CC1:Composition of Capital Disclosure (Consolidated)

The Norinchukin Bank

As of June 30, 2026 (millions of yen, %)

Basel III Template No.	Items		A As of June 30, 2026	B As of March 31, 2026	C Reference to Template CC2
Common Equity Tier 1 Capital: instruments and reserves					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings		5,422,312	5,334,859	
1a	Of which: capital and capital surplus		4,845,785	4,840,827	
2	Of which: retained earnings		576,527	495,414	
26	Of which: national specific regulatory adjustments (earnings to be distributed) (-)		-	1,382	
	Of which: other than the above		-	-	
3	Accumulated other comprehensive income and other disclosed reserves		123,531	(123,669)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	
6	Common Equity Tier 1 capital: instruments and reserves	(A)	5,545,844	5,211,189	
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		79,158	78,172	
8	Of which: goodwill (net of related tax liability, including those equivalent)		1,481	1,585	
9	Of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)		77,676	76,586	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		-	-	
11	Deferred gains or losses on derivatives under hedge accounting		(84,565)	(69,799)	
12	Shortfall of eligible provisions to expected losses		-	-	
13	Securitization gain on sale		-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities		-	-	
15	Net defined benefit asset		106,339	105,450	
16	Investments in own shares (excluding those reported in the Net assets section)		-	-	
17	Reciprocal cross-holdings in common equity		-	-	
18	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 share (amount above the 10% threshold)		-	-	
19+20+21	Amount exceeding the 10% threshold on specified items		-	-	
19	Of which: significant investments in the common stock of financials		-	-	
20	Of which: mortgage servicing rights		-	-	
21	Of which: deferred tax assets arising from temporary differences (net of related tax liability)		-	-	
22	Amount exceeding the 15% threshold on specified items		-	-	
23	Of which: significant investments in the common stock of financials		-	-	
24	Of which: mortgage servicing rights		-	-	
25	Of which: deferred tax assets arising from temporary differences (net of related tax liability)		-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	
28	Common Equity Tier 1 capital: regulatory adjustments	(B)	100,933	113,822	
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B))	(C)	5,444,911	5,097,366	
Additional Tier 1 capital: instruments					
30 / 31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		-	-	
30 / 32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		600,004	600,004	
30	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		-	-	
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)		4,966	4,899	
36	Additional Tier 1 capital: instruments	(D)	604,970	604,903	
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments		-	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments		-	-	
39	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)		-	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		50,831	47,285	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	
43	Additional Tier 1 capital: regulatory adjustments	(E)	50,831	47,285	
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital (AT1) ((D)-(E))	(F)	554,139	557,618	
Tier 1 capital (T1=CET1+AT1)					
45	Tier 1 capital (T1=CET1+AT1) ((C)+(F))	(G)	5,999,050	5,654,984	

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The Norinchukin Bank

As of June 30, 2026 (millions of yen, %)

Basel III Template No.	Items		A: As of June 30, 2026	B: As of March 31, 2026	C: Reference to Template CC2
Tier 2 capital: instruments and provisions					
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		-	-	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		642,830	642,830	
	Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		-	-	
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		236	286	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		5,691	15,153	
50a	Of which: general reserve for possible loan losses		3,308	3,533	
50b	Of which: eligible provisions		2,383	11,620	
51	Tier 2 capital: instruments and provisions	(H)	648,758	658,270	
Tier 2 capital: regulatory adjustments					
52	Investments in own Tier 2 instruments		-	-	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		-	-	
54	Investments in the capital and other TLAC liabilities 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)		-	-	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		-	-	
57	Tier 2 capital: regulatory adjustments	(I)	-	-	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	648,758	658,270	
Total capital (TC=T1+T2)					
59	Total capital (TC=T1+T2) ((G)+(J))	(K)	6,647,808	6,313,255	
CC					
60	Risk weighted assets	(L)	30,059,828	28,613,206	
Capital Ratio and buffers (consolidated)					
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))		18.11%	17.81%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))		19.95%	19.76%	
63	Total capital ratio (consolidated) ((K)/(L))		22.11%	22.06%	
64	CET1 specific buffer requirement		3.22%	3.21%	
65	Of which: capital conservation buffer requirement		2.50%	2.50%	
66	Of which: countercyclical buffer requirement		0.22%	0.21%	
67	Of which: G-SIB/D-SIB additional requirement		0.50%	0.50%	
68	CET1 available after meeting the bank’s minimum capital requirements		13.61%	13.31%	
Regulatory Adjustments					
72	Non-significant Investments in the capital and other TLAC liabilities of other financial institutions that are below the thresholds for deduction (before risk weighting)		368,887	322,951	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)		65,939	62,798	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		-	-	
75	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					
76	Provisions (general reserve for possible loan losses)		3,308	3,533	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		43,437	45,249	
78	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”)		2,383	11,620	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		125,541	119,160	