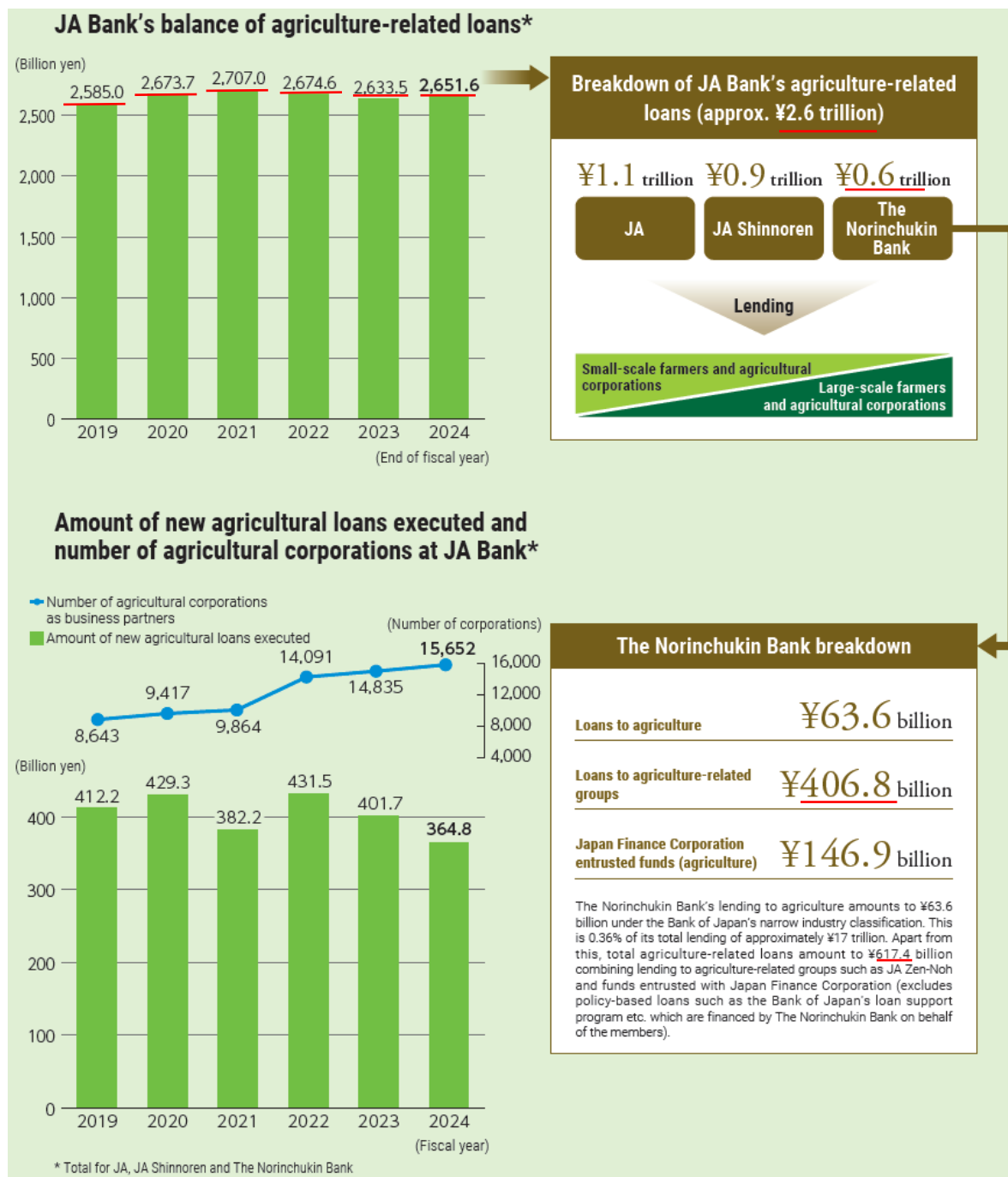


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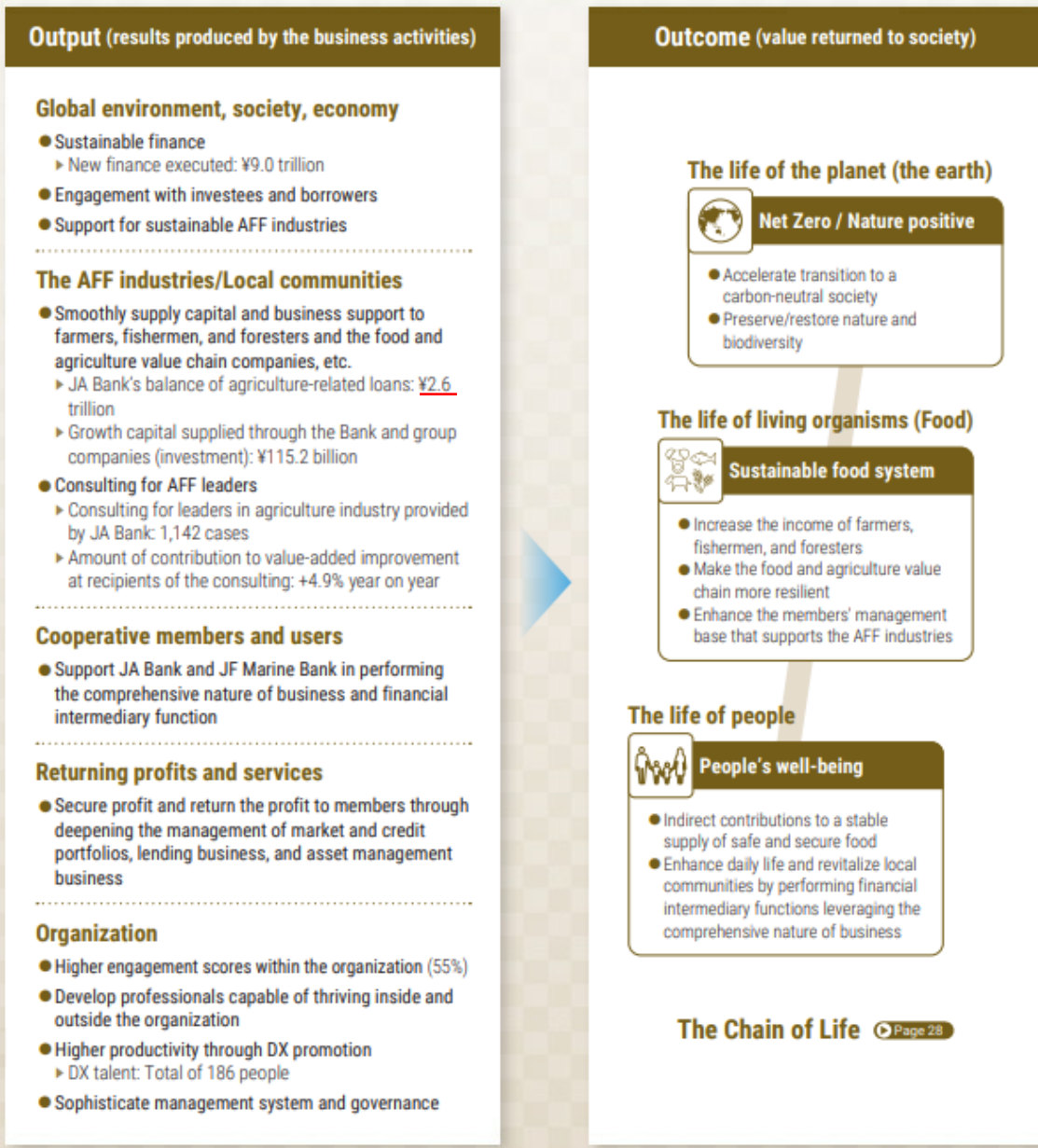
The charts were corrected as follows (underlined)

P12

JA Bank's balance of agriculture-related loans (error)



