

Aiming to enhance sustainable corporate value and to be an excellent company

Change for Growth



Under the medium-term management plan VISION 2023 for the fiscal years 2021 to 2023, which we announced in May last year, we aim to break through the stagnation of COVID-19 and move on to our next step with "Change for Growth" as the basic strategy and drastic strengthening of our corporate structure and further acceleration of growth as the goals for the three-year period.

Corporations are required to adapt to change flexibly and promptly at all times to ensure that change leads to growth. Under the Group's Corporate Vision of "Creating excitement and peace of mind for the people of the world," we hope to make rapid progress toward becoming an excellent company with both strength and toughness that continues to anticipate change and open up the future in order to enhance our corporate value over the medium-to-long term in a dramatically changing business environment.

In the midst of increased uncertainty, we will find a convincing purpose that resonates with our stakeholders while ensuring that the ideal set out as the Corporate Vision is in line with their ideas. We believe it is necessary to engage in purpose-based management which constantly questions the reason for our existence and makes us even better than we are today.

Representative Director of the Board, President and CEO

EGUCHI Shoichiro



Corporate Profile

| Company Name | JVCKENWOOD Corporation | |
|-------------------------|---|--|
| Business Segments | Car navigation systems, dashcams, telematics services, etc. (Mobility & Telematics Se Professional radio systems, security systems, medical image display monitors, etc. (Professional radio systems, security systems, medical image display monitors, etc. (Professional radio systems) and security interest of companies engaged in headphones, home audio portable power stations, audio and video software and other content (Media Servicias well as companies that own shares or equity interests in companies engaged in equivalent business. | ublic Service Sector) io systems, projectors, |
| Representative Director | EGUCHI Shoichiro, Representative Director of the Board, President and Chief Executive Officer (CEO) | The state of the s |
| Date of Incorporation | October 1, 2008 | |
| Capital | 13,650,000,000 yen* | |
| Number of Employees | 16,585* | THE RESERVE TO THE PARTY OF THE |
| Fiscal Year-End | March 31 | The second of th |
| Head Office | 3-12, Moriyacho, Kanagawa-ku, Yokohama-shi, Kanagawa 221-0022 | Head Office & Yokohama Business Center |

*As of March 31 2022

Developing the Three Brands Familiar to Customers

The JVCKENWOOD Group promotes a multi-brand strategy with multiple product brands under the corporate umbrella. Our three product brands, KENWOOD, JVC, and Victor have long been popular with customers. Even today, when AI and the IoT have become cutting-edge technologies, we flexibly respond to the changing times while providing products and services that meet and exceed our customers' expectations. The three brands will continue to evolve through Monozukuri.

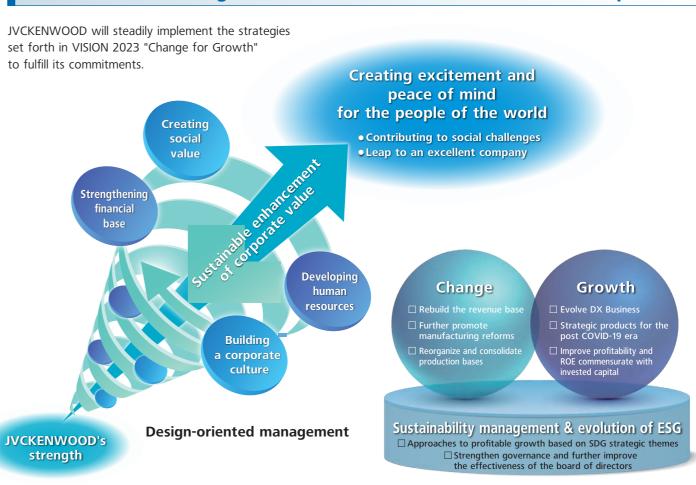






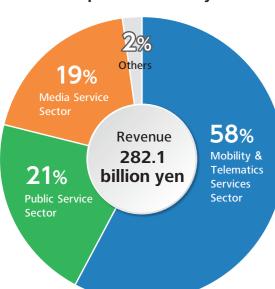


Medium-Term Management Plan and What JVCKENWOOD Aspires for



Business Areas

Revenue composition ratio by business sector (FYE3/'22)



The JVCKENWOOD Group aims to provide products, services, and solutions that realize its corporate vision of "Creating excitement and peace of mind for the people of the world" in the three business sectors: Mobility & Telematics Services Sector, Public Service Sector, and Media Service Sector.

