

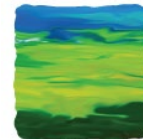


Dedicated to sustaining all life.

Financial Summary for Fiscal Year 2025



May 21, 2026



NORINCHUKIN

Financial Summary



Dedicated to sustaining all life.



FY2025 Financial Highlights and FY2026 Outlook



- Progress made on diversifying revenue source and enhancing financial and risk management
- The Bank continues its pursuit of investment portfolio diversification as well as finance to the agriculture, fishery and forestry (AFF) and related industries

Return to Profit

- Interest income increase and net gains on sales of securities through portfolio rebalancing
- Exceeded FY2025 profit outlook (JPY 30-70 billion)

Profit Attributable
to Owners of
Parent

121.4
JPY Billion

Robust Capital Position

- Maintained strong capital position
- Financial management with strong focus on prudential soundness

CET1 Ratio

17.81%

FY2026 Outlook

- Continue establishment of robust profitability base
- Maintained expectation given increased uncertainty of economy and inflation from middle east tension

FY2026

50-100
JPY Billion



Income Statement Summary



- JPY 121.4 billion consolidated profits due to progress for stable profits and robust profitability base initiatives
- Consolidated vs. standalone profit gap JPY 72.4 billion mainly due to equity in losses of affiliates

Consolidated

	FY2024	FY2025	(in JPY bn) Change
1 Ordinary Income	1,984.4	2,270.1	285.7
2 Interest Income	1,624.7	1,798.9	174.2
3 Interest and Dividends on Securities	1,006.9	1,189.0	182.1
4 Interest on Loans and Bills Discounted	426.6	466.2	39.6
5 Ordinary Expenses	3,753.4	2,155.4	(1,598.0)
6 Interest Expenses	2,219.6	1,718.0	(501.5)
7 Expenses on Funding from Members	338.1	444.9	106.8
8 General and Administrative Expenses	182.9	183.2	0.3
9 Ordinary Profits (Losses)	(1,769.0)	114.7	1,883.7
10 Income (Loss) before Income Taxes	(1,766.4)	113.6	1,880.0
11 Profit (Loss) Attributable to Owners of Parent	(1,807.8)	121.4	1,929.3

Non-consolidated (Reference)

	FY2024	FY2025	Change
12 Ordinary Profits (Losses)	(1,813.2)	177.8	1,991.1
13 Net Income (Loss)	(1,842.5)	193.8	2,036.3
14 Net Gains/Losses on Sales of Securities	(977.5)	86.8	1,064.4
15 Net Gains (Losses) from Redemption of Investment Trusts and from Sales of Assets included in Money Held in Trust	(374.6)	(2.4)	372.2
16 Credit Costs* ¹	15.8	(9.0)	24.8
17 Write-off of Securities* ¹	9.8	0.2	9.6

*1 Negative numbers for credit-related expenses indicate reversals

1. Ordinary income

Increased due to improved Interest Income and Net gains on sales of securities, as a result of portfolio rebalancing and favorable market conditions

2. Ordinary Expense

Decreased due mainly to a decrease in losses of market investment portfolio after completing FY2024 low-yielding assets sales and decline in foreign currency funding costs

3. Others

Recorded JPY 62.7 billion of equity in losses of affiliates for JA Mitsui Leasing, Ltd. under equity method, as a one-time loss under Other Ordinary Expense

4. Profit/Loss Attributable to Owners of Parent

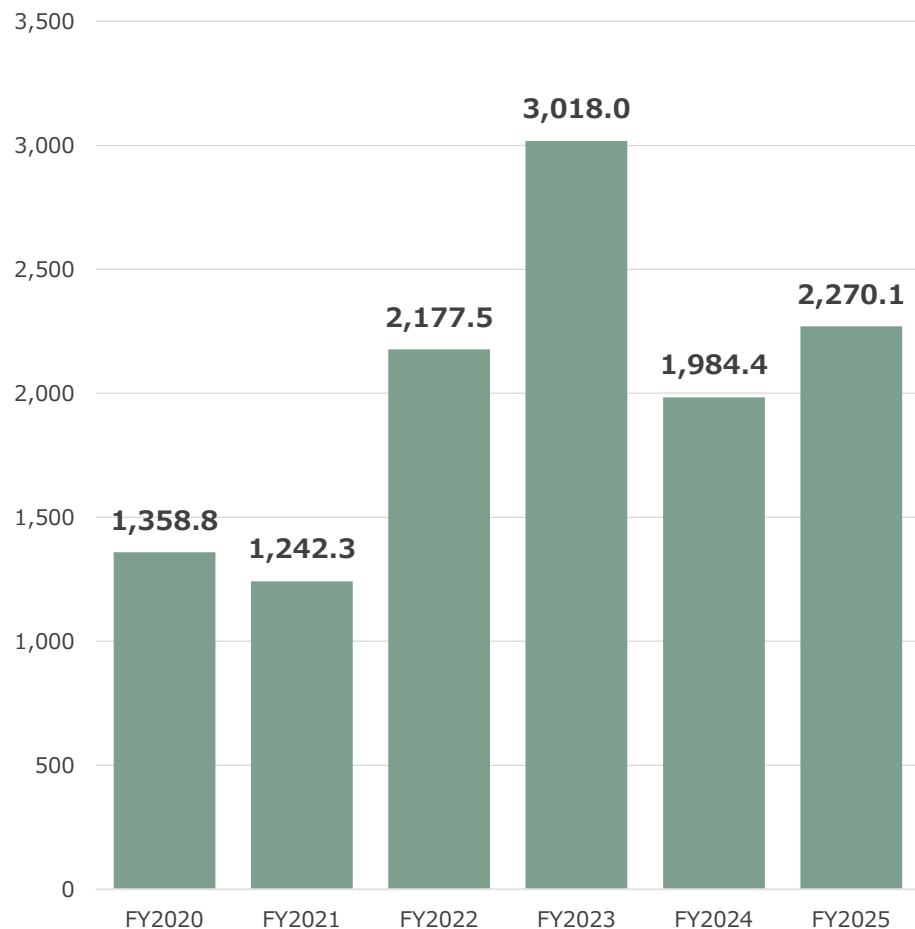
Recorded JPY 121.4 billion, which exceeded expectation of JPY 30-70 billion



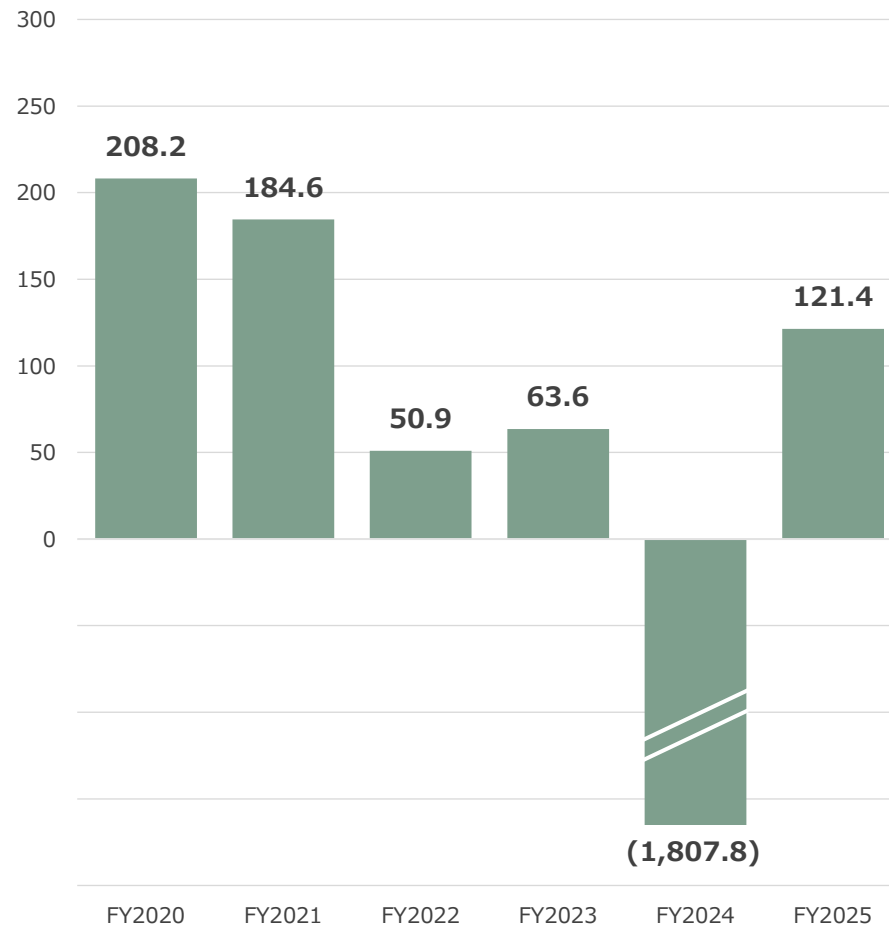
Reference: Historical Performance (Consolidated)



Ordinary Income (in JPY bn)



Profit/Loss Attributable to Owners of Parent (in JPY bn)



Balance Sheet Summary



- Total assets were generally unchanged from March 2025
- Total net assets increased from March 2025 as net unrealized gains and losses improved

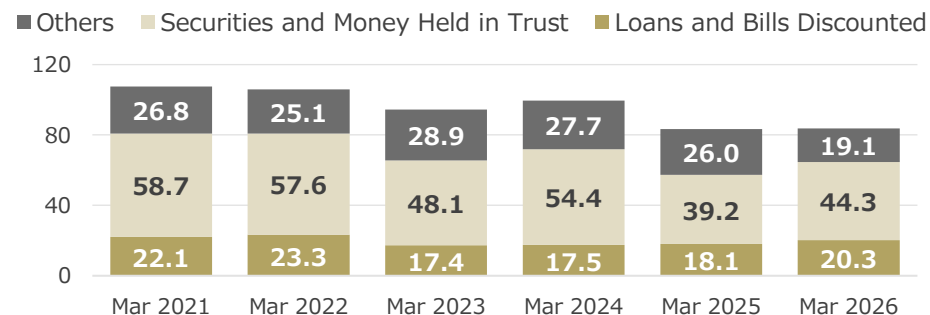
Consolidated B/S (in JPY trn, as of March 2026)

Total Assets 83.8 (+0.3)

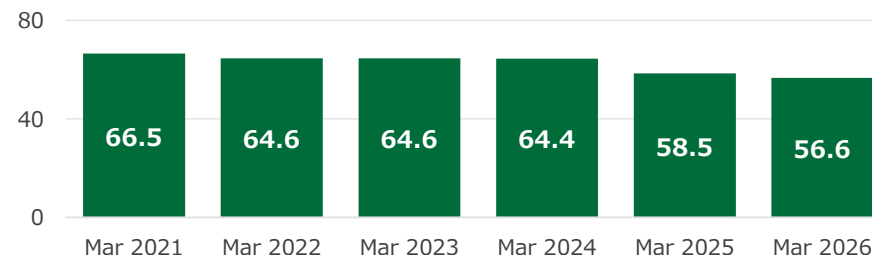
Loans and Bills Discounted 20.3 (+2.2)	Deposits*¹ 56.6 (-1.8)
Securities and Money Held in Trust 44.3 (+5.1) Securities 37.0 Money Held in Trust 7.2	Others 21.9 (+1.7) Debentures 0.8 Payables under Repurchase Agreements 7.4
Others 19.1 (-6.9) Cash and Due from Banks 12.8	Net Assets 5.2 (+0.5)

*1 Deposits include entrusted funds, majority of which are short-term funds received from members.

