Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of June 30,2019 (millions of yen)

OV1：Overview of RWA(Consolidated)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of June 30, 2019	As of March 31, 2019	As of June 30, 2019	As of March 31, 2019
1	Credit risk (excluding counterparty credit risk)	6,138,523	5,900,202	519,099	499,034
2	Of which: standardized approach (SA)	167,874	135,360	13,429	10,828
3	Of which: internal rating-based (IRB) approach	5,836,915	5,628,859	494,970	477,327
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	133,734	135,982	10,698	10,878
4	Counterparty credit risk (CCR)	525,924	526,744	43,091	43,164
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	53,034	54,677	4,497	4,636
6	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: credit valuation adjustment (CVA)	76,451	74,451	6,116	5,956
	Of which: central counterparty related exposure (CCP)	237,423	238,684	18,993	19,094
	Others	159,014	158,930	13,484	13,477
7	Equity positions in banking book under market-based approach	3,697,783	1,703,602	313,572	144,465
8	Equity investments in funds – Look-through approach	22,051,984	25,580,900	1,869,823	2,168,668
9	Equity investments in funds – Mandate-based approach	581,045	1,054,709	49,272	89,439
	Equity investments in funds – Simple approach (subject to 250% RW)	-	-	-	-
	Equity investments in funds – Simple approach (subject to 400% RW)	65,463	112,342	5,551	9,526
10	Equity investments in funds – Fall-back approach	861,333	1,098,813	68,906	87,905
11	Settlement risk	25,752	6,364	2,183	539
12	Securitization exposures in banking book	2,196,689	2,159,835	175,735	172,786
13	Of which: securitisation internal ratings-based approach (SEC-IRBA) or internal assessment approach (IAA)	-	-	-	-
14	Of which: securitisation external ratings-based approach (SEC-ERBA)	2,196,689	2,159,835	175,735	172,786
15	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
16	Market risk	2,966,925	2,370,494	237,354	189,639
17	Of which: standardized approach (SA)	2,952,704	2,352,803	236,216	188,224
18	Of which: internal model approaches (IMA)	14,220	17,690	1,137	1,415
19	Operational risk	572,760	572,760	45,820	45,820
20	Of which: Basic Indicator Approach	-	-	-	-
21	Of which: Standardized Approach	572,760	572,760	45,820	45,820
22	Of which: Advanced Measurement Approach	-	-	-	-
23	Amounts below the thresholds for deduction	58,596	59,258	4,968	5,025
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment	-	-	-	-
25	Total	39,742,782	41,146,027	3,335,379	3,456,016

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As of June 30,2019 (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		5,628,859
2	Changes in RWA amounts per factor	Asset size	323,405
3		Asset quality	(71,439)
4		Model updates	－
5		Methodology and policy	－
6		Acquisitions and disposals	－
7		Foreign exchange movements	(43,909)
8		Other	－
9	RWA as of the end of the quarter		5,836,915

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of June 30,2019 (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, 2019

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of June 30, 2019 (millions of yen)

MR2:RWA flow statements of market risk exposures under an Internal Model Approach(IMA)								
			a	b	c	d	e	f
No			VaR	Stressed VaR	Incremental Risk Charge	Comprehensive Risk Measure	Other	Total
1a	RWA at the previous quarter end		3,297	14,392	−	−		17,690
1b	Adjustment of the amounts of RWA given the regulatory required capital ratio at the end of the previous quarter (1a/1c)		4.54	3.11	−	−		3.30
1c	Exposures under an IMA at the previous quarter end		725	4,626	−	−		5,352
2	Changes in RWA amounts per factor	Movement in risk levels	(174)	(2,589)	−	−		(2,763)
3		Model updates/changes	−	−	−	−		−
4		Methodology and policy	−	−	−	−		−
5		Acquisitions and disposals	−	−	−	−		−
6		Foreign exchange movements	(2)	(8)	−	−		(11)
7		Other	128	−	−	−		128
8a	Exposures under an IMA at the end of reporting period		677	2,027	−	−		2,705
8b	Adjustment of the amounts of RWA given the regulatory required capital ratio at the end of the reporting period (8c/8a)		3.51	5.83	−	−		5.25
8c	RWA at the end of the reporting period		2,385	11,835	−	−		14,220