

Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %)

Item		As of September 30,2021					As of June 30,2021				
		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	9,470,512	-	-	-	9,470,512	-	-	-	-	-
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	9,470,512	-	-	-	9,470,512	-	-	-	-	-
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	42,590	-	-	-	38,353	-	-	-	-	-
5	of which, Stable deposits	442	-	-	-	419	-	-	-	-	-
6	of which, Less stable deposits	42,148	-	-	-	37,933	-	-	-	-	-
7	Wholesale funding	4,386,978	50,880,855	33,064,270	3,915,061	44,651,984	-	-	-	-	-
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	4,386,978	50,880,855	33,064,270	3,915,061	44,651,984	-	-	-	-	-
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	10,207	2,911,990	1,954	48,101	6,573	-	-	-	-	-
12	of which, Derivative liabilities	-	-	-	48,101	-	-	-	-	-	-
13	of which, All other liabilities and equity not included in the above categories	10,207	2,911,990	1,954	-	6,573	-	-	-	-	-
14	Total available stable funding					54,167,423					
Required stable funding (RSF) items (2)											
15	HQLA					1,589,550					
16	Deposits held at financial institutions for operational purposes	2,307	-	-	-	1,153	-	-	-	-	-
17	Loans, repo transactions-related assets, securities and other similar assets	12,614,795	11,166,425	2,934,079	19,972,341	33,398,099	-	-	-	-	-
18	of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	-	399,531	-	-	-	-	-	-	-	-
19	of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	482,613	3,149,134	612,853	3,110,705	4,118,710	-	-	-	-	-
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	528,264	7,613,171	2,316,256	6,947,024	11,201,478	-	-	-	-	-
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	6,288,476	1,802,584	586,155	4,426,531	-	-	-	-	-
22	of which, Residential mortgages	-	2,140	4,579	189,945	136,563	-	-	-	-	-
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,375	2,881	141,252	93,943	-	-	-	-	-
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	11,603,917	2,448	390	9,724,665	17,941,347	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	800,198	275,889	59,665	2,347,647	3,255,653	-	-	-	-	-
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)	-	-	-	1,345,873	1,145,766	-	-	-	-	-
29	of which, Derivative assets	-	-	-	-	-	-	-	-	-	-
30	of which, Derivative liabilities (before deduction of variation margin posted)	-	-	-	32,785	32,785	-	-	-	-	-
31	of which, All other assets not included in the above categories	800,198	275,889	59,665	968,988	2,077,101	-	-	-	-	-
32	Off-balance sheet items	-	-	-	7,250,007	205,578	-	-	-	-	-
33	Total required stable funding					38,450,036					
34	Consolidated net stable funding ratio (NSFR)					140.8%					