

Data Collection

Key Financial Data (5 years)

(100 million yen)

Performance Summary (Consolidated)	FY2019	FY2020	FY2021	FY2022	FY2023
Ordinary Income	15,445	13,588	12,423	21,775	30,180
Ordinary Profit	1,229	3,100	2,385	404	1,342
Profit Attributable to Owners of Parent	920	2,082	1,846	509	636
Comprehensive Income	-1,111	7,698	-5,516	-14,793	-11,685

Balance Sheet Summary (Consolidated)

(100 million yen)

Assets (Total Assets)	1,054,820	1,076,478	1,061,383	945,049	998,048
Loans and Bills Discounted	200,588	221,025	233,418	174,141	175,992
Securities	545,332	480,938	467,485	397,257	438,002
Liabilities	982,203	996,922	988,436	888,314	953,645
Deposits	656,390	656,521	640,098	638,094	628,586
Negotiable Certificates of Deposit	24,069	31,002	21,409	22,964	23,822
Debentures	7,844	3,554	3,602	4,540	3,795
Net assets	72,616	79,555	72,946	56,735	44,403
Paid-in Capital	40,401	40,401	40,401	40,401	40,401
Capital Surplus	249	249	233	233	233
Retained Earnings	20,135	21,465	22,366	21,546	21,542

Capital Adequacy Ratio (Consolidated)

(%)

Common Equity Tier 1 Capital Ratio	19.49	19.86	17.87	17.82	16.43
Tier 1 Capital Ratio	23.02	23.19	21.22	21.98	21.18
Total Capital Ratio	23.02	23.19	21.23	22.03	21.23

Note: The calculation of the Bank's Consolidated BIS Capital Adequacy Ratio is based on the formula found in Notification No. 4 of the Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries (Standards for Judging the Soundness of Management of the Norinchukin Bank) issued in 2006.

Non-financial Highlights

Reduce financed GHG emissions

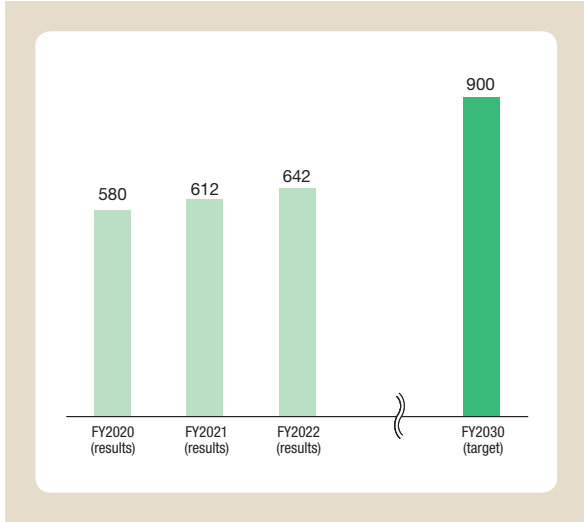
GHG emissions from the investment and loan portfolio		FY2019 (base year result)	FY2021 (results)	FY2030 (target)
Lending	Electric utilities	213 gCO _{2e} /kWh	209 gCO _{2e} /kWh	138-165 gCO _{2e} /kWh
	Oil and gas (Scope 1 and 2)	8.9 gCO _{2e} /MJ	14.5 gCO _{2e} /MJ	3.1 gCO _{2e} /MJ
	Oil and gas (Scope 3)	0.51 Mt CO _{2e}	0.20 Mt CO _{2e}	-27.3% compared to FY 2019
	Coal	Implement response and engagement in accordance with the investment and finance sector policy		
	Iron and steel	1.99 tCO _{2e} /t	2.06 tCO _{2e} /t	1.54-1.73 tCO _{2e} /t
Investment	Stocks and bonds	0.66 tCO _{2e} /million yen	0.54 tCO _{2e} /million yen	-49% compared to FY2019

Measures based on "Policy on Environmental and Social Initiatives in Financing and Investment Activities"

