

Offering Employees Opportunities to Excel

The Bank is the national financial institution for Japan's agricultural, forestry and fishery cooperative organizations and conducts a wide range of activities with a relatively limited number of personnel. For this reason, we believe that employees should be given the chance to draw on their capabilities to aptly benefit and that it is extremely essential for employees to work in an environment that is conducive to optimum performance.

Based on these premises, the Bank has implemented its "performance evaluation system" and "capability evaluation system." Both of these systems involve meetings between employees and their managers that emphasize setting objectives, confirming results and performance, reviewing competency as reflected in various work situations and reviewing other elements of employee performance. Through this approach, employees receive support that enables them to gain a heightened awareness of their contribution to the Bank's performance and the level of their capabilities.

Under the Bank's human resources policy, when allocating human resources and making assignments, employees are placed in positions consistent with their abilities, keeping in mind that they can receive multiple post reassignments over a set period of time to allow them to make a career. This job assignment system offers opportunities to excel for all individual employees, regardless of gender or age.

Additionally, in enabling employees to work with an improved sense of assurance, the Bank provides for periodic health examinations and health improvement programs, as well as mental health consultation. Through these activities as well, the Bank endeavors to promote the physical and mental well-being of employees, as well as offers an optimal working environment.

Training and Educational Programs

To respond appropriately to changes in the operating environment and attain its management goals, the Bank implements its "career development support system," which aims to enrich and support personnel who are ambitious and motivated to be "self-starting and self-improving professionals."

This system encourages individual employees to undertake progressive initiatives toward career development, taking consideration of the capability requirements in various types of careers. Through "career development consultation" with managers and "career development training," employees may become able to clarify personal career objectives.



Producing a Favorable Work Environment

Also, to promote strategic career development and improvement of capabilities needed for various positions, the Bank offers training in such areas as financial operations, business diagnosis, and management as well as support for obtaining professional qualifications and improving foreign language skills. Other programs include the sponsorship of study abroad and the interchange of personnel from companies in other industries.

In addition, to deepen understanding of the basic missions of the Bank, new employees are sent to the JA for training, and group instruction is conducted for differing seniority levels. Along with these various activities, the Bank is placing greater emphasis on training related to compliance, human rights and other issues. These initiatives are aimed at cultivating and supporting the people who, as members of the cooperative organizations, will be responsible for the Bank's operations going forward.

Encouraging Respect for Human Rights in the Workplace

The Bank abides by Japan's Human Rights Education and Human Rights Enlightenment Law and is working to create a highly transparent organizational culture based on the respect for human rights concepts included in the Bank's Ethical Code.

To this end, the Bank's Human Rights Education Promotion Conference has held discussions of various policies to instill respect for the dignity of human beings into corporate culture. Based on the results of these discussions, the Bank's Board of Directors has set human rights policies and these are implemented principally by the Human Rights Unit within the Personnel Division and by personnel in charge of human rights who are assigned to each of the Bank's divisions and branches.

Through human rights workshops held in the divisions and branches as well as other venues, the Bank works to encourage proper understanding and deepen awareness of human rights issues, while continuing various other related activities, including the establishment of an office to provide human rights consulting.

Moreover, as a member of the JA Group, the Bank works with the Central Union of Agricultural Cooperatives in implementing initiatives to substantially increase human rights awareness, including its activities within the Norinchukin Bank Group.



Contributing to the Natural Environment and Communities

Through various activities carried out by its branches and offices in Japan and overseas, the Bank contributes to creating an improved natural environment, making people's lifestyles better and enriching society.

CONTRIBUTING TO THE NATURAL ENVIRONMENT

Helping Preserve Forest Resources

Forests serve a multitude of ecological functions, including the conservation of national lands, the formation of watersheds, the prevention of global warming and the development of timber resources. In recent years, however, forests have become increasingly threatened with decline due to a number of causes.

In view of the importance of forests, the Bank proactively engages in activities on many fronts to promote the preservation of forest resources.

