Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

| Principle of value Princip | | | | | | | | | | | (I | n million yen, %) | |
|--|--|--|---------------------------------------|------------|------------|------------|----------------|---------------------------------------|------------|------------|------------|-------------------|--|
| Three-global value procedure mirrory No. marriance No. mirrory Concenting No. mirrory No. mirrory Concenting No. mirrory N | | | | | | | | | | | | | |
| No multirity Se menths No multirity Se mult | Item | | Unweighted value by residual maturity | | | | | Unweighted value by residual maturity | | | | | |
| Capital Control Capital Capita | | | No maturity | < 6 months | | ≥ 1yr | Weighted value | No maturity | < 6 months | | ≥ 1yr | Weighted value | |
| True 2 quality (checking the proposed on of True 2 instruments with processing analysis) of six data (oz. year) before the application of capital distinctions of state (checking the proposed of the processing analysis) of six data (oz. year) before the application of capital distinctions of state (checking the processing analysis) of state (check year) of year (check year) of ye | Available stable funding (ASF) items (1) | | | | | | | | | | | | |
| True 2 quality (checking the proposed on of True 2 instruments with processing analysis) of six data (oz. year) before the application of capital distinctions of state (checking the proposed of the processing analysis) of six data (oz. year) before the application of capital distinctions of state (checking the processing analysis) of state (check year) of year (check year) of ye | 1 | Capital | 6.017.777 | _ | - | _ | 6.017.777 | 6.783.928 | _ | _ | | 6.783.928 | |
| Secure Security Secure Security Secure Security Secure Security Secure Security Secure Security S | | 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 | | - | - | - | | | - | - | - | | |
| 5 Grebisch, Stablet deposits 444 | 3 | | - | - | - | - | - | - | - | - | - | - | |
| 6 Ser which, Less stable deposits 10,144 9,129 11,121 10,091 | 4 | Funding from retail and small business customers | 10,558 | 1 | - | - | 9,523 | 11,656 | - | - | - | 10,513 | |
| Processed funding | 5 | of which, Stable deposits | 414 | 1 | - | - | 393 | | - | - | - | 421 | |
| 8 | 6 | of which, Less stable deposits | 10,144 | - | - | - | 9,129 | 11,212 | - | - | - | 10,091 | |
| 9 Orwhich, Other wholesale funding 0.374,553 47,683,739 30,553,076 2,482,306 41,219,094 6,227,334 53,115,909 27,413,885 2,668,943 41,118,207 | 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 | |
| 10 Liabilities with matching interdependent assets | 8 | of which, Operational deposits | 1 | 1 | - | - | - | - | - | - | - | - | |
| 11 Ober-faithilities 25,669 4,117,540 39,092 77,010 25,481 26,785 39,25,125 103,683 86,755 57,351 22 for which, Derivative liabilities and equity not included in the above 25,669 4,117,540 39,092 2 25,481 26,785 3,925,125 103,683 86,755 57,351 31 Total available stable funding (RSF) items (2) 47,272,176 47,270,000 32 Required stable funding (RSF) items (2) 47,272,176 47,270,000 32 Required stable funding (RSF) items (2) 47,272,176 47,270,000 33 Required stable funding (RSF) items (2) 47,272,176 47,270,000 34 Total available stable funding (RSF) items (2) 47,272,176 47,270,000 35 ROLA 1,702,746 1,7 | 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 | |
| 12 Of which, All other inabilities and equity not included in the above 25,669 4,117,540 39,092 2 25,481 26,785 3,925,125 103,683 0 573,511 14 Total available stable funding 47,272,176 47,279,000 47,272,176 47,279,000 47,279,000 15 HOLA | 10 | | 1 | 1 | - | - | - | - | - | - | - | - | |
| 1 Of which, All other liabilities and equity not included in the above 2,5,669 4,117,540 39,092 2 25,481 26,785 3,925,125 103,683 0 57,351 1 Total available stable funding 47,970,000 47,970,000 Required stable funding (RSF) litens (2) 47,970,000 15 IIGLA 1,000 | 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 | |
| Security | 12 | of which, Derivative liabilities | | | | 77,498 | | | | | 86,753 | | |
| 1,00 | 13 | | 25,669 | 4,117,540 | 39,092 | 2 | 25,481 | 26,785 | 3,925,125 | 103,683 | 0 | 57,351 | |
| 1,000 1,00 | 14 | Total available stable funding | | | | | 47,272,176 | | | | | 47,970,000 | |
