

Stakeholder Communication

Basic Approach



In order to achieve our Purpose, we practice

Our stakeholders	Main values
<p>Members (JA, JF, JForest, etc.) (3,181 organizations in total)</p>	<ul style="list-style-type: none"> Stable returns as the ultimate manager of Planning and provision of various measures, administrative procedures, etc. as the Bank and JF Marine Bank Support for growth and resolution of issues services, knowledge, and domestic and
<p>Individual cooperative members (i.e., people working in the AFF industries)</p> <p>Local communities</p>	<ul style="list-style-type: none"> Supporting business activities and promoting coordinated with members Providing financial services as a member resolve issues and support life planning Contributing to solving local problems and
<p>Our clients (deposit and savings, loans) including AFF-related companies</p>	<ul style="list-style-type: none"> Support for growth and resolution of issues services, knowledge, and domestic and Realization of collaboration utilizing the JForest Groups
<p>Investors</p>	<ul style="list-style-type: none"> Providing high quality (high credit) asset management business Providing financing opportunities for the
<p>Business partners</p>	<ul style="list-style-type: none"> Support for growth and resolution of issues services, knowledge, and domestic and
<p>Governments and municipalities</p>	<ul style="list-style-type: none"> Contributing to the transformation of the industries, and regional revitalization Realization of collaboration utilizing knowledge, and domestic and international foundations of JA, JF, and JForest Groups
<p>Norinchukin Group employees</p>	<ul style="list-style-type: none"> Providing a work environment that gives achievement Providing career development and growth Realization of diverse work styles according

the following communication to continue providing value to our stakeholders.

we offer	Main communication methods
<p>funds system infrastructure, unified national-level organization of JA</p> <p>through the Bank's financial international networks</p>	<ul style="list-style-type: none"> - 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
<p>income growth through measures of JA Bank and JF Marine Bank to revitalizing local communities</p>	<ul style="list-style-type: none"> - Interaction through members - Direct dialogue each time - Holding events such as business meetings and seminars - Dissemination of information through the home page, etc.
<p>through the Bank's financial international networks foundations of the JA, JF and</p>	<ul style="list-style-type: none"> - 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.
<p>investment opportunities through Bank's climate change initiatives</p>	<ul style="list-style-type: none"> - Holding meetings and briefings with overseas investors - Dissemination of information through the home page, etc.
<p>through the Bank's financial international networks</p>	<ul style="list-style-type: none"> - Direct dialogue during business collaboration - Interaction through industry organizations - Dissemination of information through the home page, etc.
<p>food and AFF industries into growth the Bank's financial services, networks, as well as the</p>	<ul style="list-style-type: none"> - Direct dialogue through external relations activities - Dissemination of information through the home page, etc.
<p>a sense of satisfaction and opportunities for employees to lifestyles</p>	<ul style="list-style-type: none"> - One-on-one meetings between supervisors and subordinates, and meetings between officers and employees - Conducting various training programs, seminars, briefings, etc. - Conducting the survey on employee engagement and providing feedback on the results - Dissemination of information through internal PR measures