Below is the heat map showing how the sectors for the Group's underwriting, investment, and loans dependencies and impacts on nature.

■ **Dependencies**  We found significant dependencies on functions such as water purification, rainfall regulation, soil stabilization, and the use of genetic information.



| Sector \ Category | Animal labor | Biomass provisioning | Bioremediation | Soil stabilization | Water purification | Soil quality regulation | Dilution by atmosphere and ecosystems | Prevention, reduction of disease and pest damage | Air Filtration | Flood mitigation | Use of genetic information | Global climate regulations | Water supply | Maintenance of habitats (nurseries, farms, etc.) | Noise attenuation | Adjustment of the amount of light, etc. | Local (micro and meso) climate regulation | Pollination | Wind and sandstorm mitigation | Flow rate adjustment | Rainfall regulation | Providing recreational value | Visual comfort provided by natural scenery | Contributions to education, science, and research | Contributions to cultural and artistic activities |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Apparel | | | | | | | | | | | | | | | | | | | | | | | | | |
| Energy | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pharmaceuticals and biotechnology | | | | | | | | | | | | | | | | | | | | | | | | | |
| Food and beverage services | | | | | | | | | | | | | | | | | | | | | | | | | |
| Chemicals | | | | | | | | | | | | | | | | | | | | | | | | | |
| Metals and mining | | | | | | | | | | | | | | | | | | | | | | | | | |
| Construction | | | | | | | | | | | | | | | | | | | | | | | | | |
| Construction materials | | | | | | | | | | | | | | | | | | | | | | | | | |
| Public works (electricity, gas, water, waste collection) | | | | | | | | | | | | | | | | | | | | | | | | | |
| Paper and forest products | | | | | | | | | | | | | | | | | | | | | | | | | |
| Automobiles, auto parts | | | | | | | | | | | | | | | | | | | | | | | | | |
| Food and beverage production | | | | | | | | | | | | | | | | | | | | | | | | | |
| Wholesale, retail of daily necessities | | | | | | | | | | | | | | | | | | | | | | | | | |
| Durable consumer goods | | | | | | | | | | | | | | | | | | | | | | | | | |
| Agriculture, fisheries | | | | | | | | | | | | | | | | | | | | | | | | | |
| Semiconductors, semiconductor manufacturing equipment | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transportation (including passenger transportation), warehousing | | | | | | | | | | | | | | | | | | | | | | | | | |
| Personal care products | | | | | | | | | | | | | | | | | | | | | | | | | |

■ **Impacts**  We found significant impacts in areas such as noise and light pollution, emissions of harmful substances and eutrophic substances into water and soil, use of freshwater bodies, introduction of invasive species, emissions of air pollutants.



| Sector \ Category | Noise and light pollution | Use of freshwater bodies | GHG emissions | Use of the seabed | Non-GHG air pollutant emissions | Other biotic resource extraction (e.g. fish, timber) | Extraction of minerals, etc. | Emissions of harmful substances into water and soil | Emissions of eutrophic substances into water and soil | Generation and release of solid waste | Land use | Water use | Introduction of invasive species |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Apparel | | | | | | | | | | | | | |
| Energy | | | | | | | | | | | | | |
| Pharmaceuticals and biotechnology | | | | | | | | | | | | | |
| Food and beverage services | | | | | | | | | | | | | |
| Chemicals | | | | | | | | | | | | | |
| Metals and mining | | | | | | | | | | | | | |
| Construction | | | | | | | | | | | | | |
| Construction materials | | | | | | | | | | | | | |
| Public works (electricity, gas, water, waste collection) | | | | | | | | | | | | | |
| Paper and forest products | | | | | | | | | | | | | |
| Automobiles, auto parts | | | | | | | | | | | | | |
| Food and beverage production | | | | | | | | | | | | | |
| Wholesale, retail of daily necessities | | | | | | | | | | | | | |
| Durable consumer goods | | | | | | | | | | | | | |
| Agriculture, fisheries | | | | | | | | | | | | | |
| Semiconductors, semiconductor manufacturing equipment | | | | | | | | | | | | | |
| Transportation (including passenger transportation), warehousing | | | | | | | | | | | | | |
| Personal care products | | | | | | | | | | | | | |

Key:
- very high
- high
- moderate
- low
- very low