

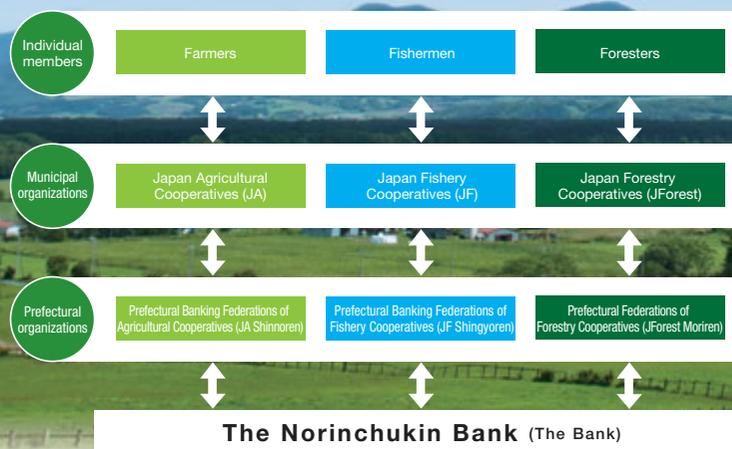
For a better quality of life and food

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 agricultural, forestry and fisheries 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 quality of life for the people of Japan.

Developing agricultural leaders, 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 initiatives we undertake in fulfilling our mission.

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



Corporate Outline

Name	■ The Norinchukin Bank
Legal basis	■ The Norinchukin Bank Law (Law No. 93 of 2001)
Date of establishment	■ December 20, 1923
Chairman of the Supervisory Committee	■ Akira Banzai
President and Chief Executive Officer	■ Yoshio Kono
Paid-in capital	■ ¥3,425.9 billion (US\$ 44.1 billion) (As of September 30, 2012) *All capital is from private parties (members and investors in preferred securities).
Total assets (On a consolidated basis)	■ ¥74,065.4 billion (US\$ 955.0 billion) (As of September 30, 2012)

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Forward-Looking Statements

This report contains information about the financial condition and performance of the Bank as of September 30, 2012, as well as forward-looking statements pertaining to the businesses and prospects of the Bank.

The forward-looking 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.

Capital adequacy ratio (On a consolidated basis)

- 27.09% (As of September 30, 2012)
(Basel II standard)

Members

- Japan Agricultural Cooperatives (JA),
Japan Fishery Cooperatives (JF),
Japan Forestry Cooperatives (JForest),
and related federations, as well as
other agricultural, forestry, and
fishery cooperative organizations that
have invested in the Bank
(Number of shareholders: 3,850)
(As of September 30, 2012)

Number of employees ■ 3,289 (As of September 30, 2012)

Business locations (In Japan) ■ Head office: 1 ■ Branch: 18

■ Branch annex: 5 ■ Office: 17

(Overseas) ■ Branch: 3

■ Representative office: 2

(As of September 30, 2012)

Ratings

Rating agency	Long-term debt	Short-term debt
Standard & Poor's	A+	A-1
Moody's Investors Service	A1	P-1

(As of September 30, 2012)

In this report, Japan Agricultural Cooperatives are referred to as JA, Japan Fishery Cooperatives as JF, and Japan Forestry Cooperatives as JForest.