07

Reduce Financed Emissions

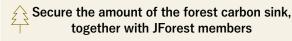
The Norinchukin Bank set the FY2030 interim targets in

commitment to Net Zero by 2050.

The Bank engages with investees and borrowers and provides sustainable finance, in addition to other solutions, to help them reduce their GHG emissions.

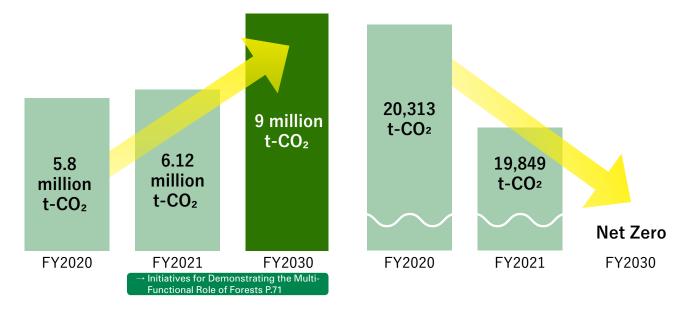
		FY2019	FY2020	FY2030 Goals
Lending	Power Sector	213 gCO₂e/kWh	217 gCO₂e/kW	138-165 gCO₂e/kWh
Investment	Stocks and Bonds	0.66 tCO₂e/million yen	0.55 tCO ₂ e/million yen (-17% compared to FY2019)	-49% compared to FY2019

→ Approach to the Interim Targets:Reducing Financed missions P.60



We work together with JForest members to ensure measures such as appropriate forest maintenance to secure the amount of the forest carbon sink. Reduce GHG Emissions by the Bank Itself

The Bank reduces GHG emissions by encouraging energy conservation and introducing renewable energy.



Target

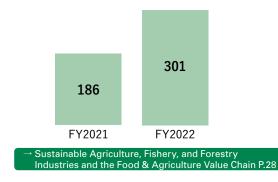
 \rightarrow Diversity Inclusion P.82

Target



We defined the "increase in added value amount" (the sum of operating income, depreciation expenses and personnel expenses) to include not

Number of Consultations Provided by JA Bank



→ Sustainable Finance P.19