

# Quality of life and an enduring source of nourishment

The Norinchukin Bank hopes that all people will be able to enjoy the benefits of nature's abundant offerings as well as the advantages of a comfortable life. Our mission is to fully support Japan's primary industries as the central bank for Japan's agricultural, forestry and fishery cooperative system. Through this support, the Bank aims to contribute to a better life for the people of Japan.

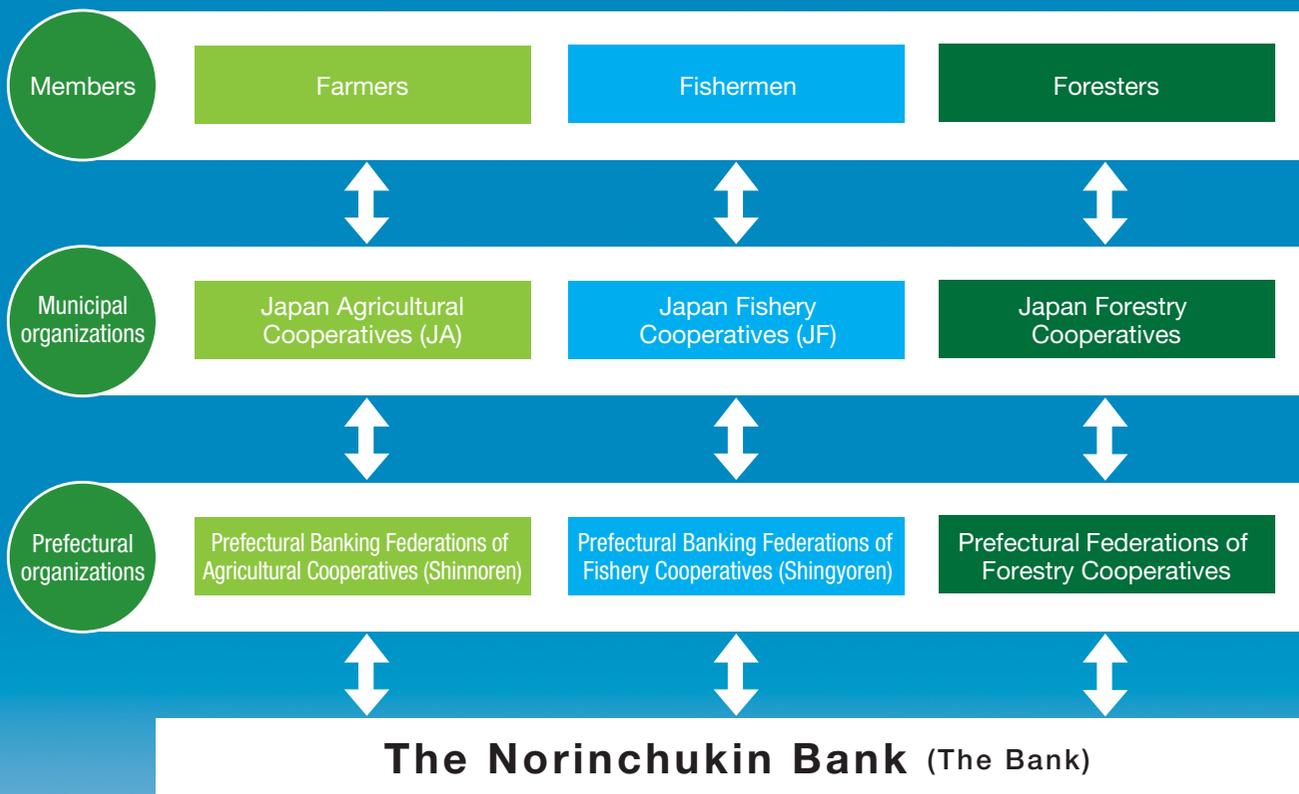
Supporting core farmers, who will be the backbone of the Japanese agricultural industry of tomorrow; reforesting lands to protect and preserve the natural environment and its resources; and, working to secure stable profits through global investments as one of Japan's leading institutional investors, are some of the major activities we undertake in fulfilling our mission.

The Norinchukin Bank is committed to continuing these activities to ensure prosperity for Japan's next generation.



## Corporate Outline

<b>Name</b>	■ The Norinchukin Bank
<b>Legal basis</b>	■ The Norinchukin Bank Law (Law No. 93 of 2001)
<b>Date of establishment</b>	■ December 20, 1923
<b>Chairman of the Supervisory Committee</b>	■ Mamoru Moteki
<b>President and Chief Executive Officer</b>	■ Yoshio Kono
<b>Paid-in capital</b>	■ ¥3,425.9 billion (US\$ 38.0 billion) (As of September 30, 2009) <small>*All capital is from private parties (members and investors in preferred securities).</small>



#### Total assets (On a consolidated basis)

- ¥68,399.4 billion (US\$ 758.7 billion)  
(As of September 30, 2009)

#### Capital adequacy ratio (On a consolidated basis)

- 18.29% (As of September 30, 2009)  
(Basel II standard)

#### Members

- Japan agricultural cooperatives (JA), Japan fishery cooperatives (JF), Japan forestry cooperatives, and related associations, as well as organizations that have invested in the Bank, including other agricultural, forestry, and fishery cooperatives (Number of shareholders: 4,046)  
(As of September 30, 2009)

