

Key metrics (Consolidated)

The Norinchukin Bank

As of June 30, 2019

(millions of yen, %)

| KMI : Key metrics(Consolidated) | | | | | | |
|--|--|---------------------|----------------------|-------------------------|--------------------------|---------------------|
| Basel III Template No. | | a | b | c | d | e |
| | | As of June 30, 2019 | As of March 31, 2019 | As of December 31, 2018 | As of September 30, 2018 | As of June 30, 2018 |
| Available capital | | | | | | |
| 1 | Common Equity Tier 1 capital (CET1) | 7,510,918 | 7,170,512 | 6,173,674 | 6,345,761 | 6,417,858 |
| 2 | Tier 1 capital | 8,830,995 | 8,489,855 | 6,176,318 | 6,348,609 | 6,421,421 |
| 3 | Total capital | 8,832,243 | 8,491,048 | 7,689,892 | 7,862,140 | 7,934,957 |
| Risk-weighted assets | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 41,692,249 | 43,200,202 | 37,605,735 | 38,164,507 | 35,357,539 |
| Capital ratio (consolidated) | | | | | | |
| 5 | Common Equity Tier 1 capital ratio | 18.01% | 16.59% | 16.41% | 16.62% | 18.15% |
| 6 | Tier 1 capital ratio | 21.18% | 19.65% | 16.42% | 16.63% | 18.16% |
| 7 | Total capital ratio | 21.18% | 19.65% | 20.44% | 20.60% | 22.44% |
| Additional CET1 buffer requirements as a percentage of RWA | | | | | | |
| 8 | Capital conservation buffer requirement | 2.50% | 2.50% | 1.87% | 1.87% | 1.87% |
| 9 | Countercyclical buffer requirement | 0.06% | 0.05% | 0.03% | 0.01% | 0.01% |
| 10 | Bank G-SIB/D-SIB additional requirements | 0.50% | 0.50% | 0.37% | 0.37% | 0.37% |
| 11 | Total of bank CET1 specific buffer requirements | 3.06% | 3.05% | 2.28% | 2.26% | 2.26% |
| 12 | CET1 available after meeting the bank's minimum capital requirements | 13.18% | 11.65% | 10.42% | 10.63% | 12.16% |
| Leverage ratio(consolidated) | | | | | | |
| 13 | Total exposures | 110,534,882 | 107,806,412 | 107,621,157 | 109,606,913 | 109,172,585 |
| 14 | Leverage ratio | 7.98% | 7.87% | 5.73% | 5.79% | 5.88% |
| Liquidity Coverage Ratio(consolidated) | | | | | | |
| 15 | Total HQLA allowed to be included in the calculation | 26,300,626 | 26,396,317 | 30,028,554 | 33,838,080 | 36,255,368 |
| 16 | Net cash outflows | 8,221,886 | 6,976,802 | 7,311,995 | 7,639,894 | 8,050,118 |
| 17 | Liquidity coverage ratio | 319.8% | 378.3% | 410.6% | 442.9% | 450.3% |