CC1:Composition of Capital Disclosure (Non-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		5,342,197	5,256,450	
1a		Of which: capital and capital surplus		4,847,406	4,842,448	
2		Of which: retained earnings		494,791	415,384	
26		Of which: national specific regulatory adjustments (earnings to be distributed) (-)		-	1,382	
		Of which: other than the above		-	-	
3		Valuation and translation adjustments and other disclosed reserves		(148,817)	(396,443)	
6		Common Equity Tier 1 capital: instruments and reserves	(A)	5,193,379	4,860,006	
Common Equity Tier 1 capital: regulatory adjustments						
8+9		Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		74,470	73,111	
8		Of which: goodwill (net of related tax liability)		-	-	
9		Of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)		74,470	73,111	
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		(287,824)	(268,087)	
12		Shortfall of eligible provisions to expected losses		6,865	-	
13		Securitization gain on sale		-	-	
14		Gains and losses due to changes in own credit risk on fair valued liabilities		-	-	
15		Defined benefit pension fund net assets (prepaid pension costs)		26,927	21,745	
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)	(179,560)	(173,229)	
Common Equity Tier 1 capital (CET1)						
29		Common Equity Tier 1 capital (CET1) ((A)-(B))	(C)	5,372,940	5,033,235	
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		-	-	
	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	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		-	-	
36		Additional Tier 1 capital: instruments	(D)	600,004	600,004	
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)		37,967	37,967	
42		Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	
43		Additional Tier 1 capital: regulatory adjustments	(E)	37,967	37,967	
Additional Tier 1 capital (AT1)						
44		Additional Tier 1 capital (AT1) ((D)-(E))	(F)	562,036	562,036	
Tier 1 capital (T1=CET1+AT1)						
45		Tier 1 capital (T1=CET1+AT1) ((C)+(F))	(G)	5,934,976	5,595,272	

CC1:Composition of Capital Disclosure (Non-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
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		-	-	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		60	5,539	
50a	Of which: general reserve for possible loan losses		60	97	
50b	Of which: eligible provisions		-	5,442	
51	Tier 2 capital: instruments and provisions	(H)	642,890	648,369	
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)	642,890	648,369	
Total capital (TC=T1+T2)					
59	Total capital (TC=T1+T2) ((G)+(J))	(K)	6,577,867	6,243,641	
Risk weighted assets					
60	Risk weighted assets	(L)	30,027,170	28,585,234	
Capital Ratio and buffers (non-consolidated)					
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))		17.89%	17.60%	
62	Tier 1 capital ratio (non-consolidated) ((G)/(L))		19.76%	19.57%	
63	Total capital ratio (non-consolidated) ((K)/(L))		21.90%	21.84%	
64	CET1 specific buffer requirement				
65	Of which: capital conservation buffer requirement				
66	Of which: countercyclical buffer requirement				
67	Of which: G-SIB/D-SIB additional requirement				
68	CET1 available after meeting the bank's minimum capital requirements				
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)		367,603	321,743	
73	Significant investments in the common stock of other financial institutions that are below the thresholds for deduction (before risk weighting)		45,699	45,699	
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)		60	97	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		37,173	38,634	
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")		-	5,442	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		128,426	122,276	