

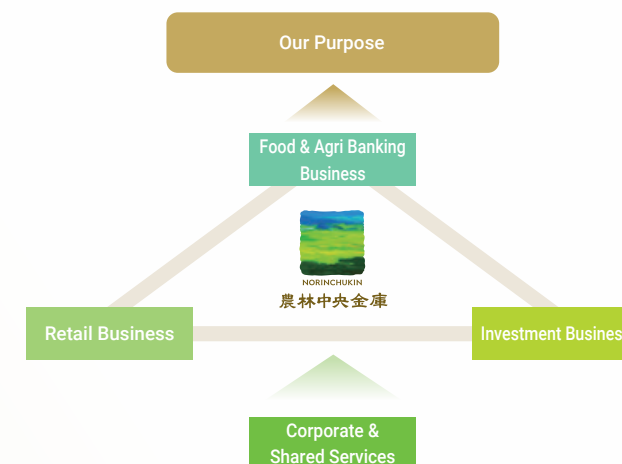
3 Our Business Domains

Business Domains for Achieving Our Purpose

The Bank has been changing its business model flexibly in order to continue to fulfill its mission as a cooperative financial institution which contributes to the development of the AFF industries.

To achieve our Purpose for the present and future, we mainly focus on the three business domains 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.

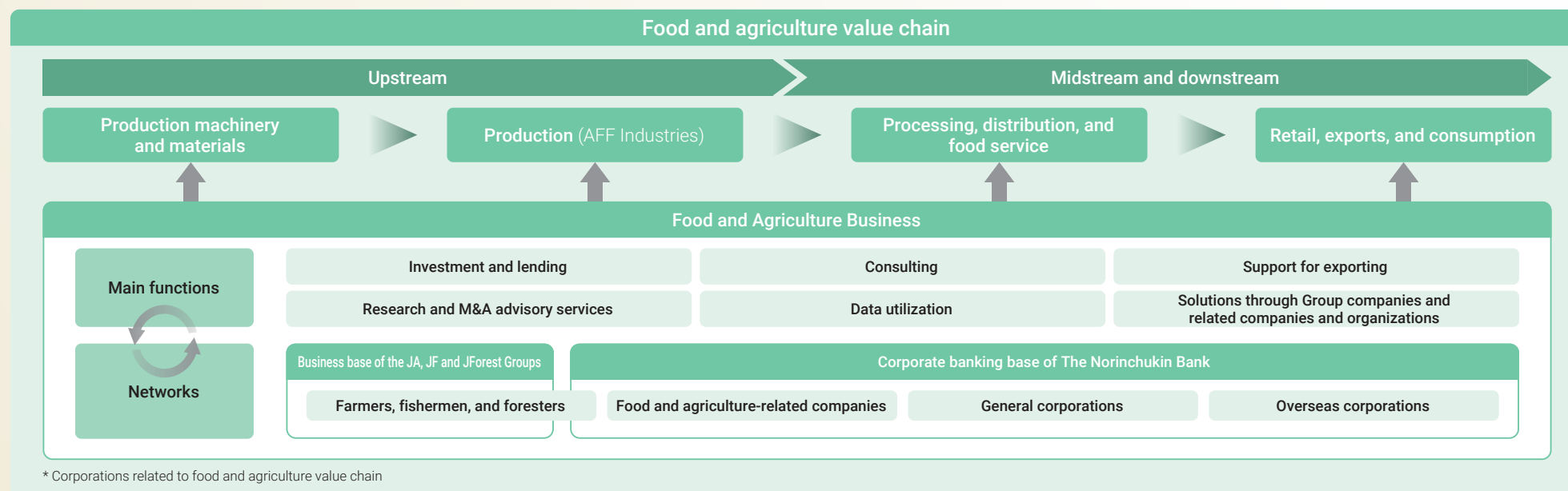
In addition, the Bank is advancing responses across businesses to sustainability initiatives aimed at resolving environmental and social issues, ranging from climate change and biodiversity to the circular economy and social inclusion. [▶ Pages 45-50](#)



Food and Agriculture Business

As the first call bank for Food and the AFF Industries, we work with our customers to solve challenges and create new value [▶ Pages 33-36](#)

Our Food and Agriculture Business is a business domain in which we fully leverage the Bank's financial and non-financial functions centered on the business base of the JA, JF, and JForest Groups and the corporate banking business base of the Bank in order to provide a broad range of solutions across the food and agriculture value chain, from upstream to midstream and downstream.



3 Our Business Domains

Retail Business

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

▶ Pages 37-40

Our Retail Business is responsible for the major roles stated on the right, as the national-level organization of JA Bank and JF Marine Bank.



Planning and consulting on strategies, etc.

Providing infrastructure services

Management guidance

Other roles

- Formulating JA Bank Medium-Term Strategies and JF Marine Bank Medium-Term Strategies as a comprehensive nationwide strategy.
- Planning the products and services provided by JA Bank and JF Marine Bank.
- Implementing strategies for promoting products and services to members and customers after JA Bank and JF Marine Bank conceive of the products and services and assign roles and responsibilities.
- Operating the digital infrastructure used by JA, JF, and other organizations nationwide, and planning and providing unified administrative procedures, manuals, etc.
- Providing a payment network to connect with other financial institutions.
- Implementing efforts to promote and encourage clarification of the management strategies to be taken by JA and JF while respecting their autonomy.
- Providing the necessary management guidance and support to JA and JF that meet the specified criteria. under the JA Bank Basic Policy and the JF Marine Bank Basic Policy, respectively.
- Various coordination measures for legal and other compliance, and reporting to external institutions and the government.
- Leading nationwide JA and JF and considering and implementing countermeasures during disasters and other emergencies.

Investment Business

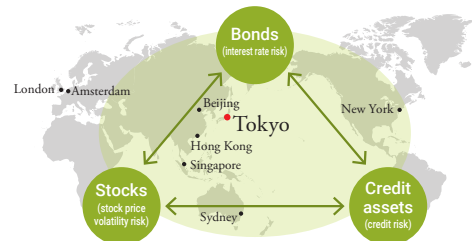
Pursuing stable profit as the ultimate manager of funds for JA Bank and JF Marine Bank

▶ Pages 41-44

Our Investment Business 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.

Globally diversified investments

Carry out globally diversified investments by building a global network



Asset management business

Asset management business centered on the five group companies



農中信託銀行株式会社



Corporate & Shared Services

Providing functions that support the three businesses while addressing new challenges

▶ Pages 52-68

Corporate & Shared Services is an indispensable foundation for the Bank to develop its three value-creating businesses.

Main Functions of Corporate & Shared Services

Administrative and IT

Risk Management

Legal

Financial Accounting

Audit

Business Management

The main initiatives of Corporate & Shared Services that are introduced in this report are risk management on ▶ Pages 52-54 , compliance on ▶ Pages 55-56 , IT and DX on ▶ Pages 57-58 , cybersecurity on ▶ Page 59 , and human capital management on ▶ Pages 60-68 .