

Our work at The Norinchukin Bank won't change the world overnight.

Our focus is on the agriculture, fishery and forestry industries.

This means that nature is our partner, and nothing in nature bears fruit overnight.

Industries in this sector don't make things

—they produce and nurture life as a legacy for future generations.

This is precisely why we are dedicated to serving those who sustain these industries and their local communities, no matter how small the scale of their operations.

As the financial institution wholly devoted to this sector

—the very cornerstone of our nation, we strive consistently to generate solid outcomes in the global financial markets.

Our history spans more than 90 years.

But that alone is no longer enough.

We must take on a greater role than ever before if this sector is to continue developing in response to the changing times.

We must harness our financial knowledge to make new contributions that extend beyond our past functions and scope.

We must do our utmost to address on-the-ground issues.

We must respond to the needs not only of producers, but also to those of processors, distributors and consumers.

The life generated by the agriculture, fishery and forestry industries sprouts the workings of all life into the future.

Now is the time for each and every one of us to give our all.

We aim to make the chain of life that connects us to the future more bounteous and more certain.

## **Dedicated to sustaining all life.**

The Norinchukin Bank

## Corporate Data

### Consolidated financial results highlights

	Fiscal 2014	Fiscal 2015	Fiscal 2016
Ordinary Profits	514.5 billion yen	324.9 billion yen	214.0 billion yen
Profit Attributable to Owners of Parent	411.3 billion yen	271.2 billion yen	206.1 billion yen
Net Assets	7,308.1 billion yen	7,186.7 billion yen	7,008.8 billion yen
Common Equity Tier 1 Capital Ratio	17.17%	18.94%	19.31%
Tier 1 Capital Ratio	17.24%	18.99%	19.34%
Total Capital Ratio	24.19%	25.07%	24.39%

Name	The Norinchukin Bank	
Role	A national financial institution of cooperative organizations whose members include agricultural, fishery and forestry cooperatives which contributes to the advancement of Japan's agriculture, fishery and forestry industries	
Date of establishment	December 20, 1923	
Representative	President & Chief Executive Officer: Yoshio Kono	
Paid-in capital	¥3,480.4 billion (As of March 31, 2017)	
Total assets (On a consolidated basis)	¥107,062.7 billion (As of March 31, 2017)	
Members (Shareholders)	3,640 groups	Japan Agricultural Cooperatives (JA), Japan Fishery Cooperatives (JF), Japan Forestry Cooperatives (JForest), and related federations, as well as other agricultural, fishery and forestry cooperative organizations that have invested in the Bank (As of March 31, 2017)
Number of employees	3,601 people	(As of March 31, 2017)
Number of business locations	42 sites	(In Japan) Head office: 1 Branch: 19 Office: 17 (Overseas) Branch: 3 Representative office: 2 (As of March 31, 2017)

