

Overview of RWA(Non-Consolidated)

The Norinchukin Bank

As of March 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 March 31, 2025	As of December 31, 2024	As of March 31, 2025	As of December 31, 2024
1	Credit risk (excluding counterparty credit risk)	10,484,178	10,877,196	838,734	870,175
2	Of which: standardized approach (SA)	5,028,163	5,037,583	402,253	403,006
3	Of which: foundation internal ratings-based (F-IRB) approach	3,627,732	3,664,084	290,218	293,126
4	Of which: supervisory slotting approach	264,771	1,818,249	21,181	145,459
5	Of which: advanced internal rating-based (A-IRB) approach	1,412,514	209,463	113,001	16,757
	Of which: significant investments	-	-	-	-
	Of which: estimated residual value of lease transactions	-	-	-	-
	Others	150,997	147,815	12,079	11,825
6	Counterparty credit risk (CCR)	276,982	288,780	22,158	23,102
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	110,657	74,082	8,852	5,926
8	Of which: expected positive exposure (EPE) method	-	-	-	-
	Of which: central counterparty related exposure (CCP)	45,860	47,593	3,668	3,807
9	Others	120,464	167,105	9,637	13,368
10	Credit valuation adjustment (CVA)	151,282	98,637	12,102	7,891
	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)	151,282	98,637	12,102	7,891
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	6,422,184	7,393,687	513,774	591,494
13	Equity investments in funds - mandate-based approach	81,245	42,191	6,499	3,375
	Equity investments in funds - simple approach (subject to 250% RW)	-	-	-	-
	Equity investments in funds - simple approach (subject to 400% RW)	104,708	151,688	8,376	12,135
14	Equity investments in funds - fall-back approach (subject to 1250% RW)	185,930	762,729	14,874	61,018
15	Settlement risk	22	18,126	1	1,450
16	Securitization exposures in banking book	2,457,931	2,453,308	196,634	196,264
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	2,457,931	2,453,308	196,634	196,264
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	-
	Of which: 1250% risk weight is applied	0	0	0	0
20	Market risk	3,481,865	2,465,740	278,549	197,259
21	Of which: standardized approach (SA)	3,481,865	2,465,740	278,549	197,259
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	1,591,616	174,258	127,329
25	Amounts below the thresholds for deduction	70,499	70,499	5,639	5,639
26	Floor adjustment	-	-	-	-
27	Total	25,895,058	26,214,203	2,071,604	2,097,136