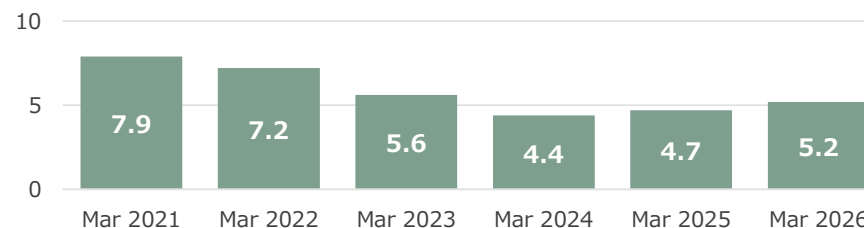
Total Assets (in JPY trn)



Deposits*¹ (in JPY trn)



Net Assets (in JPY trn)



Capital Position



- Strong capital position is maintained, as represented by capital ratios
- Opted in for the fully loaded finalized Basel III standards in March 2023

Consolidated Capital Position (in JPY bn, %) ● ● ●

(Fully loaded finalized Basel III)

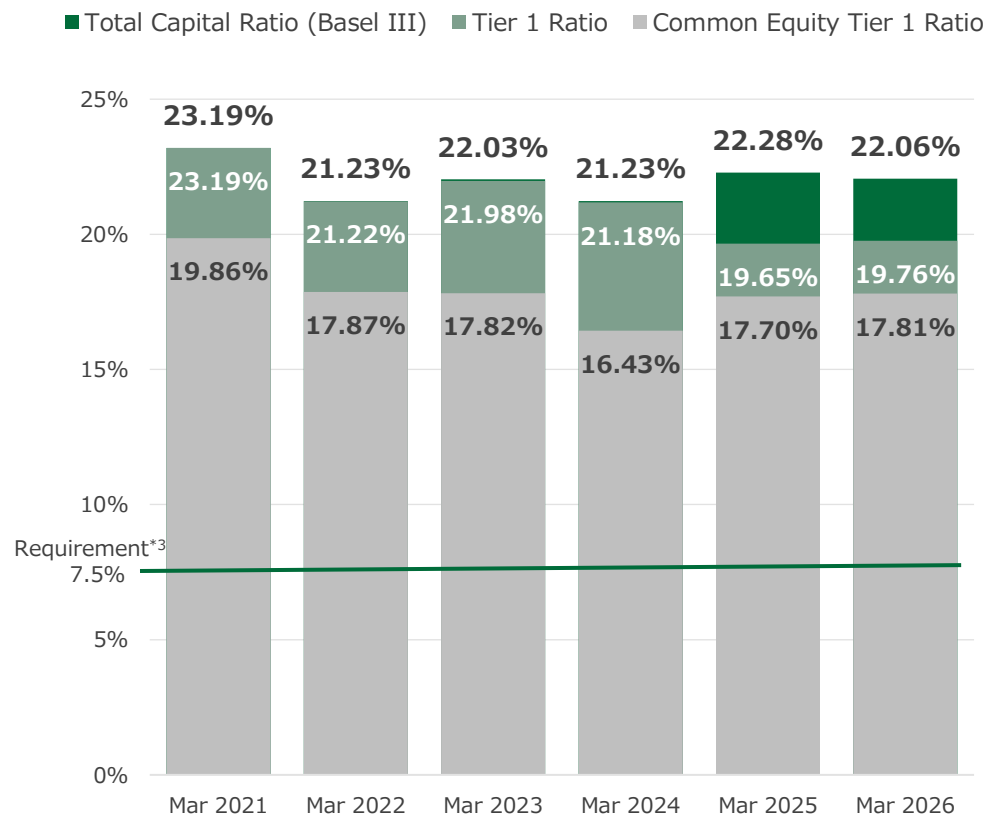
	Mar 2025	Mar 2026	Change
1 Tier 1 Capital	5,127.9	5,654.9	527.0
2 Common Equity Tier 1 Capital	4,621.3	5,097.3	476.0
3 Additional Tier 1 Capital	506.6	557.6	51.0
4 Tier 2 Capital	687.0	658.2	(28.7)
5 Total Capital	5,814.9	6,313.2	498.3
6 Risk-weighted Assets	26,095.6	28,613.2	2,517.5
7 Common Equity Tier 1 Ratio	17.70%	17.81%	0.11%
8 Tier 1 Ratio	19.65%	19.76%	0.11%
9 Total Capital Ratio	22.28%	22.06%	(0.22%)

Other Regulatory Ratios ● ● ●

	Mar 2026	Requirement
10 Leverage Ratio ^{*1}	7.73%	3.15%
11 Liquidity Coverage Ratio ^{*2}	185.1%	100%
12 Net Stable Funding Ratio	126.4%	100%

^{*1} Excluding the deposits to the Bank of Japan from total exposure amount
^{*2} Simple averages of observations over the previous quarter

Capital Ratios and Requirements ● ● ●



^{*3} Regulatory minimum requirement level. Minimum CET1 ratio (4.5%) + capital conservation buffer (2.5%) + D-SIB surcharge (0.5%). Countercyclical buffer is not included in this slide

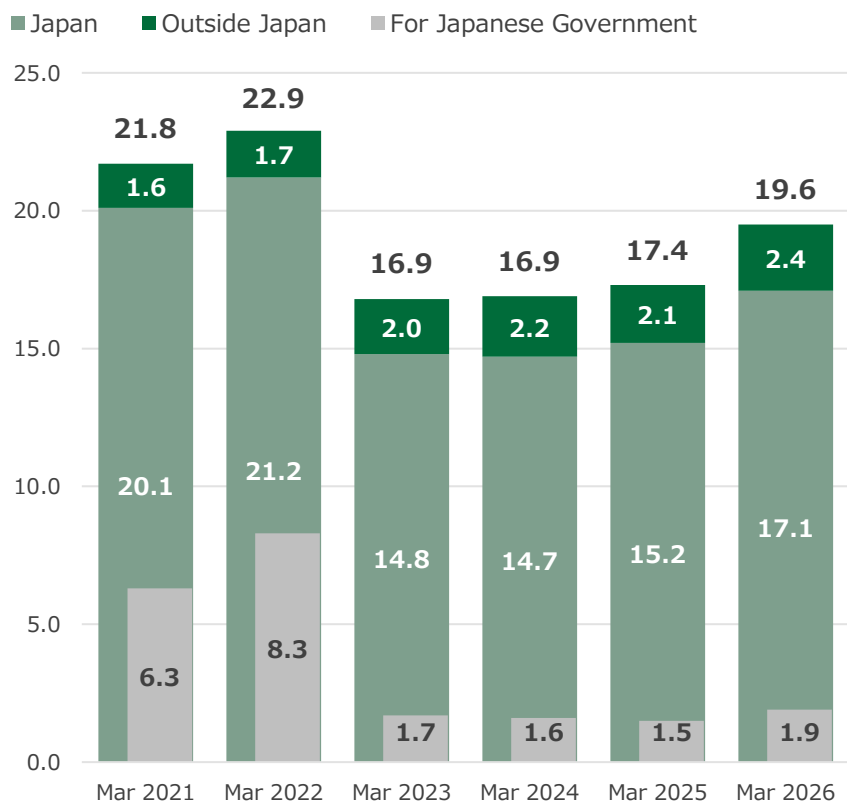


Loans and Bills Discounted (Non-consolidated)

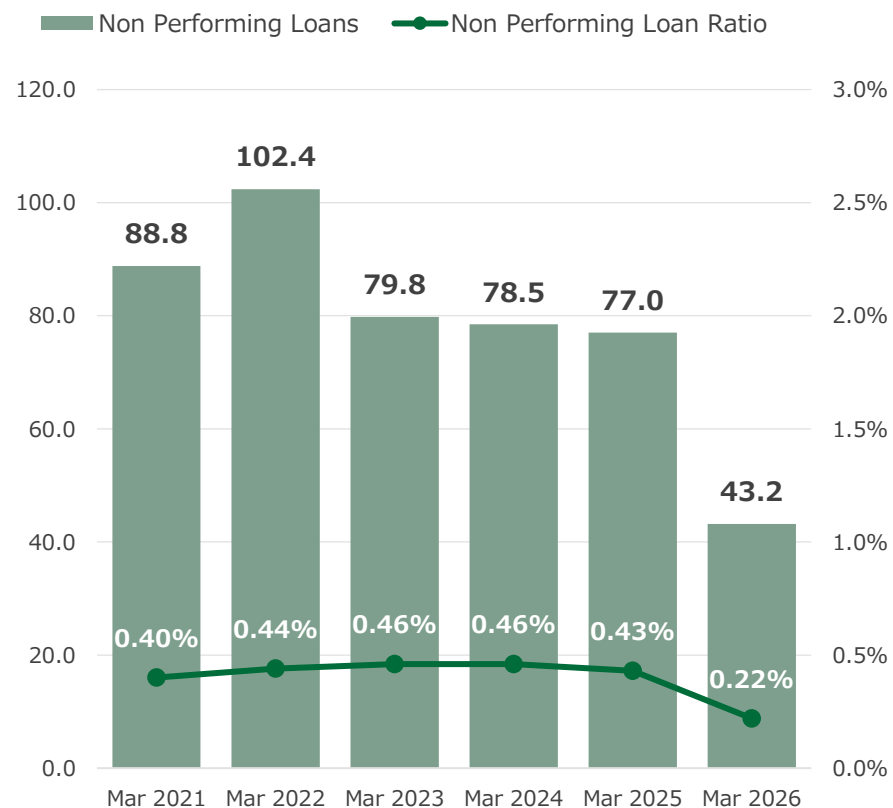


- Balance of loans and bills discounted increased from growth in domestic loans
- The volume and ratio of non-performing loans remained low*1

Loans and Bills Discounted (in JPY trn)



Non-performing Loans (in JPY bn)



*1 The ratio of NPLs to the Bank's total claims (i.e. NPLs and normal loans)



