

Overview of RWA(Non-Consolidated)

The Norinchukin Bank

As of September 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 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)	11,030,794	10,533,798	882,463	842,703
2	Of which: standardized approach (SA)	5,420,454	4,992,281	433,636	399,382
3	Of which: foundation internal ratings-based (F-IRB) approach	3,787,271	3,738,203	302,981	299,056
4	Of which: supervisory slotting approach	222,161	244,289	17,772	19,543
5	Of which: advanced internal rating-based (A-IRB) approach	1,450,978	1,415,039	116,078	113,203
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	149,929	143,984	11,994	11,518
6	Counterparty credit risk (CCR)	314,709	225,141	25,176	18,011
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)	58,342	51,723	4,667	4,137
9	Others	155,265	96,274	12,421	7,701
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	7,007,329	6,381,170	560,586	510,493
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)	96,999	130,208	7,759	10,416
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	195,674	167,020	15,653	13,361
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	3,760,203	4,339,524	300,816	347,161
21	Of which: standardized approach (SA)	3,760,203	4,339,524	300,816	347,161
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	27,871,858	26,805,224	2,229,748	2,144,417