

Key metrics (Non-Consolidated)

The Norinchukin Bank

As of December 31, 2025

(millions of yen, %)

KMI: Key metrics (Non-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)	5,235,353	4,953,651	4,674,175	4,465,610	4,489,903
2	Tier 1 capital	5,797,390	5,515,688	5,235,955	5,027,389	5,051,682
3	Total capital	6,453,811	6,180,814	5,906,590	5,708,725	5,219,363
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	29,550,210	27,871,858	26,805,224	25,895,058	26,214,203
4a	Total risk-weighted assets (pre-floor)	29,550,210	27,871,858	26,805,224	25,895,058	26,214,203
	Total risk-weighted assets (RWA) (floor final execution basis)	29,550,210	27,871,858	26,805,224	25,895,058	26,214,203
Capital ratio (Non-consolidated)						
5	Common Equity Tier 1 capital ratio	17.71%	17.77%	17.43%	17.24%	17.12%
5a	Common Equity Tier 1 capital ratio (pre-floor ratio)	17.71%	17.77%	17.43%	17.24%	17.12%
	Common Equity Tier 1 capital ratio (floor final execution basis)	17.71%	17.77%	17.43%	17.24%	17.12%
6	Tier 1 capital ratio	19.61%	19.78%	19.53%	19.41%	19.27%
6a	Tier 1 capital ratio (pre-floor ratio)	19.61%	19.78%	19.53%	19.41%	19.27%
	Tier 1 capital ratio (floor final execution basis)	19.61%	19.78%	19.53%	19.41%	19.27%
7	Total capital ratio	21.84%	22.17%	22.03%	22.04%	19.91%
7a	Total capital ratio (pre-floor ratio)	21.84%	22.17%	22.03%	22.04%	19.91%
	Total capital ratio (floor final execution basis)	21.84%	22.17%	22.03%	22.04%	19.91%
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	68,353,275	65,257,152	61,846,297	61,802,776	68,579,445
14	Leverage ratio	8.48%	8.45%	8.46%	8.13%	7.36%
Liquidity Coverage Ratio (Non-consolidated)						
15	Total HQLA allowed to be included in the calculation	19,620,260	22,011,147	24,132,295	25,022,724	25,229,796
16	Net cash outflows	10,309,159	10,619,771	10,605,327	11,262,994	11,464,489
17	Liquidity coverage ratio	190.3%	207.2%	227.5%	222.1%	220.0%
Net Stable Funding Ratio (Non-consolidated)						
18	Total available stable funding	44,888,371	45,304,449	45,012,404	45,700,975	45,417,562
19	Total required stable funding	35,539,871	34,262,090	31,704,925	31,357,950	33,214,639
20	Net stable funding ratio	126.3 %	132.2 %	141.9%	145.7 %	136.7%