

Key metrics (Consolidated)

The Norinchukin Bank

As of September 30, 2024

(millions of yen, %)

KMI : Key metrics(Consolidated)						
Basel III Template No.		a	b	c	d	e
		As of September 30, 2024	As of June 30, 2024	As of March 31, 2024	As of December 31, 2023	As of September 30, 2023
Available capital						
1	Common Equity Tier 1 capital (CET1)	5,183,869	3,921,576	4,351,795	5,259,323	4,304,309
2	Tier 1 capital	5,721,731	5,176,372	5,607,290	6,516,274	5,562,206
3	Total capital	5,745,589	5,191,525	5,621,553	6,520,889	5,565,534
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	25,696,520	25,976,756	26,474,319	28,822,743	30,684,728
4a	Total risk-weighted assets (pre-floor)	25,696,520	25,976,756	26,474,319	28,822,743	30,684,728
	Total risk-weighted assets (RWA) (floor final execution basis)	25,696,520	25,976,756	26,474,319	28,822,743	30,684,728
Capital ratio (consolidated)						
5	Common Equity Tier 1 capital ratio	20.17%	15.09%	16.43%	18.24%	14.02%
5a	Common Equity Tier 1 capital ratio (pre-floor ratio)	20.17%	15.09%	16.43%	18.24%	14.02%
	Common Equity Tier 1 capital ratio (floor final execution basis)	20.17%	15.09%	16.43%	18.24%	14.02%
6	Tier 1 capital ratio	22.26%	19.92%	21.18%	22.60%	18.12%
6a	Tier 1 capital ratio (pre-floor ratio)	22.26%	19.92%	21.18%	22.60%	18.12%
	Tier 1 capital ratio (floor final execution basis)	22.26%	19.92%	21.18%	22.60%	18.12%
7	Total capital ratio	22.35%	19.98%	21.23%	22.62%	18.13%
7a	Total capital ratio (pre-floor ratio)	22.35%	19.98%	21.23%	22.62%	18.13%
	Total capital ratio (floor final execution basis)	22.35%	19.98%	21.23%	22.62%	18.13%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.23%	0.22%	0.20%	0.17%	0.17%
10	Bank G-SIB/D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements	3.23%	3.22%	3.20%	3.17%	3.17%
12	CET1 available after meeting the bank's minimum capital requirements	14.35%	10.59%	11.93%	13.74%	9.52%
Leverage ratio (consolidated)						
13	Total exposures	75,819,206	83,841,407	81,806,638	81,498,603	82,916,538
14	Leverage ratio	7.54%	6.17%	6.85%	7.99%	6.70%
Liquidity Coverage Ratio (consolidated)						
15	Total HQLA allowed to be included in the calculation	25,239,633	23,541,961	26,268,895	26,795,226	28,540,348
16	Net cash outflows	12,593,902	12,814,851	12,914,765	13,913,836	14,311,290
17	Liquidity coverage ratio	200.4%	183.7%	203.4%	192.5%	199.4%
Net Stable Funding Ratio (consolidated)						
18	Total available stable funding	46,085,943	44,892,526	46,359,069	47,089,719	47,272,176
19	Total required stable funding	33,540,288	37,839,084	37,875,647	38,389,964	39,894,344
20	Net stable funding ratio	137.4%	118.6%	122.3 %	122.6 %	118.4%