Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of September 30,2024 (millions of yen)

OV1：Overview of RWA (Consolidated)

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30,2024	As of June 30,2024	As of September 30,2024	As of June 30,2024
1	Credit risk (excluding counterparty credit risk)	11,562,393	11,570,601	924,991	925,648
2	Of which: standardized approach (SA)	4,490,433	4,347,683	359,234	347,814
3	Of which: foundation internal ratings-based (F-IRB) approach	4,529,911	4,628,172	362,392	370,253
4	Of which: supervisory slotting approach	2,148,681	2,199,262	171,894	175,940
5	Of which: advanced internal rating-based (A-IRB) approach	249,955	252,499	19,996	20,199
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	143,411	142,983	11,472	11,438
6	Counterparty credit risk (CCR)	292,519	231,973	23,401	18,557
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	144,245	86,049	11,539	6,883
8	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: central counterparty related exposure (CCP)	67,186	81,385	5,374	6,510
9	Others	81,086	64,538	6,486	5,163
10	Credit valuation adjustment (CVA)	193,902	111,716	15,512	8,937
	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)	193,902	111,716	15,512	8,937
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	6,755,699	8,597,897	540,455	687,831
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)	110,899	234,223	8,871	18,737
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	692,005	785,692	55,360	62,855
15	Settlement risk	2,354	8,030	188	642
16	Securitization exposures in banking book	1,995,926	2,178,759	159,674	174,300
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitization external ratings-based approach (SEC-ERBA) ,including internal assessment approach (IAA)	1,995,926	2,178,759	159,674	174,300
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	2,366,019	535,062	189,281	42,805
21	Of which: standardized approach (SA)	2,366,019	535,062	189,281	42,805
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	112,088	110,086	8,967	8,806
26	Floor adjustment	-	-	-	-
27	Total	25,696,520	25,976,756	2,055,721	2,078,140

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of September 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		7,079,934
2	Changes in RWA amounts per factor	Asset size	246,290
3		Asset quality	(70,807)
4		Model updates	-
5		Methodology and policy	-
6		Acquisitions and disposals	-
7		Foreign exchange movements	(326,869)
8		Other	-
9	RWA as of the end of the quarter		6,928,548

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

The Norinchukin Bank

As of September 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)	6,928,548	4,490,433	11,418,981	17,389,807
2	Counterparty credit risk	225,332	67,186	292,519	484,872
3	Credit valuation adjustment		193,902	193,902	193,902
4	Securitization exposures in the banking book	-	1,995,926	1,995,926	1,995,926
5	Market risk	-	2,366,019	2,366,019	2,366,019
6	Operational risk		1,612,711	1,612,711	1,612,711
7	Residual RWA		7,816,458	7,816,458	9,215,680
8	Total	7,153,881	18,542,638	25,696,520	33,258,920