Mobility & Telematics Services Sector

The Mobility & Telematics Services Sector consists of the OEM Business, which provides car navigation systems, dashcams, and other related products to customers through automobile manufacturers and dealers, and the Aftermarket Business, which provides products to customers through mass merchandisers and distributors. The Sector also develops the Telematics Service Business for automobile insurances by equipping dashcams, which boast top-class performance in the industry, with communication functions. addition, the Sector expands the business domain to include mobility related services and data service business.

Main Products



Car navigation system



Car audio system U382BT



Portable power station using recycled batteries from electric vehicles Conceptual image



Dashcam DRV-C770R (picture above) DRV-MR570 (picture below)



Alcohol detector CAX-AD100

A conceptual image of a communicating alcohol detector that works with a smartphone to send measurement results to the administrator's PC via e-mail



Telematics service



In-vehicle amplifier/antenna/speaker



Sterilization and deodorization device CAX-PH100 (left), CAX-DS01 (right)

Public Service Sector

The Public Service Sector consists of Communications Systems Business and Professional Systems Business to provide products, services, and solutions that contribute to people's lives, livelihoods, and the creation of safe and secure cities through professional radio systems, wireless broadband solutions, security systems, professional broadcasting systems, and medical image display monitors.



Professional radio system "Viking P25" series



Medical image display monitor CL-S1200

Professional broadcasting

system

EM-K150



Security system VN-H158WPR (left), VN-H58 (right)





Won the iF DESIGN AWARD 2022 in the product category, a world-renowned prize, for the VP8000 (center of the photo), a new product in the Viking series of multi-band P25 digital professional radios for the public safety market.

Media Service Sector

The Media Service Sector has developed a wide range of products to meet the demand for home entertainment, remote workers, and increased awareness of natural disasters and pandemics. In the Entertainment Business, with a number of popular artists,



GOUD DESIGN AWARD 2021

The three products from the Victor brand received the Good Design Award 2021: HA-FW1000T wireless stereo headset, compact component system EX-D6, "EXOFIELD THEATER" wireless theater system XP-EXT1

Our Sustainability Initiatives

■ Basic concept

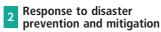
The JVCKENWOOD Group promotes sustainability in business and society by providing products, services, and solutions that solve a variety of social issues through its business activities. In addition, we will further focus on initiatives for sustainability management as a key theme in the medium-term management plan VISION 2023, which is based on "profitable growth" and "solving social issues on a global scale". While building a deep trust with all stakeholders, including customers, we will strive to sustainably enhance corporate value and contribute to the Sustainable Development Goals (SDGs).

SUSTAINABLE GOALS

■ Contribution to the SDGs through business activities



Contributing to a safe and secure transportation society and reduction of greenhouse gases through car navigation systems, dashcams, and telematics services





Broadband wireless systems and portable power stations that contribute to disaster prevention and mitigation

Creating a safe and secure



Security systems that contribute to deterring accidents and crime and support safe and secure

■ Environmental initiatives

Through the creation of products and services based on advanced technologies and through environmental activities, the JVCKENWOOD Group, together with all stakeholders, protects the global environment and contributes to the realization of a healthy and sustainable society not only today but towards the future. The JVCKENWOOD Group complies with environmental laws and regulations in all of its products and business activities, and contributes to the sustainable use of, and co-existence with, energy, resources, and the biosphere, which are the assets of the earth. To achieve this goal, we establish and implement goals focusing on the following four important environmental items.



