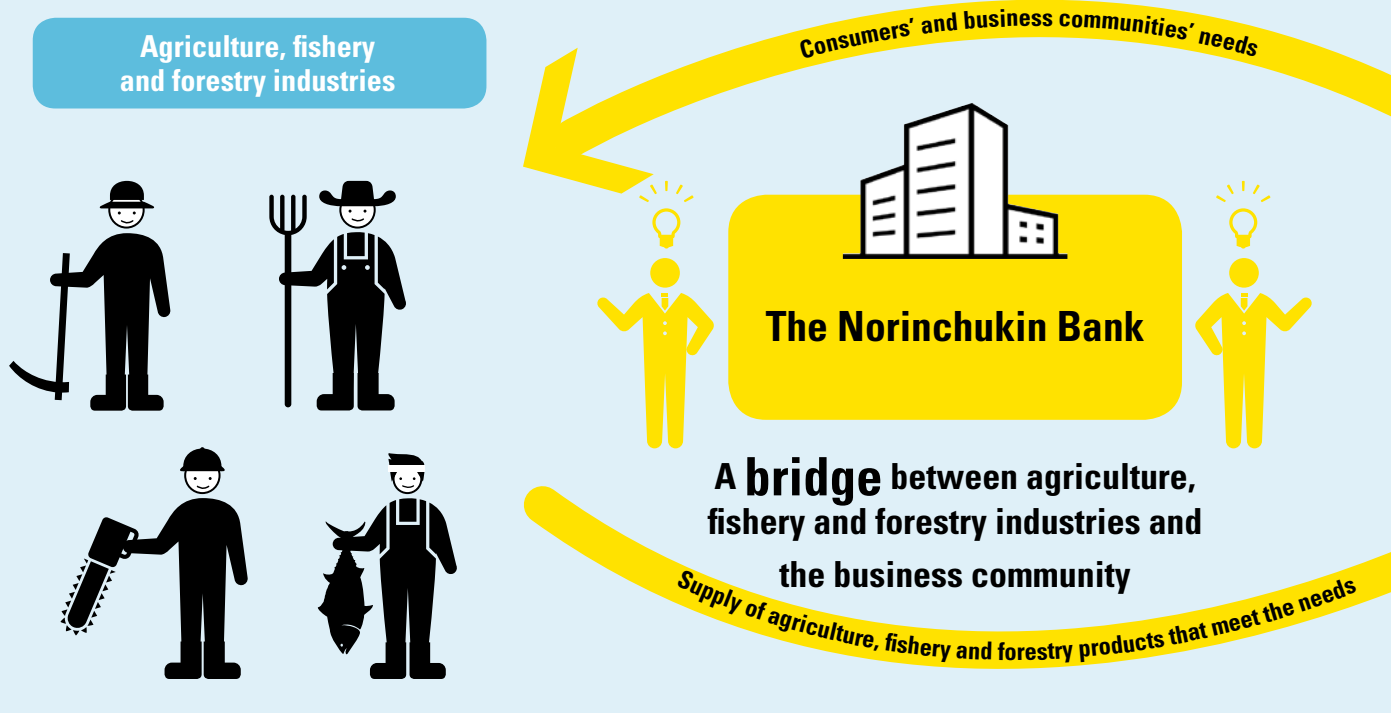


02 Our Present and Future

Striving to Resolve New Challenges
with the Aim of Turning Agriculture,
Fishery and Forestry Industries into Growth Industries



Role as “Bridge” now expected

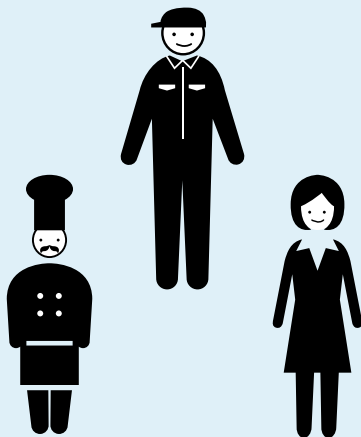
The needs of consumers have changed significantly during the past 40 years. An “outsourcing of meals” has taken place, which includes eating out and prepared meals. There has been a major shift in the purchasers of fresh food from consumers who cook it in their kitchens to restaurants and processed food companies. These companies, which have responded to the voices of consumers so far, seek to be supplied domestically produced agriculture, fishery and forestry products with quality, volume and price that are stable year round. We believe that meeting the needs of these companies and delivering safe and secure domestic agriculture, fishery and forestry products that consumers demand will pave the way to turning the agriculture, fishery and forestry industries into growth industries.

Therefore, based on the deep ties with producers in the agriculture, fishery and forestry industries around Japan and long-standing business relationships with Japan’s iconic food-related companies, both of which are our strengths, we will play a role as a coordinator to link the two together. In order to achieve this, rather than simply acting as a “bridge” between primary industry and secondary and tertiary industries, we will actively work on “building” the bridges ourselves. The Bank will connect producers to the diverse needs that arise out of the concept of incorporating market needs into a product and provide the solutions required to produce results. These initiatives are what is now expected of us.

We believe that there are three key factors in order for Japan's agriculture, fishery and forestry industries, and agriculture in particular, to grow as industries. The first is strengthening the management capabilities of large-scale farmers and agricultural corporations leading the agriculture industry of the future. The second is maintaining the protective functions of all farmers, regardless of their scale, in communities, villages and the production base. The third is production that meets consumer needs more. We believe that addressing these factors is the key to turning the agriculture, fishery and forestry industries into growth industries.

Industries related to agriculture, fishery and forestry industries

- Materials manufacturers • Trading companies
- Distributors • Food processors
- Wholesalers and retailers • Restaurants



Consumers



Strengthening the management of future leaders and supporting the protectors of the production base

Amid an ongoing decline in operators due to the aging of the population, a full-scale trend toward expansion in management scale and forming corporations has developed. In response to this trend in agriculture, we aim to become a financial institution that will be trusted even more by the large-scale farmers and agricultural corporations that will lead the agriculture industry of the future.

With a concept of strengthening our foundation, we will work on management challenges faced by leaders in each development stage in a hands-on manner. Rather than limiting ourselves to making loans only, we will provide diverse solutions that will strengthen management capabilities to support long-term growth for leaders.

Meanwhile, small-scale family farmers account for 90% of agricultural entities. We believe that in Japan which is mountainous and where each area has its own diverse characteristics, a variety of operators, regardless of their scale, play multi-faceted roles in addition to agricultural production. These roles include the maintenance of the production base of waterways and farmland as well as local villages and the preservation of the land and the environment, and we believe the continuation of these roles is a prerequisite for the sustainable development of agriculture.

We will support this diverse variety of farmers with the aim of comprehensively turning agriculture into a growth industry.