Data Collection

Key Financial Data (5 years)

(Billion yen)

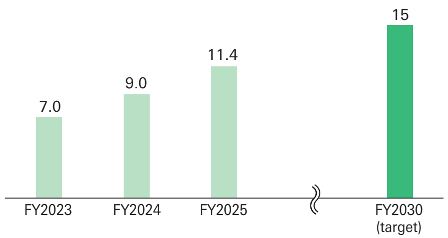
▶ Performance Summary (Consolidated)	FY2021	FY2022	FY2023	FY2024	FY2025
Ordinary Income	1,242.3	2,177.5	3,018.0	1,984.4	2,270.1
Ordinary Profit (Loss)	238.5	40.4	134.2	(1,769.0)	114.7
Profit (Loss) Attributable to Owners of Parent	184.6	50.9	63.6	(1,807.8)	121.4
Comprehensive Income	(551.6)	(1,479.3)	(1,168.5)	(528.7)	510.1
▶ Balance Sheet Summary (Consolidated)					(Billion yen)
Assets (Total Assets)	**106,138.3**	**94,504.9**	**99,804.8**	**83,498.8**	**83,854.3**
Loans and Bills Discounted	23,341.8	17,414.1	17,599.2	18,158.6	20,377.9
Securities	46,748.5	39,725.7	43,800.2	31,315.1	37,069.1
Liabilities	**98,843.6**	**88,831.4**	**95,364.5**	**78,783.4**	**78,629.6**
Deposits	64,009.8	63,809.4	62,858.6	56,144.1	54,255.4
Negotiable Certificates of Deposit	2,140.9	2,296.4	2,382.2	1,593.5	835.3
Debentures	360.2	454.0	379.5	449.8	800.4
Net Assets	**7,294.6**	**5,673.5**	**4,440.3**	**4,715.4**	**5,224.6**
Paid-in Capital	4,040.1	4,040.1	4,040.1	4,817.4	4,817.4
Capital Surplus	23.3	23.3	23.3	23.3	23.3
Retained Earnings	2,236.6	2,154.6	2,154.2	373.9	495.4
▶ Capital Adequacy Ratio (Consolidated)					(%)
Common Equity Tier 1 Capital Ratio	17.87	17.82	16.43	17.70	17.81
Tier 1 Capital Ratio	21.22	21.98	21.18	19.65	19.76
Total Capital Ratio	21.23	22.03	21.23	22.28	22.06

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

Execution of new sustainable finance

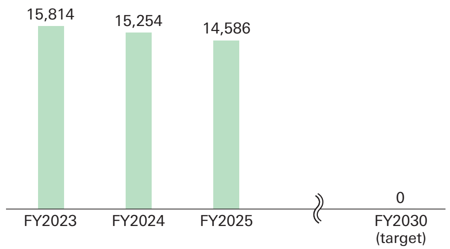
(Trillion yen)



Note: Cumulative amount of new loan transactions through FY2030

Reduce GHG emissions by the Norinchukin Group itself

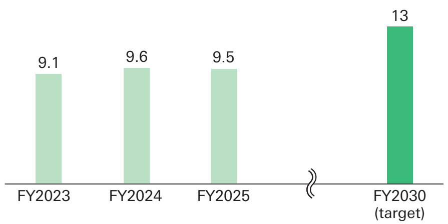
(tCO_2)



Note: Total of Scope 1 and 2. Figures disclosed for prior years have been revised due to changes in the calculation methodology.

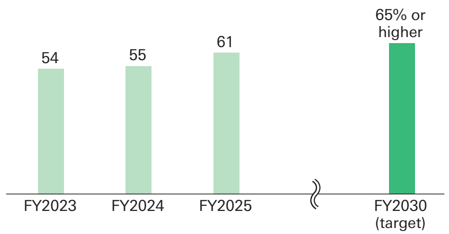
Ratio of Female Managers

(%)



Employee Engagement Scores*

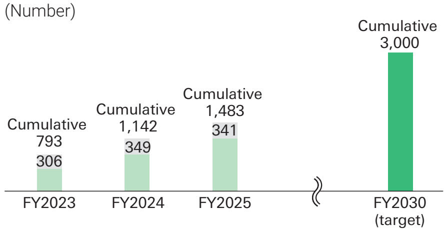
(%)



Note: For details on employee engagement scores, see "Human Capital Management" on Page 65

Number of consulting activities conducted by JA Bank

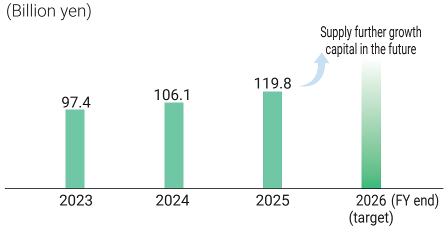
(Number)



Note: Consultations provided by the Bank, JA, and JA Shinnoren

Growth Capital Provided by the Norinchukin Group (investments)

(Billion yen)



* Cumulative investments by the Bank and its Group company, Agribusiness Investment & Consultation Co., Ltd., in AFF producers, food and agriculture-related companies, and innovation companies. Figures for prior years have been revised following a partial change in the calculation methodology in fiscal 2025.