

Data Collection

Key Financial Data (5 years)

(100 million yen)

▶ Performance Summary (Consolidated)	FY2020	FY2021	FY2022	FY2023	FY2024
Ordinary Income	13,588	12,423	21,775	30,180	19,844
Ordinary Profit (Loss)	3,100	2,385	404	1,342	(17,690)
Profit (Loss) Attributable to Owners of Parent	2,082	1,846	509	636	(18,078)
Comprehensive Income	7,698	(5,516)	(14,793)	(11,685)	(5,287)

▶ Balance Sheet Summary (Consolidated)

(100 million yen)

Assets (Total Assets)	1,076,478	1,061,383	945,049	998,048	834,988
Loans and Bills Discounted	221,025	233,418	174,141	175,992	181,586
Securities	480,938	467,485	397,257	438,002	313,151
Liabilities	996,922	988,436	888,314	953,645	787,834
Deposits	656,521	640,098	638,094	628,586	561,441
Negotiable Certificates of Deposit	31,002	21,409	22,964	23,822	15,935
Debentures	3,554	3,602	4,540	3,795	4,498
Net Assets	79,555	72,946	56,735	44,403	47,154
Paid-in Capital	40,401	40,401	40,401	40,401	48,174
Capital Surplus	249	233	233	233	233
Retained Earnings	21,465	22,366	21,546	21,542	3,739

▶ Capital Adequacy Ratio (Consolidated)

(%)

Common Equity Tier 1 Capital Ratio	19.86	17.87	17.82	16.43	17.70
Tier 1 Capital Ratio	23.19	21.22	21.98	21.18	19.65
Total Capital Ratio	23.19	21.23	22.03	21.23	22.28

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*1

GHG emissions from the investment and loan portfolio		FY2019 (base year result)	FY2022 (results)	FY2030 (target)	
Lending	Power	213 gCO ₂ e/kWh	208 gCO ₂ e/kWh	138-165 gCO ₂ e/kWh	
	Oil and Gas (Scope 1 and 2)	8.9 gCO ₂ e/MJ	13.9 gCO ₂ e/MJ	3.1 gCO ₂ e/MJ	
	Oil and Gas (Scope 3)	0.51 Mt CO ₂ e	0.29 Mt CO ₂ e	-27.3% compared to FY2019	
	Coal	Response and engagement based on Policy on Environmental and Social Considerations in Financing and Investment Activities			
	Steel	2.02 tCO ₂ e/t	2.03 tCO ₂ e/t	1.54~1.73 tCO ₂ e/t	
	Real Estate	82.7 kgCO ₂ e/m ²	48.8 kgCO ₂ e/m ²	34.1 kgCO ₂ e/m ²	
	Automobile	192.6 gCO ₂ e/vkm	346.8 gCO ₂ e/vkm	111 gCO ₂ e/vkm	
	Marine transport	(Base Year FY2023) Striving: 36.9% Minimum: 30.5%			
	Investment	Stocks and Bonds	0.83 tCO ₂ e/million yen	0.75 tCO ₂ e/million yen	-49% compared to FY2019

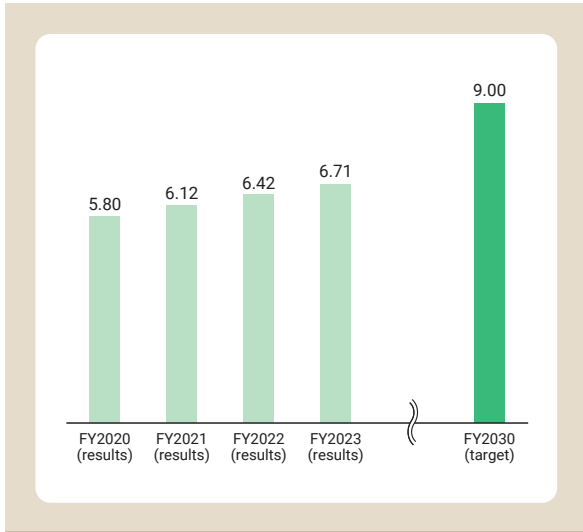
Note: Based on engagement with investees and borrowers to obtain data and revise disclosed information, as well as corrections to the calculation logic for financed emissions, we have revised certain actual figures from past fiscal years within the disclosed emission data.

