

## Overview of RWA(Non-Consolidated)

The Norinchukin Bank

As of December 31, 2025

(millions of yen)

OV1 : Overview of RWA (Non-consolidated)					
Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of December 31, 2025	As of September 30, 2025	As of December 31, 2025	As of September 30, 2025
1	Credit risk (excluding counterparty credit risk)	11,647,130	11,030,794	931,770	882,463
2	Of which: standardized approach (SA)	5,813,215	5,420,454	465,057	433,636
3	Of which: foundation internal ratings-based (F-IRB) approach	3,976,310	3,787,271	318,104	302,981
4	Of which: supervisory slotting approach	202,372	222,161	16,189	17,772
5	Of which: advanced internal rating-based (A-IRB) approach	1,499,917	1,450,978	119,993	116,078
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	155,313	149,929	12,425	11,994
6	Counterparty credit risk (CCR)	305,230	314,709	24,418	25,176
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	74,600	101,101	5,968	8,088
8	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: central counterparty related exposure (CCP)	59,167	58,342	4,733	4,667
9	Others	171,463	155,265	13,717	12,421
10	Credit valuation adjustment (CVA)	97,798	132,842	7,823	10,627
	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)	97,798	132,842	7,823	10,627
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	7,747,852	7,007,329	619,828	560,586
13	Equity investments in funds - mandate-based approach	275,469	237,189	22,037	18,975
	Equity investments in funds - simple approach (subject to 250% RW)	-	-	-	-
	Equity investments in funds - simple approach (subject to 400% RW)	156,571	96,999	12,525	7,759
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	174,873	195,674	13,989	15,653
15	Settlement risk	566	-	45	-
16	Securitization exposures in banking book	2,974,281	2,847,390	237,942	227,791
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	2,974,281	2,847,390	237,942	227,791
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	3,921,709	3,760,203	313,736	300,816
21	Of which: standardized approach (SA)	3,921,709	3,760,203	313,736	300,816
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	29,550,210	27,871,858	2,364,016	2,229,748