

## Overview of RWA(Non-Consolidated)

The Norinchukin Bank

As of June 30, 2025

(millions of yen)

OV1 : Overview of RWA (Non-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)	10,533,798	10,484,178	842,703	838,734
2	Of which: standardized approach (SA)	4,992,281	5,028,163	399,382	402,253
3	Of which: foundation internal ratings-based (F-IRB) approach	3,738,203	3,627,732	299,056	290,218
4	Of which: supervisory slotting approach	244,289	264,771	19,543	21,181
5	Of which: advanced internal rating-based (A-IRB) approach	1,415,039	1,412,514	113,203	113,001
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	143,984	150,997	11,518	12,079
6	Counterparty credit risk (CCR)	225,141	276,982	18,011	22,158
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)	51,723	45,860	4,137	3,668
9	Others	96,274	120,464	7,701	9,637
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	6,381,170	6,422,184	510,493	513,774
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)	130,208	104,708	10,416	8,376
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	167,020	185,930	13,361	14,874
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	4,339,524	3,481,865	347,161	278,549
21	Of which: standardized approach (SA)	4,339,524	3,481,865	347,161	278,549
22	Of which: internal model approaches (IMA)	-	-	-	-
	Of which: simplified standardized approach	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	2,178,227	2,178,227	174,258	174,258
25	Amounts below the thresholds for deduction	70,499	70,499	5,639	5,639
26	Floor adjustment	-	-	-	-
27	Total	26,805,224	25,895,058	2,144,417	2,071,604