CC1:Composition of Capital Disclosure (Non-Consolidated)

The Norinchukin Bank

	September	30,2020		(mill	ions of yen, %
			А	В	С
Basel III Template No.		T .	As of	As of June 30,2020	Reference to Template CC2
		Items	September		
			30,2020		
Comm	on Equity	Tier 1 Capital: instruments and reserves			
	2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	5,955,099	5,922,505	
	1a	of which: capital and capital surplus	4,015,219	4,015,219	
	2	of which: retained earnings	1,939,880	1,907,285	
	26	of which: cash dividends to be paid	1,959,880	1,907,205	
	20	of which: other than the above	-	-	
	2		1 0 4 9 0 7 7	1 015 024	\sim
	3	Valuation and translation adjustments and other disclosed reserves	1,948,077	1,815,834	\sim
9	6	Common Equity Tier 1 capital: instruments and reserves (A)	7,903,177	7,738,339	
		Tier 1 capital: regulatory adjustments			
	8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	40,225	41,376	\sim
	8	of which: goodwill (net of related tax liability, including those equivalent)	-	-	
	9	of which: other intangible assets other than goodwill and mortgage servicing rights	40,225	41,376	
	·	(net of related tax liability)	10,220	11,570	\sim
	10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	-	
	11	(net of related tax liability) Deferred gains or losses on derivatives under hedge accounting	(323,505)	(337,195)	
	12	Shortfall of eligible provisions to expected losses	9,197	43,197	
	13	Securitisation 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)	27,694	26,716	
	16	Investments in own shares (excluding those reported in the Net assets section)	-	-	
	17	Reciprocal cross-holdings in common equity	-	-	
		Investments in the capital of banking, financial and insurance entities that are outside the scope of			
	18	regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank	-	-	
10	20121	does not own more than 10% of the issued share			
	-20+21	Amount exceeding the 10% threshold on specified items	-	-	\sim
	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)	-	-	\sim
		Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier			\sim
	27	2 to cover deductions	-	-	
	28	Common Equity Tier 1 capital: regulatory adjustments (B)	(246,387)	(225,905)	
Comm	on Equity	Tier 1 capital (CET1)			
		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,149,564	7,964,244	
		capital: instruments	0,110,001	7,501,211	
nuun		Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified			
	31a	as equity under applicable accounting standards and the breakdown	49,999	49,999	
30	22	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified	1 216 072	1 21 4 072	
30	32	as liabilities under applicable accounting standards	1,316,972	1,316,972	
Ī		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles	_		
		and other equivalent entities	_	-	
3	3+35	Eligible Tier 1 capital instruments under phase-out arrangements included in	-	-	
		Additional Tier 1 capital: instruments	1 266 071	1 266 071	
	36	Additional Tier 1 capital: instruments (D)	1,366,971	1,366,971	
		capital: regulatory adjustments			
	37	Investments in own Additional Tier 1 instruments	-	-	
	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
	20	Investments in the capital of banking, financial and insurance entities that are outside the scope of			
	39	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)			K
	40	Significant investments in the capital of banking, financial and insurance entities that are outside the	37,795	38,345	
	42	scope of regulatory consolidation (net of eligible short positions) Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			\sim
			-		
	43	Additional Tier 1 capital: regulatory adjustments (E)	37,795	38,345	
Additi	onal Tier 1				
Additi	44	Additional Tier 1 capital (AT1) ((D)-(E)) (F)	1,329,176	1,328,626	
Additi	44		1,329,176 9,478,741	1,328,626 9,292,871	

CC1:Composition of Capital Disclosure (Non-Consolidated)

The Norinchukin Bank

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	10	under applicable accounting standards			
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