

Key metrics (Non-Consolidated)

The Norinchukin Bank

As of September 30, 2025

(millions of yen, %)

KMI : Key metrics(Non-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)	4,953,651	4,674,175	4,465,610	4,489,903	5,064,851
2	Tier 1 capital	5,515,688	5,235,955	5,027,389	5,051,682	5,626,630
3	Total capital	6,180,814	5,906,590	5,708,725	5,219,363	5,651,786
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	27,871,858	26,805,224	25,895,058	26,214,203	25,419,736
4a	Total risk-weighted assets (pre-floor)	27,871,858	26,805,224	25,895,058	26,214,203	25,419,736
	Total risk-weighted assets (RWA) (floor final execution basis)	27,871,858	26,805,224	25,895,058	26,214,203	25,419,736
Capital ratio (Non-consolidated)						
5	Common Equity Tier 1 capital ratio	17.77%	17.43%	17.24%	17.12%	19.92%
5a	Common Equity Tier 1 capital ratio (pre-floor ratio)	17.77%	17.43%	17.24%	17.12%	19.92%
	Common Equity Tier 1 capital ratio (floor final execution basis)	17.77%	17.43%	17.24%	17.12%	19.92%
6	Tier 1 capital ratio	19.78%	19.53%	19.41%	19.27%	22.13%
6a	Tier 1 capital ratio (pre-floor ratio)	19.78%	19.53%	19.41%	19.27%	22.13%
	Tier 1 capital ratio (floor final execution basis)	19.78%	19.53%	19.41%	19.27%	22.13%
7	Total capital ratio	22.17%	22.03%	22.04%	19.91%	22.23%
7a	Total capital ratio (pre-floor ratio)	22.17%	22.03%	22.04%	19.91%	22.23%
	Total capital ratio (floor final execution basis)	22.17%	22.03%	22.04%	19.91%	22.23%
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	65,257,152	61,846,297	61,802,776	68,579,445	72,186,467
14	Leverage ratio	8.45%	8.46%	8.13%	7.36%	7.79%
Liquidity Coverage Ratio (Non-consolidated)						
15	Total HQLA allowed to be included in the calculation	22,011,147	24,132,295	25,022,724	25,229,796	24,741,034
16	Net cash outflows	10,619,771	10,605,327	11,262,994	11,464,489	12,154,283
17	Liquidity coverage ratio	207.2%	227.5%	222.1%	220.0%	203.5%
Net Stable Funding Ratio (Non-consolidated)						
18	Total available stable funding	45,304,449	45,012,404	45,700,975	45,417,562	45,704,588
19	Total required stable funding	34,262,090	31,704,925	31,357,950	33,214,639	32,687,698
20	Net stable funding ratio	132.2 %	141.9%	145.7 %	136.7%	139.8%