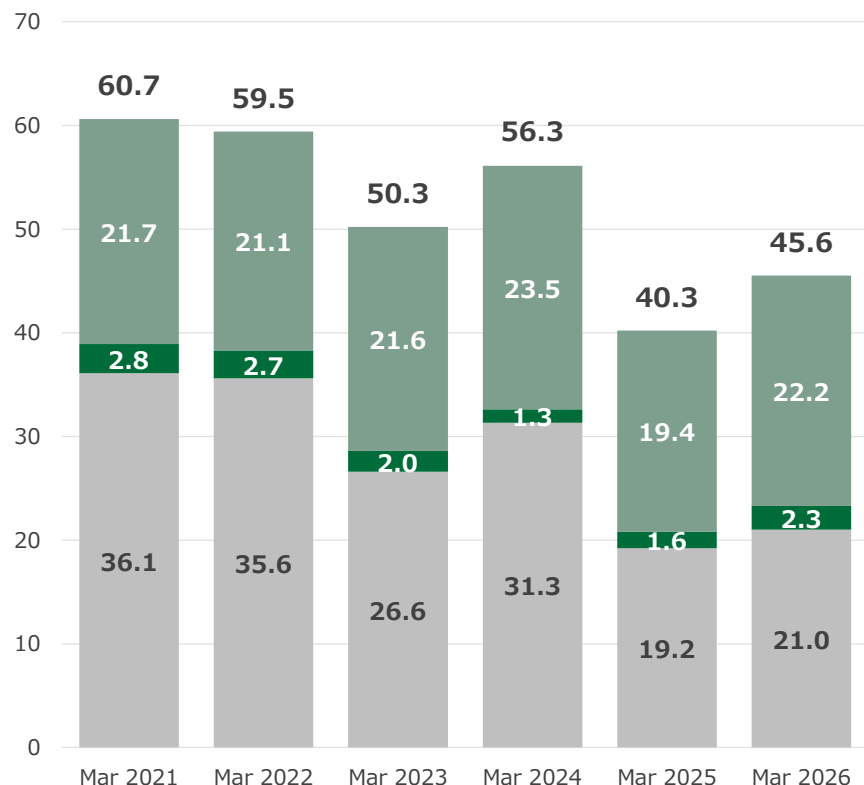
Market Investment Portfolio (Non-consolidated)



- Total portfolio balance increased as the Bank cautiously increased new investments
- Net unrealized gains and loss improved by JPY 0.3 trillion from March 2025, with contribution of stocks and credit etc. mostly

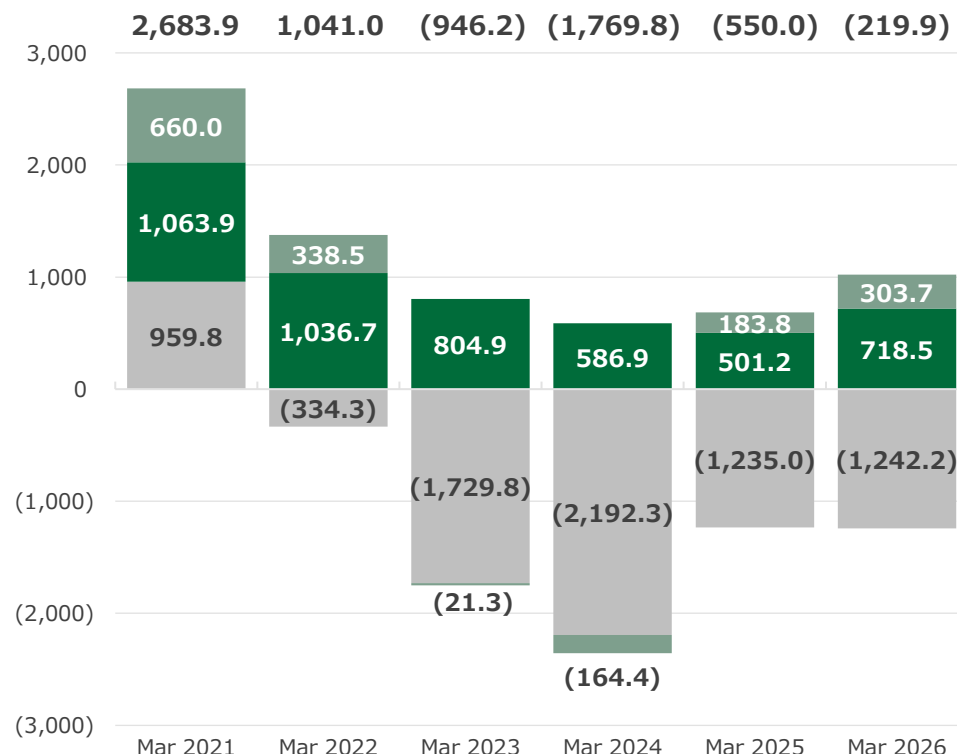
Market Investment Portfolio (in JPY trn)

■ Bonds ■ Stocks ■ Credit and others



Net Unrealized Gains and Losses (in JPY bn)

■ Bonds ■ Stocks ■ Credit and others



Credit and others in the Market Investment Portfolio

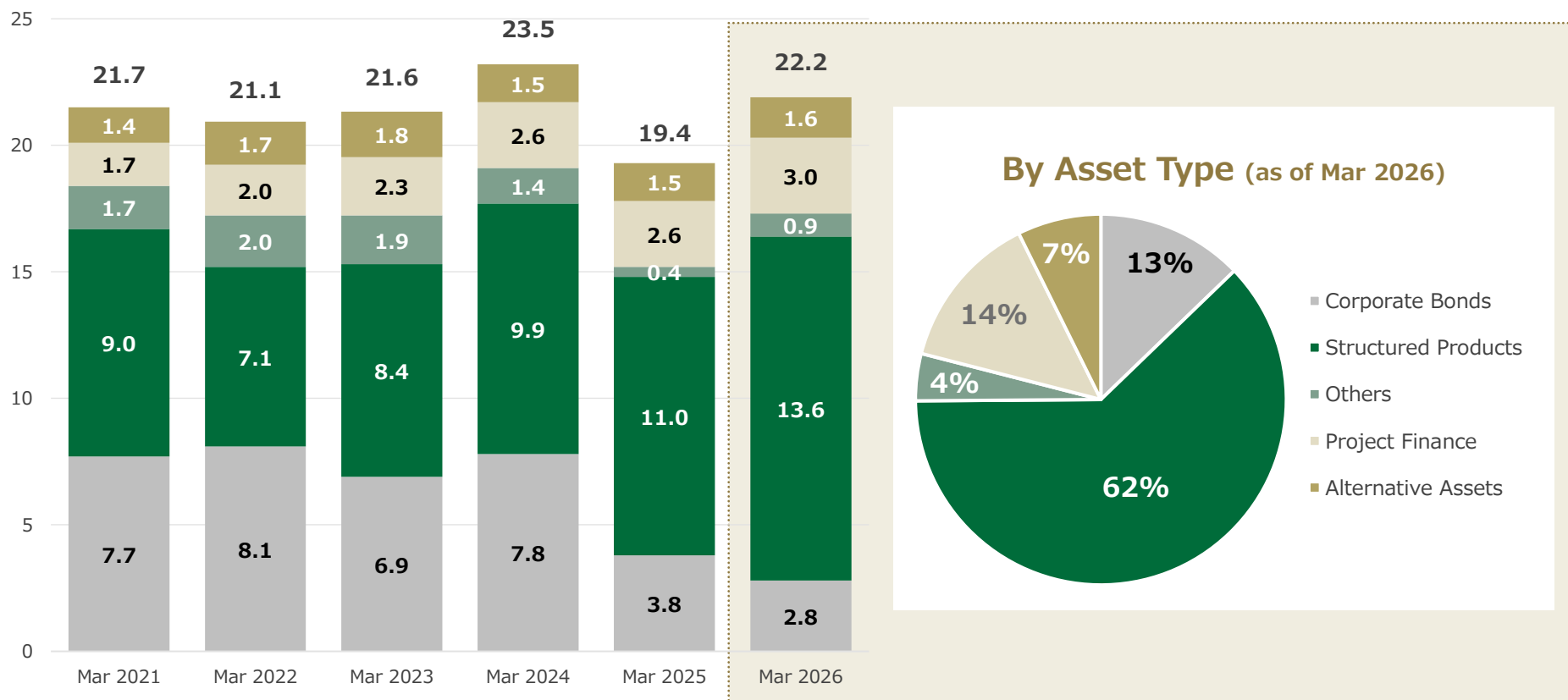
(Non-consolidated)



- Investments in Credit and others are conducted with view of diversification at the overall market investment portfolio level
- The Bank conducts cautious and disciplined investment decision and risk management through rigorous analyses of each asset and deal structures etc.

Credit and Others (in JPY trn)

■ Corporate Bonds ■ Structured Products ■ Others ■ Project Finance ■ Alternative Assets

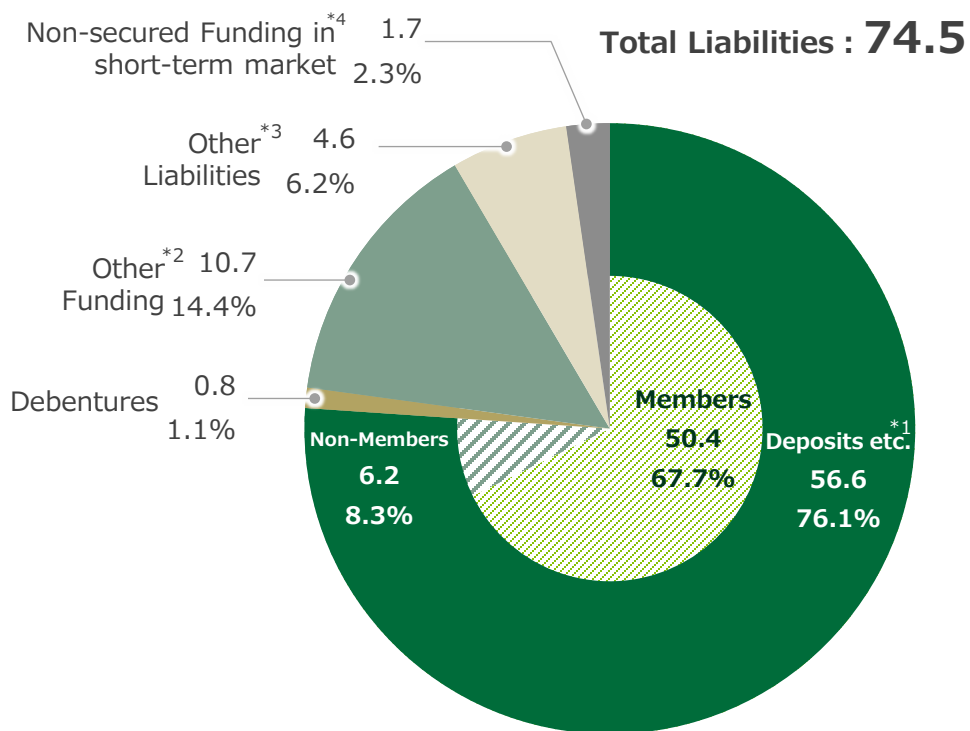


Funding (Non-consolidated)

