Overview of RWA and RWA flow statements (Consolidated)

The Norinchukin Bank

As of June 30, 2026 (millions of yen)

OV1：Overview of RWA (Consolidated)		a	b	c	d
Basel III Template No.		RWA		Minimum capital requirements	
		As of June 30, 2026	As of March 31, 2026	As of June 30, 2026	As of March 31, 2026
1	Credit risk (excluding counterparty credit risk)	12,729,993	12,354,409	1,018,399	988,352
2	Of which: standardized approach (SA)	5,959,112	5,483,413	476,729	438,673
3	Of which: foundation internal ratings-based (F-IRB) approach	4,636,268	4,728,542	370,901	378,283
4	Of which: supervisory slotting approach	170,805	197,839	13,664	15,827
5	Of which: advanced internal rating-based (A-IRB) approach	1,811,708	1,786,534	144,936	142,922
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	152,098	158,079	12,167	12,646
6	Counterparty credit risk (CCR)	190,789	204,427	15,263	16,354
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	70,736	89,253	5,658	7,140
8	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: central counterparty related exposure (CCP)	67,934	62,983	5,434	5,038
9	Others	52,118	52,191	4,169	4,175
10	Credit valuation adjustment (CVA)	87,051	113,356	6,964	9,068
	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)	87,051	113,356	6,964	9,068
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	7,865,199	7,216,264	629,215	577,301
13	Equity investments in funds - mandate-based approach	220,548	212,332	17,643	16,986
	Equity investments in funds - simple approach (subject to 250% RW)	-	-	-	-
	Equity investments in funds - simple approach (subject to 400% RW)	118,377	91,778	9,470	7,342
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	211,811	236,428	16,944	18,914
15	Settlement risk	4,742	-	379	-
16	Securitization exposures in banking book	2,962,058	3,073,229	236,964	245,858
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	2,962,058	3,073,229	236,964	245,858
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	3,471,463	2,921,037	277,717	233,683
21	Of which: standardized approach (SA)	3,471,463	2,921,037	277,717	233,683
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	2,032,943	162,635	162,635
25	Amounts below the thresholds for deduction	164,849	156,996	13,187	12,559
26	Floor adjustment	-	-	-	-
27	Total	30,059,828	28,613,206	2,404,786	2,289,056

Overview of RWA and RWA flow statements (Consolidated)

The Norinchukin Bank

As of June 30,2026 (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		6,712,916
2	Changes in RWA amounts per factor	Asset size	(20,757)
3		Asset quality	(114,627)
4		Model updates	-
5		Methodology and policy	-
6		Acquisitions and disposals	-
7		Foreign exchange movements	41,251
8		Other	-
9	RWA as of the end of the quarter		6,618,782

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

The Norinchukin Bank

As of June 30, 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)	6,618,782	5,959,112	12,577,895	20,074,892
2	Counterparty credit risk	122,855	67,934	190,789	335,604
3	Credit valuation adjustment		87,051	87,051	87,051
4	Securitization exposures in the banking book	-	2,962,058	2,962,058	2,962,058
5	Market risk	-	3,471,463	3,471,463	3,471,463
6	Operational risk		2,032,943	2,032,943	2,032,943
7	Residual RWA		8,737,626	8,737,626	10,075,904
8	Total	6,741,638	23,318,189	30,059,828	39,039,918