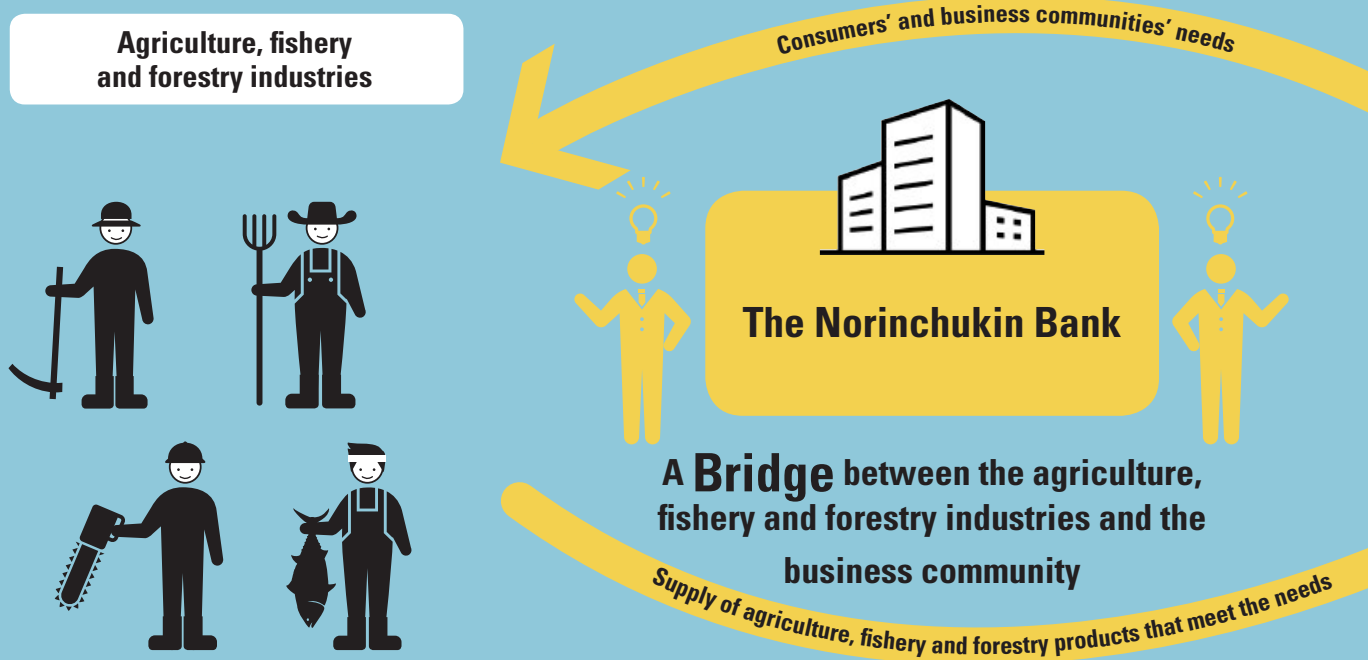


Our Present and Future

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



Role as “Bridge” now expected

Consumer preference has changed significantly during the past 40 years. “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 at home to restaurants and processed food companies. These companies, which have responded to the voices of consumers so far, seek to be supplied with 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 longstanding business relationships with Japan’s iconic companies related to the agriculture, fishery and forestry industries, both of which are our strengths, we will play a role as a coordinator to link the two together. To achieve this goal, rather than simply acting as a “bridge” between primary industry and secondary and tertiary industries, we will actively work on “building” the bridges ourselves. We will connect producers to the diverse needs that arise from the consumers’ standpoint and provide solutions leading to good results. These initiatives are what we are now expected to take on.

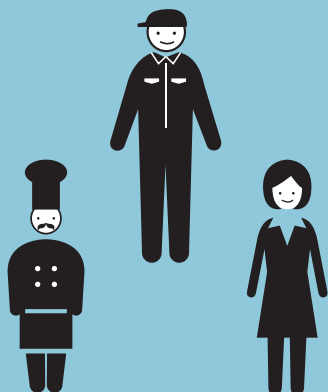
We believe that there are three key factors to ensure that Japan's agriculture, fishery and forestry industries, and agriculture in particular, grow as major industries. The first is strengthening the management capabilities of large-scale farmers and agricultural corporations leading the agriculture 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 the 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 population decline in agricultural leaders due to the aging demography, a full-scale trend toward expansion in management scale and forming corporations has emerged. 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 the management challenges faced by leaders at each development stage with hands-on onsite support. Rather than limiting ourselves to only making loans, we will provide diverse solutions that will strengthen management ca-

pabilities to support long-term growth for leaders.

Meanwhile, small-scale family farmers account for 90% of agricultural entities. In Japan, which is mountainous and where each area has its own diverse characteristics, a variety of leaders, regardless of their scale, play multifaceted roles in addition to agricultural production. These roles include the maintenance of the production base of waterways and farmland 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 and aim to turn the agriculture as a whole into a growth industry.