

Overview of RWA and RWA flow statements(Consolidated)

The Norinchukin Bank

As of September 30, 2025

(millions of yen)

OV1 : Overview of RWA (Consolidated)					
Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2025	As of June 30, 2025	As of September 30, 2025	As of June 30, 2025
1	Credit risk (excluding counterparty credit risk)	11,721,949	11,288,245	937,755	903,059
2	Of which: standardized approach (SA)	5,063,113	4,632,826	405,049	370,626
3	Of which: foundation internal ratings-based (F-IRB) approach	4,533,651	4,558,821	362,692	364,705
4	Of which: supervisory slotting approach	222,161	244,289	17,772	19,543
5	Of which: advanced internal rating-based (A-IRB) approach	1,744,362	1,699,063	139,548	135,925
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	158,660	153,243	12,692	12,259
6	Counterparty credit risk (CCR)	208,297	164,750	16,663	13,180
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	101,101	77,143	8,088	6,171
8	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: central counterparty related exposure (CCP)	60,338	53,466	4,827	4,277
9	Others	46,857	34,140	3,748	2,731
10	Credit valuation adjustment (CVA)	132,842	110,046	10,627	8,803
	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)	132,842	110,046	10,627	8,803
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	6,361,618	5,740,845	508,929	459,267
13	Equity investments in funds - mandate-based approach	237,189	120,742	18,975	9,659
	Equity investments in funds - simple approach (subject to 250% RW)	-	-	-	-
	Equity investments in funds - simple approach (subject to 400% RW)	100,723	133,485	8,057	10,678
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	199,653	169,779	15,972	13,582
15	Settlement risk	-	-	-	-
16	Securitization exposures in banking book	2,847,390	2,548,845	227,791	203,907
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	2,847,390	2,548,845	227,791	203,907
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	3,764,395	4,341,996	301,151	347,359
21	Of which: standardized approach (SA)	3,764,395	4,341,996	301,151	347,359
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	147,072	144,345	11,765	11,547
26	Floor adjustment	-	-	-	-
27	Total	27,924,516	26,966,465	2,233,961	2,157,317

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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	6,502,174
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 September 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)	6,500,175	5,063,113	11,563,288	18,612,753
2	Counterparty credit risk	147,958	60,338	208,297	332,571
3	Credit valuation adjustment		132,842	132,842	132,842
4	Securitization exposures in the banking book	-	2,847,390	2,847,390	2,847,390
5	Market risk	-	3,764,395	3,764,395	3,764,395
6	Operational risk		2,203,383	2,203,383	2,203,383
7	Residual RWA		7,204,917	7,204,917	8,739,786
8	Total	6,648,134	21,276,382	27,924,516	36,633,123