

Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of March 31,2023					Prior Quarter As of December 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	6,927,430	-	-	-	6,927,430	6,634,576	-	-	-	6,634,576
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	6,927,430	-	-	-	6,927,430	6,634,576	-	-	-	6,634,576
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	20,817	-	-	-	18,758	31,522	-	-	-	28,391
5	of which, Stable deposits	444	-	-	-	421	429	-	-	-	407
6	of which, Less stable deposits	20,373	-	-	-	18,336	31,093	-	-	-	27,984
7	Wholesale funding	4,901,241	50,002,391	23,147,097	2,966,301	41,211,011	5,268,418	49,840,795	26,779,125	2,833,303	41,597,917
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	4,901,241	50,002,391	23,147,097	2,966,301	41,211,011	5,268,418	49,840,795	26,779,125	2,833,303	41,597,917
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	122,149	2,521,016	22,515	247,579	17,311	26,648	2,999,111	1,437	0	6,448
12	of which, Derivative liabilities	-	-	-	247,579	-	-	-	-	-	-
13	of which, All other liabilities and equity not included in the above categories	122,149	2,521,016	22,515	0	17,311	26,648	2,999,111	1,437	0	6,448
14	Total available stable funding					48,174,512					48,267,334
Required stable funding (RSF) items (2)											
15	HQLA					1,583,210					1,519,039
16	Deposits held at financial institutions for operational purposes	1,741	-	-	-	870	1,739	-	-	-	869
17	Loans, repo transactions-related assets, securities and other similar assets	11,231,660	4,924,378	1,687,846	23,267,122	31,789,617	12,982,446	5,253,602	1,426,580	21,843,301	32,073,081
18	of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	-	183,361	-	-	-	-	-	-	-	-
19	of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	824,799	1,494,626	531,727	2,957,023	3,759,894	919,453	1,523,630	459,247	2,807,092	3,596,611
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	604,985	3,210,176	1,120,671	7,612,647	9,042,769	885,817	3,647,352	941,947	7,445,900	9,269,537
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,466,366	543,362	538,213	1,354,703	-	1,783,026	353,948	535,369	1,416,477
22	of which, Residential mortgages	-	2,249	4,838	203,316	161,118	-	2,459	4,773	198,384	145,143
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,496	3,123	76,224	51,855	-	1,589	3,090	135,499	90,414
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	9,801,874	33,964	30,609	12,494,135	18,825,835	11,177,175	80,160	20,611	11,391,923	19,061,789
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	1,070,471	762,706	55,391	1,817,839	3,414,894	1,026,446	773,182	60,564	2,269,487	3,958,139
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)				644,746	549,517				842,103	717,275
29	of which, Derivative assets				-	-				274,387	274,387
30	of which, Derivative liabilities (before deduction of variation margin posted)				18,630	18,630				1,090	1,090
31	of which, All other assets not included in the above categories	1,070,471	762,706	55,391	1,154,462	2,846,746	1,026,446	773,182	60,564	1,151,906	2,965,386
32	Off-balance sheet items				8,866,405	247,902				9,370,252	266,196
33	Total required stable funding					37,036,495					37,817,327
34	Consolidated net stable funding ratio (NSFR)					130.0 %					127.6 %