Key metrics (Consolidated)

The Norinchukin Bank

As of June 30,2020 (millions of yen, %)

Basel III As of	As of June 30,2020 (millions of yen, %)							
As of June 30, December 31, December 31, 2019 2019 2019	KM1: Key metrics(Consolidated)							
As of June 30, June	Basel III			_				
No. June 30, March 31, December 31, September 30, 2019 201			As of	As of	As of	As of	As of	
Available capital Common Equity Tier I capital (CETI) 8,013,767 7,280,744 7,683,095 7,710,821 7,510,9	-		<i>′</i>	,	,	-		
Common Equity Tier I capital (CET1)			2020	2020	2019	2019	2019	
2 Tier I capital 9,332,015 8,599,098 9,000,775 9,033,405 8,830,99 3 Total capital 9,333,132 8,600,374 9,002,104 9,031,680 8,832,22 Risk-weighted assets 4 Total risk-weighted assets (RWA) 39,920,846 37,344,929 41,898,162 42,603,974 41,692,24 Capital ratio (consolidated) 5 Common Equity Tier I capital ratio 20.07% 19,49% 18,33% 18,09% 18.01 6 Tier I capital ratio 23,37% 23,02% 21,48% 21,19% 21,18 7 Total capital ratio 23,37% 23,02% 21,48% 21,19% 21,18 Additional CETI buffer requirements as a percentage of RWA 8 Capital conservation buffer requirement 2,50% 2,50% 2,50% 2,50 9 Countercyclical buffer requirement 0,00% 0,00% 0,04% 0,04% 0,06 10 Bank G-SIB/D-SIB additional requirements 0,50% 0,50% 0,50% 0,50% 0,50% 0,50% 0,50% 0,	Available of	capital	T					
Total capital Section Section	1	1 2 1 1	8,013,767	7,280,744	7,683,095	7,710,821	7,510,918	
Risk-weighted assets 4 Total risk-weighted assets (RWA) 39,920,846 37,344,929 41,898,162 42,603,974 41,692,24 Capital ratio (consolidated) 5 Common Equity Tier 1 capital ratio 20.07% 19,49% 18.33% 18.09% 18.01 6 Tier 1 capital ratio 23.37% 23.02% 21.48% 21.19% 21.18 7 Total capital ratio 23.37% 23.02% 21.48% 21.19% 21.18 Additional CET1 buffer requirements as a percentage of RWA 8 Capital conservation buffer requirement 2.50% 2.50% 2.50% 2.50% 2.50% 2.50 9 Countercyclical buffer requirement 0.00% 0.00% 0.04% 0.04% 0.06 10 Bank G-SIB/D-SIB additional requirements 0.50% 0.50% 0.50% 0.50% 0.50 11 Total of bank CET1 specific buffer 3.00% 3.00% 3.04% 3.04% 3.04% 3.06 12 CET1 available after meeting the bank's minimum capital requirements 15.37% 14.99% 13.48% 13.19% 13.18 Leverage ratio(consolidated) 13 Total exposures 91,139,685 106,880,952 111,750,828 110,166,335 110,534,88 14 Leverage ratio 10.23% 8.04% 8.05% 8.19% 7.98 Liquidity Coverage Ratio(consolidated) Total HQLA allowed to be included in the calculation 8,623,796 7,101,631 7,023,080 6,870,058 8,221,88	2	Tier 1 capital	9,332,015	8,599,098	9,000,775	9,030,405	8,830,995	
Total risk-weighted assets (RWA) 39,920,846 37,344,929 41,898,162 42,603,974 41,692,24	3	Total capital	9,333,132	8,600,374	9,002,104	9,031,680	8,832,243	
Capital ratio (consolidated) 5	Risk-weigl	nted assets						
5 Common Equity Tier 1 capital ratio 20.07% 19.49% 18.33% 18.09% 18.01 6	4	Total risk-weighted assets (RWA)	39,920,846	37,344,929	41,898,162	42,603,974	41,692,249	
6 Tier I capital ratio 23.37% 23.02% 21.48% 21.19% 21.18 7 Total capital ratio 23.37% 23.02% 21.48% 21.19% 21.18 Additional CET1 buffer requirements as a percentage of RWA 8 Capital conservation buffer requirement 2.50%	Capital rat	io (consolidated)						
Total capital ratio 23.37% 23.02% 21.48% 21.19% 21.18	5	Common Equity Tier 1 capital ratio	20.07%	19.49%	18.33%	18.09%	18.01%	
