

# Initiatives Against COVID-19

A sharp decline of demand due to COVID-19 has greatly affected the management foundation of the AFF industries. As a member of JA Bank and JF Marine Bank, the Bank is working to provide smooth financing through a variety of support options to ensure sustainability of the AFF industries and to secure their stable management foundations.

## Financial Support

The Bank provides support to customers affected by the outbreak of COVID-19 through our COVID-19 Emergency Fund.

Fund Name	COVID-19 Emergency Fund
Eligible Recipients	Corporations operating in the AFF industries that have been directly or indirectly harmed by the spread of COVID-19
Funds Usage	Working capital, stopgap funds, etc.
Amount of Lending	Maximum ¥50 million
ending Period	Maximum 1 year
Lending Interest Rate	Fixed rate

\*Damage status and other circumstances may be checked separately. In addition, loans require a prescribed screening; loan requests may not be able to be fulfilled depending on the results of this screening. Please contact your nearest Norinchukin branch for details.

In addition, we provide support to agricultural corporations through equity investment to stabilize their finances.

Eligible Recipients	Corporations operating in the AFF industries that have been directly or indirectly harmed by the spread of COVID-19
Maximum Investment	Amount ¥30 million (up to ¥100 million if conditions met)
Investment Period	Maximum 15 years
New Investment Deadline	January 2023
Consultation Locations	JA, Shinnoren, Norinchukin Bank

\*In this scheme, Agribusiness Investment & Consultation Co., Ltd., established through joint investment from the Japan Finance Corporation and JA Group, invests in agricultural corporations that meet certain conditions.

\*Damage status and other circumstances may be checked separately. In addition, investments require a prescribed screening conducted by Agribusiness Investment & Consultation Co., Ltd.; investment requests may not be able to be fulfilled depending on the results of this screening. Please contact your nearest JA Bank for details.

## Non-Financial Support

To maintain the local AFF industry infrastructure, we work with the JA Group, the JF Group, the JForest Group, and our members to provide support for producers, members, and customers of these industries that have been affected by the COVID-19 pandemic.

### Forests and Forestry Industry Support Project - Products connecting Forest and Life

The spread of COVID-19 has caused a decline in housing projects and other factors that have reduced the demand for wood.

To promote a greater consumer understanding of forests and forestry, as well as to stimulate demand for wood, we produced a wood smartphone stand in cooperation with the National Federation of Forestry Cooperatives.

The smartphone stand is made of lumber produced in Oguni Town, Kumamoto Prefecture, which was damaged by torrential rains in July 2020. The stand is jointly manufactured by the Kumamoto Prefecture Forestry Cooperative and the Oguni Town Forestry Cooperative. To promote understanding of the forestry industry, we included a picture of the prefecture's mascot, Kumamon, wearing a safety uniform and holding a chainsaw, on the smartphone stand.

Smartphone stand distribution events were held at LaLaport Toyosu and COREDO Nihonbashi in Tokyo. Visitors included families looking to buy a home and office workers working in urban areas.



### Fishery Support Project - Fishermen Support Project

Restaurants and hotels have been forced to close or shorten business hours, which severely damaged demand for domestic marine products. In response, and to convey the appeal of marine products to consumers and stimulate demand, we launched the Fishermen Support Project in Tokyo and Osaka in cooperation with the National Federation of Fisheries Cooperative Associations. In Osaka, we developed collaborative menus with restaurants in business districts. Menus featured limited-time seasonal marine products. We also partnered with radio station FM Osaka to introduce ways to enjoy marine products at home, including the e-commerce site GyoGyolchi operated by the National Federation of Fisheries Cooperative Associations.



## Actions at JA Bank and JF Marine Bank

Within the JA Bank (JA/Shinnoren/the Bank) and the JF Marine Bank (JF/Shingyoren/the Bank), branches offer consultations about lending and other services for customers who have been affected by the spread of COVID-19.

If customers are unable to find support at their usual branch, they are asked to use the contact information provided below.

### JA Bank Disaster Consultation Line

<https://www.nochubank.or.jp/consult/urgency/jabank.html>

### JF Marine Bank Disaster Consultation Line

<https://www.nochubank.or.jp/consult/urgency/jfmarinebank.html>