Addressing climate change

Achieve carbon neutrality by 2050

- Reduction of CO₂ emissions associated with business activities
- Reduction of emissions from the use of purchased, transported, and sold products



Effective use of resources

Achieve zero emissions (3R management promotion)

- Improvement of the waste recycling rate Reduction of water utilization
- Reduction of the use of plastics



Environmental conservation and

Appropriate management of environmentally hazardous chemical substances

Proper management of chemical substances (toxic chemicals)



Preservation of biodiversity

Conservation of ecosystems

· Actively promote activities to realize the Basic Environmental Policies at each stage of the life cycle of our and the supply chain's products and services, contribute to the realization of a sustainable society, and preserve biodiversity.

Please visit our company website for more information on our sustainability activities. https://www.jvckenwood.com/jp/sustainability.html



Developing the Next-Generation

One of the JVCKENWOOD Group's management principles is to "Investing in people to strengthen capabilities and push boundaries." Recognizing that human resources are irreplaceable management resources that serve as a source of corporate competitiveness, we develop highly sensitive, self-reliant, and action-oriented human resources who can contribute to corporate growth and at the same time act with integrity.

Four approaches to workstyle reforms

The JVCKENWOOD Group will promote the realization of diverse and flexible work styles through the work style reforms.

Promoting telework

- ▶ Creating a more efficient telework environment
- Support for improving IT skills
- Labor management
- ▶ Promoting digitization and electronic stamps
- ▶ Eliminating single-employer assignments



Linkage with office strategies

- Utilization of satellite offices Work at the nearest office Use of shared offices and
- rental offices Free address system



Personnel system (measures to support the new system)

- ▶ Expansion of shorter days and shorter working hours to full-time employees
- > System for second and concurrent jobs
- ▶ Super flex time
- ▶ Regional recruitment
- ▶ Hiring of remote workers (e.g., people with disabilities)



Promotion of health management

- Strengthening management education
- ▶ Measures to improve health literacy
- Visualization of current issue: Effective utilization of stress
- check results
- Promoting collaborative health with health insurance associations



■ Promotion of diversity & inclusion

Fostering diversity mindset and understanding by promoting various initiatives.

- In 2018, obtained the highest rank of "Eruboshi" certification under the Act on the Promotion of Female Participation and Career Advancement in the Workplace.
- Continued from FY2020, held the company-wide event "SDGs Forum" and conducted online seminars on themes such as gender equality.
- Conducted training to support employees in balancing work with childcare and nursing care, and created "Childcare/Nursing Care: A Handbook for a Healthy Balance (Japanese)." Also posted stories of male employees taking childcare leave on the official company website and company intranet.
- Awarded "Gold" in the PRIDE Index, an evaluation index for initiatives related to sexual minorities for four consecutive years.
- Holds ongoing internal training on the knowledge and approach required to work with employees with disabilities.



Seminars to promote the inclusion of people







Eruboshi certification logo

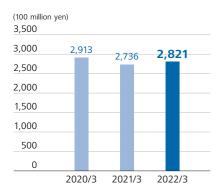


PRIDE Index Gold Award logo

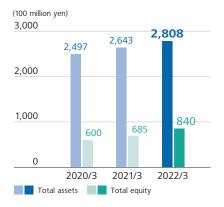
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Financial Highlights *Graphs based on the International Financial Reporting Standards (IFRS).

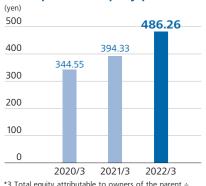
Revenue



■ Total assets/Total equity

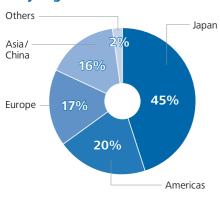


Equity attributable to owners of the parent company per share*3

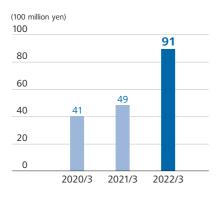


*3 Total equity attributable to owners of the parent -Number of shares issued

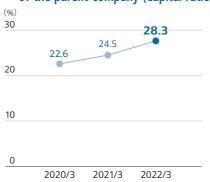
■ Revenue composition ratio by region (FYE 3/'22)