Additional CET1 buffer requirements as a percentage of RWA	6	Tier 1 capital ratio	23.37%	23.02%	21.48%	21.19%	21.18%	
8 Capital conservation buffer requirement 2.50% 2.50% 2.50% 2.50% 9 Countercyclical buffer requirement 0.00% 0.00% 0.04% 0.04% 0.06 10 Bank G-SIB/D-SIB additional requirements 0.50%	7	Total capital ratio	23.37%	23.02%	21.48%	21.19%	21.18%	
9 Countercyclical buffer requirement 0.00% 0.00% 0.04% 0.04% 0.06 10 Bank G-SIB/D-SIB additional requirements 0.50%	Additional	CET1 buffer requirements as a percentage of I	RWA					
10 Bank G-SIB/D-SIB additional requirements 0.50% 0.50	8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%	
11 Total of bank CET1 specific buffer requirements 3.00% 3.00% 3.04% 3.04% 3.06 12 CET1 available after meeting the bank's minimum capital requirements 15.37% 14.99% 13.48% 13.19% 13.18 Leverage ratio(consolidated) 91,139,685 106,880,952 111,750,828 110,166,335 110,534,83 14 Leverage ratio 10.23% 8.04% 8.05% 8.19% 7.98 Liquidity Coverage Ratio(consolidated) Total HQLA allowed to be included in the calculation 28,002,569 26,876,938 26,893,874 27,620,064 26,300,62 16 Net cash outflows 8,623,796 7,101,631 7,023,080 6,870,058 8,221,88	9	Countercyclical buffer requirement	0.00%	0.00%	0.04%	0.04%	0.06%	
11 requirements 3.00% 3.00% 3.04% 3.04% 3.04% 3.06% 3.04% 3.06%	10	Bank G-SIB/D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%	
13.19% 13.19% 13.19% 13.19% 13.19% 13.19% 13.19% 13.19% 13.19% 13.118%	11	÷	3.00%	3.00%	3.04%	3.04%	3.06%	
Leverage ratio(consolidated) 13 Total exposures 91,139,685 106,880,952 111,750,828 110,166,335 110,534,88 14 Leverage ratio 10.23% 8.04% 8.05% 8.19% 7.98 Liquidity Coverage Ratio(consolidated) 15 Total HQLA allowed to be included in the calculation 28,002,569 26,876,938 26,893,874 27,620,064 26,300,62 16 Net cash outflows 8,623,796 7,101,631 7,023,080 6,870,058 8,221,88	12		15.37%	14.99%	13.48%	13.19%	13.18%	
14 Leverage ratio 10.23% 8.04% 8.05% 8.19% 7.98 Liquidity Coverage Ratio(consolidated) Total HQLA allowed to be included in the calculation 28,002,569 26,876,938 26,893,874 27,620,064 26,300,62 16 Net cash outflows 8,623,796 7,101,631 7,023,080 6,870,058 8,221,88	Leverage r	atio(consolidated)						
Liquidity Coverage Ratio(consolidated) 15 Total HQLA allowed to be included in the calculation 28,002,569 26,876,938 26,893,874 27,620,064 26,300,62 16 Net cash outflows 8,623,796 7,101,631 7,023,080 6,870,058 8,221,88	13	Total exposures	91,139,685	106,880,952	111,750,828	110,166,335	110,534,882	
Total HQLA allowed to be included in the calculation 28,002,569 26,876,938 26,893,874 27,620,064 26,300,62 16 Net cash outflows 8,623,796 7,101,631 7,023,080 6,870,058 8,221,88	14	Leverage ratio	10.23%	8.04%	8.05%	8.19%	7.98%	
15 calculation 28,002,569 26,876,938 26,893,874 27,620,064 26,300,62 16 Net cash outflows 8,623,796 7,101,631 7,023,080 6,870,058 8,221,88	Liquidity (Coverage Ratio(consolidated)						
calculation 8,623,796 7,101,631 7,023,080 6,870,058 8,221,88			28,002,569				26,300,626	
2) 2) 2) 2) 2) 2) 2) 2) 2) 2) 2) 2) 2) 2								
17 Liquidity coverage ratio 324.7% 378.4% 382.9% 402.0% 319.8	16	Net cash outflows	8,623,796	7,101,631	7,023,080	6,870,058	8,221,885	
	17	Liquidity coverage ratio	324.7%	378.4%	382.9%	402.0%	319.8%	