Overview of RWA (Non-Consolidated)

The Norinchukin Bank

As of March 31, 2026 (millions of yen)

OV1：Overview of RWA (Non-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)	11,636,804	11,647,130	930,944	931,770
2	Of which: standardized approach (SA)	5,735,184	5,813,215	458,814	465,057
3	Of which: foundation internal ratings-based (F-IRB) approach	4,019,431	3,976,310	321,554	318,104
4	Of which: supervisory slotting approach	197,839	202,372	15,827	16,189
5	Of which: advanced internal rating-based (A-IRB) approach	1,535,694	1,499,917	122,855	119,993
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	148,654	155,313	11,892	12,425
6	Counterparty credit risk (CCR)	315,881	305,230	25,270	24,418
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)	60,284	59,167	4,822	4,733
9	Others	166,344	171,463	13,307	13,717
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	7,858,308	7,747,852	628,664	619,828
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)	87,713	156,571	7,017	12,525
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	234,776	174,873	18,782	13,989
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	2,912,389	3,921,709	232,991	313,736
21	Of which: standardized approach (SA)	2,912,389	3,921,709	232,991	313,736
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	2,026,192	2,178,227	162,095	174,258
25	Amounts below the thresholds for deduction	114,249	70,499	9,139	5,639
26	Floor adjustment	-	-	-	-
27	Total	28,585,234	29,550,210	2,286,818	2,364,016