Operating profit

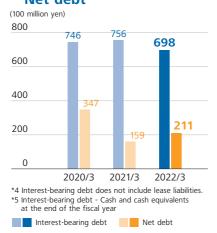


■ Ratio of equity attributable to owners of the parent company (Capital ratio)*1

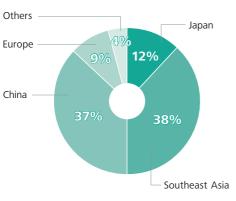


*1 Equity attributable to owners of the parent ÷ Total assets x 100

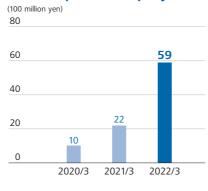
■Interest-bearing debt*4 & Net debt*5



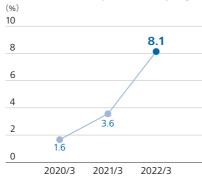
■Production ratio by region (FYE 3/'22)



■ Profit attributable to owners of the parent company



■ Ratio of profit attributable to owners of the parent company*2



*2 Profit (loss) attributable to owners of the parent company ÷ Average equity attributable to owners of the parent for the fiscal year x 100

■ Cash flow

| (100 million yen | | | |
|-------------------------------------|--------|--------|--------|
| | 2020/3 | 2021/3 | 2022/3 |
| Cash flow from operating activities | 216 | 358 | 71 |
| Cash flow from investing activities | -197 | -118 | -98 |
| Cash flow from financing activities | -17 | -53 | -113 |
| Free cash flow | 20 | 240 | -27 |
| | | | |

■ Capital investment/ Depreciation expense/ Research and development expenses

| | (100 million yen) | | |
|-----------------------------------|-------------------|--------|--------|
| | 2020/3 | 2021/3 | 2022/3 |
| Capital investment* | 118 | 103 | 124 |
| Depreciation expense | 202 | 193 | 171 |
| Research and development expenses | 174 | 157 | 159 |
| Tangible fixed asse | ts only | | |

Our Management Team (As of July 1, 2022)

■ Directors of the Board



KURIHARA

Naokazu

Director of the Board,

Legal & Compliance Office, Group Management Office,

Corporate Secretary Office

Human Resources Department, General Administration Department,

ustainability Management Office.

COO EMEA (Europe, Middle East and Africa)

External Director of the Board, Chairman of the Board, Nomination and Remuneration Advisory Committee membe





Director of the Board, Managing Executive Officer, Chief Technology Officer, (CTO) — in charge of Prospective Creation Research Laboratory, Intellectual Property Department, Engineering Innovation Departmen Chief Information Security Officer (CISO) — in charge of IT Department, JK-CIRT/CC (JVCKENWOOD Central Incident Response Team/Coordination Center



Representative Director of the Board, Senior Managing Executive Officer COO Mobility & Telematics Services Sector Head of Business Reform



External Director of the Board Chairman of Nomination and Remuneration Advisory Committee (Concurrent Position) Director & Chairman of Meidensha Corporation, Chairman of the Japan Electrical Manufacturers' Association



Representative Director of the Board, Senior Managing Executive Officer Chief Financial Officer (CFO)



External Director of the Board, Nomination and Remuneration Advisory Committee member. Audit & Supervisory Board Member of Yahoo Japan Corporation, External Director (Independent Director) of the Board of Tokyo Electron Device Limited



Director of the Board. Senior Managing Executive Office COO Public Service Sector Head of Supply Chain Management (SCM) Reform — in charge of SCM Innovation Department, Procurement & Logistics Department

SUZUKI

Akira

■ Audit & Supervisory Board Members



Managing Executive Officer, Head of Administrative Division — in charge of



External Audit & Supervisory Board Member (Concurrent Position) External Director of the Board of CHUCHIKU



External Audit & Supervisory Board Member, (Concurrent Position) Outside Director of NIPPON ANTENNA Co.,Ltd.



