



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\$32.3 billion) (As of September 30, 2025) *All capital is from private parties (members).
Total assets (On a consolidated basis)	¥83,292.8 billion (US\$559.4 billion) (As of September 30, 2025)
Capital ratio (On a consolidated basis, Basel III standard)	Common Equity Tier 1 Capital Ratio 18.22% (As of September 30, 2025) Tier 1 Capital Ratio 20.05% (As of September 30, 2025) Total Capital Ratio 22.47% (As of September 30, 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: 3,167) (As of September 30, 2025)
Number of employees	3,380 (As of September 30, 2025)
Business locations	(In Japan) ■ Head office: 1 ■ Branch: 18 (Overseas) ■ Branch: 3 ■ Representative office: 1 (As of September 30, 2025)

Ratings (As of September 30, 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 (USA, Canada, Mexico)

•New York Branch External Whistleblower Hotline
(open 24 hours a day, 7 days a week):

Website: <https://report.syntrio.com/nochubank>
Telephone: 833-490-0007 (English, from USA and Canada)
800-216-1288 (Spanish from USA and Canada)
800-681-5340 (Spanish from Mexico)
855-725-0002 (French from Canada)

E-mail: standard-reports@mitratech.com
(must include Norinchukin's name with report)

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