



## Corporate Outline

Name	The Norinchukin Bank	Chairman of the Supervisory Committee	YAMANO Toru
Legal basis	The Norinchukin Bank Act (Act No. 93 of 2001)	President and Chief Executive Officer	KITABAYASHI Taro
Date of establishment	December 20, 1923		

(As of March 31, 2025)

**Paid-in capital** ¥4,817.4 billion (US\$32.2 billion) \*All capital is from private parties (members).

(As of March 31, 2025)

**Total assets (On a consolidated basis)** ¥83,498.8 billion (US\$558.4 billion)

(As of March 31, 2025)

<b>Capital ratio</b> (On a consolidated basis, Basel III standard)	Common Equity Tier 1 Capital Ratio	Tier 1 Capital Ratio	Total Capital Ratio
	17.70%	19.65%	22.28%

(Number of shareholders: 3,181) (As of March 31, 2025)

**Members** Japan Agricultural Cooperatives (JA), Japan Fishery Cooperatives (JF), Japan Forest Owners' Cooperatives (JForest), and related federations, as well as other agricultural, fishery and forestry cooperative organizations that have invested in the Bank

(As of March 31, 2025)

**Number of employees** 3,273

(As of April 1, 2025)

<b>Business locations</b>	Head office: 1	Branches in Japan: 18
	Branches outside Japan: 3	Representative office: 1

(As of March 31, 2025)

Ratings	Rating agency	Long-term debt	Short-term debt
	S&P	A	A-1
Moody's Investors Service	A1	P-1	

## Contact Information

### Head Office

2-1, Otemachi 1-chome, Chiyoda-ku, Tokyo 100-8155 Japan

The Norinchukin Bank	<a href="https://www.nochubank.or.jp/en/">https://www.nochubank.or.jp/en/</a>
JA Bank (in Japanese)	<a href="https://www.jabank.org/">https://www.jabank.org/</a>
JF Marine Bank (in Japanese)	<a href="https://www.jfmbk.org/">https://www.jfmbk.org/</a>

### For Domestic Inquiry (Japan)

The Bank's consultation and complaints reception desk:  
03-3279-0111

---

Designated ADR organization under the Norinchukin Bank Act with which the Bank contracts:

Japan Bankers Association Customer Relations Center:  
0570-017109, 03-5252-3772  
<https://www.zenginkyo.or.jp/en/adr/foreign-languages/>

---

Financial Instruments Mediation Assistance Center (FINMAC):  
<https://www.finmac.or.jp/english/>

---

JA Bank / JF Marine Bank Consultation Center (Japanese only):  
03-6837-1359 (matters related to JA Bank)  
03-6631-3226 (matters related to JF Marine Bank)

---

Other ADR centers operated by Bar associations in Japan (in Japanese)  
[https://www.nochubank.or.jp/pdf/20220406\\_lawyer.pdf](https://www.nochubank.or.jp/pdf/20220406_lawyer.pdf)

---

For Overseas Inquiry (United States; in English and Spanish)

- New York Branch External Whistleblower Hotline (open 24 hours a day, 7 days a week):  
Website: [www.lighthouse-services.com/nochubank](http://www.lighthouse-services.com/nochubank)  
Telephone: 833-490-0007 (English, not available from Mexico)  
800-216-1288 (Spanish, from Mexico, dial 001-800- 216-1288)  
E-mail: [reports@lighthouse-services.com](mailto:reports@lighthouse-services.com) (must include Norinchukin's name with report)  
Fax: 215-689-3885 (must include Norinchukin's name with report)