Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of September 30,2018 (millions of yen)

OV1：Overview of RWA(Consolidated)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2018	As of June 30, 2018	As of September 30, 2018	As of June 30, 2018
1	Credit risk (excluding counterparty credit risk)	5,411,955	5,249,712	457,773	443,991
2	Of which: standardized approach (SA)	110,665	114,858	8,853	9,188
3	Of which: internal rating-based (IRB) approach	5,170,299	5,003,122	438,441	424,264
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	130,991	131,731	10,479	10,538
4	Counterparty credit risk(CCR)	455,659	436,340	37,536	35,961
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	-	-	-	-
	Of which: current exposure method (CEM)	39,775	38,326	3,372	3,250
6	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: credit valuation adjustment(CVA)	58,031	55,469	4,642	4,437
	Of which: Central counterparty related exposure(CCP)	171,806	161,229	13,744	12,898
	Others	186,046	181,315	15,776	15,375
7	Equity positions in banking book under market-based approach	1,701,161	1,579,842	144,258	133,970
	Equity investments in funds(SA)	-	-	-	-
	Equity investments in funds(IRB)	25,599,464	23,497,213	2,170,806	1,992,541
11	Settlement risk	-	-	-	-
12	Securitization exposures in banking book	654,444	576,103	55,496	48,853
13	Of which: IRB ratings-based approach (RBA) or IRB internal assessment approach (IAA)	654,444	576,103	55,496	48,853
14	Of which: IRB Supervisory Formula Approach (SFA)	-	-	-	-
15	Of which: Standardized approach (SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
16	Market risk	1,569,780	1,395,589	125,582	111,647
17	Of which: standardized approach (SA)	1,532,522	1,358,000	122,601	108,640
18	Of which: internal model approaches (IMA)	37,257	37,589	2,980	3,007
19	Operational risk	709,217	709,217	56,737	56,737
20	Of which: Basic Indicator Approach	-	-	-	-
21	Of which: Standardized Approach	709,217	709,217	56,737	56,737
22	Of which: Advanced Measurement Approach	-	-	-	-
23	Amounts below the thresholds for deduction	58,591	57,774	4,968	4,899
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment	-	-	-	-
25	Total	36,160,274	33,501,793	3,053,160	2,828,603

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As of September 30,2018 (millions of yen)

CR8:RWA flow statements of credit risk exposures under IRB			
No			RWA amounts
1	RWA as of the end of the previous quarter		5,003,122
2	Changes in RWA amounts per factor	Asset size	426,225
3		Asset quality	(184,805)
4		Model updates	－
5		Methodology and policy	－
6		Acquisitions and disposals	－
7		Foreign exchange movements	28,143
8		Other	－
9	RWA as of the end of the quarter		5,170,299

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of September 30,2018 (millions of yen)

CCR7：RWA flow statements of CCR exposures under Expected Positive Exposure Method			
No			RWA amounts
1	RWA as of the end of the previous quarter		-
2	Changes in RWA amounts per factor	Asset size	-
3		Credit quality of counterparties	-
4		Model updates (Expected positive exposure method only)	-
5		Methodology and policy (Expected positive exposure method only)	-
6		Acquisitions and disposals	-
7		Foreign exchange movements	-
8		Other	-
9	RWA as of the end of the quarter		-

Note: The Bank had not applied the Expected Positive Exposure Method as of September 30, 2018

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of September 30,2018 (millions of yen)

MR2:RWA flow statements of market risk exposures under an Internal Model Approach(IMA)

No			a	b	c	d	e	f
			VaR	Stressed VaR	Incremental Risk Charge	Comprehensive Risk Measure	Other	Total
1a	RWA at the previous quarter end		7,126	30,462	−	−		37,589
1b	Adjustment of the amounts of RWA given the regulatory required capital ratio at the end of the previous quarter (1a/1c)		2.34	2.82	−	−		2.71
1c	Exposures under an IMA at the previous quarter end		3,040	10,796	−	−		13,837
2	Changes in RWA amounts per factor	Movement in risk levels	(753)	(8,031)	−	−		(8,784)
3		Model updates/changes	0	0	−	−		0
4		Methodology and policy	0	0	−	−		0
5		Acquisitions and disposals	0	0	−	−		0
6		Foreign exchange movements	1	43	−	−		45
7		Other	3	0	−	−		3
8a	Exposures under an IMA at the end of reporting period		509	2,808	−	−		3,317
8b	Adjustment of the amounts of RWA given the regulatory required capital ratio at the end of the reporting period (8c/8a)		12.01	11.08	−	−		11.22
8c	RWA at the end of the reporting period		6,113	31,143	−	−		37,257