

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

The Norinchukin Bank

As of March 31, 2026

(millions of yen)

OV1 : Overview of RWA (Consolidated)					
Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of March 31, 2026	As of December 31, 2025	As of March 31, 2026	As of December 31, 2025
1	Credit risk (excluding counterparty credit risk)	12,354,409	12,333,881	988,352	986,710
2	Of which: standardized approach (SA)	5,483,413	5,481,029	438,673	438,482
3	Of which: foundation internal ratings-based (F-IRB) approach	4,728,542	4,727,660	378,283	378,212
4	Of which: supervisory slotting approach	197,839	202,372	15,827	16,189
5	Of which: advanced internal rating-based (A-IRB) approach	1,786,534	1,755,216	142,922	140,417
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	158,079	167,602	12,646	13,408
6	Counterparty credit risk (CCR)	204,427	192,549	16,354	15,403
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	89,253	74,600	7,140	5,968
8	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: central counterparty related exposure (CCP)	62,983	61,882	5,038	4,950
9	Others	52,191	56,067	4,175	4,485
10	Credit valuation adjustment (CVA)	113,356	97,798	9,068	7,823
	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)	113,356	97,798	9,068	7,823
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	7,216,264	7,078,080	577,301	566,246
13	Equity investments in funds - mandate-based approach	212,332	275,469	16,986	22,037
	Equity investments in funds - simple approach (subject to 250% RW)	-	-	-	-
	Equity investments in funds - simple approach (subject to 400% RW)	91,778	160,353	7,342	12,828
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	236,428	179,571	18,914	14,365
15	Settlement risk	-	566	-	45
16	Securitization exposures in banking book	3,073,229	2,974,281	245,858	237,942
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	3,073,229	2,974,281	245,858	237,942
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	2,921,037	3,928,520	233,683	314,281
21	Of which: standardized approach (SA)	2,921,037	3,928,520	233,683	314,281
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	2,032,943	2,203,383	162,635	176,270
25	Amounts below the thresholds for deduction	156,996	107,295	12,559	8,583
26	Floor adjustment	-	-	-	-
27	Total	28,613,206	29,531,752	2,289,056	2,362,540

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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	6,685,249
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 March 31, 2026

(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)	6,712,916	5,483,413	12,196,329	19,610,318
2	Counterparty credit risk	141,444	62,983	204,427	349,409
3	Credit valuation adjustment		113,356	113,356	113,356
4	Securitization exposures in the banking book	-	3,073,229	3,073,229	3,073,229
5	Market risk	-	2,921,037	2,921,037	2,921,037
6	Operational risk		2,032,943	2,032,943	2,032,943
7	Residual RWA		8,071,880	8,071,880	9,443,661
8	Total	6,854,361	21,758,845	28,613,206	37,543,958