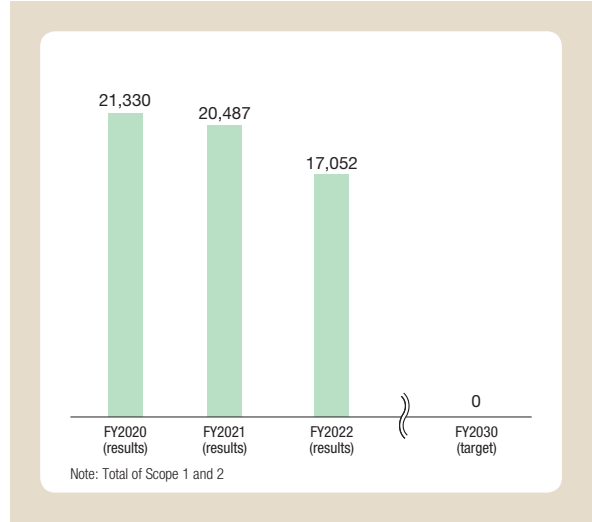
	As of March 31, 2024 (results)	As of March 31, 2040 (expected)
Balance of investments and loans for coal-fired power generation	¥39.0 billion	Zero

Note: Balance based on exchange rates as of March 31, 2024

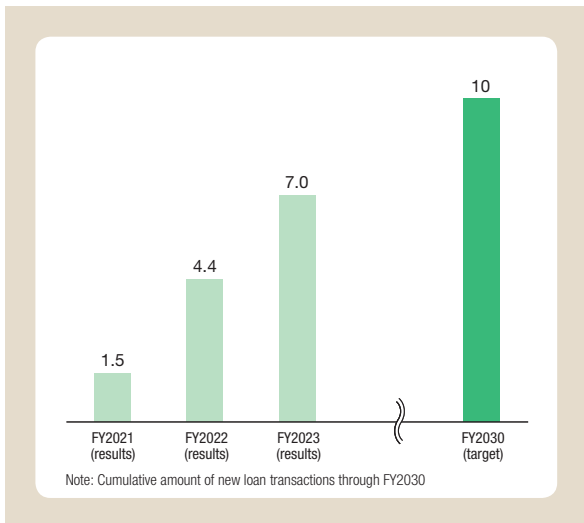
Secure the amount of the forest carbon sink in cooperation with JForest members (10,000 tCO₂)



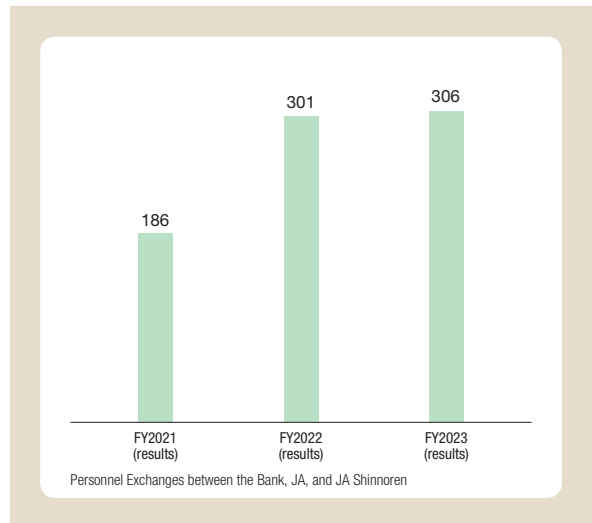
Reduce GHG emissions by the Norinchukin Group itself (tCO₂)



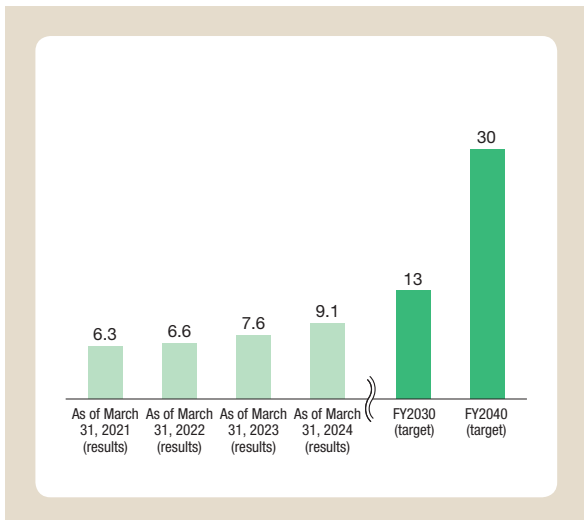
Execution of new sustainable finance (Trillion yen)



Number of consultations provided by JA Bank (Cases)



Share of women in managerial positions (%)



Rate of parental leave taken by male employees (%)

