Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of June 30,2018 (millions of yen)

OV1：Overview of RWA(Consolidated)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of June 30, 2018	As of March 31, 2018	As of June 30, 2018	As of March 31, 2018
1	Credit risk (excluding counterparty credit risk)	5,249,712	5,115,398	443,991	432,755
2	Of which: standardized approach (SA)	114,858	71,423	9,188	5,713
3	Of which: internal rating-based (IRB) approach	5,003,122	4,900,735	424,264	415,582
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	131,731	143,239	10,538	11,459
4	Counterparty credit risk(CCR)	436,340	478,053	35,961	39,309
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	-	-	-	-
	Of which: current exposure method (CEM)	38,326	42,302	3,250	3,587
6	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: credit valuation adjustment(CVA)	55,469	64,705	4,437	5,176
	Of which: Central counterparty related exposure(CCP)	161,229	191,435	12,898	15,314
	Others	181,315	179,609	15,375	15,230
7	Equity positions in banking book under market-based approach	1,579,842	1,587,104	133,970	134,586
	Equity investments in funds(SA)	-	-	-	-
	Equity investments in funds(IRB)	23,497,213	22,365,018	1,992,541	1,896,529
11	Settlement risk	-	0	-	0
12	Securitization exposures in banking book	576,103	518,665	48,853	43,982
13	Of which: IRB ratings-based approach (RBA) or IRB internal assessment approach (IAA)	576,103	518,665	48,853	43,982
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	1,395,589	1,197,002	111,647	95,760
17	Of which: standardized approach (SA)	1,358,000	1,171,398	108,640	93,711
18	Of which: internal model approaches (IMA)	37,589	25,604	3,007	2,048
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	57,774	60,904	4,899	5,164
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment	-	-	-	-
25	Total	33,501,793	32,031,365	2,828,603	2,704,826

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As of June 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		4,900,736
2	Changes in RWA amounts per factor	Asset size	173,027
3		Asset quality	(95,395)
4		Model updates	0
5		Methodology and policy	0
6		Acquisitions and disposals	0
7		Foreign exchange movements	24,754
8		Other	0
9	RWA as of the end of the quarter		5,003,122

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of June 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 June 30, 2018

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of June 30,2018 (millions of yen)

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

No			a VaR	b Stressed VaR	c Incremental Risk Charge	d Comprehensive Risk Measure	e Other	f Total
1a	RWA at the previous quarter end		4,236	21,367	–	–		25,604
1b	Adjustment of the amounts of RWA given the regulatory required capital ratio at the end of the previous quarter (1a/1c)		5.01	2.50	–	–		2.72
1c	Exposures under an IMA at the previous quarter end		845	8,535	–	–		9,380
2	Changes in RWA amounts per factor	Movement in risk levels	1,140	2,276	–	–		3,416
3		Model updates/changes	–	–	–	–		–
4		Methodology and policy	–	–	–	–		–
5		Acquisitions and disposals	–	–	–	–		–
6		Foreign exchange movements	38	(15)	–	–		22
7		Other	1,017	–	–	–		1,017
8a	Exposures under an IMA at the end of reporting period		3,040	10,796	–	–		13,837
8b	Adjustment of the amounts of RWA given the regulatory required capital ratio at the end of the reporting period (8c/8a)		2.34	2.82	–	–		2.71
8c	RWA at the end of the reporting period		7,126	30,462	–	–		37,589