O4 The Norinchukin Bank's

Resources and Strengths

The Norinchukin Bank's Business

bundant food and agriculture knowledge and leading-edge financial knowledge 94 years 15 years Integrated management of JA Bank composed of 655 JAs and 32 JA Shinnorens **20** years Got into globally diversified

Food and agriculture savvy human resources supporting Food and Agriculture Business

History of supporting agriculture, fishery and forestry industries through finance

investments ahead of the times

Stable deposits and financial base

3.640 groups

Groups investing in The Norinchukin Bank

98.4 trillion yen

2.6 trillion yen

JF Marine Bank savings balance

Credit rating

Total capital ratio

Total assets per employee (non-consolidated basis)

3,601 people

Number of employees

50 people

Number of employees who studied overseas (= number of employees who obtained MBA/LLM)

The Norinchukin Bank **Business Model**

Food and Agriculture **Business**

Connecting producers and the business community to turn agriculture, fishery and forestry industries into growth industries

Retail **Business**

JA Bank and JF Marine Bank meeting diverse financial needs in each region while achieving efficient management

Investment **Business**

Ensuring stable profit over the medium-to-long term through globally diversified investments based on advanced risk management

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Our Mission

Facilitating funding for cooperative organizations

Supporting the advancement of the agriculture, fishery and forestry industries Contributing to the development of the nation's economy

Our Vision

Leading bank that supports the agriculture, fishery and forestry industries, food production and consumption, and the daily lives of local communities

Our Foundation

One for all, all for one



Network of cooperatives

Value Creation Model

Business Achievements

Value Provided to Society

Turning the agriculture, fishery and forestry industries into growth industries

Providing financial services right across the country

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Business achievements related to the agriculture, fishery and forestry industries

Generating profits

Providing risk money

Establishment of 50.0 billion yen investment facility

Agri-Seed Fund

240

1.8

investments billion yen

Support Fund for Business Entities of Agricultural Leaders

18

500

investments million yen

investments billion yen

Expanding sales and adding higher value

Business conferences in Japan Business matching Business conferences overseas Export seminars Strategic alliance with

Rabobank

(the Netherlands)

Reducing production costs

Agri-Seed Lease

24.8 billion yen

Supporting revitalization of regional areas and local communities

Agricultural entrant support
Farming operation costs assistance

2,539

Training placement assistance
651

Support for Japan Institute of Agricultural Management

No. of graduates No. of current students

45 31

Inbound Green Tourism

No. of tours on a No. of SNS trial basis notification recipients

Over 1 million

Share of Japan's agriculture-related loans (JA Bank overall)

Approx. 60%
(2.5 trillion yen)

1.3 trillion yen 0.7 trillion yen JA Shinnoren 0.5 trillion yen The Norinchukin Bank

Over 67,000 ATMs (about 1/3 of all ATMs)

No. of ATMs nationwide available free of charge for JA Bank users No. 2 in Japan

Total no. of JA Bank branches in Japan

No. 3 in Japan

JA Bank share of individual deposits

Approx. 600.0 billion yen

Profit generated from market investment portfolio around 70 trillion yen and transactions with over 3,400 companies in Food and Agriculture Business Approx. 400.0 billion yen

Return of profit to members (interest + dividends)

/AJR Jeorest

Value provided to local communities, inhabitants, and

national land through collaboration with the cooperative system

Providing return of profit and financial functions

Turning the agriculture, fishery and forestry industries into sustainably growth industries

Stable supply of safe and secure food

Revitalizing the infrastructure in rural areas

Preserving local diversity

Protecting the land and marine environment

Developing the economy through the agriculture, fishery and forestry industries