

Value Creation Process

Our Purpose

Dedicated to sustaining all life.

- Work together with our stakeholders to foster the AFF industries and to create a

Important Issues to Achieve Our Purpose

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- Realizing a carbon-neutral society
- Strengthening the “earning power” of the AFF industries

Input/Management capital

Natural capital

- Healthy global environment and ecosystem services rooted in the AFF industries

Social and relationship capital

- Nationwide network of the AFF industries cooperatives
 - ▶ Member organizations: 3,181
- Relationships with investees and borrowers

Capital equipment

- Domestic and foreign business sites and financial infrastructure
 - ▶ 19 in Japan, 4 overseas, 3 local subsidiaries overseas

Financial capital

- Robust health
 - ▶ Common Equity Tier 1 capital ratio: 17.70%
- Stable deposit base
 - ▶ The savings balance at JA / JF Marine Bank: ¥109.8 trillion

Intellectual capital

- Knowledge inherited over 100-year history

Human capital

- Human resource with expertise and diverse ways of thinking
 - ▶ Number of employees: 3,273

Business strategies and activities

Medium-Term Vision (Vision for 2030) ▶ Page 31

Create impact for the global environment, society, and economy

Support sustainable development of AFF industries and local communities

Create value for cooperative members and users through optimal integration of the digital and real

Ensure stable returns and play a role as the national level banking institution for the AFF cooperatives

Realize a flexible and resilient organization that continues to take on challenges of changes

Realize Vision for 2030 through business activities



Business activities for realizing Vision for 2030

The Bank's business domains

Food and Agriculture Business ▶ Page 37

Retail Business ▶ Page 41

Investment Business ▶ Page 45

Supporting the three businesses

Corporate & Shared Services

Major initiatives

Initiatives to Advance Human Resource Management

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Digital Transformation (DX)

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Sustainability Management Initiatives

Organizational output returns to management capital

* Actual figures as of end of or during FY2024.

prosperous future for food and lifestyles, and thereby contribute to a sustainable global environment -

- Realizing a society living in harmony with nature
- Realizing a resilient food system
- Achieving well-being at both local and international level

Output (results produced by the business activities)

Global environment, society, economy

- Sustainable finance
 - ▶ New finance executed: ¥9.0 trillion
- Engagement with investees and borrowers
- Support for sustainable AFF industries

The AFF industries/Local communities

- Smoothly supply capital and business support to farmers, fishermen, and foresters and the food and agriculture value chain companies, etc.
 - ▶ JA Bank's balance of agriculture-related loans: ¥2.4 trillion
 - ▶ Growth capital supplied through the Bank and group companies (investment): ¥115.2 billion
- Consulting for AFF leaders
 - ▶ Consulting for leaders in agriculture industry provided by JA Bank: 1,142 cases
 - ▶ Amount of contribution to value-added improvement at recipients of the consulting: +4.9% year on year

Cooperative members and users

- Support JA Bank and JF Marine Bank in performing the comprehensive nature of business and financial intermediary function

Returning profits and services

- Secure profit and return the profit to members through deepening the management of market and credit portfolios, lending business, and asset management business

Organization

- Higher engagement scores within the organization (55%)
- Develop professionals capable of thriving inside and outside the organization
- Higher productivity through DX promotion
 - ▶ DX talent: Total of 186 people
- Sophisticate management system and governance

Outcome (value returned to society)

The life of the planet (the earth)



Net Zero / Nature positive

- Accelerate transition to a carbon-neutral society
- Preserve/restore nature and biodiversity

The life of living organisms (Food)



Sustainable food system

- Increase the income of farmers, fishermen, and foresters
- Make the food and agriculture value chain more resilient
- Enhance the members' management base that supports the AFF industries

The life of people



People's well-being

- Indirect contributions to a stable supply of safe and secure food
- Enhance daily life and revitalize local communities by performing financial intermediary functions leveraging the comprehensive nature of business

The Chain of Life [▶ Page 28](#)