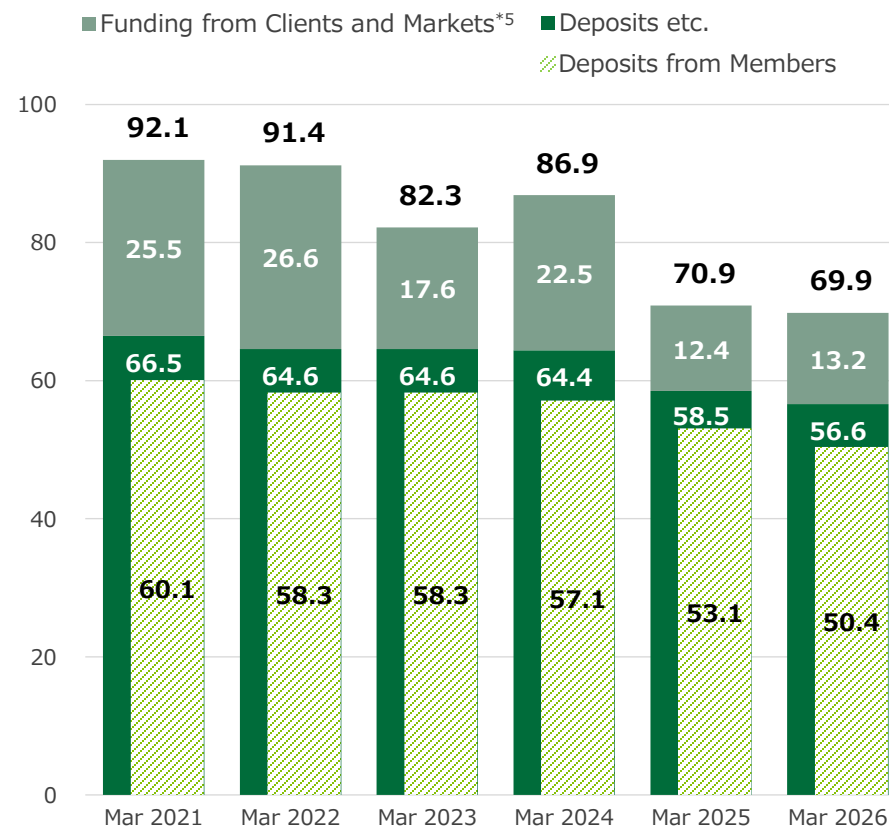


■ Stable deposits etc. from members comprise majority of the Bank's funding

Breakdown of Funding (in JPY trn)



Funding Volume (in JPY trn)



*1 Deposits etc. include deposits and entrusted funds (the majority are deposits from members) for accounting purpose.

*2 Other funding includes borrowed money (secured and subordinated loans), payables under repurchase agreements and payables under securities lending transactions.

*3 Other liabilities include acceptances & guarantees and reserves.

*4 Non-secured funding in short-term market includes trading liabilities, negotiable certificates of deposit, and unsecured call money.

*5 Funding from Client and Market is a total of Other funding, Non-secured Funding in short-term market and Debentures.



Earning and Funding Yields (Non-consolidated)



- Earning yield of securities investments increased on total return base due to new investments, in addition to sales of low-yielding assets completed in FY2024

Investment

(Yields are net of hedged interest rate swaps)

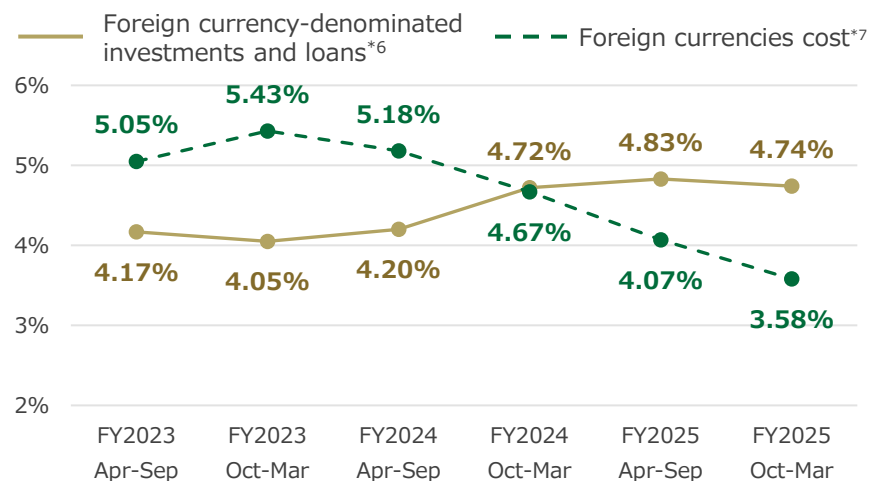
	Average (in JPY trn)		Yield	
	FY2025	YoY Change	FY2025	YoY Change
1 Loans and Bills Discounted	18.9	1.6	2.14%	0.01%
2 Securities* ¹	37.6	(6.6)	4.02%	3.80%
3 JPY-denominated Securities* ²	9.9	(2.4)	2.06%	2.08%
4 Foreign Currency-denominated Securities* ³	27.6	(4.1)	4.72%	4.42%
5 Short-term Investment Assets	1.3	(2.4)	2.76%	(0.52%)

Funding

(Yields are net of hedged interest rate swaps)

	Average (in JPY trn)		Yield	
	FY2025	YoY Change	FY2025	YoY Change
6 From Member Banks	51.0	(3.8)	0.87%	0.26%
7 Funding from Clients* ⁴	3.0	0.0	0.51%	0.45%
8 Funding from Markets* ⁵	15.2	(4.0)	2.98%	(0.25%)
9 JPY Funding from Markets	4.1	(1.6)	0.47%	0.42%
10 Foreign Currencies Funding from Markets	11.0	(2.3)	3.93%	(0.68%)

Reference: Earning and Funding Yields in Foreign Currencies



Reference: Foreign Currencies Cost

	Average (in JPY trn)		Yield	
	FY2025	YoY Change	FY2025	YoY Change
11 Foreign Currencies Cost* ⁷	32.7	(5.8)	3.82%	(1.14%)

*1 Including Net Gains/Losses on Sales

*2 JPY-denominated Securities (Excluding Net Gains/Losses on Sales): 1.22%

*3 Foreign Currency-denominated Securities (Excluding Net Gains/Losses on Sales): 4.71%

*4 Including subordinated loans

*5 Including Debentures

*6 Excluding net gains/losses on sales

*7 Including off-balance transactions



Outlook for FY2026



- Continuing initiatives for stable profits and establishment of a more robust profitability base
- Maintained profit outlook amid increased uncertainty for economic and inflation forecasts

FY2026 Outlook

Consolidated Net Profit*1
JPY 50-100 Billion

Key Economic Indicators

As of March 2027

Japanese Policy Interest Rate

1.25%

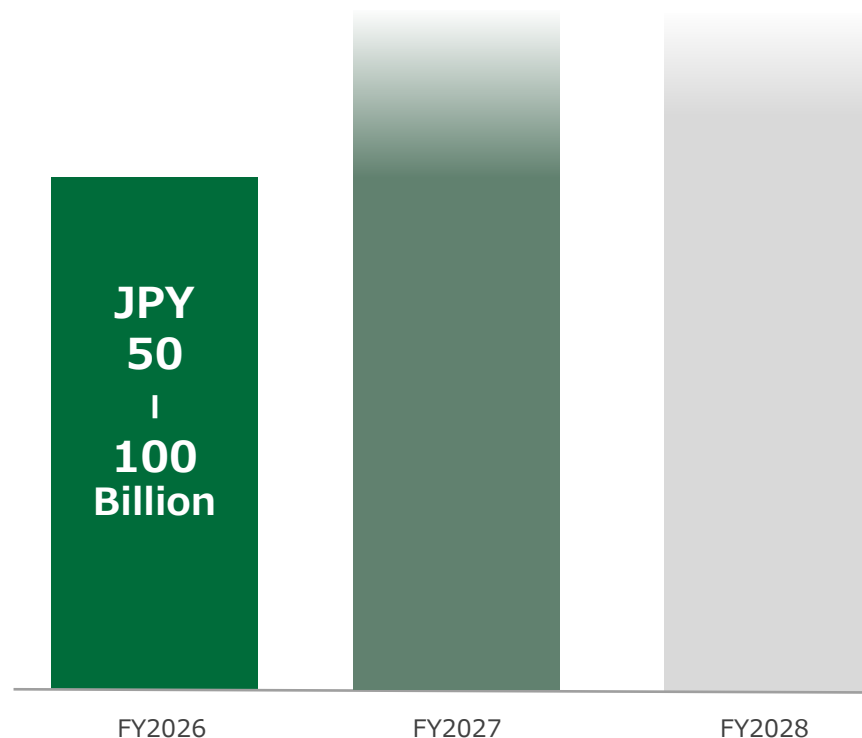
US Policy Interest Rate

3.50%

FX Rate (USD/JPY)