External Audit & Supervisory Board Membe

Executive Officers



General Executive of Aftermarket Business Division Mobility & Telematics Services Sector. Assistant to COO Mobility & Telematics Services Sector



Managing Executive Officer



General Manager of Corporate Strategy Department, In charge of Corporate Communication Department In charge of New Business Developmen



COO Americas, COO APAC (Asia Pacific), In charge of Strengthening International Business General Executive of verseas Business Marketing Division



Executive Officer. General Executive of Domestic Business Marketing Division



Executive Officer COO Media Service Sector General Executive of Media Business Division Media Service Sector



General Executive of Communications Systems Division, Public Service Sector Assistant to COO Public Service Sector

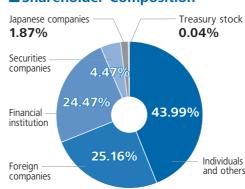


General Executive of Telematics Service Division Mobility & Telematics Services Sector, General Manager of



Stock Information (As of March 31, 2022)

■ Shareholder Composition



■ Maior Shareholders (Top 10)

| Name | Number of stocks held | Ratio of shareholding |
|---|-----------------------|-----------------------|
| THE MASTER TRUST BANK OF JAPAN, LTD. (TRUST ACCOUNT) | 24,230,200 | 14.77% |
| CUSTODY BANK OF JAPAN, LTD. (TRUST ACCOUNT) | 9,551,000 | 5.82% |
| INTERACTIVE BROKERS LLC | 4,222,825 | 2.57% |
| NORTHERN TRUST CO. (AVFC) SUB A/C NON TREATY | 2,832,300 | 1.73% |
| THE BANK OF NEW YORK MELLON 140040 | 2,482,000 | 1.51% |
| JP MORGAN CHASE BANK 385781 | 2,145,056 | 1.31% |
| BNP PARIBAS SECURITIES SERVICES LUXEMBOURG/JASDEC/ACCT BP2S DUBLIN CLIENTS-AIFM | 2,075,000 | 1.27% |
| ENDO SHIRO | 1,990,000 | 1.21% |
| THE DAI-ICHI LIFE INSURANCE COMPANY, LIMITED | 1,852,268 | 1.13% |
| STATE STREET BANK AND TRUST COMPANY 505103 | 1,696,900 | 1.03% |

JVCKENWOOD Company Profile | 7 6 JVCKENWOOD Company Profile

Corporate History

JVCKENWOOD will continue to create products and solutions that provide "excitement" and "peace of mind" based on its strengths in the audio, visual, communications and design management fields which the Group has cultivated over 100 years of history.

Victor Company of Japan, Limited

- •1927 Established Victor Talking Machine Company of Japan,
- ●1939 Produced the first TV receiver in Japan
- ●1958 Launched Japan's first stereo LP and stereo set STL-1S
- ●1972 Established Victor Musical Industries, Inc.
- (now JVCKENWOOD Victor Entertainment Corporation ●1976 Launched the HR-3300, the world's first VHS recorder









- ●1986 Launched the GR-C7, the world's smallest and lightest VHS-C video camera
- ●1995 Launched the GR-DV1, the world's first pocket-sized digital camcorder
- ●2003 Launched the EX-A1, compact home stereo component system
- ●2007 Launched "Everio" GZ-HD7, the world's first full HD hard disk camcorder for consumers

Kenwood Corporation

- ●1946 Established as Kasuga Radio Co., Ltd.
- ●1957 Began exporting the FM-100 FM tuner for the first time as a Japanese manufacturer
- ●1960 Renamed Trio Electronics, Inc.
- ●1962 Launched the TW-30, the industry's first transistor amplifier
- ●1978 Entered the professional radio equipment field in Japan
- ●1980 Entered the car audio field in the U.S. and launched the KENWOOD brand car audio in Japan





- ■1986 Renamed Kenwood Corporation
- ●1991 Official supplier contract with McLaren F1 Team Developed and began to supply wireless radio systems for the McLaren F1 Team's exclusive use
- ■2004 Acquired the wireless radio business of Toyo Communication Equipment Co., Ltd.
- ■2005 Technical and capital alliance with Icom Inc. to jointly research the standardization of technical specifications for digital wireless radio equipment

