

Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of September 30,2023					Prior Quarter As of June 30,2023				
		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	
<b>Available stable funding (ASF) items (1)</b>											
1	Capital	6,017,777	-	-	-	6,017,777	6,783,928	-	-	-	6,783,928
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	6,017,777	-	-	-	6,017,777	6,783,928	-	-	-	6,783,928
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	10,558	-	-	-	9,523	11,656	-	-	-	10,513
5	of which, Stable deposits	414	-	-	-	393	444	-	-	-	421
6	of which, Less stable deposits	10,144	-	-	-	9,129	11,212	-	-	-	10,091
7	Wholesale funding	6,374,553	47,683,739	30,553,076	2,452,306	41,219,394	6,257,334	53,115,990	27,413,885	2,668,843	41,118,207
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	6,374,553	47,683,739	30,553,076	2,452,306	41,219,394	6,257,334	53,115,990	27,413,885	2,668,843	41,118,207
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	25,669	4,117,540	39,092	77,501	25,481	26,785	3,925,125	103,683	86,753	57,351
12	of which, Derivative liabilities	-	-	-	77,498	-	-	-	-	86,753	-
13	of which, All other liabilities and equity not included in the above categories	25,669	4,117,540	39,092	2	25,481	26,785	3,925,125	103,683	0	57,351
14	Total available stable funding					47,272,176					47,970,000
<b>Required stable funding (RSF) items (2)</b>											
15	HQLA					1,702,746					1,688,008
16	Deposits held at financial institutions for operational purposes	3,882	-	-	-	1,941	2,346	-	-	-	1,173
17	Loans, repo transactions-related assets, securities and other similar assets	10,620,974	5,487,876	1,854,855	25,764,213	33,736,832	13,052,249	5,200,044	2,215,010	23,527,824	34,057,687
18	of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	-	652,022	-	-	-	-	132,737	-	-	-
19	of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	658,610	1,382,917	681,032	2,669,089	3,610,137	599,150	1,752,944	616,957	2,788,880	3,677,174
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	703,080	3,244,079	1,168,779	7,961,178	9,467,764	693,122	3,202,656	1,562,962	7,711,179	9,418,474
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,416,744	603,134	543,663	1,368,767	-	1,514,090	919,901	578,876	1,601,049
22	of which, Residential mortgages	-	2,311	4,855	205,799	163,000	-	2,526	4,854	204,178	161,760
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,525	3,180	77,562	52,768	-	1,621	3,146	77,406	52,698
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	9,259,283	206,546	187	14,928,146	20,495,929	11,759,977	109,178	30,236	12,823,586	20,800,277
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	999,189	989,280	64,388	2,320,944	4,182,175	1,069,354	793,903	71,292	2,330,166	3,965,569
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)				1,280,135	1,090,030				1,207,884	1,028,460
29	of which, Derivative assets				-	-				-	-
30	of which, Derivative liabilities (before deduction of variation margin posted)				56,493	56,493				83,100	83,100
31	of which, All other assets not included in the above categories	999,189	989,280	64,388	984,314	3,035,651	1,069,354	793,903	71,292	1,039,181	2,854,007
32	Off-balance sheet items				9,579,768	270,649				9,181,794	266,675
33	Total required stable funding					39,894,344					39,979,113
34	Consolidated net stable funding ratio (NSFR)					118.4 %					119.9 %