Key metrics（Consolidated）

The Norinchukin Bank

As of September 30, 2025 (millions of yen, %)

KM1 : Key metrics(Consolidated)						
Basel III Template No.		a	b	c	d	e
		As of September 30, 2025	As of June 30, 2025	As of March 31, 2025	As of December 31, 2024	As of September 30, 2024
Available capital						
1	Common Equity Tier 1 capital (CET1)	5,089,536	4,804,391	4,621,323	4,585,181	5,183,869
2	Tier 1 capital	5,599,015	5,313,596	5,127,935	5,121,011	5,721,731
3	Total capital	6,275,000	5,992,110	5,814,940	5,290,543	5,745,589
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	27,924,516	26,966,465	26,095,613	26,377,493	25,696,520
4a	Total risk-weighted assets (pre-floor)	27,924,516	26,966,465	26,095,613	26,377,493	25,696,520
	Total risk-weighted assets (RWA) (floor final execution basis)	27,924,516	26,966,465	26,095,613	26,377,493	25,696,520
Capital ratio (consolidated)						
5	Common Equity Tier 1 capital ratio	18.22%	17.81%	17.70%	17.38%	20.17%
5a	Common Equity Tier 1 capital ratio (pre-floor ratio)	18.22%	17.81%	17.70%	17.38%	20.17%
	Common Equity Tier 1 capital ratio (floor final execution basis)	18.22%	17.81%	17.70%	17.38%	20.17%
6	Tier 1 capital ratio	20.05%	19.70%	19.65%	19.41%	22.26%
6a	Tier 1 capital ratio (pre-floor ratio)	20.05%	19.70%	19.65%	19.41%	22.26%
	Tier 1 capital ratio (floor final execution basis)	20.05%	19.70%	19.65%	19.41%	22.26%
7	Total capital ratio	22.47%	22.22%	22.28%	20.05%	22.35%
7a	Total capital ratio (pre-floor ratio)	22.47%	22.22%	22.28%	20.05%	22.35%
	Total capital ratio (floor final execution basis)	22.47%	22.22%	22.28%	20.05%	22.35%
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%	0.22%	0.21%	0.23%	0.23%
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%	3.22%	3.21%	3.23%	3.23%
12	CET1 available after meeting the bank's minimum capital requirements	13.72%	13.31%	13.20%	12.05%	14.35%
Leverage ratio (consolidated)						
13	Total exposures	69,298,830	65,767,912	65,503,568	72,221,115	75,819,206
14	Leverage ratio	8.07%	8.07%	7.82%	7.09%	7.54%
Liquidity Coverage Ratio (consolidated)						
15	Total HQLA allowed to be included in the calculation	22,553,486	24,608,039	25,534,406	25,806,398	25,239,633
16	Net cash outflows	11,009,326	10,813,929	11,533,467	11,782,328	12,593,902
17	Liquidity coverage ratio	204.8%	227.5%	221.3%	219.0%	200.4%
Net Stable Funding Ratio (consolidated)						
18	Total available stable funding	45,650,566	45,354,551	46,096,417	45,701,640	46,085,943
19	Total required stable funding	34,777,015	32,536,006	32,220,361	33,793,463	33,540,288
20	Net stable funding ratio	131.2 %	139.3 %	143.0 %	135.2%	137.4%