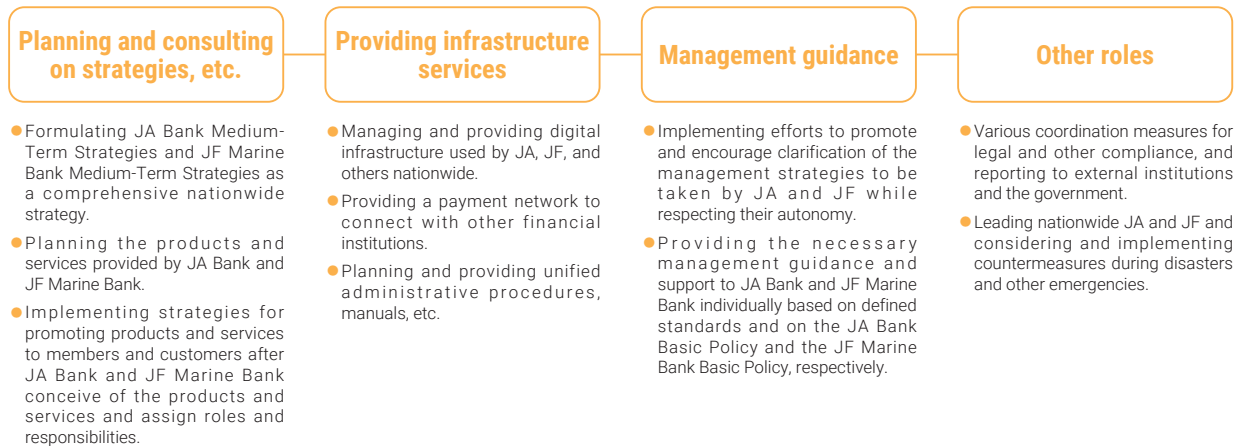


Retail Business

Providing a range of financial functions as a member of JA Bank and JF Marine Bank

▶ Page 41

Our Retail Business is a domain responsible for the following major roles as the national-level organization of JA Bank and JF Marine Bank.

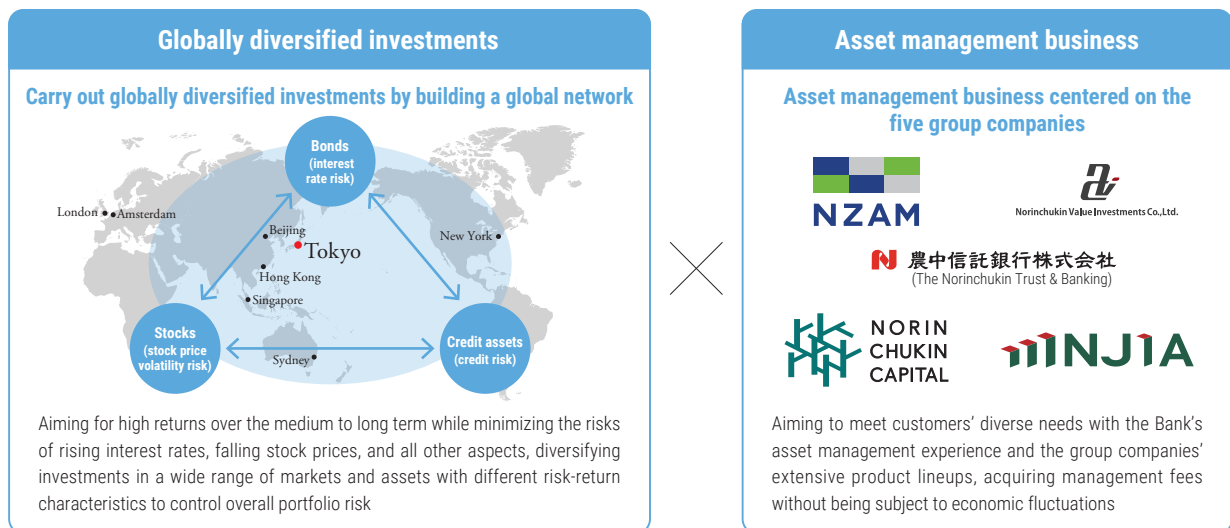


Investment Business

Pursuing stable profit as the ultimate manager of funds for JA Bank and JF Marine Bank

▶ Page 45

Our Investment Business is a domain that aims to continuously return to members the profits gained from globally diversified investments using funds received from members and asset management business with Group companies.



Corporate & Shared Services

In addition to providing functions that support the three businesses, addressing new issues

Administrative and IT

Risk Management

Legal

Financial Accounting

Audit

Business Management

Corporate & Shared Services is an indispensable foundation for implementing the Bank's three value-creating businesses. While performing the functions of administration, IT, risk management, legal, financial accounting, auditing and business management, Corporate & Shared Services is also keeping an eye on changes in the business environment and reacting accordingly, such as taking on the challenge of creating unprecedented value and innovating the corporate climate and culture.

For examples of major initiatives of Corporate & Shared Services in this report, see "Initiatives to Advance Human Resource Management" ▶ Page 59, "Digital Transformation (DX)" ▶ Page 67.