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

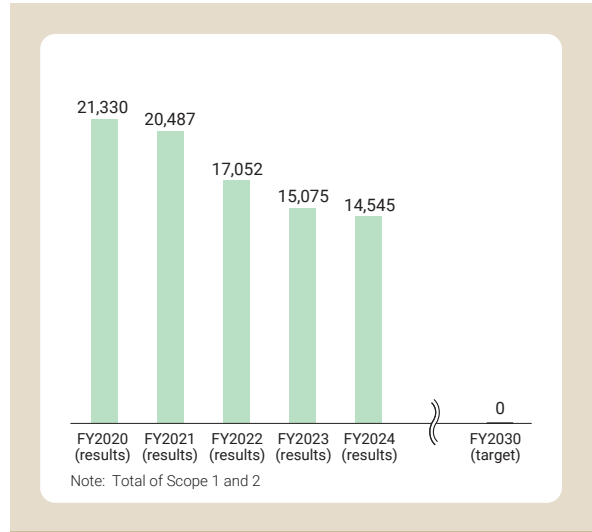
	As of March 31, 2025 (results)	As of March 31, 2040 (expected)
Balance of investments and loans for coal-fired power generation	¥36.7 billion	Zero

Note: Balance based on exchange rates as of March 31, 2025

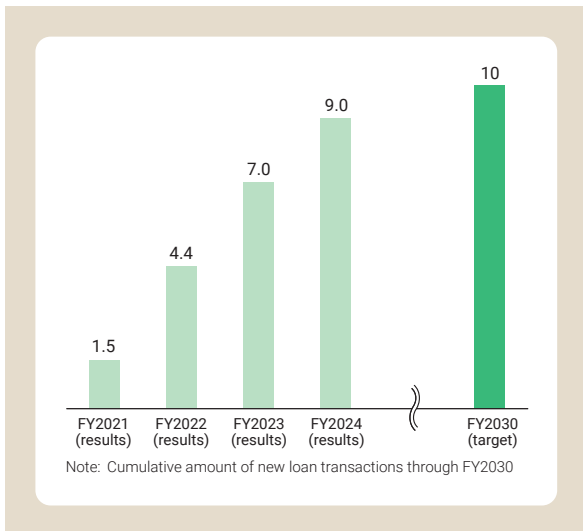
Secure the Amount of the Forest Carbon Sink, together with JForest Members (Million tCO₂)



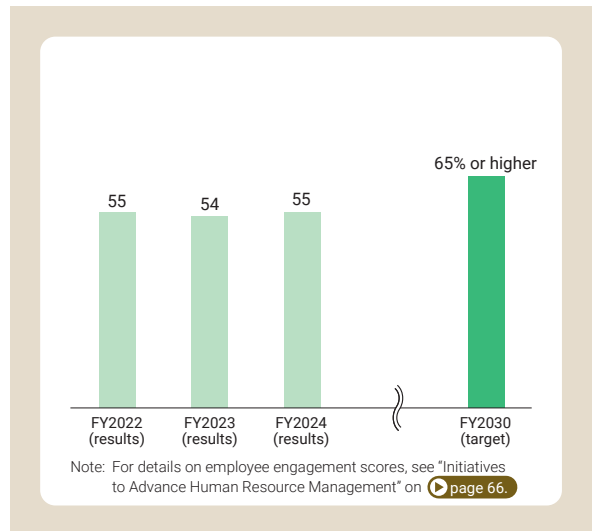
Reduce GHG emissions by the Norinchukin Group itself (tCO₂)



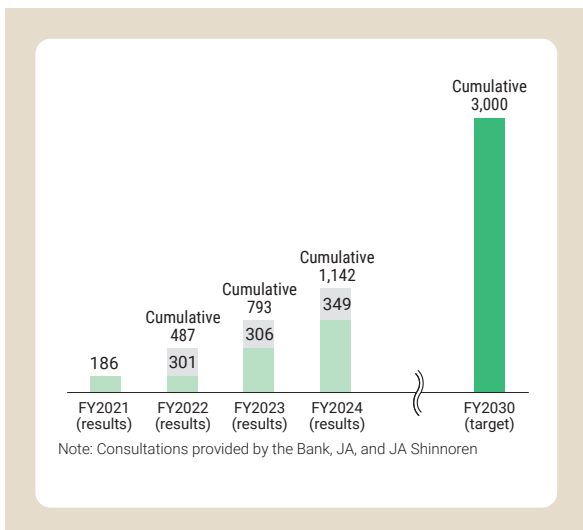
Execution of new sustainable finance (Trillion yen)



Employee Engagement Scores* (%)



Number of consulting activities conducted by JA Bank (Number)



Contribution to added value amount for leaders in the agricultural industry

