$CC1: Composition\ of\ Capital\ Disclosure\ (Non-Consolidated)$

The Norinchukin Bank

Basel III Template No Items As of As of March December Referen	AS OI	March 31,	2020	A	(mil B	lions of yen, %)
Common Equity. Test Capitals instruments and reserves						C
Common Equity Ter I Capital: instruments and reserves 18-21-200			Items			Reference to
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21 Of which: deferred tax assets arising from temporary differences (net of related tax liability)				-	-	
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28 Common Equity Tier 1 capital: regulatory adjustments (B) (180,362) (13,855)		25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
28 Common Equity Tier 1 capital: regulatory adjustments (B) (180,362) (13,855) Common Equity Tier 1 capital (CET1) 29 Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) 7,229,995 7,630,157 Additional Tier 1 capital: instruments 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 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as and other equivalent entities 33+35 Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments 36 Additional Tier 1 capital: instruments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 42 Regulatory adjustments applied to Additional Tier I due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital (ATI) 44 Additional Tier 1 capital (ATI) 44 Additional Tier 1 capital (ATI) 45 Additional Tier 1 capital (ATI)		27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2	_	_	
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29 Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) 7,229,995 7,630,157 Additional Tier 1 capital: instruments 31a Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 33+35 Eligible Tier 1 capital: instruments Eligible Tier 1 capital: instruments 36 Additional Tier 1 capital: instruments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 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) 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 44 Additional Tier 1 capital (ATI) 45 Additional Tier 1 capital (ATI) ((D)-(E)) (F) 1,328,626 1,328,626 1,328,626 1,328,626 1,328,626				(180,362)	(13,855)	
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Capital contents and the breakdown 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,316,972 1,3		312	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as	49 999	49 999	
Significant 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 40		Jid	equity under applicable accounting standards and the breakdown	17,777	12,277	
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 33+35 Eligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments 36 Additional Tier 1 capital: instruments (D) Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) 45 Additional Tier 1 capital (AT1) 46 Additional Tier 1 capital (AT1) 47 Additional Tier 1 capital (AT1)	30	32		1,316,972	1,316,972	
and other equivalent entities Bligible Tier 1 capital instruments under phase-out arrangements included in Additional Tier 1 capital: instruments (D) Additional Tier 1 capital: instruments (D) Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 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) 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) 45 Additional Tier 1 capital (AT1) Additional Tier 1 capital (AT1) 46 Additional Tier 1 capital (AT1) Tier 1 capital (T1=CET1+AT1)						
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Additional Tier 1 capital: regulatory adjustments 37	35+35		Additional Tier 1 capital: instruments	- 	<u> </u>	
37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 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) 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 38,345 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) Tier 1 capital (T1=CET1+AT1)	36		Additional Tier 1 capital: instruments (D)	1,366,971	1,366,971	
Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 38,345 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) ((D)-(E)) (F) Tier 1 capital (T1=CET1+AT1)	Additional Tier		1 capital: regulatory adjustments			
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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) 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 44 Additional Tier 1 capital (AT1) 45 Additional Tier 1 capital (AT1) 46 Additional Tier 1 capital (AT1) ((D)-(E)) (F) Tier 1 capital (T1=CET1+AT1)		38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
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Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 38,345 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) ((D)-(E)) (F) Tier 1 capital (T1=CET1+AT1)		39		-	-	
scope of regulatory consolidation (net of eligible short positions) 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 38,345 38,345 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) ((D)-(E)) (F) Tier 1 capital (T1=CET1+AT1)						
scope of regulatory consolidation (net of eligible short positions) 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 44 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) ((D)-(E)) (F) Tier 1 capital (T1=CET1+AT1)		40		38,345	38,345	
43 Additional Tier 1 capital: regulatory adjustments (E) 38,345 38,345 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) ((D)-(E)) (F) 1,328,626 1,328,626 Tier 1 capital (T1=CET1+AT1)						
Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) ((D)-(E)) (F) 1,328,626 1,328,626 Tier 1 capital (T1=CET1+AT1)				-	-	
44 Additional Tier 1 capital (AT1) ((D)-(E)) (F) 1,328,626 1,328,626 Tier 1 capital (T1=CET1+AT1)				38,345	38,345	
Tier 1 capital (T1=CET1+AT1)	Additi		-			
				1,328,626	1,328,626	
45 Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G) 8,558,622 8,958,783	Tier 1					
		45	Tier 1 capital (T1=CET1+AT1) ((C)+(F)) (G)	8,558,622	8,958,783	

CC1:Composition of Capital Disclosure (Non-Consolidated)

The Norinchukin Bank

As of March 31,	2020		(:II	l:£ 0/
AS OF March 31,	2020	A	B (mill	lions of yen, %
Basel III Template No.	Items	As of March 31,2020	As of December 31,2019	Reference to Template CC
Tier 2 capital: in	struments and provisions			
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity			
	under applicable accounting standards and its breakdown	_	-	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities	_	_	
	under applicable accounting standards Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent			
	entities	-	-	
47 : 40	Eligible Tier 2 capital instruments under phase-out arrangements included in Tier 2: instruments and	022	022	
47+49	provisions	923	923	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	16	6	
50a	of which: general reserve for possible loan losses	16	6	
50b	of which: eligible provisions	-	-	
51	Tier 2 capital: instruments and provisions (H)	939	929	
	gulatory adjustments			
52	Investments in own Tier 2 instruments	=	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	
E 4	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are			
54	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)	-	-	
	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance			
55	entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
57	Tier 2 capital: regulatory adjustments (I)	-	-	
Tier 2 capital (T	2)			
58	Tier 2 capital (T2) ((H)-(I))(J)	939	929	
Total capital (TO	C=T1+T2)			
59	Total capital (TC=T1+T2) $((G) + (J))$ (K)	8,559,561	8,959,713	
Risk weighted as	ssets			
60	Risk weighted assets (L)	36,958,785	41,098,965	
Capital Ratio an	d buffers (non-consolidated)			
61	Common Equity Tier 1 capital ratio (non-consolidated) ((C)/(L))	19.56%	18.56%	
62	Tier 1 capital ratio (non-consolidated)((G)/(L))	23.15%	21.79%	
63	Total capital ratio (non-consolidated)((K)/(L))	23.15%	21.80%	
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 Adju	istments			
72	Non-significant Investments in the capital and other TLAC liabilities of Other Financial Institutions that	151 041	106 041	
12	are below the thresholds for deduction (before risk weighting)	151,941	186,041	
73	Significant investments in the common stock of Other Financial Institutions	17,055	17,055	
74	that are below the thresholds for deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	•	•	
/4	Deferred tax assets arising from temporary differences that are below	_	_	
75	the thresholds for deduction (before risk weighting)	-	-	
Provisions include	led in Tier 2 capital: instruments and provisions			
76	Provisions (general reserve for possible loan losses)	16	6	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	179	80	
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")	_	_	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	186,758	209,076	
Capital instrume	ents under phase-out arrangements			
82	Current cap on Additional Tier 1 instruments under phase-out arrangements	-	-	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) (if		_	
	the amount is negative, report as "nil")	207.20	440.0	
84	Current cap on Tier 2 instruments under phase-out arrangements	307,201	460,802	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-	
	amount is negative, report as min j			