

Key metrics (Consolidated)

The Norinchukin Bank

As of December 31, 2024

(millions of yen, %)

KM1 : Key metrics(Consolidated)						
Basel III Template No.		a	b	c	d	e
		As of December 31, 2024	As of September 30, 2024	As of June 30, 2024	As of March 31, 2024	As of December 31, 2023
Available capital						
1	Common Equity Tier 1 capital (CET1)	4,585,181	5,183,869	3,921,576	4,351,795	5,259,323
2	Tier 1 capital	5,121,011	5,721,731	5,176,372	5,607,290	6,516,274
3	Total capital	5,290,543	5,745,589	5,191,525	5,621,553	6,520,889
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	26,377,493	25,696,520	25,976,756	26,474,319	28,822,743
4a	Total risk-weighted assets (pre-floor)	26,377,493	25,696,520	25,976,756	26,474,319	28,822,743
	Total risk-weighted assets (RWA) (floor final execution basis)	26,377,493	25,696,520	25,976,756	26,474,319	28,822,743
Capital ratio (consolidated)						
5	Common Equity Tier 1 capital ratio	17.38%	20.17%	15.09%	16.43%	18.24%
5a	Common Equity Tier 1 capital ratio (pre-floor ratio)	17.38%	20.17%	15.09%	16.43%	18.24%
	Common Equity Tier 1 capital ratio (floor final execution basis)	17.38%	20.17%	15.09%	16.43%	18.24%
6	Tier 1 capital ratio	19.41%	22.26%	19.92%	21.18%	22.60%
6a	Tier 1 capital ratio (pre-floor ratio)	19.41%	22.26%	19.92%	21.18%	22.60%
	Tier 1 capital ratio (floor final execution basis)	19.41%	22.26%	19.92%	21.18%	22.60%
7	Total capital ratio	20.05%	22.35%	19.98%	21.23%	22.62%
7a	Total capital ratio (pre-floor ratio)	20.05%	22.35%	19.98%	21.23%	22.62%
	Total capital ratio (floor final execution basis)	20.05%	22.35%	19.98%	21.23%	22.62%
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%	0.23%	0.22%	0.20%	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%	3.23%	3.22%	3.20%	3.17%
12	CET1 available after meeting the bank's minimum capital requirements	12.05%	14.35%	10.59%	11.93%	13.74%
Leverage ratio (consolidated)						
13	Total exposures	72,221,115	75,819,206	83,841,407	81,806,638	81,498,603
14	Leverage ratio	7.09%	7.54%	6.17%	6.85%	7.99%
Liquidity Coverage Ratio (consolidated)						
15	Total HQLA allowed to be included in the calculation	25,806,398	25,239,633	23,541,961	26,268,895	26,795,226
16	Net cash outflows	11,782,328	12,593,902	12,814,851	12,914,765	13,913,836
17	Liquidity coverage ratio	219.0%	200.4%	183.7%	203.4%	192.5%
Net Stable Funding Ratio (consolidated)						
18	Total available stable funding	45,701,640	46,085,943	44,892,526	46,359,069	47,089,719
19	Total required stable funding	33,793,463	33,540,288	37,839,084	37,875,647	38,389,964
20	Net stable funding ratio	135.2%	137.4%	118.6%	122.3 %	122.6 %