Approx. 150 yen

Illustrative image of profits



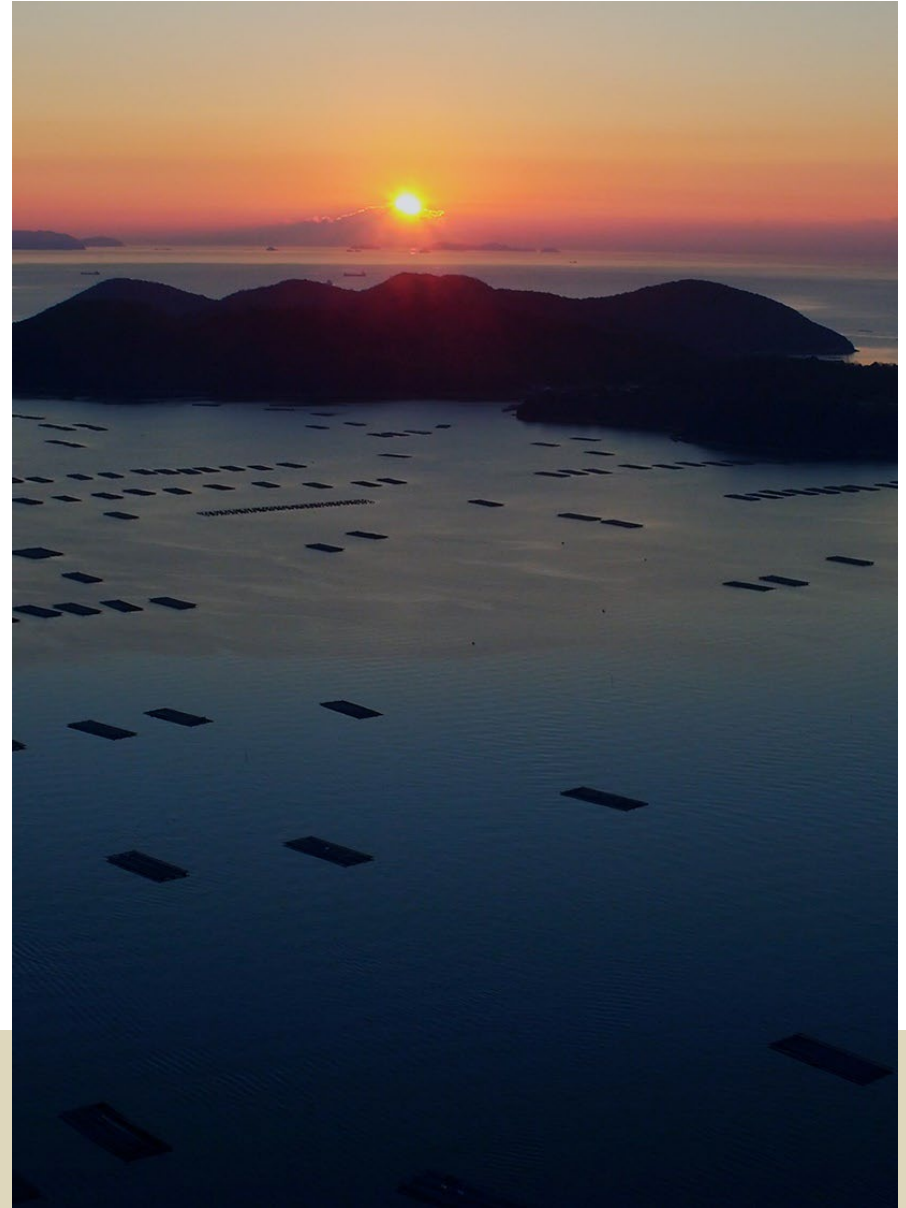
*1 Profit (Loss) Attributable to Owners of Parent



Topics



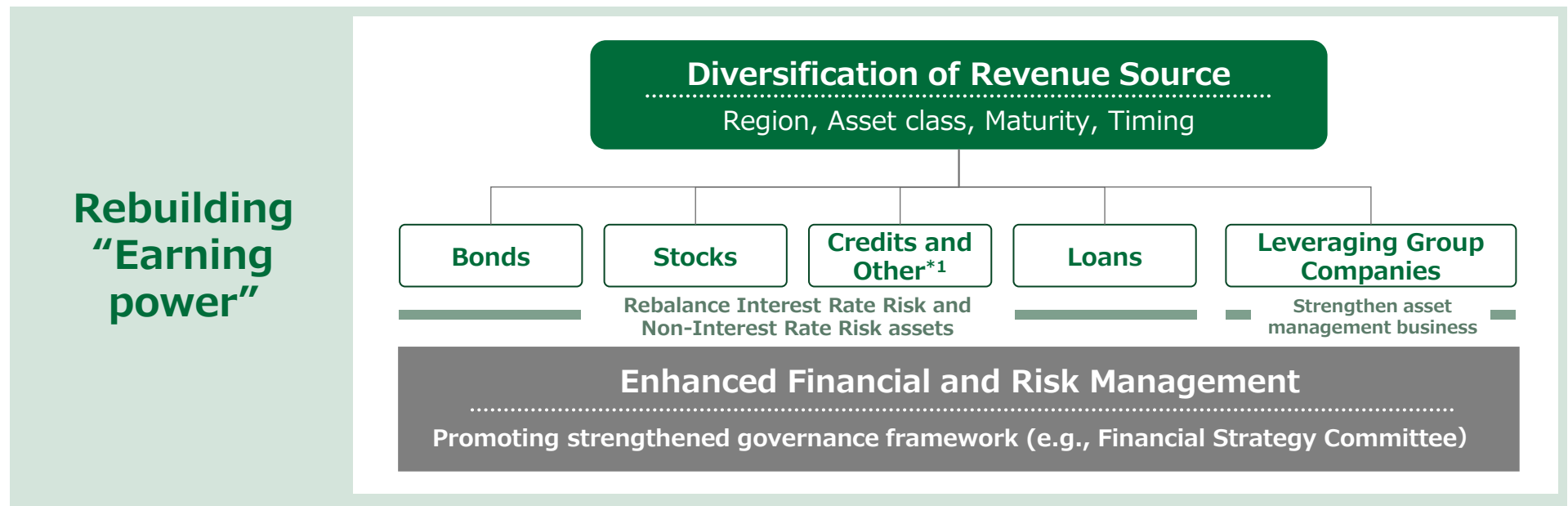
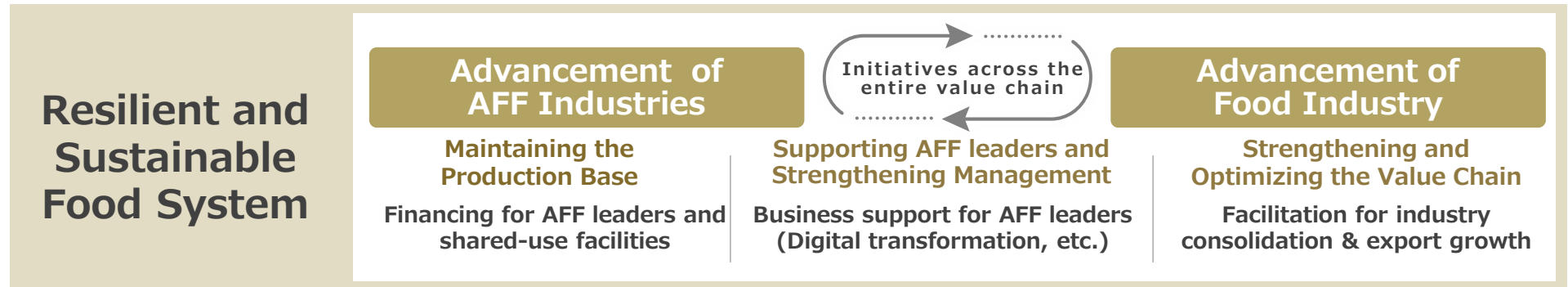
Dedicated to sustaining all life.



Initiatives for Realizing a Resilient and Sustainable Food System and Rebuilding “Earning Power”



The Bank enhanced its financial and risk management and made progress on advancement of the Food & AFF industries and diversification of revenue source — to realize a Resilient and Sustainable Food System and to rebuild “Earning power”



*1 Including credit investments, alternative investments and project finance etc

Realizing a Resilient and Sustainable Food System



The Bank advances initiatives toward a resilient and sustainable food system by acting as a nexus between AFF industries and Food industry, addressing sector-specific challenges by leveraging its broad reach across production to processing and distribution

Added Value Provided

Initiatives

Outcomes



Maintaining the Production Base

Financing for AFF leaders and Shared-Use Facilities

Unique Financing by the Bank (with clear role-sharing with JA/JA Shinnoren)

Launch new loan and investment programs (covering shared-use facilities)
Active utilization of new Agriculture Modernization Loan across JA Bank



Supporting AFF leaders and Strengthening Management

Business support for AFF leaders (Digital Transformation, etc.)

Dedicated Business Support

Support for AFF leaders in business expansion, business succession, etc.
Financial/non-financial support for providers of new technologies and services

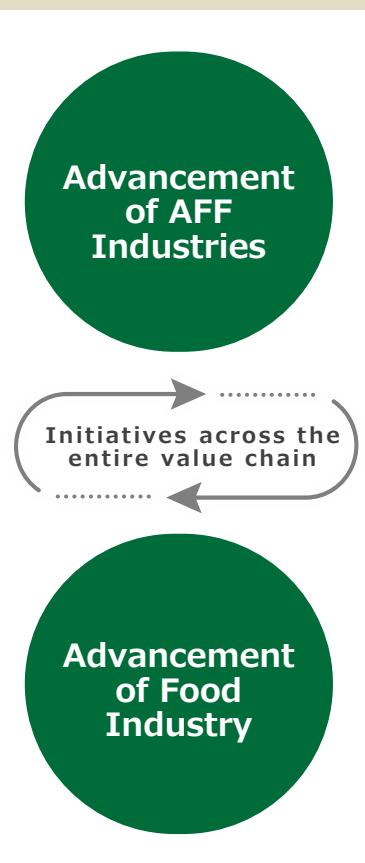


Strengthening and Optimizing the Value Chain

Facilitation for industry consolidation & export growth through the Bank's network

Leveraging the Bank's broad network

Networking with producers nationwide and 1,700 companies
Networking in the JPY 200 trillion overseas export and business market*¹



*1 U.S. food and beverage market size (2020)



Realizing a Resilient and Sustainable Food System (Launch new Loan and Investment Programs)



The Bank has launched proprietary financing menus for large-scale AFF leaders spanning multiple prefectures and for restructuring/development of shared-use facilities (with clear role-sharing)

New Loan Program

(Agriculture and Food System Development Fund)

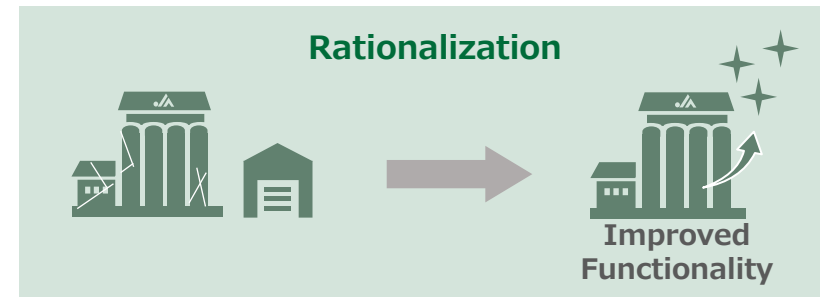
- The Bank has established a new proprietary loan program in response to growing demand for scale expansion among AFF operators and for the renewal and reorganization of shared-use facilities.

New Investment Program

(Food and Agriculture Infrastructure Investment Fund) (provisional)

- Agribusiness Investment & Consultation Co., Ltd. plans to establish a new investment program to support the restructuring of shared-use facilities essential to the agricultural distribution network.

