Key metrics（Consolidated）

The Norinchukin Bank

As of December 31, 2025 (millions of yen, %)

KM1：Key metrics(Consolidated)						
Basel III Template No.		a	b	c	d	e
		As of December 31, 2025	As of September 30, 2025	As of June 30, 2025	As of March 31, 2025	As of December 31, 2024
Available capital						
1	Common Equity Tier 1 capital (CET1)	5,301,930	5,089,536	4,804,391	4,621,323	4,585,181
2	Tier 1 capital	5,850,187	5,599,015	5,313,596	5,127,935	5,121,011
3	Total capital	6,518,575	6,275,000	5,992,110	5,814,940	5,290,543
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	29,531,752	27,924,516	26,966,465	26,095,613	26,377,493
4a	Total risk-weighted assets (pre-floor)	29,531,752	27,924,516	26,966,465	26,095,613	26,377,493
	Total risk-weighted assets (RWA) (floor final execution basis)	29,531,752	27,924,516	26,966,465	26,095,613	26,377,493
Capital ratio (consolidated)						
5	Common Equity Tier 1 capital ratio	17.95%	18.22%	17.81%	17.70%	17.38%
5a	Common Equity Tier 1 capital ratio (pre-floor ratio)	17.95%	18.22%	17.81%	17.70%	17.38%
	Common Equity Tier 1 capital ratio (floor final execution basis)	17.95%	18.22%	17.81%	17.70%	17.38%
6	Tier 1 capital ratio	19.80%	20.05%	19.70%	19.65%	19.41%
6a	Tier 1 capital ratio (pre-floor ratio)	19.80%	20.05%	19.70%	19.65%	19.41%
	Tier 1 capital ratio (floor final execution basis)	19.80%	20.05%	19.70%	19.65%	19.41%
7	Total capital ratio	22.07%	22.47%	22.22%	22.28%	20.05%
7a	Total capital ratio (pre-floor ratio)	22.07%	22.47%	22.22%	22.28%	20.05%
	Total capital ratio (floor final execution basis)	22.07%	22.47%	22.22%	22.28%	20.05%
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%	0.21%	0.22%	0.21%	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%	3.21%	3.22%	3.21%	3.23%
12	CET1 available after meeting the bank's minimum capital requirements	13.45%	13.72%	13.31%	13.20%	12.05%
Leverage ratio (consolidated)						
13	Total exposures	72,495,244	69,298,830	65,767,912	65,503,568	72,221,115
14	Leverage ratio	8.06%	8.07%	8.07%	7.82%	7.09%
Liquidity Coverage Ratio (consolidated)						
15	Total HQLA allowed to be included in the calculation	20,171,173	22,553,486	24,608,039	25,534,406	25,806,398
16	Net cash outflows	10,512,412	11,009,326	10,813,929	11,533,467	11,782,328
17	Liquidity coverage ratio	191.8%	204.8%	227.5%	221.3%	219.0%
Net Stable Funding Ratio (consolidated)						
18	Total available stable funding	45,181,957	45,650,566	45,354,551	46,096,417	45,701,640
19	Total required stable funding	35,959,566	34,777,015	32,536,006	32,220,361	33,793,463
20	Net stable funding ratio	125.6 %	131.2 %	139.3 %	143.0 %	135.2%