JVCKENWOOD Corporation

- •2008 JVC and Kenwood established the joint holding company JVC KENWOOD Holdings, Inc. through a stock transfer (JVCKENWOOD's shares were listed on the First Section of the Tokyo Stock Exchange) •2011 Completed an absorption-type merger of its three subsidiaries: Victor Company of Japan, Limited,
- Kenwood Corporation, and J&K Car Electronics Corporation
- •2011 Launched the MDV-727DT and MDV-626DT, first-generation Saisoku-Navi devices that achieved high resolution and high-speed response
- •2013 Launched the DLA-VS4800, the world's first mass-production model of the professional-use D-ILA projector, which features an 8K high-definition display
- •2014 Launched the NX-5000 series, the NEXEDGE series of multi-mode digital radio systems compliant with both the NXDN™ and P25 standards
- •2014 Launched the KNA-DR300, a full HD dashcam that enables high resolution and clear recording pixels and entered into the dashcam market
- ●2016 Established JVCKENWOOD Public & Industrial Systems Corporation, aiming to expand the Professional Systems Business
- •2016 Launched the "Gazefinder" NP-100, a gaze measurement device equipped with JVCKENWOOD's
- unique gaze tracking technology for various research fields such as psychology, brain science, and education. •2017 Announced the development of EXOFIELD, an out-of-head localization sound field processing technology which
- enables reproduction and localization of the sound field of speakers in a listening room with headphones •2019 JVCKENWOOD's communication-type dashcams adopted by Mitsui Sumitomo Insurance Company, Limited and Aioi Nissay Dowa Insurance Co., Ltd. for the automotive insurance with dashcam
- •2019 Commercialized a security service for drivers that uses dashcams with communication capabilities for Grab, Southeast Asia's top car-hailing service
- •2020 Launched the EXOFIELD Theater, a wireless personal theater system that allows users to experience a three-dimensional sound field as if they were in a movie theater, live concert hall, or stadium at home. Launched the XP-EXT1 wireless theater system.
- •2021 Formulated the New Medium-Term Management Plan VISION 2023 with fiscal 2021 as the starting year
- •2021 Launched the DLA-V90R, the world's first D-ILA home projector that supports 8K60p input and allows users to experience 8K image quality like never before.
- •2021 Provided communication-type dashcam to Mitsui Sumitomo Insurance Company, Limited, for its automobile insurance, "Mimamoru" dashcam-based automobile insurance (Premium Dashcam Type).
- •2022 Moved from the First Section of the Tokyo Stock Exchange to the Prime Market due to a revision of the Tokyo Stock Exchange's market classification





DLA-VS4800







communication-type dashcam

Facilities (Japan) (As of July 1, 2022)

| Manufacturing Companies | | | |
|-------------------------|--|--|--|
| Locations | | | |
| Yokohama, Kanagawa | | | |
| Hachioji, Tokyo | | | |
| Yokohama, Kanagawa | | | |
| Yokosuka, Kanagawa | | | |
| | | | |

| Major Production Bases and Production Companies | | | |
|---|--------------------|--|--|
| Names | Locations | | |
| Kurihama Business Center | Yokosuka, Kanagawa | | |
| Yokosuka Business Center | Yokosuka, Kanagawa | | |
| JVCKENWOOD Yamagata Corporation | Tsuruoka, Yamagata | | |
| JVCKENWOOD Nagano Corporation | lna, Nagano | | |
| JVCKENWOOD Nagaoka Corporation | Nagaoka, Niigata | | |
| 3 1 | . 3 | | |

| Major Affiliated Companies | | |
|--|--------------------|--|
| Names | Locations | |
| JVCKENWOOD Creative Media Corporation | Yokosuka, Kanagawa | |
| JVCKENWOOD Victor Entertainment Corporation | Shibuya-ku, Tokyo | |
| JVCKENWOOD Video Tech Corporation | Shibuya-ku, Tokyo | |
| JVCKENWOOD Public & Industrial Systems Corporation | Yokohama, Kanagawa | |
| JVCKENWOOD Service Corporation | Yokosuka, Kanagawa | |
| JVCKENWOOD Partners Corporation | Yokohama, Kanagawa | |
| JVCKENWOOD Engineering Corporation | Yokohama, Kanagawa | |
| JVCKENWOOD Design Corporation | Setagaya-ku, Tokyo | |







