

Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of June 30,2022					Prior Quarter As of March 31,2022				
		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	7,607,642	-	-	-	7,607,642	8,514,960	-	-	-	8,514,960
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	7,607,642	-	-	-	7,607,642	8,514,960	-	-	-	8,514,960
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	39,522	-	-	-	35,592	41,230	-	-	-	37,131
5	of which, Stable deposits	444	-	-	-	422	469	-	-	-	446
6	of which, Less stable deposits	39,077	-	-	-	35,169	40,761	-	-	-	36,685
7	Wholesale funding	4,675,457	48,717,012	27,739,387	3,236,331	42,624,827	3,583,292	59,361,785	23,239,632	3,911,303	43,196,144
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	4,675,457	48,717,012	27,739,387	3,236,331	42,624,827	3,583,292	59,361,785	23,239,632	3,911,303	43,196,144
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	14,369	1,712,700	92,579	5	51,407	5,928	2,994,592	22,433	4	14,891
12	of which, Derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	of which, All other liabilities and equity not included in the above categories	14,369	1,712,700	92,579	5	51,407	5,928	2,994,592	22,433	4	14,891
14	Total available stable funding					50,319,469					51,763,127
Required stable funding (RSF) items (2)											
15	HQLA					1,592,856					1,592,075
16	Deposits held at financial institutions for operational purposes	1,610	-	-	-	805	2,285	-	-	-	1,142
17	Loans, repo transactions-related assets, securities and other similar assets	14,148,194	9,120,990	2,092,779	21,222,826	34,882,196	13,427,682	10,305,431	2,800,387	20,276,102	34,447,151
18	of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	-	132,285	-	-	-	-	-	-	-	-
19	of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	858,727	1,494,539	537,793	2,962,359	3,845,392	626,560	1,682,181	549,820	2,953,866	3,780,380
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	737,079	7,488,036	1,550,164	7,009,106	10,988,222	641,144	8,618,294	2,166,179	6,907,142	11,693,235
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	5,893,424	968,326	575,682	3,805,069	-	7,210,315	1,562,381	575,231	4,760,248
22	of which, Residential mortgages	-	2,427	4,625	193,973	138,967	-	2,181	4,671	193,729	138,689
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,685	3,269	147,181	98,145	-	1,554	3,252	147,034	97,975
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	12,552,386	3,702	194	11,057,386	19,909,614	12,159,976	2,774	79,715	10,221,363	18,834,846
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	1,219,113	470,874	62,806	2,461,693	3,951,552	1,135,018	354,740	31,215	2,590,921	3,824,130
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)				1,029,178	876,278				1,244,544	1,059,451
29	of which, Derivative assets				79,333	79,333				169,148	169,148
30	of which, Derivative liabilities (before deduction of variation margin posted)				72,810	72,810				64,818	64,818
31	of which, All other assets not included in the above categories	1,219,113	470,874	62,806	1,280,371	2,923,130	1,135,018	354,740	31,215	1,112,409	2,530,712
32	Off-balance sheet items				8,903,345	238,555				8,147,326	211,175
33	Total required stable funding					40,665,967					40,075,675
34	Consolidated net stable funding ratio (NSFR)					123.7 %					129.1 %