Agriculture and Food System Development Fund		
	For AFF Producers	For shared-use facilities
Borrower	AFF producers seeking scale expansion	Core Regional AFF Stakeholders (members, companies, organizations, etc.)
Use of Funds	CAPEX, Working Capital	CAPEX for shared-use facilities
Loan terms	Favorable terms and rates compared to standard loan terms (specific loan terms determined through individual review)	
Facility Amount	Total: JPY 100 billion (combined with the existing "Food and Agriculture Value Chain Strategic Support Loan Facility")	



*What are shared-use facilities?

- Facilities used jointly by producers for drying, sorting, storage, processing, etc., such as country elevators, and collection and shipping facilities.
- Approximately 70% of currently operating facilities were built more than 30 years ago, and aging has become a serious challenge.



Realizing a Resilient and Sustainable Food System (Support for the Dissemination of New Technologies)



The Bank is accelerating investment in and development of innovative companies with technologies and services that potentially enhance productivity in the AFF industries, aiming to build a resilient and sustainable food system

Business Investment in New Technologies (FRD Japan Co., Ltd)

- FRD Japan, which conducts land-based aquaculture and sale of salmon trout, has demonstrated a stable production of salmon trout by maintaining ideal water quality for fish growth through FRD Japan's proprietary closed recirculating system.
- Part of the Bank's investment in FRD Japan is to be used as upfront investment funds for the deployment of large-scale plants in the future, aiming to accelerate the company's business growth and to strengthen food security through the development and dissemination of new technologies.

Challenges

- Responding to demand for marine products containing high-quality protein sources amid population growth and rising living standards
- Supply constraints driven by fewer suitable aquaculture sites due to climate change and rising environmental burdens
- Domestic demand for raw-consumption salmon is met largely by overseas imports

Targeted State

- Independent from overseas imports — strengthening of food security and improvement in the food self-sufficiency rate
- Industrialization of sustainable land-based aquaculture



▲ Closed recirculating land-based aquaculture system in operation

Realizing a Resilient and Sustainable Food System (Strengthening and Optimization of the Value Chain)



Through financial support to rebuild a large-scale cold storage distribution center, the Bank contributes to strengthening and optimization of domestic cold chain infrastructure

Financing for the Development of the World's Largest Cold Storage Warehouse

(Tokyo Suisan Terminal Co., Ltd. and tenant companies)

- Tokyo Suisan Terminal, which leases and operates cold storage warehouses at the Oi Marine Products Pier, is planning a construction of one of the world's largest cold storage facilities to address the aging of its current facility and anticipated increase in demand for handling volume.
- The Bank financed the construction costs of the cold storage facility and also provided financing for the move-in costs of tenant companies, supporting the smooth completion of the project by supplying integrated financing to both the facility owner and the tenants.

Challenges

- Among domestic refrigerated and frozen warehouses, approximately 30% are said to be more than 40 years old, and aging is a serious challenge for the industry.
- At the same time, as lifestyles change, demand is expanding for products that require low-temperature logistics networks, such as processed foods and frozen foods.

Targeted State

- Increased resilience of the low-temperature logistics network through scale-up (storage capacity +15% vs. pre-rebuilding)
- Reduced environmental impact through facility renewal (CO₂ emissions -67% vs. 2013)



▲ Artist's rendering of cold storage warehouse after rebuilding (scheduled for completion in FY2027)



Initiatives for Sustainability



The Bank advanced initiatives such as developing projects and delivering financial solutions for local communities and the AFF industries, as the Bank places sustainability at the core of its management

Support for the Origination and Sale of Nature-based Carbon Credits

- By supporting the origination and sale of nature-based carbon credits, the Bank contributes to environmental conservation and the sustainable development of AFF industries.
- Total sales volume exceeds 170,000t. (incl. projections based on long-term contracts).

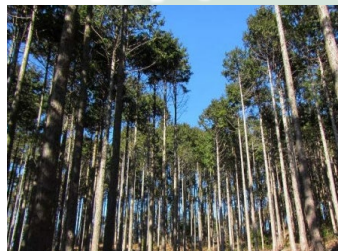


Agriculture (22 cases) *

▲ Support for origination of J-Credits derived from rice cultivation (extension of mid-season drainage period with consideration for biodiversity)



Forestry (42 cases)



▲ Support for origination of J-Credit (Hakone Town and Yugawara Town)

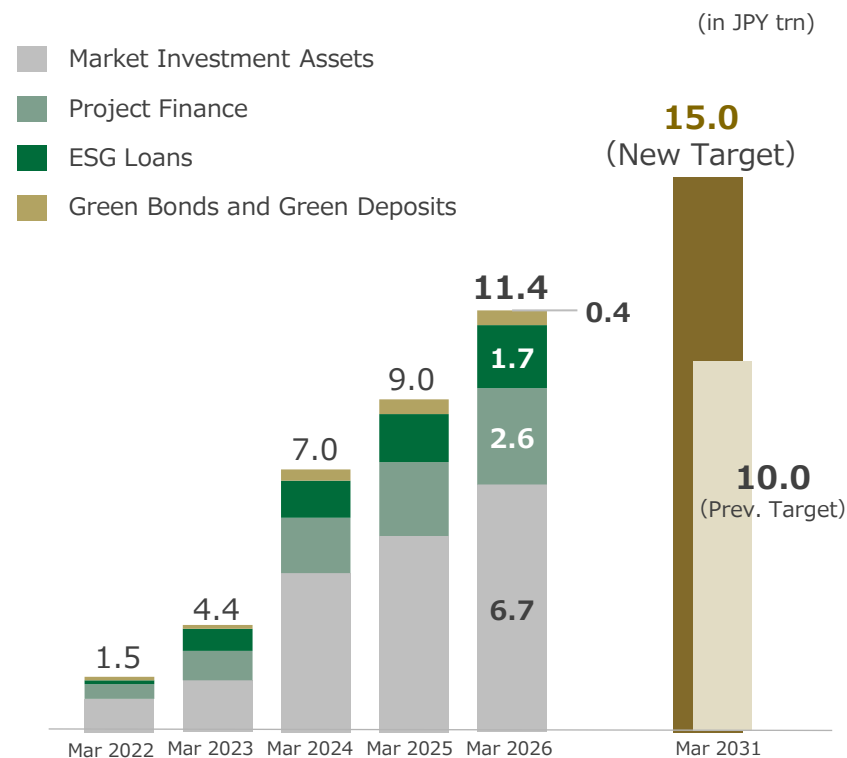
Fisheries (1 case)



▲ Support for acquisition of J-Blue Credit® certification (Kumejima Island)

Sustainable Finance

- The Bank achieved its target of JPY 10 trillion by FY2030 ahead of schedule during FY2025. The Bank has revised the target upward to JPY 15 trillion.



* Number of support projects implemented in FY2025



Initiatives for Enhancing Profitability



The Bank aims to further stabilize mid-to-long-term profitability by diversifying revenue source and continuously capturing new investment opportunities.

Project financing for Uzbekistan's largest solar power project

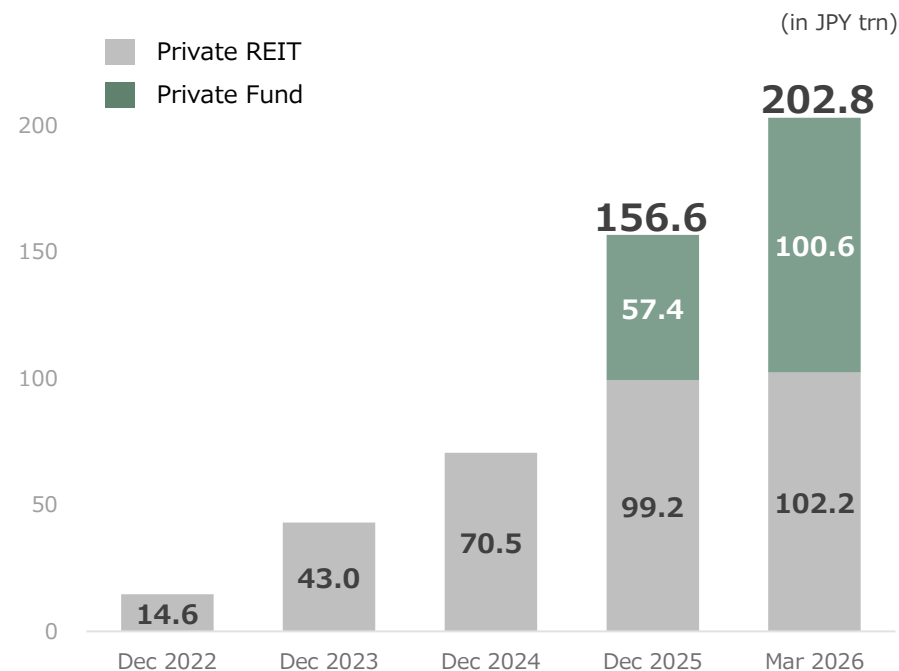
- The Bank provided financing for "Samarkand I" and "Samarkand II" projects, which involve the construction and operation of solar power plants in Uzbekistan.
- The projects are among the largest in the country and are expected to commence commercial operations from 2027 onwards.
- The Bank contributes to global decarbonization while securing attractive investment returns.



▲ Planned construction site

AUM at NJIA reached JPY 200 billion

- After the launch in September 2022, Nochu-JAML Investment Advisors Co., Ltd. (NJIA) has expanded its assets under management (AUM) to over JPY 200 billion.
- NJIA will continue to leverage the Bank's expertise to meet investor needs and contribute to diversifying the Bank's revenue source.



JA Bank and JF Marine Bank Initiatives



JA Bank and JF Marine Bank provide a wide range of financial services to members and customers, while also supporting communities through disaster-response measures, financial education, and digital literacy initiative

JA Bank Initiatives



- Amid the rising importance of financial education, JA Bank conducts regional financial education in response to the needs of schools and families.
- JA Bank conducts classes nationwide at local schools and other locations, using the Bank's group company-developed financial education materials alongside JA Bank's own distinctive materials, themed on topics such as "agricultural management."

Sessions held
Over 150

Total participants
Over 10,000

* Regional financial education class held by JA Bank (April 2024 to September 2025)



▲ Regional financial education class (Miyagi Prefecture)



JF Marine Bank Initiatives



- Following last year's mass die-off of farmed oysters in the Seto Inland Sea, JF Marine Bank is providing financial support to affected oyster farmers and others, utilizing AFF Safety Net Funds and other funds, to support the revitalization of the core regional industry.

