

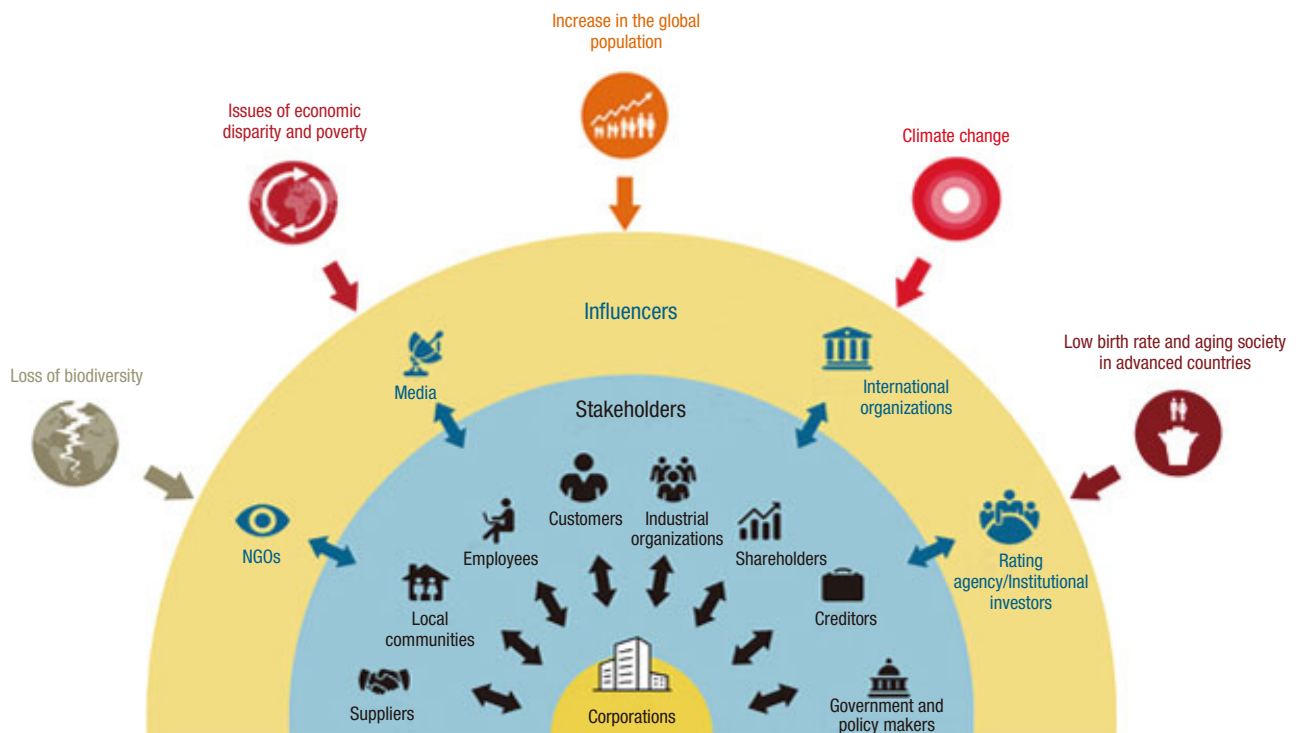
# Outline of Sustainability Management

## Responding to the Changes in Social Responsibility Required of Corporations

Given the non-continuous changes in Japan and overseas such as the increase in the global population, the low birth rate and aging society in advanced countries, climate change, the loss of biodiversity and issues of economic disparity and poverty, we are now at a significant turning point, being required to create value not only to build on the status quo but also to assume future changes. In addition, given the progression of the initiatives toward the sustainable development of society such as “Sustainable Development Goals (SDGs)” by the United Nations and the “Paris Agreement,” which is a new framework of measures to address climate change, expectations are on the rise for corporations to address such social issues.

Given these changes, the Bank recognizes the rapid changes in the roles expected of corporations. Currently, corporations must contribute through business activities to the sustainability of their business foundation, that is, environment and society (= sustainability management).

The Bank’s brand statement is “Dedicated to sustaining all life.” Returning to its origin—a financial institution based on agricultural, fishery and forestry cooperatives—the Bank strives to address the sustainability issues that are important for the Bank and its major stakeholders appropriately, aiming to improve the sustainability of environment and society, as well as the Bank’s management.



## Outline of Sustainability Management

# We Have Set the Sustainability Topics

Given the increasingly diverse and serious environmental and social issues, interest is on the rise in corporations' business activities toward realizing a sustainable society.

Recognizing these changes in society, the Bank reviewed the previous Six CSR Areas and 17 Focal Points and updated them into Five Sustainability Focus Areas and 14 Topics, paying attention to the following four points and using the process described in the diagram below.

### Points of consideration:

1. Keep in mind measures to address sustainability-related issues
2. Reflect input from the Bank's stakeholders (conduct interviews)
3. Consider various perspectives related to sustainability such as SDGs
4. Base considerations on the Bank's Medium-Term Management Plan (FY2019-FY2023)

## Organizing our business model

Interview each headquarters of the Bank



### Identify the stakeholders

Identify the important stakeholders (members, local communities, employees, customers and others)



### Formulate a list of issues

Formulate a "Sustainability Issue Universe" (based on the ISO26000/GRI/SDGs)



### Identify material issues from among the listed issues

Interview the stakeholders

Conduct in-house interviews



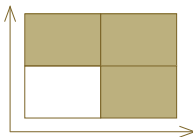
Identify the material issues for the stakeholders

Identify the material issues for the Bank



### Formulate a map of the issues

Material from the stakeholders' perspective



Material from the Bank's perspective

Extract the material issues for both the Bank and the stakeholders (Colored part on the left side of the diagram)



## Outline of Sustainability Management

### The Bank's Sustainability Topics (Five Focus Areas and 14 Topics)

Five Focus Areas	14 Topics
(Focus Area 1) Creating positive impact on the agriculture, fishery and forestry industries, food and local communities	> (Topic 1-1) Contributing to sustainable agriculture, fishery and forestry industries
	> (Topic 1-2) Contributing to safe and secure food supply
	> (Topic 1-3) Contributing to sustainable local communities
	> (Topic 1-4) Conserving the natural environment as a foundation of the agriculture, fishery and forestry industries
	> (Topic 1-5) Creating business innovation
(Focus Area 2) Promoting responsible finance	> (Topic 2-1) Promoting sustainable finance
	> (Topic 2-2) Contributing to sustainable energy utilization
	> (Topic 2-3) Realizing financing for everybody
(Focus Area 3) Promoting sustainability management	> (Topic 3-1) Ensuring a transparent organizational governing structure
	> (Topic 3-2) Reinforcing the management of environmental and social risks
	> (Topic 3-3) Reinforcing stakeholder engagement
(Focus Area 4) Securing highly capable human resources	> (Topic 4-1) Improving diversity and equal opportunities
	> (Topic 4-2) Enhancing human resources development
(Focus Area 5) Maintaining customer trust as a financial institution	> (Topic 5-1) Further reinforcing the compliance framework

\*For more information on the medium-term goals and SDGs related to each topic, please see the pages related to each topic.