

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of September 30,2023

(millions of yen)

OV1 : Overview of RWA (Consolidated)					
Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30,2023	As of June 30,2023	As of September 30,2023	As of June 30,2023
1	Credit risk (excluding counterparty credit risk)	12,749,792	12,954,838	1,019,983	1,036,387
2	Of which: standardized approach (SA)	5,171,681	5,248,496	413,734	419,879
3	Of which: foundation internal ratings-based (F-IRB) approach	5,018,600	5,236,337	401,488	418,906
4	Of which: supervisory slotting approach	2,136,835	2,056,166	170,946	164,493
5	Of which: advanced internal rating-based (A-IRB) approach	275,872	264,891	22,069	21,191
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	146,802	148,947	11,744	11,915
6	Counterparty credit risk (CCR)	250,109	240,704	20,008	19,256
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	79,854	76,848	6,388	6,147
8	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: central counterparty related exposure (CCP)	105,598	100,293	8,447	8,023
9	Others	64,656	63,562	5,172	5,084
10	Credit valuation adjustment (CVA)	94,485	95,030	7,558	7,602
	Of which: standardized approach for CVA (SA-CVA)	-	-	-	-
	Of which: full basic approach for CVA (BA-CVA)	-	-	-	-
	Of which: reduced basic approach for CVA (BA-CVA)	94,485	95,030	7,558	7,602
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	11,267,310	12,457,189	901,384	996,575
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)	125,836	175,204	10,066	14,016
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	812,700	1,238,860	65,016	99,108
15	Settlement risk	-	47,497	-	3,799
16	Securitization exposures in banking book	2,226,653	2,070,819	178,132	165,665
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitization external ratings-based approach (SEC-ERBA) ,including internal assessment approach (IAA)	2,226,653	2,070,819	178,132	165,665
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	863,410	5,199,492	69,072	415,959
21	Of which: standardized approach (SA)	863,410	5,199,492	69,072	415,959
22	Of which: internal model approach (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	1,248,105	1,190,092	99,848	95,207
26	Floor adjustment	-	-	-	-
27	Total	30,684,728	36,716,053	2,454,778	2,937,284

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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	7,557,395
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	7,431,308

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

The Norinchukin Bank

As of September 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)	7,431,308	5,171,681	12,602,989	18,636,734
2	Counterparty credit risk	144,510	105,598	250,109	352,566
3	Credit valuation adjustment		94,485	94,485	94,485
4	Securitization exposures in the banking book	-	2,226,653	2,226,653	2,226,653
5	Market risk	-	863,410	863,410	863,410
6	Operational risk		1,046,324	1,046,324	1,046,324
7	Residual RWA		13,600,755	13,600,755	15,524,660
8	Total	7,575,818	23,108,910	30,684,728	38,744,836