

## Composition of Leverage Ratio Disclosure (Non-Consolidated)

### The Norinchukin Bank

As of December 31,2021

(In million yen, %)

Corresponding line # on Basel III disclosure template (Table2)	Corresponding line # on Basel III disclosure template (Table1)	Item	As of December 31,2021	As of September 30,2021
<b>On-balance sheet exposures (1)</b>				
1		On-balance sheet exposures before deducting adjustment items	83,312,833	81,447,094
1a	1	Total assets reported in the non-consolidated balance sheet	84,517,269	82,823,410
1b	3	The amount of assets that are deducted from the total assets reported in the non-consolidated balance sheet (except adjustment items) (-)	1,204,435	1,376,315
2	7	The amount of adjustment items pertaining to Tier1 capital (-)	116,585	115,131
3		Total on-balance sheet exposures (a)	83,196,248	81,331,962
<b>Exposures related to derivative transactions (2)</b>				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	67,268	63,805
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	571,167	536,461
6		The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework	-	-
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)	218,652	203,604
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives	-	-
10		The amount of deductions from effective notional amount of written credit derivatives (-)	-	-
11	4	Total exposures related to derivative transactions (b)	419,783	396,662
<b>Exposures related to repo transactions (3)</b>				
12		The amount of assets related to repo transactions, etc	728,547	889,960
13		The amount of deductions from the assets above (line 12) (-)	-	-
14		The exposures for counterparty credit risk for repo transactions, etc	849,018	845,717
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	1,577,565	1,735,677
<b>Exposures related to off-balance sheet transactions (4)</b>				
17		Notional amount of off-balance sheet transactions	3,125,986	3,054,356
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	1,931,251	1,866,867
19	6	Total exposures related to off-balance sheet transactions (d)	1,194,735	1,187,488
<b>Leverage ratio on a non-consolidated basis (5)</b>				
20		The amount of capital (Tier1 capital) (e)	9,440,221	9,437,301
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	86,388,332	84,651,792
22		Leverage ratio on a non-consolidated basis ((e)/(f))	10.92%	11.14%
<b>Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) (6)</b>				
		Total exposures (f)	86,388,332	84,651,792
		The deposits with the Bank of Japan	19,613,026	22,716,530
		Total exposures (including the deposits with the Bank of Japan) (f')	106,001,359	107,368,322
		Leverage ratio on a non-consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	8.90%	8.78%