Number of Cases
Over 160

Amount provided
Approx. JPY 2 billion

* JF Marine Bank's response results for oyster farmers (FY2025)



▲ Briefing session for loan applications (Okayama Prefecture)



Data



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Balance Sheet and Income Statement Summary



Balance Sheet



Consolidated

(in JPY bn)

	Mar 2025	Mar 2026	Change
1 Loans and Bills Discounted	18,158.6	20,377.9	2,219.3
2 Securities	31,315.1	37,069.1	5,754.0
3 Money Held in Trust	7,935.0	7,282.1	(652.9)
4 Cash and Due from Banks	20,745.0	12,823.3	(7,921.6)
5 Others	5,344.9	6,301.6	956.7
6 Total Assets	83,498.8	83,854.3	355.4
7 Deposits* ¹	58,525.9	56,643.1	(1,882.7)
8 Debentures	449.8	800.4	350.6
9 Payables under Repurchase Agreements	5,664.7	7,464.5	1,799.7
10 Others	14,142.9	13,721.5	(421.4)
11 Total Liabilities	78,783.4	78,629.6	(153.7)
12 Total Net Assets	4,715.4	5,224.6	509.2

Non-consolidated (Reference)

	Mar 2025	Mar 2026	Change
13 Total Assets	79,559.9	79,452.5	(107.3)
14 Total Liabilities	75,219.2	74,591.1	(628.0)
15 Total Net Assets	4,340.6	4,861.3	520.7
16 Gains/Losses on Revaluation of Securities	(550.0)	(219.9)	330.1

Income Statement



Consolidated

(in JPY bn)

	FY2024	FY2025	Change
1 Ordinary Income	1,984.4	2,270.1	285.7
2 Interest Income	1,624.7	1,798.9	174.2
3 Interest and Dividends on Securities	1,006.9	1,189.0	182.1
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	FY2024	FY2025	Change
12 Ordinary Profits (Losses)	(1,813.2)	177.8	1,991.1
13 Net Income (Loss)	(1,842.5)	193.8	2,036.3
14 Net Gains/Losses on Sales of Securities	(977.5)	86.8	1,064.4
15 Net Gains (Losses) from Redemption of Investment Trusts and from Sales of Assets included in Money Held in Trust	(374.6)	(2.4)	372.2
16 Credit Costs* ²	15.8	(9.0)	24.8
17 Write-off of Securities* ²	9.8	0.2	9.6

*1 Deposits in this slide include deposits and entrusted funds. The majority of entrusted funds are short-term funds received from members

*2 Negative numbers for credit-related expenses indicate reversals

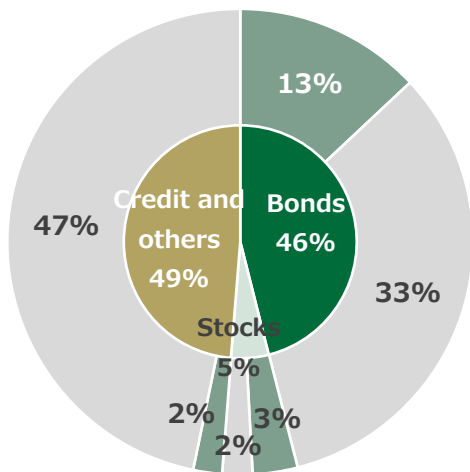


Market Investment Portfolio (Non-consolidated)

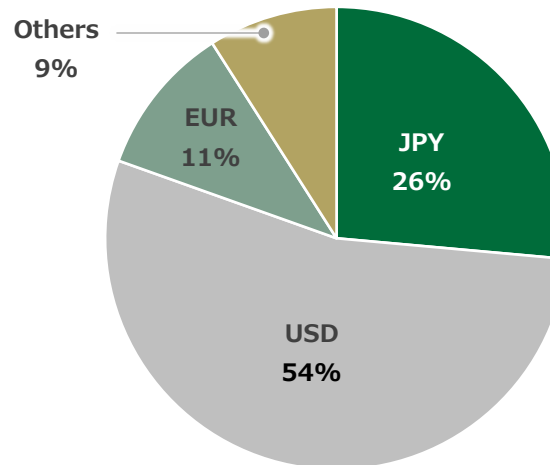


By Risk Type

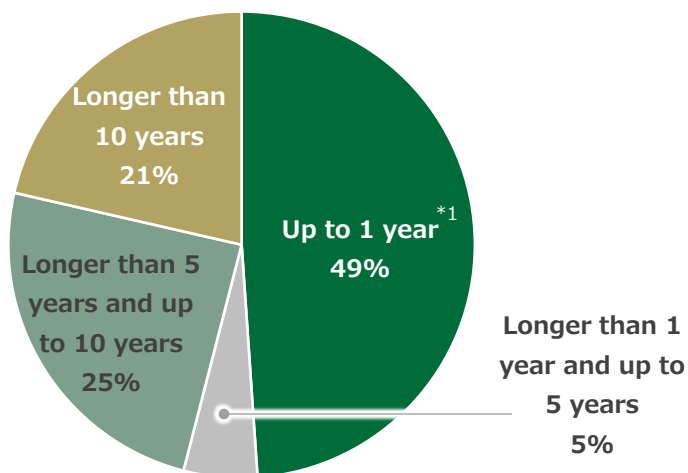
■ Japan ■ Outside Japan



By Currency

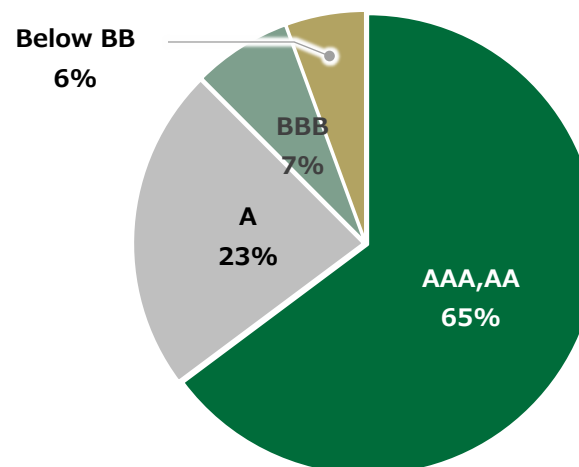


By Rate Reset Maturity



By Rating

(Excludes stocks etc)



*1 Including floating rate assets with longer maturities

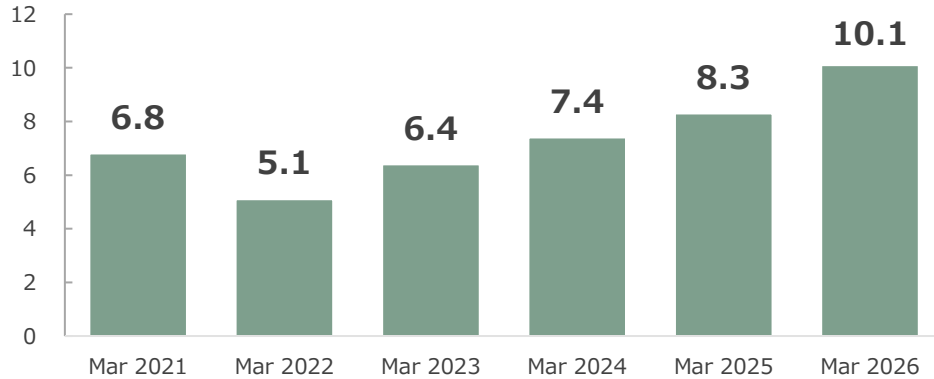


Investment in CLOs



The Bank conducts cautious and disciplined investment decision and risk management, backed by thorough and rigorous analysis on underlying assets and structure

The Bank's CLO Holdings (in JPY trn)



Due Diligence and Risk Management

Investment Guidelines

- Solely on the most senior, triple-A rated tranche
- Strict requirements on stipulations and underlying assets
- Bank-original, rigorous stress-test scenarios

Investment Process

- Credit review process on each transaction by the Credit Risk Management Division in addition to the analysis by the investment Team

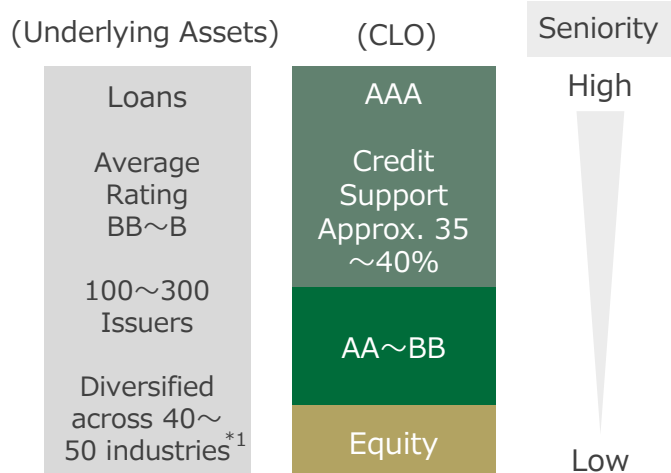
Managers

- Collateral managers only with good track records and disciplined investment style

Monitoring

- Periodical review on the compliance status of tests and underlying asset quality
- Frequent communication with the managers

Example of Typical CLO Structure



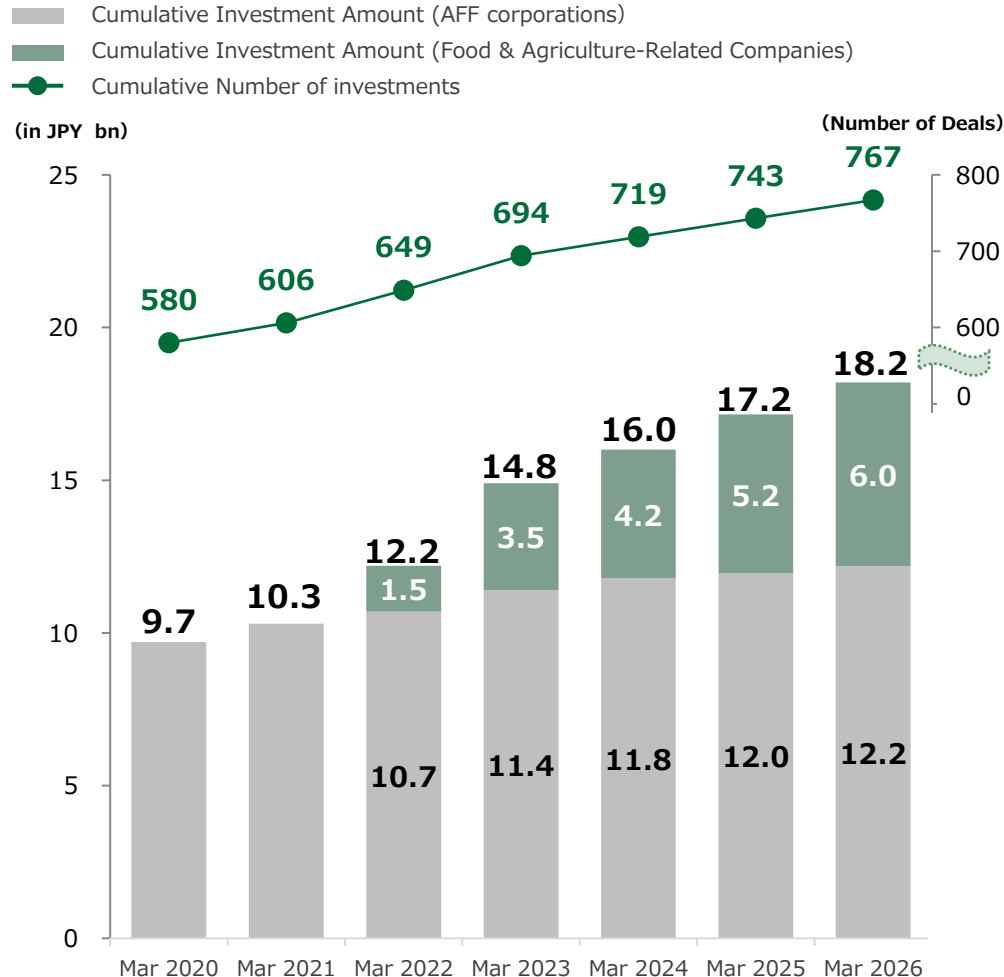
*1 Example using industry classification of a rating agency. Definition of industry classification varies among rating agencies.



