

04 The Norinchukin Bank's

Resources and Strengths

The Norinchukin Bank's Business



Abundant food and agriculture savvy human resources supporting Food and Agriculture Business and leading-edge financial knowledge

500 people

Food and agriculture savvy human resources supporting Food and Agriculture Business

94 years

History of supporting agriculture, fishery and forestry industries through finance

15 years

Integrated management of JA Bank composed of 655 JAs and 32 JA Shinnorens

20 years

Got into globally diversified investments ahead of the times

Network of cooperatives

3,640 groups

Groups investing in The Norinchukin Bank

98.4 trillion yen

JA Bank savings balance

2.6 trillion yen

JF Marine Bank savings balance

Stable deposits and financial base

A
(S&P)

A1
(MOODY'S)

Credit rating

24.3%

Total capital ratio

Expert human resources

29.3 billion yen

Total assets per employee (non-consolidated basis)

3,601 people

Number of employees

150 people

Number of employees who studied overseas (= number of employees who obtained MBA/LLM)

INPUT

The Norinchukin Bank Business Model

Food and Agriculture Business

Connecting producers and the business community to turn agriculture, fishery and forestry industries into growth industries

Retail Business

JA Bank and JF Marine Bank meeting diverse financial needs in each region while achieving efficient management

Investment Business

Ensuring stable profit over the medium-to-long term through globally diversified investments based on advanced risk management

Our Mission

Facilitating funding for cooperative organizations

Supporting the advancement of the agriculture, fishery and forestry industries

Contributing to the development of the nation's economy

Our Vision

Leading bank that supports the agriculture, fishery and forestry industries, food production and consumption, and the daily lives of local communities

Our Foundation

One for all, all for one

Value Creation Model

Business Achievements

Value Provided to Society

