

Key metrics (Consolidated)

The Norinchukin Bank

As of March 31, 2025

(millions of yen, %)

KM1 : Key metrics(Consolidated)						
Basel III Template No.		a	b	c	d	e
		As of March 31, 2025	As of December 31, 2024	As of September 30, 2024	As of June 30, 2024	As of March 31, 2024
Available capital						
1	Common Equity Tier 1 capital (CET1)	4,621,323	4,585,181	5,183,869	3,921,576	4,351,795
2	Tier 1 capital	5,127,935	5,121,011	5,721,731	5,176,372	5,607,290
3	Total capital	5,814,940	5,290,543	5,745,589	5,191,525	5,621,553
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	26,095,613	26,377,493	25,696,520	25,976,756	26,474,319
4a	Total risk-weighted assets (pre-floor)	26,095,613	26,377,493	25,696,520	25,976,756	26,474,319
	Total risk-weighted assets (RWA) (floor final execution basis)	26,095,613	26,377,493	25,696,520	25,976,756	26,474,319
Capital ratio (consolidated)						
5	Common Equity Tier 1 capital ratio	17.70%	17.38%	20.17%	15.09%	16.43%
5a	Common Equity Tier 1 capital ratio (pre-floor ratio)	17.70%	17.38%	20.17%	15.09%	16.43%
	Common Equity Tier 1 capital ratio (floor final execution basis)	17.70%	17.38%	20.17%	15.09%	16.43%
6	Tier 1 capital ratio	19.65%	19.41%	22.26%	19.92%	21.18%
6a	Tier 1 capital ratio (pre-floor ratio)	19.65%	19.41%	22.26%	19.92%	21.18%
	Tier 1 capital ratio (floor final execution basis)	19.65%	19.41%	22.26%	19.92%	21.18%
7	Total capital ratio	22.28%	20.05%	22.35%	19.98%	21.23%
7a	Total capital ratio (pre-floor ratio)	22.28%	20.05%	22.35%	19.98%	21.23%
	Total capital ratio (floor final execution basis)	22.28%	20.05%	22.35%	19.98%	21.23%
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	0.21%	0.23%	0.23%	0.22%	0.20%
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	3.21%	3.23%	3.23%	3.22%	3.20%
12	CET1 available after meeting the bank's minimum capital requirements	13.20%	12.05%	14.35%	10.59%	11.93%
Leverage ratio (consolidated)						
13	Total exposures	65,503,568	72,221,115	75,819,206	83,841,407	81,806,638
14	Leverage ratio	7.82%	7.09%	7.54%	6.17%	6.85%
Liquidity Coverage Ratio (consolidated)						
15	Total HQLA allowed to be included in the calculation	25,534,406	25,806,398	25,239,633	23,541,961	26,268,895
16	Net cash outflows	11,533,467	11,782,328	12,593,902	12,814,851	12,914,765
17	Liquidity coverage ratio	221.3%	219.0%	200.4%	183.7%	203.4%
Net Stable Funding Ratio (consolidated)						
18	Total available stable funding	46,096,417	45,701,640	46,085,943	44,892,526	46,359,069
19	Total required stable funding	32,220,361	33,793,463	33,540,288	37,839,084	37,875,647
20	Net stable funding ratio	143.0 %	135.2 %	137.4%	118.6%	122.3 %