

# Dialogue with Experts

For further evolution of the Bank's sustainability-related initiatives, the Bank holds "Dialogue with Experts" sessions.

## The First Dialogue with Experts (February 2019)



In February 2019, the Bank implemented a dialogue session with experts related to sustainability with the participation of Senior Managing Directors (Representative Directors), directors and employees. Given that the Bank is a primary industry-based cooperative, we asked the sustainability experts what kinds of business activities the Bank is expected to conduct toward the realization of a sustainable society. After receiving their insights, we exchanged opinions.

Fiscal 2019 marks a new step by the Bank toward sustainability management. Reflecting the experts' opinions, the Bank's directors and employees together will further promote sustainability initiatives with concerted efforts.

### Sustainability Experts



**Mr. Takejiro Sueyoshi**  
Special Advisor to UNEP FI  
in the Asia Pacific region



**Ms. Kaori Kuroda**  
Executive Director,  
CSO Network Japan



**Mr. Norichika Kanie**  
Professor, Graduate  
School of Media and Gov-  
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**Mr. Masataka Mitsuhashi**  
(Facilitator)  
Chairman, Pricewater-  
houseCoopers Sustain-  
ability LLC

## Dialogue with Experts

### Major Opinions

#### Take the Trend or Get Left Behind

Today, the SDGs and the “Paris Agreement” are changing the world. Toward the realization of a decarbonized society, creative disruption—the simultaneous progression of the disruption of conventional frameworks and new creation—is emerging in various fields. Such creative disruption will lead to the birth of new risks and new opportunities in the financial field. We expect the financial field to play a role in supporting the shift to a decarbonized society and finding new sources of growth in Japan.



Mr. Takejiro Sueyoshi



Ms. Kaori Kuroda

#### How to Address Various Human Rights Issues

Regarding human rights, there is increasing recognition of “human rights due diligence,” which not only establishes a system for respecting human rights but also continually observes, evaluates and improves the system, although progress has been slow in Japan. Concerning the issue of gender equality, Japan’s gender gap index is 110th in the world, which is extremely low. The whole country needs to work on this issue. Given that the preface of the SDGs mentions human rights and gender, we need to focus on these themes across the board in promoting our initiatives to address the SDGs.

#### How to Address the SDGs

An important aspect of the SDGs is visualizing the existing initiatives in common language. Most companies have a philosophy that references social contribution through business activities. Promoting initiatives to address the SDGs provides an opportunity to return to a corporation’s origins. In Japan, most large-scale companies have started to address SDGs. From now, I believe that the emphasis will shift from large-scale companies to medium- and small-scale companies, and from metropolises to suburbs. Therefore, it will become important to generate and share preferred case studies in promoting related initiatives.



Mr. Norichika Kanie

### Concluding the Dialogue Session



Kazuhiko Otake

Senior Managing Director (Representative Director)

Head of Corporate & Shared Services

#### The Bank’s Brand Statement Formulated Two Years Ago

“Dedicated to sustaining all life.”

This is the value of our existence. This value—to contribute to “life” through various initiatives—certainly links to sustainability, I believe. The most important thing is, I think, that all directors and employees of the Bank have a perspective of “how our businesses contribute to the realization of a sustainable society.” To realize a sustainable society, the Bank will work via the unified efforts of all directors and employees. Thank you very much for your valuable opinions and suggestions.

The Bank will continue to hold opportunities for dialogue among its management and external experts periodically to further develop its sustainability initiatives.