

Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of June 30,2023					Prior Quarter As of March 31,2023				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital	6,783,928	-	-	-	6,783,928	6,927,430	-	-	-	6,927,430
2	of which, Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	6,783,928	-	-	-	6,783,928	6,927,430	-	-	-	6,927,430
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	11,656	-	-	-	10,513	20,817	-	-	-	18,758
5	of which, Stable deposits	444	-	-	-	421	444	-	-	-	421
6	of which, Less stable deposits	11,212	-	-	-	10,091	20,373	-	-	-	18,336
7	Wholesale funding	6,257,334	53,115,990	27,413,885	2,668,843	41,118,207	4,901,241	50,002,391	23,147,097	2,966,301	41,211,011
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	6,257,334	53,115,990	27,413,885	2,668,843	41,118,207	4,901,241	50,002,391	23,147,097	2,966,301	41,211,011
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	26,785	3,925,125	103,683	86,753	57,351	122,149	2,521,016	22,515	247,579	17,311
12	of which, Derivative liabilities	-	-	-	86,753	-	-	-	-	247,579	-
13	of which, All other liabilities and equity not included in the above categories	26,785	3,925,125	103,683	0	57,351	122,149	2,521,016	22,515	0	17,311
14	Total available stable funding					47,970,000					48,174,512
Required stable funding (RSF) items (2)											
15	HQLA					1,688,008					1,583,210
16	Deposits held at financial institutions for operational purposes	2,346	-	-	-	1,173	1,741	-	-	-	870
17	Loans, repo transactions-related assets, securities and other similar assets	13,052,249	5,200,044	2,215,010	23,527,824	34,057,687	11,231,660	4,924,378	1,687,846	23,267,122	31,789,617
18	of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	-	132,737	-	-	-	-	183,361	-	-	-
19	of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	599,150	1,752,944	616,957	2,788,880	3,677,174	824,799	1,494,626	531,727	2,957,023	3,759,894
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	693,122	3,202,656	1,562,962	7,711,179	9,418,474	604,985	3,210,176	1,120,671	7,612,647	9,042,769
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,514,090	919,901	578,876	1,601,049	-	1,466,366	543,362	538,213	1,354,703
22	of which, Residential mortgages	-	2,526	4,854	204,178	161,760	-	2,249	4,838	203,316	161,118
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,621	3,146	77,406	52,698	-	1,496	3,123	76,224	51,855
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	11,759,977	109,178	30,236	12,823,586	20,800,277	9,801,874	33,964	30,609	12,494,135	18,825,835
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	1,069,354	793,903	71,292	2,330,166	3,965,569	1,070,471	762,706	55,391	1,817,839	3,414,894
27	of which, Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
28	of which, Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				1,207,884	1,028,460				644,746	549,517
29	of which, Derivative assets				-	-				-	-
30	of which, Derivative liabilities (before deduction of variation margin posted)				83,100	83,100				18,630	18,630
31	of which, All other assets not included in the above categories	1,069,354	793,903	71,292	1,039,181	2,854,007	1,070,471	762,706	55,391	1,154,462	2,846,746
32	Off-balance sheet items				9,181,794	266,675				8,866,405	247,902
33	Total required stable funding					39,979,113					37,036,495
34	Consolidated net stable funding ratio (NSFR)					119.9 %					130.0 %