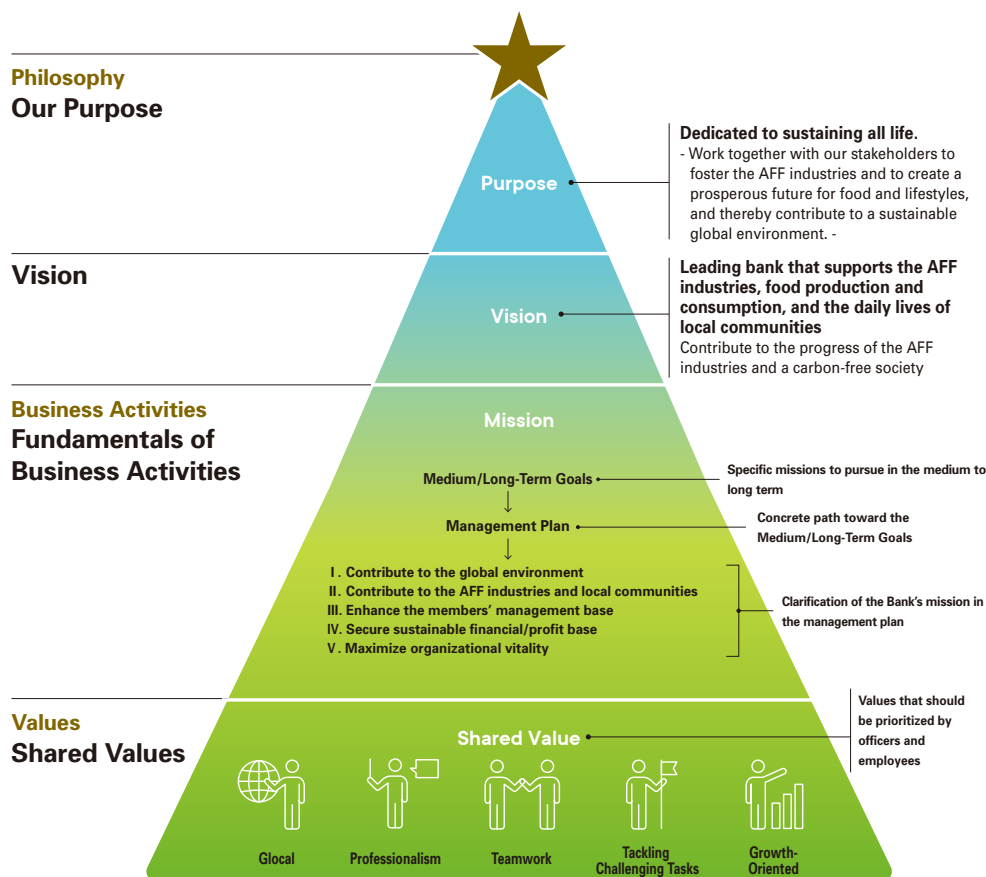


Our Purpose, Vision and Mission

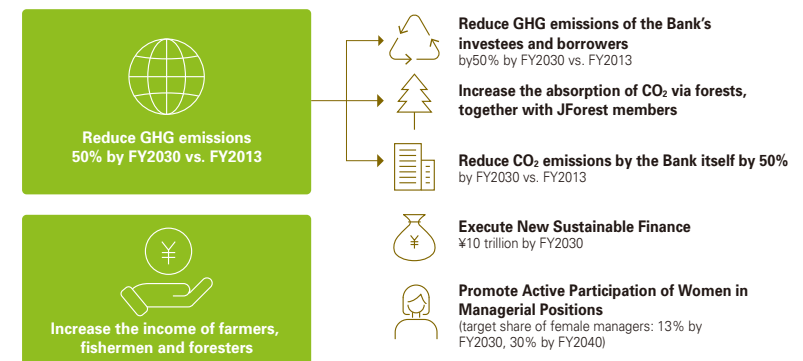
The Bank revisited its purpose (what contributions the Bank should make for a sustainable environment and the society of the future) and its vision (what the Bank should do to perform its purpose).

The Medium/Long-Term Goals and the Management Plan are positioned as the fundamentals for the business activities to achieve the Bank's vision.

The Bank also identified key "shared values" for its senior management and employees, which form the foundation of daily business activities to achieve the management plan.



The Norinchukin Bank's Medium/Long-Term Goals



Stakeholders: Members (JA, JF and JForest)/individual cooperative members (i.e., people working in the AFF industries); our clients (deposit and savings, loans) including AFF-related companies; local communities; business partners in the Bank's entire operation including financial institutions, market participants and contractors; governments and municipalities; and employees