| 16 Deposits held at financial institutions for operational purposes 3,882 1,941 2,346 1,173 17 Loans, report ransactions-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 report transactions with-financial institutions (not included in item 18) of which, Loans to- and report transactions with-financial institutions (not included in item 18) of which, Loans and report transactions-related assets (not included in item 18) of which, Loans and report transactions-related assets (not included in item 18) of which, Loans and report transactions-related assets (not included in item 18), 19 and 22 of which, Loans and report and transactions related assets (not included in item 18), 19 and 22 of which, Loans and report and transactions related assets (not included in item 18), 19 and 22 of which, Loans and report and transactions related assets (not included in item 18), 19 and 22 of which, Loans and report and transactions related assets (not included in item 18), 19 and 22 of which, Loans and report and transactions related assets (not included in item 18), 19 and 22 of which, Loans and report and transactions related assets (not included in item 18), 19 and 22 of which, Loans and report ansactions with-financial institutions (not included in item 18), 19 and 22 of which, Loans and report ansactions with-financial institutions (not included in item 18), 19 and 22 of which, Loans and report ansactions with-financial institutions (not included in item 18), 19 and 22 of which, Loans and report ansactions with-financial institutions (not included in item 18), 10,000,000 1,000 | Required stable funding (RSF) items (2) | | | | | | | | | | | | |
| 17 Lours, 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 | 15 | HQLA | | | | | 1,702,746 | | | | | 1,688,008 | |
| of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not included in item 18) of which, Loans can drepo transactions with- financial institutions (not 13,2737 of which, Loans can drepo transactions with- financial institutions (not 18,3027) possible (which, Loans can drepo transactions with- financial institutions (not 18,3027) possible (which, Loans can drepo transactions with- financial institutions (not 18,3027) possible (which, Loans can drepo transactions with- financial institutions (not 18,3027) possible (which, Besidan can can can can can can can can can c | 16 | Deposits held at financial institutions for operational purposes | 3,882 | - | - | - | 1,941 | 2,346 | - | - | - | 1,173 | |
| 18 (secured by level 1 HQLA) | 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 | |
| included in item 18) 1. 1. 1. 1. 1. 1. 1. 1 | 18 | | ī | 652,022 | - | - | - | 1 | 132,737 | - | - | - | |
| 18, 19 and 22) 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 | 19 | | 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 | |
| Standardised Approach for credit risk | 20 | | 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 | |
| 23 Off-balance sheet items 1,525 3,180 77,562 52,768 - 1,621 3,146 77,406 52,698 | | | - | 1,416,744 | | | | - | 1,514,090 | 919,901 | 578,876 | 1,601,049 | |
| Standardised Approach for credit risk 1,325 3,180 7/,362 32,768 1,621 3,146 7/,406 32,698 | 22 | of which, Residential mortgages | - | 2,311 | 4,855 | 205,799 | 163,000 | - | 2,526 | 4,854 | 204,178 | 161,760 | |
| and other similar assets 9,259,283 | 23 | | - | 1,525 | 3,180 | 77,562 | 52,768 | - | 1,621 | 3,146 | 77,406 | 52,698 | |
| 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 | 24 | | 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 | |
| 27 Of which, Physical traded commodities, including gold | 25 | Assets with matching interdependent liabilities | - | - | - | - | - | - | - | - | - | - | |
| 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 | | | 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 | |
| 28 contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet) 29 of which, Derivative assets 30 of which, Derivative liabilities (before deduction of variation margin posted) 31 of which, All other assets not included in the above categories 32 off-balance sheet items 33 Total required stable funding 34 contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet) 1,280,135 | 27 | of which, Physical traded commodities, including gold | - | | | | - | - | | | | - | |
| 30 of which, Derivative liabilities (before deduction of variation margin posted) 56,493 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 | 28 | contributions to default funds of CCPs (including those that are not | | | | 1,280,135 | 1,090,030 | | | | 1,207,884 | 1,028,460 | |
| Dested Solution | 29 | of which, Derivative assets | | | | - | - | | | | - | - | |
| 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 | 30 | | | | | 56,493 | 56,493 | | | | 83,100 | 83,100 | |
| 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 | 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 | |
| 33 Total required stable funding 39,894,344 39,979,113 | 32 | Off-balance sheet items | | | | | 270,649 | | | | 9,181,794 | 266,675 | |
| | - | Total required stable funding | | | | | | | | | | | |
| | | | | | | | | | | | | | |