

【Interim Report 2020】

The charts were corrected as follows (underlined)

P7

JA Bank's Agriculture Financing (error)

JA Bank's Agriculture Financing

JA Bank supports farmers' agricultural management and livelihoods by providing various types of loans. As of March 31, 2020, JA Bank's outstanding balance of agricultural loans was ¥2,096.1 billion (of which loans to farmers amounted to ¥1,311.0 billion). The outstanding balance of loans in trust of the Japan Finance Corporation and other entities came to ¥489.1 billion.

- Notes: 1. "Direct agricultural loans" are non-policy-based loans funded by JA Bank.
2. "Agricultural policy-based loans" refer to: (1) those financed directly or indirectly by local authorities; and (2) those provided by JA Bank at a low interest rate based on interest subsidies, etc., from local authorities.
3. "Other policy-based loans" include agricultural management improvement promotion loans (New Super S Fund) and agricultural management assistance support loans.
4. Of the "direct agricultural loans" funded by JA Bank, the outstanding balance of loans of The Norinchukin Bank excludes the source fund for financing facilities extended to JA Bank, such as the Bank of Japan's loan support program and other policy-based loans.

Outstanding Balance of Agricultural Loans, by Type

(Billions of Yen)

Type	March 31, 2020
Direct agricultural loans ¹	<u>1,668.2</u>
Agricultural policy-based loans ²	427.9
Agriculture Modernization Loans	190.1
Other policy-based loans ³	237.8
Total	<u>2,096.1</u>

Outstanding Balance of Agricultural Loans in Trust

(Billions of Yen)

Type	March 31, 2020
Japan Finance Corporation loans	488.8
Others	0.3
Total	489.1

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JA Bank's Agriculture Financing (correct)

JA Bank's Agriculture Financing

JA Bank supports farmers' agricultural management and livelihoods by providing various types of loans. As of March 31, 2020, JA Bank's outstanding balance of agricultural loans was ¥1,997.5 billion (of which loans to farmers amounted to ¥1,311.0 billion). The outstanding balance of loans in trust of the Japan Finance Corporation and other entities came to ¥489.1 billion.

- Notes: 1. "Direct agricultural loans" are non-policy-based loans funded by JA Bank.
2. "Agricultural policy-based loans" refer to: (1) those financed directly or indirectly by local authorities; and (2) those provided by JA Bank at a low interest rate based on interest subsidies, etc., from local authorities.
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4. Of the "direct agricultural loans" funded by JA Bank, the outstanding balance of loans of The Norinchukin Bank excludes the source fund for financing facilities extended to JA Bank, such as the Bank of Japan's loan support program and other policy-based loans.

Outstanding Balance of Agricultural Loans, by Type

(Billions of Yen)

Type	March 31, 2020
Direct agricultural loans ¹	<u>1,569.6</u>
Agricultural policy-based loans ²	427.9
Agriculture Modernization Loans	190.1
Other policy-based loans ³	237.8
Total	<u>1,997.5</u>

Outstanding Balance of Agricultural Loans in Trust

(Billions of Yen)

Type	March 31, 2020
Japan Finance Corporation loans	488.8
Others	0.3
Total	489.1