

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of June 30,2023

(millions of yen)

OV1 : Overview of RWA (Consolidated)					
Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of June 30,2023	As of March 31,2023	As of June 30,2023	As of March 31,2023
1	Credit risk (excluding counterparty credit risk)	12,954,838	12,429,894	1,036,387	994,391
2	Of which: standardized approach (SA)	5,248,495	4,874,027	419,879	389,922
3	Of which: foundation internal ratings-based (F-IRB) approach	5,236,337	5,168,704	418,906	413,496
4	Of which: supervisory slotting criteria	2,056,166	1,960,349	164,493	156,827
5	Of which: advanced internal rating-based (A-IRB) approach	264,891	273,593	21,191	21,887
	Of which: significant investment	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	148,947	153,220	11,915	12,257
6	Counterparty credit risk (CCR)	240,704	172,869	19,256	13,829
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	76,848	45,855	6,147	3,668
8	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: Central counterparty related exposure (CCP)	100,293	65,728	8,023	5,258
9	Others	63,562	61,284	5,084	4,902
10	Credit valuation adjustment (CVA)	95,030	62,862	7,602	5,028
	Of which: the standardized approach for CVA (SA-CVA)	-	-	-	-
	Of which: The full basic approach for CVA (BA-CVA)	-	-	-	-
	Of which: The reduced basic approach for CVA (BA-CVA)	95,030	62,862	7,602	5,028
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-	-
12	Equity investments in funds - Look-through approach	12,457,189	11,154,871	996,575	892,389
13	Equity investments in funds - Mandate-based approach	-	-	-	-
	Equity investments in funds-Simple approach (subject to 250% RW)	-	-	-	-
	Equity investments in funds-Simple approach (subject to 400% RW)	175,204	137,860	14,016	11,028
14	Equity investments in funds-Fall-back approach (subject to 1250% RW)	1,238,860	851,621	99,108	68,129
15	Settlement risk	47,497	-	3,799	-
16	Securitization exposures in banking book	2,070,819	1,831,289	165,665	146,503
17	Of which:Securitization IRB approach (SEC-IRBA)	-	-	-	-
18	Of which:Securitization external ratings-based approach (SEC-ERBA) ,including internal assessment approach (IAA)	2,070,819	1,831,289	165,665	146,503
19	Of which: Securitization standardized approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	5,199,492	1,573,558	415,959	125,884
21	Of which: standardized approach(SA)	5,199,492	1,573,558	415,959	125,884
22	Of which: internal model approaches (IMA)	-	-	-	-
	Of which: simplified standardized approach	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	1,046,324	1,046,324	83,705	83,705
25	Amounts below the thresholds for deduction	1,190,092	999,092	95,207	79,927
26	Floor adjustment	-	-	-	-
27	Total	36,716,053	30,260,243	2,937,284	2,420,819

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CR8:RWA flow statements of credit risk exposures under IRB		
No		RWA amounts
1	RWA as of the end of the previous quarter	7,402,646
2	Changes in RWA amounts per factor	Asset size
3		Asset quality
4		Model updates
5		Methodology and policy
6		Acquisitions and disposals
7		Foreign exchange movements
8		Other
9	RWA as of the end of the quarter	7,557,395

Comparison of modelled and standardized RWA at risk level (Consolidated)

The Norinchukin Bank

As of June 30,2023

(millions of yen)

CMS1: Comparison of modelled and standardized RWA at risk level (Consolidated)					
No.		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total Actual RWA	RWA calculated using full standardized approach (before application of transitional cap)
1	Credit risk (excluding counterparty credit risk)	7,557,395	5,248,496	12,805,891	18,924,152
2	Counterparty credit risk	140,411	100,293	240,704	337,909
3	Credit valuation adjustment		95,030	95,030	95,030
4	Securitization exposures in the banking book	-	2,070,819	2,070,819	2,070,819
5	Market risk	-	5,199,492	5,199,492	5,199,492
6	Operational risk		1,046,324	1,046,324	1,046,324
7	Residual RWA		15,257,792	15,257,792	17,238,583
8	Total	7,697,806	29,018,247	36,716,053	44,912,311