Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

As of March 31, 2014			(millions of yen, %)
Items		Amounts excluded under transitional arrangements	Basel III Template No.
Common Equity Tier 1 Capital: instruments and reserves			
Directly issued qualifying common share capital plus related capital surplus and retained earnings	4,570,577		1a+2-26
of which: capital and capital surplus	3,400,930		1a
of which: retained earnings	1,236,359		2
of which: cash dividends to be paid	66,712		26
of which: other than the above	_		
Accumulated other comprehensive income and other disclosed reserves	256,489	1,025,958	3
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		5
Total of items included in Common Equity Tier 1 capital: instruments and reserves under phase-out arrangements	3,120		
of which: minority interests and other items corresponding to common share capital issued by consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1)	3,120		
Common Equity Tier 1 capital: instruments and reserves (A)	4,830,187		6
Common Equity Tier 1 capital: regulatory adjustments			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	7,049	28,199	8+9
of which: goodwill (net of related tax liability, including those equivalent)	3,347	13,388	8
of which: other intangible assets other than goodwill and mortgage servicing rights (net of related tax liability)	3,702	14,811	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	_	_	10
Deferred gains or losses on derivatives under hedge accounting	▲ 3,827	▲ 15,310	11
Shortfall of eligible provisions to expected losses	3,903	15,612	12
Securitisation gain on sale	_	_	13
Gains and losses due to changes in own credit risk on fair valued liabilities	_	_	14
Net defined-benefit asset	2,193	8,775	15
Investments in own shares (excluding those reported in the Net assets section)			16
Reciprocal cross-holdings in common equity		_	17
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share	-	_	18
Amount exceeding the 10% threshold on specified items	_	-	19+20+21
of which: significant investments in the common stock of financials	=	_	19
of which: mortgage servicing rights	_	_	20
of which: deferred tax assets arising from temporary differences (net of related tax liability)	_	_	21
Amount exceeding the 15% threshold on specified items		_	22
of which: significant investments in the common stock of financials	_	_	23
of which: mortgage servicing rights		_	24
of which: deferred tax assets arising from temporary differences (net of related tax liability)	_	_	25
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	_		27
Common Equity Tier 1 capital: regulatory adjustments (B)	9,319		28
Common Equity Tier 1 capital (CET1)	,		
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	4,820,868		29

Additional Tier 1 capital: instruments				
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of				
which: classified as equity under applicable accounting standards and the breakdown	49,000		31a	
Subscription rights to Additional Tier 1 instruments	_		31b	
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	_		32	30
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_			
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	2,673		34-35	;
Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	679		33+35	5
of which: instruments issued by banks and their special purpose vehicles	679		33	
of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	_		35	
Total of items included in Additional Tier 1 capital: instruments under phase-out arrangements	4 4			
of which: Amounts of counted in to base instruments of Additional Tier1 under phase-out arrangements that related other complehensive income	A 4			
Additional Tier 1 capital: instruments (D)	52,348		36	
Additional Tier 1 capital: regulatory adjustments				
Investments in own Additional Tier 1 instruments		_	37	
Reciprocal cross-holdings in Additional Tier 1 instruments	_	_	38	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	_	_	39	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	8,600	34,403	40	
Total of items included in Additional Tier 1 capital: regulatory adjustments under phase- out arrangements	7,806			
of which: 50% of balance due to pay of eligible provisions	7,806			
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover	_		42	
deductions Additional Tier 1 capital: regulatory adjustments (E)	16,407		43	
Additional Tier 1 capital. (AT1)	10,407		7.5	
Additional Tier 1 capital (AT1) ((D)-(E)) (F)	35,941		44	
Tier 1 capital (T1=CET1+AT1)				
Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	4,856,809		45	
Tier 2 capital: instruments and provisions				
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	-			
Subscription rights to Tier 2 instruments			46	ļ
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,387,791		46	
Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities				
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	192		48-49)
Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and provisions	148,216		47+49)
of which: instruments issued by banks and their special purpose vehicles	148,216		47	
of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	_		49	
Total of general allowance for credit losses and eligible provisions included in Tier 2	19		50	
of which: general allowance for possible loan losses	19		50a	
of which: eligible provisions	_		50b	
Total of items included in Tier 2 capital: instruments and provisions under phase-out arrangements	641,595			
of which: Amounts of counted in to base item of Additional Tier1 under phase-out arrangements that related other complehensive income	641,595			
Tier 2 capital: instruments and provisions (H)	2,177,813		51	

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Total capital ratio (consolidated)((K)/(L)) Regulatory Adjustments Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) Provisions included in Tier 2 capital: instruments and provisions Provisions included in Tier 2 capital: instruments and provisions Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements Current cap on Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") Current cap on Tier 2 instruments subject to phase-out arrangements Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and "1.228,805") Amount excluded from Tier 2 due to cap (excess over cap after redemptions and "1.228,805")		17.56%		62
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Amount excluded from Tier 2 due to cap (excess over cap after redemptions and	and maturities) (if the amount is negative, report as "nil")			OS
	Current cap on Tier 2 instruments subject to phase-out arrangements	1,228,805		84
	Amount excluded from Tier 2 due to can (excess over can after redemntions and			
		_		85
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