

# Our Features

Constant Mission over 95 Years:  
Transforming Itself to Meet the Needs of the Times

## 1923~



**Meeting the demand for funding in the agriculture, fishery and forestry industries before and after World War II**

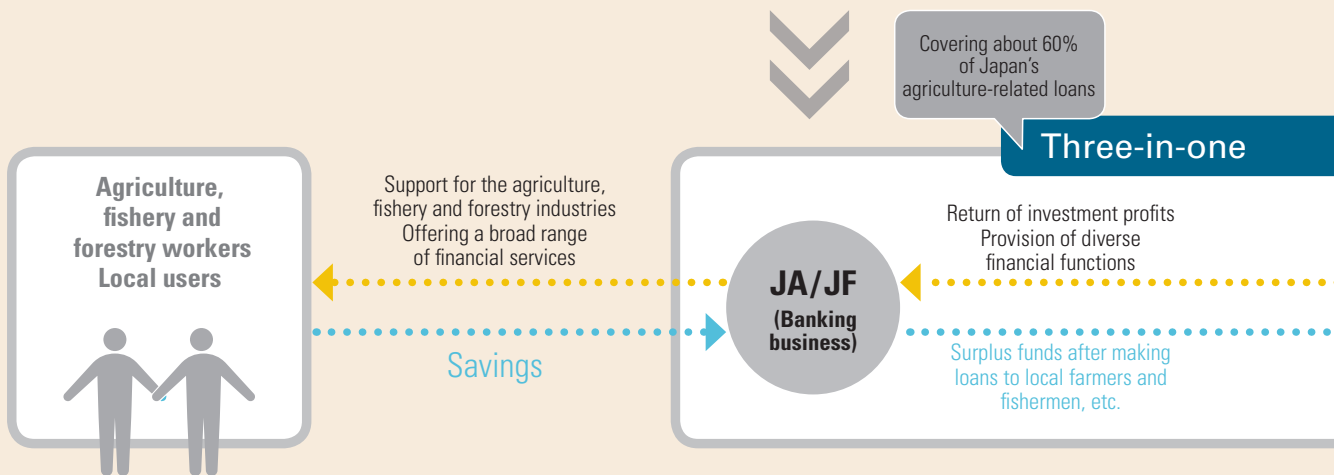


**Launched as the central bank for Japan's industrial cooperatives**



**Supporting producers with financial services, including loans, through cooperative organizations with the spirit of helping one another**

Producers involved in the agriculture, fishery and forestry industries faced a shortage of funds before and after World War II until Japan's era of high economic growth. As the central body for agricultural, fishery and forestry cooperative organizations based on the "one for all, all for one" spirit of helping one another, The Norinchukin Bank, established in 1923, supplied funds to agricultural, fishery and forestry cooperatives throughout Japan to provide loans to producers and met the demand for large-scale funding beyond the capacity of individual cooperatives.



Since its establishment in 1923, The Norinchukin Bank has been managed under special legislation, initially, as the central bank for Japan's industrial cooperatives, "Sangyo Kumiai", and subsequently via the Norinchukin Bank Act.

It is a cooperative private financial institution with a clear mission to "contribute to the development of the nation's economy by supporting the advancement of Japan's agriculture, fishery and forestry industries by providing financial services for the members of the agricultural, fishery and forestry cooperative system."

Since its establishment, we have continued to provide support for everyone engaged in the agriculture, fishery and forestry industries for more than 90 years while constantly transforming in line with changes in the environment surrounding the agriculture, fishery and forestry industries.

1970 ~

2016 ~

In light of the increase in JA Savings due to economic growth



Extending loans and investments into wider financial markets in addition to the agriculture, fishery and forestry industries in response to the needs of the times

Anticipating changes in the environment surrounding the agriculture, fishery and forestry industries

Since the 1970s, when savings deposited by individual members and local users increased considerably, we have been meeting Japan's strong demand for funds through loans and investments for companies related to the agriculture, fishery and forestry industries, the supply of funds to Japan's short-term capital markets, and investment in Japanese government bonds. Moreover, from the latter half of the 1990s, we quickly moved into top gear on globally diversified investments in global financial markets. We have returned stable earnings to members as JA, JF and JForest even in a low interest rate environment.

Trying Now!



cooperatives

