Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of September 30,2019 (millions of yen)

OV1：Overview of RWA(Consolidated)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30,2019	As of June 30,2019	As of September 30,2019	As of June 30,2019
1	Credit risk (excluding counterparty credit risk)	6,303,084	6,138,523	532,955	519,099
2	Of which: standardized approach (SA)	204,248	167,874	16,339	13,429
3	Of which: internal rating-based (IRB) approach	5,981,018	5,836,915	507,190	494,970
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	117,817	133,734	9,425	10,698
4	Counterparty credit risk (CCR)	487,033	525,924	39,994	43,091
5	Of which: standardized approach for counterparty credit risk (SA-CCR)	56,236	53,034	4,768	4,497
6	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: credit valuation adjustment (CVA)	82,105	76,451	6,568	6,116
	Of which: central counterparty related exposure (CCP)	189,974	237,423	15,197	18,993
	Others	158,717	159,014	13,459	13,484
7	Equity positions in banking book under market-based approach	3,717,764	3,697,783	315,266	313,572
8	Equity investments in funds – Look-through approach	22,774,187	22,051,984	1,930,925	1,869,823
9	Equity investments in funds – Mandate-based approach	149	581,045	12	49,272
	Equity investments in funds – Simple approach (subject to 250% RW)	-	-	-	-
	Equity investments in funds – Simple approach (subject to 400% RW)	304,175	65,463	25,794	5,551
10	Equity investments in funds – Fall-back approach	988,078	861,333	79,046	68,906
11	Settlement risk	549	25,752	46	2,183
12	Securitization exposures in banking book	2,139,222	2,196,689	171,137	175,735
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)	2,139,222	2,196,689	171,137	175,735
15	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
16	Market risk	3,278,818	2,966,925	262,305	237,354
17	Of which: standardized approach (SA)	3,267,899	2,952,704	261,431	236,216
18	Of which: internal model approaches (IMA)	10,919	14,220	873	1,137
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	59,111	58,596	5,012	4,968
	Risk weighted assets subject to transitional arrangements				
24	Floor adjustment	-	-	-	-
25	Total	40,624,936	39,742,782	3,408,317	3,335,379

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The Norinchukin Bank

As of September 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		5,836,915
2	Changes in RWA amounts per factor	Asset size	286,574
3		Asset quality	(122,300)
4		Model updates	−
5		Methodology and policy	−
6		Acquisitions and disposals	−
7		Foreign exchange movements	(20,171)
8		Other	−
9	RWA as of the end of the quarter		5,981,018

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of September 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 September 30, 2019

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of September 30,2019 (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		2,385	11,835	–	–		14,220
1b	Adjustment of the amounts of RWA given the regulatory required capital ratio at the end of the previous quarter (1a/1c)		3.51	5.83	–	–		5.25
1c	Exposures under an IMA at the previous quarter end		677	2,027	–	–		2,705
2	Changes in RWA amounts per factor	Movement in risk levels	39	1,212	–	–		1,251
3		Model updates/changes	–	–	–	–		–
4		Methodology and policy	–	–	–	–		–
5		Acquisitions and disposals	–	–	–	–		–
6		Foreign exchange movements	(1)	(2)	–	–		(4)
7		Other	181	–	–	–		181
8a	Exposures under an IMA at the end of reporting period		897	3,237	–	–		4,135
8b	Adjustment of the amounts of RWA given the regulatory required capital ratio at the end of the reporting period (8c/8a)		2.67	2.63	–	–		2.64
8c	RWA at the end of the reporting period		2,401	8,517	–	–		10,919