**Number of employees** ■ 3,197 (As of September 30, 2009)

#### Ratings

Ratings agency	Long-term debt	Short-term debt
Standard & Poor's	A+	A-1
Moody's Investors Service	Aa3	P-1

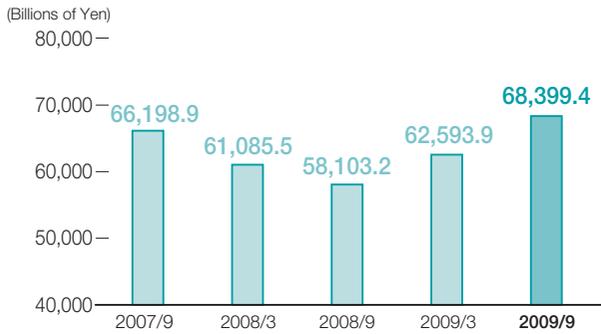
(As of September 30, 2009)

#### Forward-Looking Statements

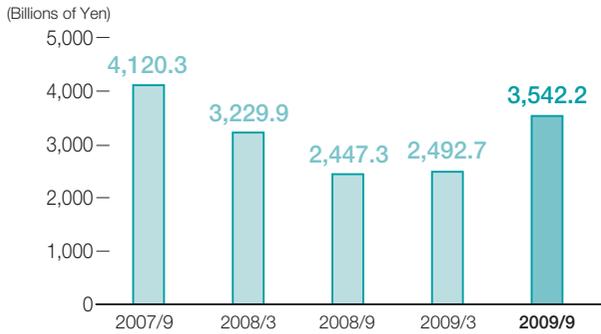
This material contains forward-looking statements pertaining to the businesses and prospects of the Bank. These statements are based on our current expectations and are subject to the risks and uncertainties that may affect our businesses, which could cause actual results to differ materially from those currently anticipated.

# Financial Highlights (Consolidated)

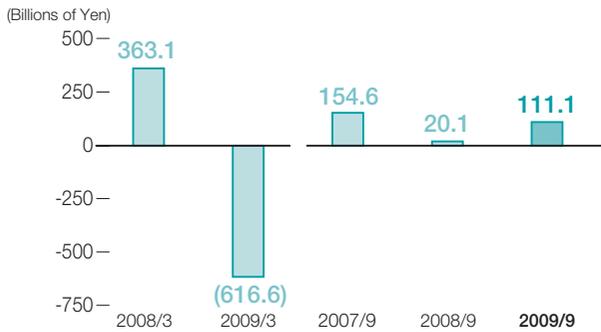
## ▶ Total Assets



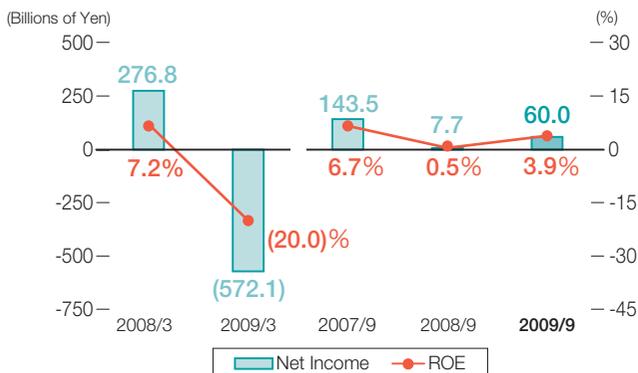
## ▶ Net Assets



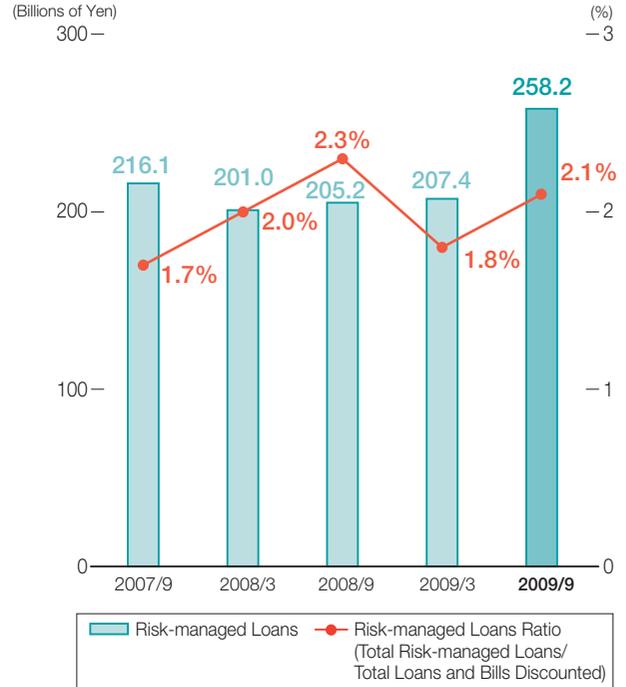
## ▶ Ordinary Profit (Loss)



## ▶ ROE and Net Income (Loss)



## ▶ Risk-managed Loans



## ▶ Capital Adequacy Ratio

