

## Key metrics (Consolidated)

The Norinchukin Bank

As of June 30, 2025

(millions of yen, %)

KM1 : Key metrics(Consolidated)						
Basel III Template No.		a	b	c	d	e
		As of June 30, 2025	As of March 31, 2025	As of December 31, 2024	As of September 30, 2024	As of June 30, 2024
<b>Available capital</b>						
1	Common Equity Tier 1 capital (CET1)	4,804,391	4,621,323	4,585,181	5,183,869	3,921,576
2	Tier 1 capital	5,313,596	5,127,935	5,121,011	5,721,731	5,176,372
3	Total capital	5,992,110	5,814,940	5,290,543	5,745,589	5,191,525
<b>Risk-weighted assets</b>						
4	Total risk-weighted assets (RWA)	26,966,465	26,095,613	26,377,493	25,696,520	25,976,756
4a	Total risk-weighted assets (pre-floor)	26,966,465	26,095,613	26,377,493	25,696,520	25,976,756
	Total risk-weighted assets (RWA) (floor final execution basis)	26,966,465	26,095,613	26,377,493	25,696,520	25,976,756
<b>Capital ratio (consolidated)</b>						
5	Common Equity Tier 1 capital ratio	17.81%	17.70%	17.38%	20.17%	15.09%
5a	Common Equity Tier 1 capital ratio (pre-floor ratio)	17.81%	17.70%	17.38%	20.17%	15.09%
	Common Equity Tier 1 capital ratio (floor final execution basis)	17.81%	17.70%	17.38%	20.17%	15.09%
6	Tier 1 capital ratio	19.70%	19.65%	19.41%	22.26%	19.92%
6a	Tier 1 capital ratio (pre-floor ratio)	19.70%	19.65%	19.41%	22.26%	19.92%
	Tier 1 capital ratio (floor final execution basis)	19.70%	19.65%	19.41%	22.26%	19.92%
7	Total capital ratio	22.22%	22.28%	20.05%	22.35%	19.98%
7a	Total capital ratio (pre-floor ratio)	22.22%	22.28%	20.05%	22.35%	19.98%
	Total capital ratio (floor final execution basis)	22.22%	22.28%	20.05%	22.35%	19.98%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.22%	0.21%	0.23%	0.23%	0.22%
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	3.22%	3.21%	3.23%	3.23%	3.22%
12	CET1 available after meeting the bank's minimum capital requirements	13.31%	13.20%	12.05%	14.35%	10.59%
<b>Leverage ratio (consolidated)</b>						
13	Total exposures	65,767,912	65,503,568	72,221,115	75,819,206	83,841,407
14	Leverage ratio	8.07%	7.82%	7.09%	7.54%	6.17%
<b>Liquidity Coverage Ratio (consolidated)</b>						
15	Total HQLA allowed to be included in the calculation	24,608,039	25,534,406	25,806,398	25,239,633	23,541,961
16	Net cash outflows	10,813,929	11,533,467	11,782,328	12,593,902	12,814,851
17	Liquidity coverage ratio	227.5%	221.3%	219.0%	200.4%	183.7%
<b>Net Stable Funding Ratio (consolidated)</b>						
18	Total available stable funding	45,354,551	46,096,417	45,701,640	46,085,943	44,892,526
19	Total required stable funding	32,536,006	32,220,361	33,793,463	33,540,288	37,839,084
20	Net stable funding ratio	139.3%	143.0%	135.2%	137.4%	118.6%