

Environmental and Social Contribution

Contribution to Creating a Sound Society

The Norinchukin Bank aims to contribute to the sound development of society as a highly public cooperative financial institution and fulfill its role as a good corporate citizen.

Severing Anti-Social Forces

We have a zero-tolerance policy against anti-social forces which threaten the safety and order of civil society, and thoroughly sever any relations with them. To refuse trading with anti-social forces, the Bank promotes an initiative to tackle this issue with an organizational structure consisting of a front office (divisions and offices in charge of practical managerial duties), a middle office (management and compliance departments) and a back office (internal audit department).

Prevention of Fraudulent Uses of Financial Institutions

The Bank promotes a unified initiative to prevent trading with anti-social forces, money laundering and financing of terrorism, etc., under its “Prevention of Fraudulent Uses of Financial Institutions.”

In addition, to combat fraudulent uses of financial services such as using a deposit/saving account to receive cash generated by scams or other crimes, the Bank takes appropriate and timely measures, striving to contribute to a safe and secure society.

Alliance among Cooperatives

As a cooperative organization with JA, JF and JForest as its members, the Bank collaborates with various cooperatives.

What are Cooperatives?

Cooperatives refer to nonprofit organizations that are joined voluntarily by individuals or business operators for common purposes and are operated and managed democratically for sharing business. Cooperatives’ fundamental characteristic is that they are operated by cooperative members and their representatives via the “spirit of helping each other” without the pursuit of profits.

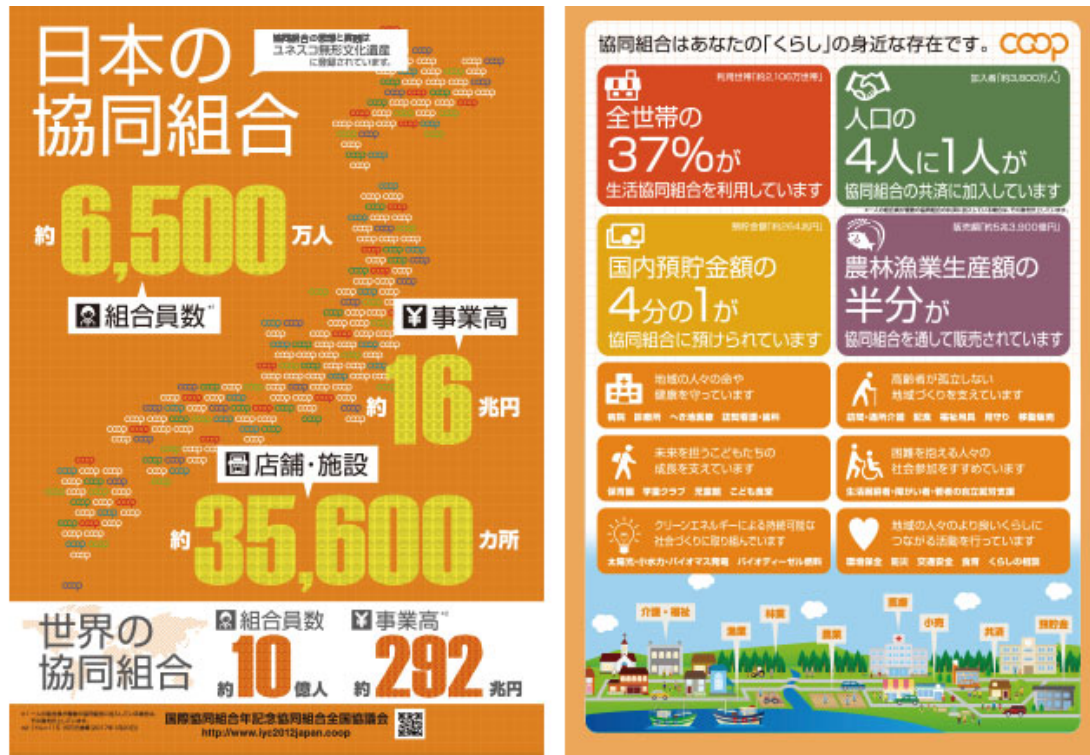
Currently, cooperatives are organized for diverse purposes in more than 100 countries.

In Japan, JA, JF, JForest and many other cooperatives play roles in diverse fields related to people’s lives.

Such cooperatives include the financial business contributing to economic activities and the affluent lives of community residents; the mutual insurance business providing comprehensive security for people’s lives; manufacturers and providers of safe/secure nutrition-rich food products and daily necessities useful for everyday life; and healthcare and welfare businesses to help people live healthy daily lives, as well as various social initiatives to contribute to local communities broadly.

Contribution to Creating a Sound Society

Brochure made by the International Year of Co-operatives (IYC) national cooperative alliance “Cooperatives Japan”



Alliance among Cooperatives in Japan and Overseas

The International Co-operative Alliance (ICA), a global coalition of cooperatives established in 1985, is the world's largest NGO. The ICA has been joined by 308 cooperative organizations in 107 countries operating in various fields (April 2018), including The Norinchukin Bank, JA, JF, JForest, Japanese Consumers' Co-operative Union and labor, housing and credit cooperative associations.

