

## Contributing to Society, Local Communities and the Environment

Companies and organizations are members of society whose activities are deeply connected with customers, local communities and the environment. By means of various activities carried out through its branches and offices in Japan and overseas, the Bank contributes to the enrichment of society and the betterment of people's lifestyles and the environment.

### Contributing to the Environment Helping Conserve Forestry Resources

Forests serve many functions, ranging from the development of timber resources to the prevention of global warming, the formation of watersheds and national land conservation.

In light of the importance of forests, the Bank proactively engages in activities to preserve timber resources.

#### ● Establishment of Public Trust to Promote Forest Revitalization

The Bank established the Norinchukin 80th anniversary forest rejuvenation fund in March 2005 as a public trust to support activities and businesses associated with the revitalization of deteriorated private and communal forests located in Japan.

This program uses a specified public trust to fund the revitalization of deteriorated private and communal forests and other such activities and to promote the public utility of these forests. The Bank views the fund (initial funding: ¥1 billion (US\$9 million); trust term: 10 years; trustee bank: the Norinchukin Trust & Banking Co., Ltd.) as a vehicle for contributing to the conservation of forest resources.



#### ● Donation of Pellet Stove that Burns Wood from Thinned Timber (Nagano Branch Activities)

The use of wood from thinned timber plays an important role in conserving forest resources. The Nagano branch has donated to the prefectural government and other organizations three pellet stoves that use wood pellets as fuel, with the aim of promoting the use of wood from thinned timber.

Wood pellets are a type of forestry biomass (regenerable bio-resources) derived from thinned timber. The use of biomass fuels is expected to help prevent global warming. The Bank plans to continue promoting a greater awareness of forest resources through the spread of pellet stoves in partnership with local governments, forestry cooperatives and non-profit organizations (NPO).



Donation of pellet stove

#### ● Effective Utilization of Other Forest Resources

The Bank uses recycled paper in its photocopier machines and to print its annual report as a way to promote the effective use of forest resources. The Bank also has a program under which employee business cards are printed on stock derived from wood taken from thinned timber.



Business card made from thinned timber

### **Co-Sponsor of the 2005 World Exposition, Aichi, Japan**



The Bank is a co-sponsor of the 2005 World Exposition, Aichi, Japan (Aichi Expo). As a member of the JA Bank Group, the Bank co-sponsors this event to help to promote the “harmonious co-existence of

humankind” and “nature” in this century. The theme of the Aichi Expo is “Nature’s Wisdom” based on the three sub-themes of “Nature’s Matrix,” “The Art of Life” and “Development for Eco-communities.”

### **Contributing to Local Communities and Society**

#### **Flower Campaign**

The Bank is dedicated to preserving the natural environment in harmony with people and industry and to making towns more attractive for residents and visitors alike. As such, it has been hosting a nationwide flower campaign with the catchphrase “Green in the towns, flowers on the windowsills” at all of its branches and offices. Specifically, this campaign involves yearly contributions of flower seeds, bulbs, flowerbeds and other gardening items to public facilities, including local public bodies, parks, and schools, as well as the promotion of greening and environmental preservation programs through the support of related organizations.



#### **Various Donation Activities**

Each year, the Bank donates book bag covers and book covers to prefectures and municipalities.

#### ● **Sapporo Branch Activities**

In 1959, the Sapporo branch created a circular flower garden in the city’s Odori park, and it has maintained the garden since its inception.



Flower garden established by the Bank in Sapporo’s Odori park

#### ● **Mito Branch Activities**

Each year since 1991, the Bank has donated tulip bulbs to the city of Mito in September (10,000 bulbs in fiscal 2004). These bulbs are used in the Senbako flower garden and other public parks, both managed by the local government, contributing to beautification of the city. The branch sponsors a highly popular “flower picture” contest for local kindergartens, elementary schools, junior high schools and high schools. Roughly 10,000 tulip bulbs are distributed among the participating schools.



#### ● **Aomori Branch Activities**

Since 1966, the Bank has donated “student safety book bag covers” to first-year students in the cities of Aomori and Hiranai. (The Bank donated approximately 3,000 book bag covers in fiscal 2004)



#### ● **Morioka Branch Activities**

Each year since 1992, the Morioka branch has donated book covers to the city of Morioka to provide greater convenience for library users and to promote greater use of the city’s social/educational facilities. (The Bank donated approximately 2,000 book covers in fiscal 2004)



Donation of book covers

### ***Fund-Raising Activities***

The Bank engages in various fund-raising activities initiated by its employees.

#### ● **Cooperation in Green Fund-Raising**

The Bank raises funds for the preservation of forests, contributing them mainly to the National Land Afforestation Promotion Organization.

#### ● **Cooperation in Fund-Raising for the Foundation for Orphans of Casualties of Marine Accidents**

The Bank raises funds to provide support for the families of seamen deceased in marine accidents, contributing funds to the foundation for orphans of casualties of marine accidents.

#### ● **JA Disaster Relief Fund for Victims of the Niigata-Chuetsu Earthquake**

The JA Group raised funds to support recovery efforts in the wake of the devastating Niigata-Chuetsu earthquake. The Bank also helped stricken areas by donating sleeping bags and satellite phones.

#### ● **Flood and Typhoon Disaster Relief Fund**

The JA Group raised funds to support recovery efforts in the wake of damage caused by typhoons and flooding caused by heavy seasonal rains, which caused substantial damage in Japan in 2004.

#### ● **Sumatra Earthquake Relief Fund**

The JA Group raised funds to assist victims of the tsunami caused by the undersea earthquake that occurred near the island of Sumatra on December 26, 2004.

### ***Cooperation in Various Events***

The Bank cooperates with various events aimed at contributing to the protection of the environment and the betterment of society.

#### ● **Cooperation with the “Promotion of an Abundantly Productive Sea” Activities**

The Bank helps sponsor the “national convention for the promotion of an abundantly productive sea,” the largest event in the marine industry, and has been held annually since 1981 (main sponsors: council for the promotion of an abundantly productive sea; associate supporter: Agriculture, Forestry and Fisheries Ministry). Through these activities, the Bank aims to heighten awareness of the need to preserve the marine environment and to sustain marine resources.

#### ● **Cooperation with Activities of the Wild Bird Society of Japan**

As a special corporate member of the Wild Bird Society of Japan, the Bank supports activities aimed at protecting the natural environment, especially on wild birds as well as related research and surveys.

#### ● **Cooperation with Activities of the Traditional Culture Promotion Association**

The Bank supports the promotion of traditional culture in Japan as a sponsoring member of the traditional culture promotion association.

### **Overseas Activities**

#### ● **Establishment of the “Norinchukin Fund”**

The Bank established the “Norinchukin Fund” in 1994 to commemorate the 10th anniversary of the establishment of its New York branch. Since then, profits from the fund have been contributed to organizations that promote preservation of the natural environment, as well as educational and cultural programs. In 2004, the Bank contributed to such cultural facilities as the Metropolitan Museum, Carnegie Hall, Lincoln Center and the Museum of Arts and Design. The Bank also made contributions to the Center for Environmental Research and Conservation at Columbia University.