Hakusan Business Center

Facilities (Overseas) (As of July 1, 2022)

| Sales & Marketing Companies: Americas | | |
|---------------------------------------|-----------|--|
| Names | Locations | |
| JVCKENWOOD USA Corporation | U.S.A. | |
| JVCKENWOOD Canada Inc. | Canada | |
| JVCKENWOOD Latin America, S.A. | Panama | |

| Sales & Marketing Companies: EMEA (Europe, the Middle East and Africa) | | |
|--|-------------|--|
| Names | Locations | |
| JVCKENWOOD U.K. Limited | U.K. | |
| JVCKENWOOD Deutschland GmbH | Germany | |
| JVCKENWOOD Europe B.V. | Netherlands | |
| JVCKENWOOD Italia S.p.A. | Italy | |
| JVCKENWOOD RUS Limited Liability Company | Russia | |
| JVCKENWOOD Gulf Fze | U.A.E. | |

| Sales & Marketing Companies: APAC (Asia Pacific) | | |
|--|-----------|--|
| Names | Locations | |
| JVCKENWOOD Singapore Pte. Ltd. | Singapore | |
| JVCKENWOOD Malaysia Sdn. Bhd. | Malaysia | |
| JVCKENWOOD (Thailand) Co., Ltd. | Thailand | |
| PT JVCKENWOOD Indonesia | Indonesia | |
| JVCKENWOOD Australia Pty. Ltd. | Australia | |

| Sales & Marketing Companies: China | | |
|------------------------------------|-----------|--|
| Names | Locations | |
| JVCKENWOOD Hong Kong Limited | China | |
| | | |

| Major Affiliated Companies | |
|-------------------------------|-----------|
| Names | Locations |
| EF Johnson Technologies, Inc. | U.S.A. |
| ASK Industries S.p.A. | Italy |
| Radio Activity S.r.l. | Italy |

| Manufacturing Companies | | |
|---|-----------|--|
| Names | Locations | |
| JVCKENWOOD Electronics Malaysia Sdn. Bhd. | Malaysia | |
| JVCKENWOOD Optical Electronics (Thailand) Co., Ltd. | Thailand | |
| PT JVCKENWOOD Electronics Indonesia | Indonesia | |
| Shanghai Kenwood Electronics Co., Ltd. | China | |











JVCKENWOOD Optical Electronics (Thailand)

PT JVCKENWOOD

Sales & Marketing Companies Manufacturing Companies









Shanghai Kenwood Electronics Co., Ltd

| Names | Locations |
|---|-----------|
| Rein Medical GmbH | Germany |
| VCKENWOOD Hong Kong Holdings Limited | China |
| IVCKENWOOD Technologies Singapore Pte. Ltd. | Singapore |

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JVCKENWOOD



Selected as a constituent of the ESG Index "FTSE Blossom Japan Index"* for the second consecutive year



FTSE Blossom Japan Sector Relative Index

Selected as a constituent of the ESG Index "FTSE Blossom Japan Sector Relative Index"**



Received an overall rating of 3.5 stars in the 3rd Nikkei SDGs Management Survey



Wins the Commendation Award in the Daiwa IR's Internet IR Award for 3 consecutive years

*FTSE Russell confirms that JVCKENWOOD has been independently assessed according to the index criteria, and has satisfied the requirements to become a constituent of the FTSE Blossom Japan Index. Created by the global index and data provider FTSE Russell, the FTSE Blossom Japan Index is designed to measure the performance of companies demonstrating strong Environmental, Social and Governance (ESG) practices. The FTSE Blossom Japan Index is used by a wide variety of market participants to create and assess responsible investment funds and other products.

**FTSE Russell confirms that JVCKENWOOD has been independently assessed according to the index criteria, and has satisfied the requirements to become a constituent of the FTSE Blossom Japan Sector Relative Index. The FTSE Blossom Japan Sector Relative Index is used by a wide variety of market participants to create and assess responsible investment funds and other products.