Moreover, in Japan, to inherit and further develop the fruits of the Japan National Planning Committee, which had continued activities toward IYC 2012, the International Year of Co-operatives (IYC) national cooperative alliance, “Cooperatives Japan,” was launched in May 2013. Cooperatives Japan, as its purposes, disseminates the roles and value of cooperatives widely throughout society, creates new value through alliances among cooperatives and promotes cooperatives' activities. The Bank has been a member of Cooperatives Japan since its establishment, serving as a standing core organization.

The “Idea and Practice of Organizing Shared Interests in Cooperatives” Was Inscribed on the Representative List of the Intangible Cultural Heritage of Humanity of UNESCO

On November 30, 2016, the “Idea and practice of organizing shared interests in cooperatives” was inscribed on the Representative List of the Intangible Cultural Heritage of Humanity of UNESCO.

This does not mean the registration of a specific country’s cooperatives or individual cooperatives. Rather, the globally expanding concept and practice of the “Idea and practice of organizing shared interests in cooperatives” was registered.

As a reason for this selection, the intergovernmental committee that made this decision evaluated cooperatives highly as organizations that can create communities through shared interests and value and have provided creative and ingenious solutions for various social issues from the creation of employment, support for the elderly and the revitalization of cities to renewable energy-related projects.

Cooperatives Are Promoting Initiatives to Address SDGs

The Sustainable Development Goals (SDGs) refer to the 17 goals that were included in “The 2030 Agenda for Sustainable Development” adopted at the United Nations Sustainable Development Summit 2015 in September 2015. The cooperatives have worked to date on issues related to these 17 goals and are positioned by the United Nations as a constituent of the diverse private sector for achieving the SDGs. The ICA also encourages cooperatives around the world to work together with collective efforts to achieve the SDGs. In Japan, the cooperatives are clearly indicated on the “SDGs Implementation Guiding Principles” as a stakeholder allied with the Japanese government.

Environmental and Social Contribution

Environmental Consideration

The Norinchukin Bank supports environmental conservation initiatives through financing operations—its major business—and engages in the reduction of the environmental load incurred by its business activities.

Environmental Consideration Through Our Business Operations

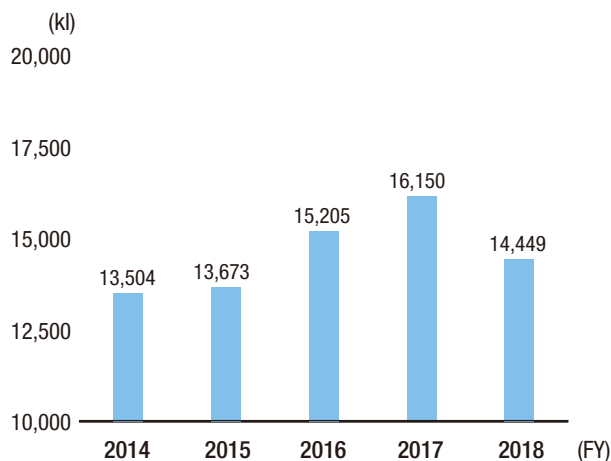
The Bank not only conforms to environment-related laws and regulations but also aims to engage in initiatives to develop measures to prevent global warming and establish a circular society.

Initiatives to Save Energy and Resources

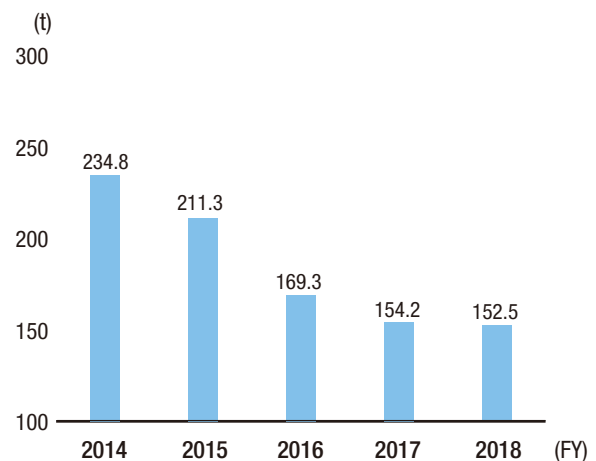
When the “Law Concerning the Rational Use of Energy (Energy Conservation Act)” was revised, the Bank newly established its energy management structure and implemented the “visualization” of organization-wide energy uses. By promoting initiatives such as adopting energy efficient features at the time of facility updates and disseminating a Cool-Biz campaign, the Bank continues efforts to prevent global warming.

The Bank also continues efforts to save resources such as shifting to paperless methods. The Bank will continue to address the Energy Conservation Act and each prefecture’s ordinances and other regulations appropriately, and engage in ongoing energy-saving efforts.

Trend of energy consumption (crude oil equivalent)



Amount of paper waste (Head office)



Environmental Considerations Through Financial Operations

Because of the strong relationship of the agriculture, fishery and forestry industries to the global environment, the Bank backs up business partners’ advanced environmental conservation activities by offering financial products and services that contribute to environmental conservation. Specifically, the Bank adopted the Ecology Rating System in 2010 to evaluate its members and other corporations that practice pro-environmental activities and acts as a broker of domestic emission credit (J-VER) trading.