

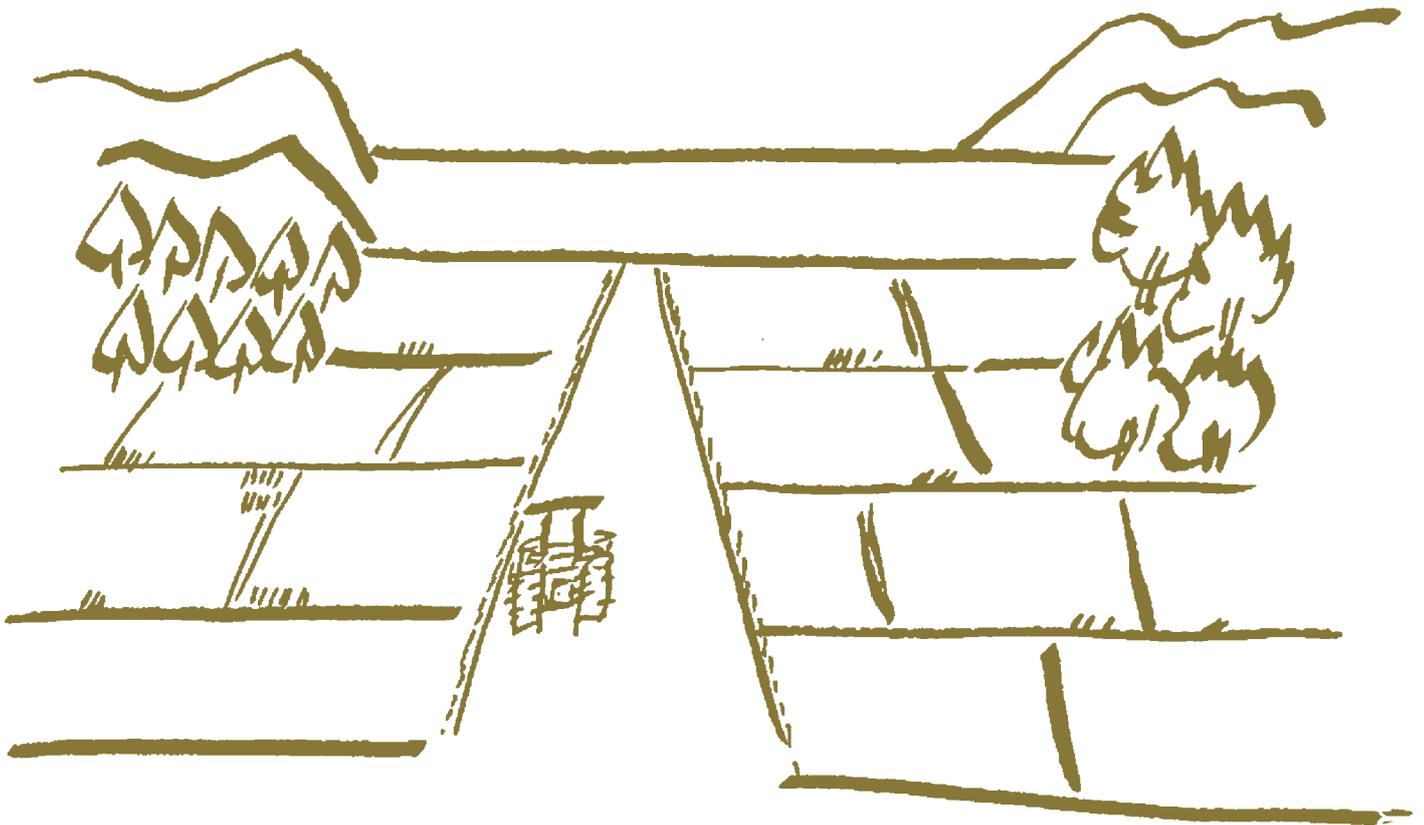
About The Norinchukin Bank

Our Features

The Norinchukin Bank (“the Bank”), a member of the cooperative organizations that support the agricultural, fishery and forestry (“AFF”) industries in Japan, aims to support the advancement of Japan’s AFF industries and contribute to the development of the nation’s economy by providing financial services for the members of the AFF cooperative system, including Japan Agricultural Cooperatives (JA), Japan Fishery Cooperatives (JF) and Japan Forest Owners’ Cooperatives (JForest).

This social role of the Bank, as stipulated in Article 1 of the Norinchukin Bank Act, is a primary responsibility of every employee/officer.

To fulfill this responsibility, we engage in various activities under five Management Fields: I. Contribute to the global environment; II. Contribute to the AFF industries and local communities; III. Enhance the members’ management base; IV. Secure sustainable financial/profit base; and V. Maximize organizational vitality.



Our Purpose

The life of people, the life of food (living organisms) and the life of the earth (planet) are all connected.

We need food to live. That food is delivered by the agricultural, forestry and fisheries (“AFF”) industries. The foods produced by the AFF industries, derived from animals and plants, benefit from the blessings of nature such as water and air.

The blessings of nature are brought to us only via a sustainable global environment.

To ensure this “chain of life,” we have established “Our Purpose” as follows by further developing our corporate brand “Dedicated to sustaining all life.”

Dedicated to sustaining all life.

– Work together with our stakeholders to foster the AFF industries and to create a prosperous future for food and lifestyles, and thereby contribute to a sustainable global environment –

Our Positioning

The Bank operates various businesses in alliance with JA, JF and JForest at each locality and prefectural-level JA Shinnoren, JF Shingyoren and JForest Moriren.

In the retail banking business, JA and JF nationwide, together with JA Shinnoren, JF Shingyoren and the Bank, develop businesses as JA Bank and JF Marine Bank. JA Bank finances local needs, utilizing deposits received by each JA from individual members. Remaining funds are deposited to JA Shinnoren and used mainly to finance larger-scale firms. The Bank receives the remaining funds as deposits from JA Shinnoren and conducts investment and finance activities globally. The Bank returns the profit to JA Shinnoren and JA. Likewise, at JF Marine Bank, JF, JF Shingyoren and the Bank each play a role in managing deposits received.

JForest Group, comprised of JForest, JForest Moriren and JForest Zenmoriren (National Federation of Forest Owners’ Cooperative Associations), in contrast, does not conduct banking business. The Bank cooperates in close alliance with JForest Group, providing support/subsidy for its activities and human resource development.

