「ANNUAL REPORT 2010」 Errata;

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The Norinchukin Bank's Debtor Classification and Reserves for Possible Loan Losses (As of March 31, 2010) (On a Non-Consolidated Basis) (Billions of Yen)

Self-Assessments						Reserves for pos-		Claims disclosed	Risk-managed loans		
D	abtor classification	Category I	Category II	Category III	Category IV		sible loan losses		under the Financial Revitalization Law	(Note 2)	
De	Portion deemed to be recoverable through col-		Provisions are made to cover	Full amount written off or				Bankrupt or De facto bankrupt	Loans to borrowers under bankruptcy proceedings 62		
De	ebtors in default	lateral or guarantees		the entire amount	provisions made	}	Specific reserve for possible loan losses		67	Delinguent loans	
De	oubtful debtors	Portion deemed to be recoverable through col- lateral or guarantees		Provision ratio: 67.2%			2,136		Doubtful 2,140	2,127	
Substandard debtors	Special attention	Provision ratio of the uncovered portion: 23.9%					General reserve for possible loan losses 821		Special attention 677	Loans with principal or interest payments three months or more in arrears	
	(Claims on debtors under requirement of control)	Claims on substandard debtors other than "Special Attention"				}			Standard loans 131,287	Restructured loans 677	
	Other substandard debtors						(Note 1)				
St	andard debtors					J		L			

Notes: 1. The expected default ratios for computing the provisions to the general reserve for possible loan losses are 0.39% for standard debtors, 4.49% for substandard debtors (excluding claims under requirement of control), and 10.95% for claims under requirement of control.

2. The difference between the total of claims disclosed under the Financial Revitalization Law and the total of risk-managed loans is the inclusion of claims other than loans.

- 3. In addition, as of March 31, 2010, Money Held in Trust includes delinquent loans of Y3.2 billion and doubtful of Y0 billion, bankrupt or de facto bankrupt of Y3.2 billion, respectively.

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▶ The Norinchukin Bank's Debtor Classification and Reserves for Possible Loan Losses (As of March 31, 2010) (On a Non-Consolidated Basis) (Billions of Yen)

								(Dillotto of			
De	ebtor classification	Self-Ass	sessments Category II	Category III	Category IV		Reserves for pos- sible loan losses	ι	Claims disclosed Inder the Financial Revitalization Law	Risk-managed loans (Note 2)	
De	ebtors in bankruptcy	Portion deemed to be recoverable through collateral or guarantees		Provisions are made to cover	Full amount written	1	Specific reserve for possible loan losses		Bankrupt or De facto bankrupt 6.7	Loans to borrowers under bankruptcy proceedings 6.2	
De	ebtors in default			the entire amount	provisions made	provisions				Delinquent loans 212.7	
Do	oubtful debtors	Portion deemed to be recoverable through col- lateral or guarantees		Provision ratio: 67.2%			213.6		Doubtful 214.0		
ors	Special attention	Provision ratio of the uncovered portion: 23.9%				}	General reserve		Special attention 67.7	Loans with principal or interest payments three months or more in arrears	
Substandard deblors	(Claims on debtors under requirement of control)	Claims on substandard debtors other than "Special Attention"					for possible loan losses 82.1		Standard loans 13,128.7	Restructured loans 67.7	
	Other substandard debtors						(Note 1)				
St	Standard debtors										

Notes: 1. The expected default ratios for computing the provisions to the general reserve for possible loan losses are 0.39% for standard debtors, 4.49% for substandard debtors (excluding

- claims under requirement of control), and 10.95% for claims under requirement of control.

 2. The difference between the total of claims disclosed under the Financial Revitalization Law and the total of risk-managed loans is the inclusion of claims other than loans.
- 3. In addition, as of March 31, 2010, Money Held in Trust includes delinquent loans of ¥3.2 billion and doubtful of ¥0 billion, bankrupt or de facto bankrupt of ¥3.2 billion, respectively.