

Key metrics(Non-Consolidated)

The Norinchukin Bank

As of June 30,2025

(millions of yen, %)

KMI : Key metrics(Non-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
Available capital						
1	Common Equity Tier 1 capital (CET1)	4,674,175	4,465,610	4,489,903	5,064,851	3,832,666
2	Tier 1 capital	5,235,955	5,027,389	5,051,682	5,626,630	5,111,084
3	Total capital	5,906,590	5,708,725	5,219,363	5,651,786	5,125,517
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	26,805,224	25,895,058	26,214,203	25,419,736	25,722,622
4a	Total risk-weighted assets (pre-floor)	26,805,224	25,895,058	26,214,203	25,419,736	25,722,622
	Total risk-weighted assets (RWA) (floor final execution basis)	26,805,224	25,895,058	26,214,203	25,419,736	25,722,622
Capital ratio (Non-consolidated)						
5	Common Equity Tier 1 capital ratio	17.43%	17.24%	17.12%	19.92%	14.89%
5a	Common Equity Tier 1 capital ratio (pre-floor ratio)	17.43%	17.24%	17.12%	19.92%	14.89%
	Common Equity Tier 1 capital ratio (floor final execution basis)	17.43%	17.24%	17.12%	19.92%	14.89%
6	Tier 1 capital ratio	19.53%	19.41%	19.27%	22.13%	19.86%
6a	Tier 1 capital ratio (pre-floor ratio)	19.53%	19.41%	19.27%	22.13%	19.86%
	Tier 1 capital ratio (floor final execution basis)	19.53%	19.41%	19.27%	22.13%	19.86%
7	Total capital ratio	22.03%	22.04%	19.91%	22.23%	19.92%
7a	Total capital ratio (pre-floor ratio)	22.03%	22.04%	19.91%	22.23%	19.92%
	Total capital ratio (floor final execution basis)	22.03%	22.04%	19.91%	22.23%	19.92%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement					
9	Countercyclical buffer requirement					
10	Bank G-SIB/D-SIB additional requirements					
11	Total of bank CET1 specific buffer requirements					
12	CET1 available after meeting the bank's minimum capital requirements					
Leverage ratio (Non-consolidated)						
13	Total exposures	61,846,297	61,802,776	68,579,445	72,186,467	80,360,962
14	Leverage ratio	8.46%	8.13%	7.36%	7.79%	6.36%
Liquidity Coverage Ratio (Non-consolidated)						
15	Total HQLA allowed to be included in the calculation	24,132,295	25,022,724	25,229,796	24,741,034	23,083,919
16	Net cash outflows	10,605,327	11,262,994	11,464,489	12,154,283	12,557,537
17	Liquidity coverage ratio	227.5%	222.1%	220.0%	203.5%	183.8%
Net Stable Funding Ratio (Non-consolidated)						
18	Total available stable funding	45,012,404	45,700,975	45,417,562	45,704,588	44,576,450
19	Total required stable funding	31,704,925	31,357,950	33,214,639	32,687,698	36,887,645
20	Net stable funding ratio	141.9%	145.7 %	136.7 %	139.8%	120.8%