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

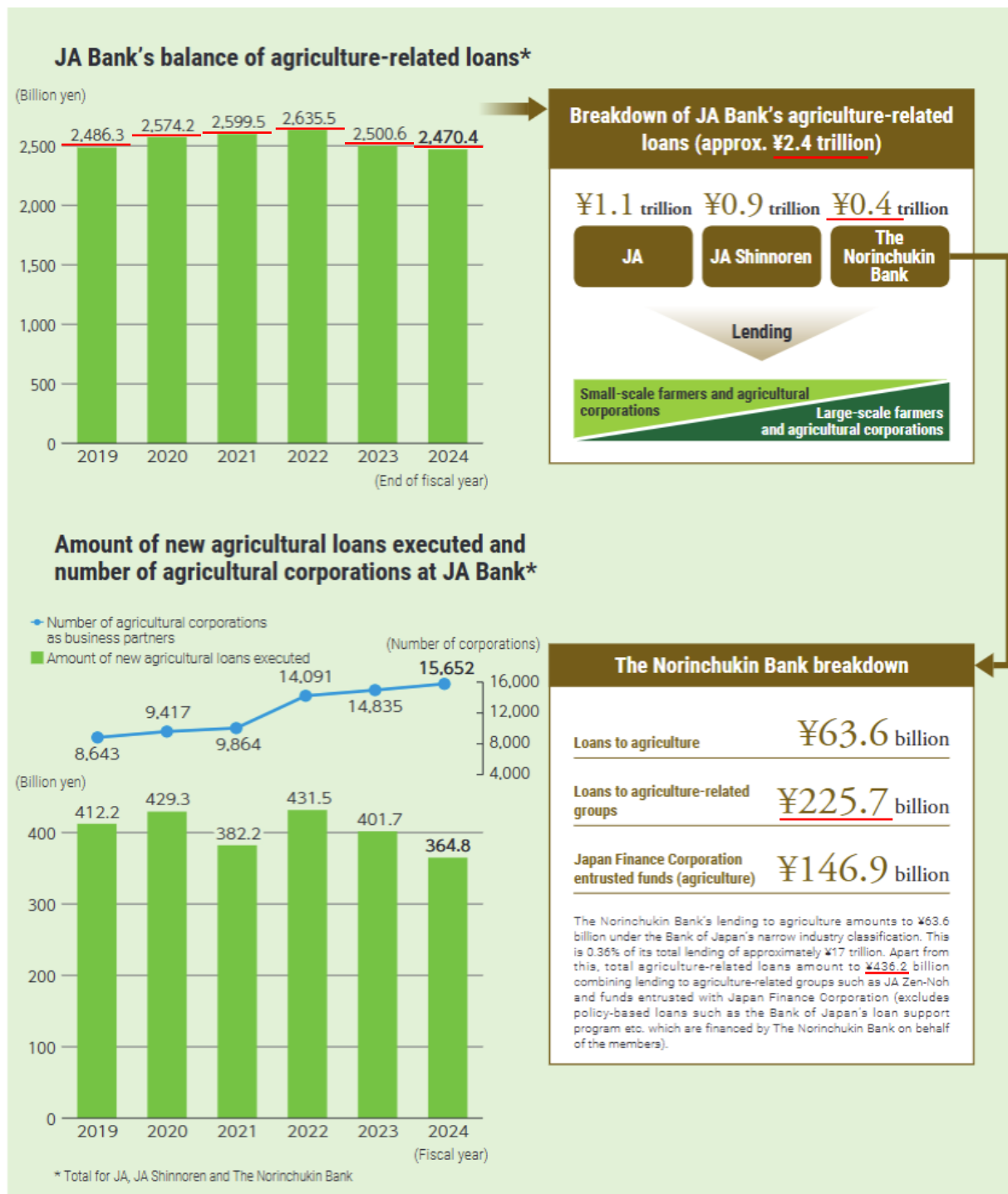


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P12

JA Bank's balance of agriculture-related loans (correct)



JA Bank's balance of agriculture-related loans (correct)

- Realizing a society living in harmony with nature
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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