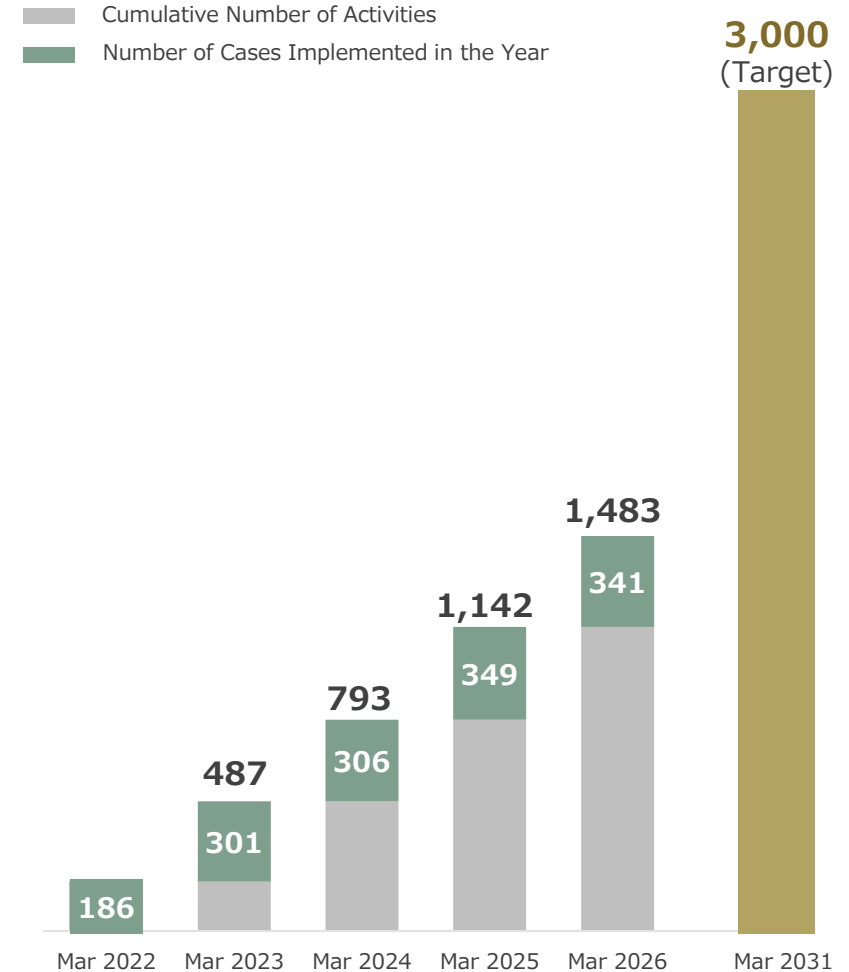
Initiatives for the Development of AFF Industries



Equity Financing through Agribusiness Investment & Consultation Co., Ltd. *1



Number of Consulting Activities for AFF Leaders

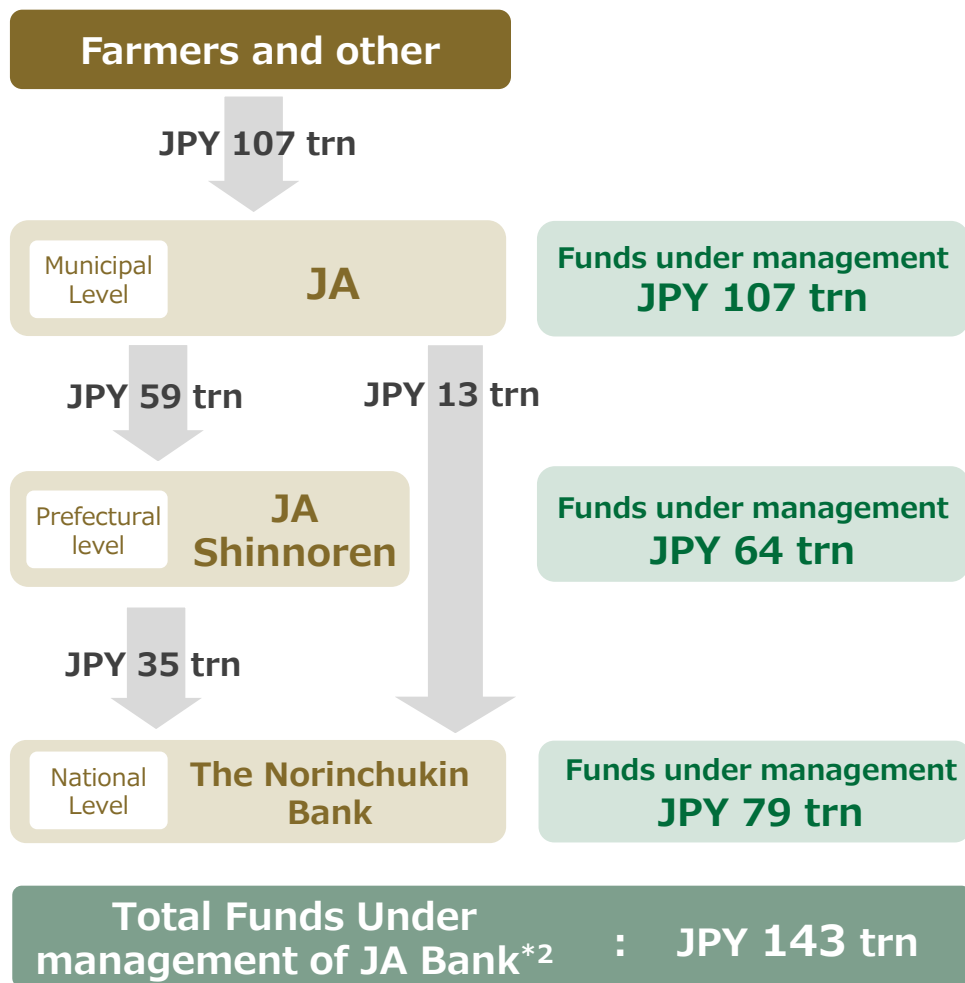


*1 Due to rounding, the sum of each value may not match the total. Also, the number and amount of investments for food and agriculture-related companies include transfers from The Bank's F&A Growth Industrialization Investment Framework.

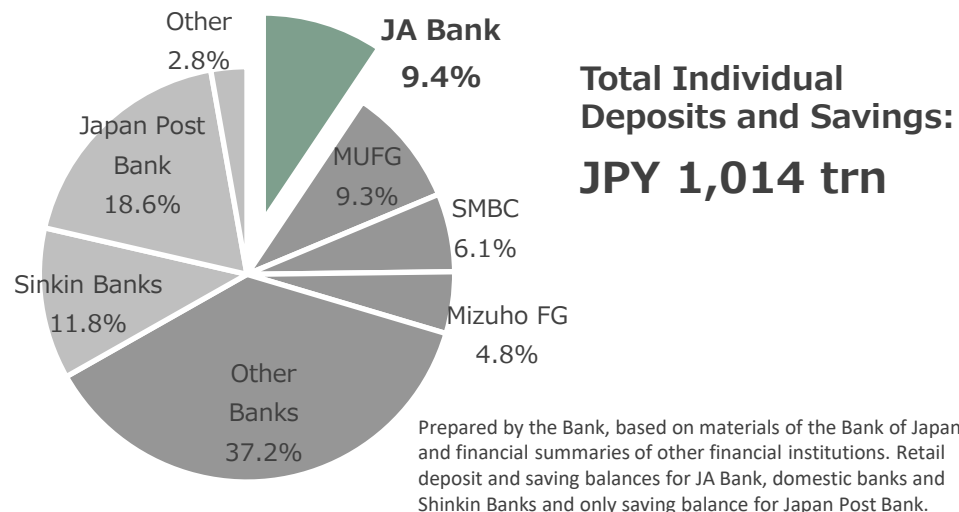
Business Base of JA Bank



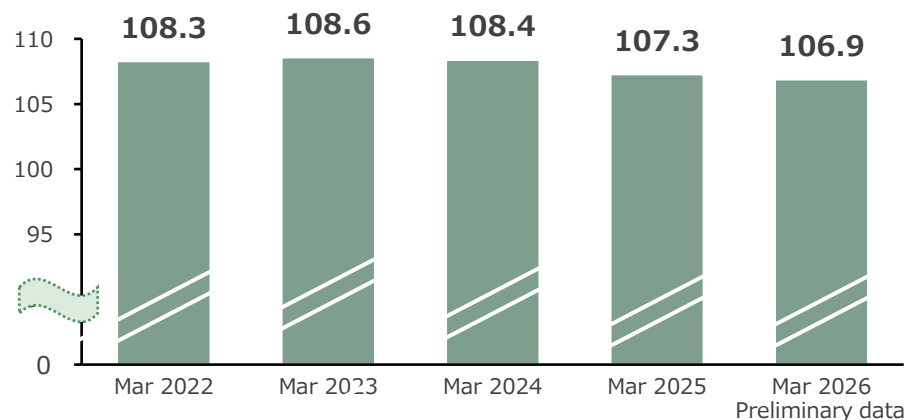
Flow of Funds in JA Bank*1 (As of Mar 31, 2026)



Retail Deposit and Savings in Japan (As of Sep 30, 2025)



JA Bank Deposits and Savings (in JPY trn)



*1 Deposits etc. include deposits and entrusted funds. The Bank accepts deposits etc. from JA directly in prefectures where JA Shinnoren integrated with JA or the Bank.

*2 Total funds under management = Funds under management - Deposits etc.





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