



Corporate Outline

Name	The Norinchukin Bank
Legal basis	The Norinchukin Bank Act (Act No. 93 of 2001)
Date of establishment	December 20, 1923
Chairman of the Supervisory Committee	YAMANO Toru
President and Chief Executive Officer	KITABAYASHI Taro
Paid-in capital	¥4,817.4 billion (US\$32.2 billion) (As of March 31, 2025) *All capital is from private parties (members).
Total assets (On a consolidated basis)	¥83,498.8 billion (US\$558.4 billion) (As of March 31, 2025)
Capital ratio (On a consolidated basis, Basel III standard)	Common Equity Tier 1 Capital Ratio 17.70% (As of March 31, 2025) Tier 1 Capital Ratio 19.65% (As of March 31, 2025) Total Capital Ratio 22.28% (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 (Number of shareholders: 3,181) (As of March 31, 2025)
Number of employees	3,273 (As of March 31, 2025)
Business locations	(In Japan) ■ Head office: 1 ■ Branch: 18 (Overseas) ■ Branch: 3 ■ Representative office: 1

(As of April 1, 2025)

Ratings (As of March 31, 2025)

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
URL: <https://www.nochubank.or.jp/en/>
SWIFT: NOCUJPT

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

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
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
(must include Norinchukin's name with report)
Fax: 215-689-3885 (must include Norinchukin's name with report)