Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of June 30,2024 (millions of yen)

OV1：Overview of RWA (Consolidated)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of June 30,2024	As of March 31,2024	As of June 30,2024	As of March 31,2024
1	Credit risk (excluding counterparty credit risk)	11,570,601	11,415,797	925,648	913,263
2	Of which: standardized approach (SA)	4,347,683	4,293,052	347,814	343,444
3	Of which: foundation internal ratings-based (F-IRB) approach	4,628,172	4,543,895	370,253	363,511
4	Of which: supervisory slotting approach	2,199,262	2,160,531	175,940	172,842
5	Of which: advanced internal rating-based (A-IRB) approach	252,499	253,489	20,199	20,279
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	142,983	164,828	11,438	13,186
6	Counterparty credit risk (CCR)	231,973	275,817	18,557	22,065
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	86,049	117,069	6,883	9,365
8	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: central counterparty related exposure (CCP)	81,385	92,956	6,510	7,436
9	Others	64,538	65,791	5,163	5,263
10	Credit valuation adjustment (CVA)	111,716	145,623	8,937	11,649
	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)	111,716	145,623	8,937	11,649
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	8,597,897	9,110,688	687,831	728,855
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)	234,223	141,348	18,737	11,307
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	785,692	730,595	62,855	58,447
15	Settlement risk	8,030	2,391	642	191
16	Securitization exposures in banking book	2,178,759	2,162,809	174,300	173,024
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitization external ratings-based approach (SEC-ERBA) ,including internal assessment approach (IAA)	2,178,759	2,162,809	174,300	173,024
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	535,062	765,047	42,805	61,203
21	Of which: standardized approach (SA)	535,062	765,047	42,805	61,203
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	1,612,711	1,612,711	129,016	129,016
25	Amounts below the thresholds for deduction	110,086	111,488	8,806	8,919
26	Floor adjustment	-	-	-	-
27	Total	25,976,756	26,474,319	2,078,140	2,117,945

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of June 30,2024 (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		6,957,916
2	Changes in RWA amounts per factor	Asset size	57,622
3		Asset quality	(146,708)
4		Model updates	-
5		Methodology and policy	-
6		Acquisitions and disposals	-
7		Foreign exchange movements	211,070
8		Other	-
9	RWA as of the end of the quarter		7,079,934

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

The Norinchukin Bank

As of June 30,2024 (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)	7,079,934	4,347,683	11,427,618	17,779,121
2	Counterparty credit risk	150,588	81,385	231,973	354,859
3	Credit valuation adjustment		111,716	111,716	111,716
4	Securitization exposures in the banking book	-	2,178,759	2,178,759	2,178,759
5	Market risk	-	535,062	535,062	535,062
6	Operational risk		1,612,711	1,612,711	1,612,711
7	Residual RWA		9,878,913	9,878,913	11,850,965
8	Total	7,230,523	18,746,232	25,976,756	34,423,197