## **Key metrics (Non-Consolidated)**

The Norinchukin Bank

| As of December 31,2019 (millions of yen, |                                               |              |                                       |             |             |              |
|------------------------------------------|-----------------------------------------------|--------------|---------------------------------------|-------------|-------------|--------------|
| KM1:Key                                  | metrics(Non-Consolidated)                     |              |                                       |             |             |              |
| Basel III                                |                                               | a            | b                                     | c           | d           | e            |
| Template                                 |                                               | As of        | As of                                 | As of       | As of       | As of        |
| No.                                      |                                               | December 31, | September 30,                         | June 30,    | March 31,   | December 31, |
|                                          |                                               | 2019         | 2019                                  | 2019        | 2019        | 2018         |
| Available                                |                                               | 1            | · · · · · · · · · · · · · · · · · · · |             |             |              |
| 1                                        | Common Equity Tier 1 capital (CET1)           | 7,630,157    | 7,660,193                             | 7,463,856   | 7,121,291   | 6,126,627    |
| 2                                        | Tier 1 capital                                | 8,958,783    | 8,988,819                             | 8,792,421   | 8,449,856   | 6,138,220    |
| 3                                        | Total capital                                 | 8,959,713    | 8,989,745                             | 8,793,347   | 8,450,784   | 7,651,535    |
| Risk-weig                                | hted assets                                   |              |                                       |             |             |              |
| 4                                        | Total risk-weighted assets (RWA)              | 41,098,965   | 41,905,072                            | 41,158,063  | 42,543,621  | 36,939,089   |
| Capital rat                              | io (Non-consolidated)                         |              |                                       |             |             |              |
| 5                                        | Common Equity Tier 1 capital ratio            | 18.56%       | 18.27%                                | 18.13%      | 16.73%      | 16.58%       |
| 6                                        | Tier 1 capital ratio                          | 21.79%       | 21.45%                                | 21.36%      | 19.86%      | 16.61%       |
| 7                                        | Total capital ratio                           | 21.80%       | 21.45%                                | 21.36%      | 19.86%      | 20.71%       |
| Additional                               | CET1 buffer requirements as a percentage of I | 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                  |              |                                       |             |             |              |
|                                          | ratio(Non-consolidated)                       | 1            | <del> </del>                          |             |             |              |
| 13                                       | Total exposures                               | 109,807,255  | 108,310,431                           | 108,777,628 | 106,097,519 |              |
| 14                                       | Leverage ratio                                | 8.15%        | 8.29%                                 | 8.08%       | 7.96%       |              |
| Liquidity (                              | Coverage Ratio(Non-consolidated)              |              |                                       |             |             |              |
| 15                                       | Total HQLA allowed to be included in the      | 26,893,875   |                                       | 26,300,626  | 26,396,317  | 30,028,554   |
|                                          | calculation                                   |              |                                       |             |             |              |
| 16                                       | Net cash outflows                             | 6,892,887    | 6,735,251                             | 8,084,350   | 6,846,629   | 7,174,397    |
| 17                                       | Liquidity coverage ratio                      | 390.1%       | 410.0%                                | 325.3%      | 385.5%      | 418.5%       |