Establishment of the Public Trust to Promote Forest Rejuvenation

To offer assistance for activities aimed at rejuvenating privately owned forestlands in Japan that are threatened with decline, the Bank established the Norinchukin 80th Anniversary Forest Rejuvenation Fund Public Trust in March 2005.

This fund provides grants and other support for activities aimed at enabling private forests that are currently declining to perform once again their roles in the public interest, including rejuvenation projects. In view of the fund's objective of contributing to the preservation of forest resources, the Bank decided to establish the fund as a specified public trust and appointed the Norinchukin Trust & Banking Co., Ltd., as trustee; the fund has an initial endowment of ¥1 billion and a term of 10 years.

Donating Wood Pellet Stoves and Benches Using Thinned Timber

(Activities in the Nagano Branch and the Mito Branch)

Use of lumber obtained from thinning of timber stands plays an important role in maintaining and rejuvenating forest resources. The Nagano Branch initiated a project in 2004 to promote the use of thinned timber by donating stoves that burn wood pellets to the Nagano Prefectural Office and other facilities. During fiscal 2005, four wood pellet stoves were presented. Wood pellets obtained in the processing of timber from selective thinning is a form of reusable biomass resource, and the combustion of pellets made with this material is expected to contribute to the prevention of global warming. Continuing onward, the branch will work with the regional governments, forestry cooperatives and non-profit organizations (NPOs) to promote the understanding of the importance of using forest resources through the increased utilization of pellet stoves.

Also, as another measure to promote the use of timber from selective thinning, the Mito Branch has recently donated five benches made from this material, supplied from forests in Ibaragi Prefecture, to the Kairakuen Park, which is a well-known recreation spot for local residents and also popular among tourists from within and outside the prefecture.



Contributing to the Natural Environment and Communities

Effective Use of Other Forest Resources

To promote ecologically effective use of forest resources, the Bank uses recycled paper in its photocopier machines and print stock for its annual report. The Bank also promotes the use of employee business cards printed on stock made from thinned timber.



CONTRIBUTING TO LOCAL COMMUNITIES AND SOCIETY

Promoting the “Flower Campaign” to Communities Nationwide

The Bank sponsors a nationwide Flower Campaign, with the aims of promoting harmony among citizens, environment and industry; preserving the natural environment; and revitalizing community aesthetics. Through this campaign, the Bank works actively to protect the natural environment and promote greening through a range of community efforts. Promotional campaigns on the national and local levels include the distribution of flower seeds and bulbs at the Bank’s branches, donation of seeds, bulbs, seedlings, flower beds and other agricultural supplies to local government organizations, schools and other recipients, sponsoring civic gardening classes and cooperation with the sponsorship of contests and events related to flowers and greenery.



Sapporo Branch Activities

To contribute to the appearance of Odori Park, the Sapporo Branch has created and maintained a circular flower garden within the park since 1959. In addition, the branch has donated tulip bulbs to Sapporo since 1987. (In fiscal 2005, the branch donated 5,000 tulip bulbs to the city.)



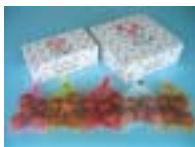
Fukushima Branch Activities

The Fukushima Branch has been a joint sponsor of the Prefectural Flower Campaign since 1968. The campaign motto is “fostering healthy and bright prefectural citizens who are brimming with humanity through nurturing of flowers and greenery.” Activities of the campaign include sponsoring flower-bed contests and civic gardening classes year round, donating flower seeds and building as well as maintaining flower beds in city parks.



Other activities sponsored include drawing contests for students of prefectural primary and secondary schools and distributing flower seeds to the participants. (In fiscal 2005, about 30,000 packets of seeds were donated and distributed.)

Niigata Branch Activities



Since 1995, the Niigata Branch has donated tulip bulbs to primary schools in Niigata City under the motto of “fostering children who will nurture flowers and recognize the important value of the natural environment.” The tulip is the designated flower of Niigata Prefecture and Niigata City. (In fiscal 2005, the branch donated 30,000 bulbs to 114 schools.)

The tulip bulbs donated and distributed by the Bank’s Head Office and branches were grown by the Niigata Flower Bulb Growers Cooperative.

