Value Creation Process

The Bank defines its value creation process towards achieving its purpose as follows. By leveraging the management capital (strengths) cultivated over 100 years of history, the Bank engages in business activities that generate outputs and create value for our stakeholders. We believe that this cycle, in which value creation further strengthens our management capital, drives the realization of our Purpose.

Our Purpose

Dedicated to sustaining all life.

Work together with our stakeholders to foster the AFF industries and to create a prosperous future for food and lifestyles, and thereby contribute to a sustainable global environment

Realizing a carbon-neutral society

Realizing a society living in harmony with nature

Strengthening the "earning power" of the AFF industries

Realizing a resilient food system

Achieving well-being at both local and international level

1 Milestones in the Bank's 100-Year History

History of supporting the progress of the AFF industries with the cooperative system

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6 Important Issues to Achieve Our Purpose (Materiality)

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Input

2 Management Capital Cultivated Through Our History (Our Strengths)

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- Natural capital
- Social and relationship capital
- Manufactured capital
- Financial capital
- Intellectual capital
- Human capital

Provision of value to stakeholders further strengthens management capital

Toward achieving our purpose through the value creation cycle

Development of business activities leveraging our strengths

Results generated from business activities lead to the provision of value to stakeholders

Outcome (value provided to society)

Business Activities

3 Our Business Domains

Pages 26-27

Sustainability Initiatives (across businesses)

- Food and Agriculture Business
- Retail Business
- Investment Business
- Corporate & Shared Services

"Shared Values" that Form the Foundation of Our Business Activities

- Glocal
- Professionalism
- Teamwork
- Tackling Challenging Tasks
- Growth-Oriented

4 Medium-Term Vision (Business Strategies)

Pages 28-29

- Create impact for the global environment, society, and economy
- Support sustainable development of the 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

Output

5 Provision of Value to Our Stakeholders

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Main Output
(results of our business activities)

- Members (cooperative system, etc.)
- Farmers, fishermen, and foresters
- Local communities
- Clients
- Investors
- Business partners
- Governments and municipalities
- Group employees