

## Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of June 30, 2025

(millions of yen)

OV1 : Overview of RWA (Consolidated)					
Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of June 30, 2025	As of March 31, 2025	As of June 30, 2025	As of March 31, 2025
1	Credit risk (excluding counterparty credit risk)	11,288,245	11,257,912	903,059	900,633
2	Of which: standardized approach (SA)	4,632,826	4,633,581	370,626	370,686
3	Of which: foundation internal ratings-based (F-IRB) approach	4,558,821	4,515,920	364,705	361,273
4	Of which: supervisory slotting approach	244,289	264,771	19,543	21,181
5	Of which: advanced internal rating-based (A-IRB) approach	1,699,063	1,685,423	135,925	134,833
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	153,243	158,215	12,259	12,657
6	Counterparty credit risk (CCR)	164,750	207,169	13,180	16,573
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	77,143	110,657	6,171	8,852
8	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: central counterparty related exposure (CCP)	53,466	46,986	4,277	3,758
9	Others	34,140	49,526	2,731	3,962
10	Credit valuation adjustment (CVA)	110,046	151,282	8,803	12,102
	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)	110,046	151,282	8,803	12,102
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	5,740,845	5,773,291	459,267	461,863
13	Equity investments in funds - mandate-based approach	120,742	81,245	9,659	6,499
	Equity investments in funds - simple approach (subject to 250% RW)	-	-	-	-
	Equity investments in funds - simple approach (subject to 400% RW)	133,485	108,045	10,678	8,643
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	169,779	221,181	13,582	17,694
15	Settlement risk	-	22	-	1
16	Securitization exposures in banking book	2,548,845	2,457,931	203,907	196,634
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	2,548,845	2,457,931	203,907	196,634
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	4,341,996	3,487,433	347,359	278,994
21	Of which: standardized approach (SA)	4,341,996	3,487,433	347,359	278,994
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	2,203,383	2,203,383	176,270	176,270
25	Amounts below the thresholds for deduction	144,345	146,713	11,547	11,737
26	Floor adjustment	-	-	-	-
27	Total	26,966,465	26,095,613	2,157,317	2,087,649

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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	6,466,115
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

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

The Norinchukin Bank

As of June 30, 2025

(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)	6,502,174	4,632,826	11,135,001	18,017,604
2	Counterparty credit risk	111,284	53,466	164,750	260,192
3	Credit valuation adjustment		110,046	110,046	110,046
4	Securitization exposures in the banking book	-	2,548,845	2,548,845	2,548,845
5	Market risk	-	4,341,996	4,341,996	4,341,996
6	Operational risk		2,203,383	2,203,383	2,203,383
7	Residual RWA		6,462,442	6,462,442	7,932,225
8	Total	6,613,459	20,353,006	26,966,465	35,414,293