Matsue Branch Activities

The Matsue Branch started to donate tulip bulbs to the Red Cross Blood Donor Center in Shimane Prefecture to provide cooperative assistance for blood drive donation activities in 2005. (In fiscal 2005, the branch donated 1,000 bulbs.) The Red Cross distributes these bulbs to blood donors; a reference to this incentive program is mentioned on the Website of the Japan Red Cross.

Matsuyama Branch Activities

Since 1999, the Matsuyama Branch has provided support for the flower-bed contest conducted as part of the city’s Flower Campaign and donated tulip bulbs and flower seeds. (In fiscal 2005, the branch donated 10,000 bulbs and 24,000 packets of flower seeds.)

Kagoshima Branch Activities

The Kagoshima Branch began to donate morning glory seeds to children in their first year of primary school in 1981, with the aim of “nurturing children’s hearts that cherish nature” (In fiscal 2005, the branch donated 6,000 packets of seeds to 81 schools). Each of the children grows the flowers in individual flowerpots and can enjoy them during the summer season. Seeds obtained after the blooming season are used in educational classrooms and presented to local communities.

Other activities of the Kagoshima Branch include cooperating with social welfare corporations in the creation and maintenance of flower beds in the vicinity of the branch to benefit the community in terms of aesthetic revitalization and social welfare.



Contributing to the Natural Environment and Communities

Other Donations

Each year, the Bank donates school bag covers and book covers to prefectural and municipal governments with the hope of contributing to children's traffic safety and education. These supplies are widely used by members of local communities.



Aomori Branch Activities

Since 1966, the Bank's Aomori Branch has donated school bag covers to first-year students in the cities of Aomori and Hiranai. (In fiscal 2005, the branch donated approximately 3,000.)

Morioka Branch Activities

Each year since 1992, the Morioka Branch has donated book bags to the city of Morioka to provide greater convenience for library users and encourage the greater use of the city's social and educational facilities. (In fiscal 2005, the Bank donated 2,000 book bags.) Also, in recognition of sustained support for this book bag donation effort over many years, the branch received the Award for Action from the Headquarters of the Small Kindness Movement.



Fund-Raising Activities

The Bank is engaged in many types of fund-raising activities through the initiatives of its employees.

Cooperation in Green Fund-Raising

The Bank raises funds for the protection of forest resources, which is managed mainly by the National Land Afforestation Promotion Organization.

Cooperation in Year-End Fund-Raising for the Foundation for Orphans of Marine Casualties

To provide assistance for families of individuals lost at sea, the Bank raises funds to contribute to the foundation for orphans of marine casualties.

Fund-Raising for the NHK Year-End and Overseas Charity Drives

In cooperation with the agricultural and fishery cooperatives, the Bank provides its cooperation and assistance in raising funds for the NHK year-end and overseas charity fund-raisers.





Cooperation in Various Events

To contribute to the preservation of the environment and the betterment of society, the Bank extends its cooperation for supporting various events.

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

The Bank cooperates with the “national convention for the promotion of an abundantly productive sea,” which has been held annually since 1981 and is the largest public event in the marine industry. (The main sponsor is the council for the promotion of an abundantly productive sea and the associate supporter of the event is the Ministry of Agriculture, Forestry and Fisheries.) Through these activities, the Bank aims to heighten awareness of the need to preserve the marine environment and to sustain marine resources, and supports the activities for deepening people’s understanding of the marine products industry.

Cooperation with the Wild Bird Society of Japan

As a special corporate member of the Wild Bird Society of Japan, the Bank supports activities aimed at preserving the natural environment, especially those related to avian wildlife, 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 “Norinchukin Fund” was established by the Bank in 1994 to commemorate the 10th anniversary of the establishment of its New York Branch. Since then, proceeds from the fund’s investments have been contributed to organizations that promote preservation of the natural environment as well as educational and cultural programs. In fiscal 2005, the fund contributed to such cultural facilities as the Metropolitan Museum, Carnegie Hall and Lincoln Center, as well as to the New York City Restoration Project and made contributions to the activities to assist victims of Hurricane Katrina.