❻ Important Issues to Achieve Our Purpose (Materiality)

The Bank has organized "Important Issues to Achieve Our Purpose" as important themes considering risks and opportunities, possible impacts for the Bank, and expectations from stakeholders. Through business activities aimed at realizing the Medium-Term Vision, we will work to address the risks and opportunities associated with these important issues, create positive impacts, and reduce negative impacts.

<table>
<tr><th></th><th>Risk</th><th>Opportunities</th><th>Impacts/Outcome (value provided to society)</th></tr>
<tr><td>Realizing a carbon-neutral society</td><td rowspan="2">● Increase in credit costs due to changing policies, markets, etc., as well as natural disasters
● Criticism against business activities that do not take climate change into account
● Impact on the business base due to lower sustainability of the AFF industries and local communities</td><td>● Extend investments/loans and business related to climate change</td><td>● Contribute to reducing GHG emissions and curbing the rise in global temperatures through stakeholder engagement</td></tr>
<tr><td>Realizing a society living in harmony with nature</td><td>● Extend investments/loans and business related to natural capital and biodiversity</td><td>● Contribute to a nature-positive society through stakeholder engagement</td></tr>
<tr><td>Strengthening the "earning power" of the AFF industries</td><td>● Impact on the business base due to labor shortages in the AFF industries and shrinking local economies</td><td rowspan="2">● Conduct investments and loans to the AFF industries and food and agriculture-related companies, etc., and extend business using IT/digital technologies, etc.</td><td>● Contribute to improving the income of farmers, fishermen, and foresters in collaboration with members</td></tr>
<tr><td>Realizing a resilient food system</td><td>● Impact on the business base due to lower sustainability of the AFF industries caused by disruption of global supply chains, etc.</td><td>● Contribute to strengthening the domestic production base and improving Japan's food self-sufficiency rate, through investments and loans as well as building a new food and agriculture value chain in collaboration with members</td></tr>
<tr><td>Achieving well-being at both local and international level</td><td>● Impact on the business base mainly caused by the aging and declining population in domestic communities
Criticism for failure to consider inclusion and equity in the business activities in Japan and overseas
Impact on the business activities due to global social unrest</td><td>● Develop local financial services using IT/digital technologies, etc.
● Extend investments/loans and business that contribute to the resolution of social-related issues such as inequality and social infrastructure</td><td>● Improve well-being of local communities
● Improve social diversity and inclusion and contribute to healthy economic growth through the business activities</td></tr>
</table>

Process of Identifying Important Issues

■ Listing of issues

Define business models
(interviews with each Division)

Identify major stakeholders
(members, local communities, employees, customers, others)

Create a list of issues, formulate a sustainability issue universe
(based on ISO26000/GRI/SDGs)

■ Select Important Issues from all issues listed

Interview with stakeholders
National-level organizations of cooperative systems (in the AFF industries), clients (agricultural corporations, business corporations), NGOs, government, young farmers, etc.

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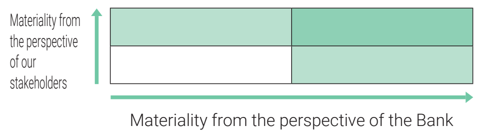
Interviews within the Bank

Create an issue map



Identify Important Issues
for both the Bank and our stakeholders

■ Determination of Important Issues

Multiple discussions by the Sustainability Committee* and the Sustainability Advisory Board

[Points for discussion]
▶ Whether or not these are themes that should be addressed on a priority basis toward achieving the Purpose
▶ Whether or not they serve as a bridge between the Bank's Purpose and the Medium-Term Vision in a unified manner

Determined through the Board of Directors and Supervisory Committee