

Key metrics (Non-Consolidated)

The Norinchukin Bank

As of September 30, 2024

(millions of yen, %)

KMI : Key metrics(Non-Consolidated)						
Basel III Template No.		a	b	c	d	e
		As of September 30, 2024	As of June 30, 2024	As of March 31, 2024	As of December 31, 2023	As of September 30, 2023
Available capital						
1	Common Equity Tier 1 capital (CET1)	5,064,851	3,832,666	4,264,281	5,165,185	4,167,272
2	Tier 1 capital	5,626,630	5,111,084	5,542,700	6,443,603	5,447,033
3	Total capital	5,651,786	5,125,517	5,556,014	6,448,329	5,449,677
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	25,419,736	25,722,622	26,422,230	28,709,663	30,504,737
4a	Total risk-weighted assets (pre-floor)	25,419,736	25,722,622	26,422,230	28,709,663	30,504,737
	Total risk-weighted assets (RWA) (floor final execution basis)	25,419,736	25,722,622	26,422,230	28,709,663	30,504,737
Capital ratio (Non-consolidated)						
5	Common Equity Tier 1 capital ratio	19.92%	14.89%	16.13%	17.99%	13.66%
5a	Common Equity Tier 1 capital ratio (pre-floor ratio)	19.92%	14.89%	16.13%	17.99%	13.66%
	Common Equity Tier 1 capital ratio (floor final execution basis)	19.92%	14.89%	16.13%	17.99%	13.66%
6	Tier 1 capital ratio	22.13%	19.86%	20.97%	22.44%	17.85%
6a	Tier 1 capital ratio (pre-floor ratio)	22.13%	19.86%	20.97%	22.44%	17.85%
	Tier 1 capital ratio (floor final execution basis)	22.13%	19.86%	20.97%	22.44%	17.85%
7	Total capital ratio	22.23%	19.92%	21.02%	22.46%	17.86%
7a	Total capital ratio (pre-floor ratio)	22.23%	19.92%	21.02%	22.46%	17.86%
	Total capital ratio (floor final execution basis)	22.23%	19.92%	21.02%	22.46%	17.86%
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	72,186,467	80,360,962	78,318,867	78,147,242	79,613,929
14	Leverage ratio	7.79%	6.36%	7.07%	8.24%	6.84%
Liquidity Coverage Ratio (Non-consolidated)						
15	Total HQLA allowed to be included in the calculation	24,741,034	23,083,919	25,848,674	26,372,190	28,237,845
16	Net cash outflows	12,154,283	12,557,537	12,636,954	13,668,450	13,957,208
17	Liquidity coverage ratio	203.5%	183.8%	204.5%	192.9%	202.3%
Net Stable Funding Ratio (Non-consolidated)						
18	Total available stable funding	45,704,588	44,576,450	46,115,152	46,841,988	47,034,456
19	Total required stable funding	32,687,698	36,887,645	37,145,423	37,776,571	39,319,335
20	Net stable funding ratio	139.8%	120.8%	124.1 %	123.9%	119.6%