農林中央金庫法の一部を改正する法律の概要

Ⅰ　背景

- 農業経営の規模拡大や、物流、加工、輸出等の取組の進展等により、**農業分野の資金需要は拡大**している状況
- さらに、**今後、地域計画に位置付けられた者を中心に**地域の農地の受皿となる**担い手の規模拡大や事業多角化**等に伴う**資金需要が一層拡大**する見込み
- このため、**民間資金の更なる活用**を促進する必要があり、民間農業融資の大部分を担う農協系統、とりわけ、**農林中金の農林水産業向け金融(融資・出資)を促進**することが重要
- また、令和７年４月に閣議決定された**「食料・農業・農村基本計画」**においても、**「民間資金の更なる活用を促進**するとともに、民間金融機関が取り扱う制度資金について、更なる資金ニーズの拡大に対応可能な貸付条件となるよう、在り方を検討する」とされたところ

▶ １経営体当たりの経営面積・飼養頭数

	1990年	2025年	
田	91 a	269 a	**2.9 倍**
畑	64 a	277 a	**4.3 倍**
乳用牛	33 頭	114 頭	**3.5 倍**
肉用牛	12 頭	76 頭	**6.6 倍**
養豚	272 頭	2,811 頭	**10.3 倍**

出典：農林業センサス、畜産統計調査（豚は2024年）を用いて算出

▶ １経営体当たりの借入額（1990年＝100）

1990年	2023年
100	1,006

出典：農業経営統計調査における１経営体当たりの短期及び長期借入金から算出

Ⅱ　法律の概要

１　農林中金の目的及び業務の見直し

農林中金の**目的**を見直し、現行の農協等の協同組織のために金融の円滑を図ることに加え、その構成員(**農林水産業者**)の**ために金融の円滑を図ることを追加。**（第１条関係）

現在は任意業務とされている会員の構成員(**農林水産業者**)**向けの融資等を必須業務に追加**。当該業務を営むに当たっては、**会員(農協等)が構成員(農林水産業者)のために行う事業を補完**することにより構成員の事業の発展を図ること**を旨とするもの**とする。

（第54条及び第55条の２関係）

２　農林中金の出資手続の緩和

農林中金が一定の基準に適合する場合、**地域の農林水産業の発展に資する会社**の**10%超50%以下の議決権の保有**については、主務大臣の認可を不要とし、**事前届出**とする。

（第72条関係）

３　農林中金の理事の兼職・兼業制限の緩和

外部の専門人材の理事への登用が可能となるよう、**外部理事**を**兼職・兼業規制の対象から外す**ほか、所要の規定（**責任限定契約の締結、競業取引に係る経営管理委員会の承認**等）を整備。

（第24条の５、第30条、第34条及び第42条関係）

Ⅲ　施行期日

公布の日から起算して６月を超えない範囲内において政令で定める日
ただし上記３は公布の日の翌日

Outline of the Act Partially Amending the Norinchukin Bank Act

I. Background

- **Financing needs in the agricultural sector are growing** due to the expansion of farm operations and progress in initiatives related to logistics, processing, exports, and other activities.
- Furthermore, **financing needs** are expected to **grow even further** as core farmers, **particularly those designated in regional plans** to take over farmland in their communities, **expand and diversify their operations.**
- It is therefore necessary to **further** promote **the use** of **private-sector funds**, and it is important to **promote financing for agriculture, forestry, and fisheries, including loans and equity investments**, by the agricultural cooperative system, which accounts for most private-sector agricultural financing, and particularly by **the Norinchukin Bank.**
- The "Basic Plan for Food, Agriculture, and Rural Areas," approved by the Cabinet in April 2025, also states: "Further use of private-sector funds will be promoted, and policy loan programs offered by private financial institutions will be reviewed so that their lending terms can meet growing financing needs."

▸ Farmed Area and Number of Livestock per Farm Management Entity

	1990	2025	
Paddy fields	91 ares	269 ares	2.9 times
Upland fields	64 ares	277 ares	4.3 times
Dairy cattle	33 head	114 head	3.5 times
Beef cattle	12 head	76 head	6.6 times
Pig farming	272 head	2,811 head	10.3 times

Source: calculations based on data from the Census of Agriculture and Forestry and the Statistical Survey on Livestock (2024 data used for pigs)

▸ Amount Borrowed per Farm Management Entity (1990=100)

1990	2023
100	1,006

Source: calculations based on short-term and long-term borrowings per farm management entity in the Statistical Survey of Farm Management

II. Outline of the Act

1 Revising the Purpose and Operations of the Norinchukin Bank

The **purpose** of the Norinchukin Bank was revised to **add the facilitation of smooth financing for** the constituent members of its member organizations, namely **people engaged in agriculture, forestry, and fisheries**, to its existing role of facilitating smooth financing for cooperative organizations such as Japan Agricultural Cooperatives. (Relating to Article 1)

Financing and other services for the constituent members of the Norinchukin Bank's member organizations, namely **people engaged in agriculture, forestry, and fisheries**, which had previously been treated as an optional operation, **were added to its mandatory operations.** When conducting the relevant operations, the Norinchukin Bank **is to promote** the development of the businesses of the constituent members **by complementing the activities that its member organizations, including Japan Agricultural Cooperatives, carry out for their constituent members, namely people engaged in agriculture, forestry, and fisheries.** (Relating to Article 54 and Article 55-2)

2 Easing of Procedures for Equity Investments by the Norinchukin Bank

If the Norinchukin Bank meets specified criteria, the Bank is required to **notify** the competent ministers **in advance**, instead of obtaining their authorization, when it **intends to hold more than 10% but not more than 50% of the voting rights** in a **company that contributes to the development of agriculture, forestry, and fisheries in a region.**

(Relating to Article 72)

3 Easing of Restrictions on Concurrent Holding of Positions and Engagement in Other Businesses by Directors of the Norinchukin Bank

To enable external experts to be appointed as directors, **outside directors were exempted from the restrictions on concurrent holding of positions and engagement in other businesses**, and necessary provisions were established, including provisions on the **conclusion of limitation of liability agreements and the approval of competing transactions by the Supervisory Committee.** (Relating to Article 24-5, Article 30, Article 34, and Article 42)

III. Effective Date

This Act comes into effect on the day specified by Cabinet Order within a period not exceeding six months from the day of promulgation.

However, the provisions related to section 3 above come into effect on the day following the day of promulgation.