Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

Principles Pri											(I	n million yen, %)	
Three-global value procedure mirrory No marriage A page													
No multirity Commission No multirity No multirity Commission No multirity Commission No multirity Commission No multirity No multi	Item		Unweighted value by residual maturity					Unweighted value by residual maturity					
Capital			No maturity	< 6 months		≥ 1yr	Weighted value	No maturity	< 6 months		≥ 1yr	Weighted value	
The Content Equity The Logistic, Additional Test Coupled and Test Coupled and Test Coupled and Test Coupled and Content of the 2 instruments with related an interity of fees than one year) before the epilication of capital indebetoests of the Coupled and	Available stable funding (ASF) items (1)												
The Content Equity The Logistic, Additional Test Coupled and Test Coupled and Test Coupled and Test Coupled and Content of the 2 instruments with related an interity of fees than one year) before the epilication of capital indebetoests of the Coupled and	1	Canital	6 680 903	_	_		6 680 903	6 017 777	l .	l <u>.</u>	_	6.017.777	
Secure Securi Securit Secure Securit Security Secur		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 6 principal Stable deposits 406 .	3		-	-	-	-	-	-	-	-	-	-	
6 Ser which, Less stable deposits 9,777	4	Funding from retail and small business customers	10,183	1	-	-	9,185	10,558	-	-	-	9,523	
Procession of the content of the c	5	of which, Stable deposits	406	1	-	-	385	414	-	-	-	393	
8	6	of which, Less stable deposits	9,777	-	-	-	8,799	10,144	-	-	-	9,129	
9 Cwhich, Other wholesale funding 0,104,768 50,130,115 25,600,103 2,479,115 40,393,288 6,374,555 47,683,739 0,553,076 2,452,306 41,121,394	7	Wholesale funding	6,104,768	50,130,315	25,600,103	2,479,115	40,393,288	6,374,553	47,683,739	30,553,076	2,452,306	41,219,394	
10 Liabilities with matching interdependent assets	8	of which, Operational deposits	1	1	-	-	-	-	-	-	-	-	
11 Ober-faithilities 18,222 3,792,414 355 0 6,341 25,669 4,117,540 39,092 77,501 25,481	9	of which, Other wholesale funding	6,104,768	50,130,315	25,600,103	2,479,115	40,393,288	6,374,553	47,683,739	30,553,076	2,452,306	41,219,394	
12	10		1	1	-	-	-	-	-	-	-	-	
1 Of which, All other liabilities and equity not included in the above eacquired scalegaries 1,17,540	11	Other liabilities	18,222	3,792,414	355	0	6,341	25,669	4,117,540	39,092	77,501	25,481	
15 Total available stable funding (RSP) items (2) 47,089,719 47,089,719 47,272,176	12	of which, Derivative liabilities				-					77,498		
Sequence Stable funding (RSF) tems (2) 15 IQLA 1,598,507 3,882 1,702,746 1,994 1,168,7876 1,854,855 25,764,213 33,736,832 1,941 1,742,746 1,744,745 1,74	13		18,222	3,792,414	355	0	6,341	25,669	4,117,540	39,092	2	25,481	
1.702,746 1.583,707 3,882 - 1.702,746 1.583,707 3,882 - 1.702,746	14	Total available stable funding					47,089,719					47,272,176	
16 Deposits held at financial institutions for operational purposes 2,198 - 1,099 3,882 - 1,941 17 Loans, report ransactions-related assets, securities and other similar assets 10,289,651 5,239,822 1,627,076 25,206,120 33,021,314 10,620,974 5,487,876 1,854,855 25,764,213 33,736,832 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 and the second of which are second of which and the second of which are section of variation margin protects) 1,000,000	Required stable funding (RSF) items (2)												
17 Lours, repo transactions-related assets, securities and other similar assets 10,289,651 5,239,822 1,627,076 25,206,120 33,021,314 10,620,974 5,487,876 1,854,855 25,764,213 33,736,832 18 Security by level I HQLA)	15	HQLA					1,583,707					1,702,746	
of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions with- financial institutions (not included in item 18) of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans to- and repo transactions with- financial institutions (not included in item 18) 1,282,099 599,453 2,481,658 3,349,803 658,610 1,382,917 681,032 2,669,089 3,610,137 703,080 3,244,079 1,168,779 7,961,178 9,467,764 1,168,779 7,961,178 9,467,764 1,4855 205,779 163,000 of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk 1,644 3,203 7,8926 3,726 3,726 3,726 3,729	16	Deposits held at financial institutions for operational purposes	2,198	-	-	-	1,099	3,882	-	-	-	1,941	
18 (secured by level 1 HQLA)	17	Loans, repo transactions-related assets, securities and other similar assets	10,289,651	5,239,822	1,627,076	25,206,120	33,021,314	10,620,974	5,487,876	1,854,855	25,764,213	33,736,832	
19 included in item 18 344,618 1,528,099 59,453 2,481,658 3,349,803 658,610 1,382,917 681,032 2,699,089 3,610,137	18		-	40,146	-	-	-	-	652,022	-	-	-	
18, 19 and 22) 18, 19 and 22) 670,541 3,630,873 935,414 7,773,819 9,372,675 703,080 3,244,079 1,168,779 7,961,178 9,467,764	19		544,618	1,528,099	599,453	2,481,658	3,349,803	658,610	1,382,917	681,032	2,669,089	3,610,137	
Standardised Approach for credit risk	20		670,541	3,630,873	935,414	7,773,819	9,372,675	703,080	3,244,079	1,168,779	7,961,178	9,467,764	
23 Off-balance sheet items 1,644 3,203 78,926 53,726 - 1,525 3,180 77,562 52,768			-	1,750,545			1,365,106	-	1,416,744	603,134	543,663	1,368,767	
Standardised Approach for credit risk - 1,644 3,203 78,926 33,726 - 1,325 3,180 77,362 32,768	22	of which, Residential mortgages	-	2,566	4,925	207,648	164,462	-	2,311	4,855	205,799	163,000	
and other similar assets 9,0/4,491 38,135 87,282 14,742,995 20,134,373 9,259,283 206,346 187 14,928,146 20,495,929 25 Assets with matching interdependent liabilities	23		-	1,644	3,203	78,926	53,726	-	1,525	3,180	77,562	52,768	
Other assets 948,572 732,874 67,026 1,955,105 3,521,045 999,189 989,280 64,388 2,320,944 4,182,175	24		9,074,491	38,135	87,282	14,742,995	20,134,373	9,259,283	206,546	187	14,928,146	20,495,929	
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) 1,005,225 856,386 1,280,135 1,090,030 1,090,03	-		948,572	732,874	67,026	1,955,105	3,521,045	999,189	989,280	64,388	2,320,944	4,182,175	
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 34,102,135 1,090,030 1,280,1	27	of which, Physical traded commodities, including gold	-				-	-				-	
30 of which, Derivative liabilities (before deduction of variation margin posted) 4,102 4,102 56,493 56,493 31 of which, All other assets not included in the above categories 948,572 732,874 67,026 882,326 2,597,106 999,189 989,280 64,388 984,314 3,035,651 32 Off-balance sheet items 9,395,827 262,798 9,579,768 270,649 33 Total required stable funding 38,389,964 39,894,344	28	contributions to default funds of CCPs (including those that are not				1,005,225	856,386				1,280,135	1,090,030	
Posted P	29	of which, Derivative assets				63,449	63,449				-	-	
32 Off-balance sheet items 9,395,827 262,798 9,579,768 270,649 33 Total required stable funding 38,389,964 39,894,344	30					4,102	4,102				56,493	56,493	
32 Off-balance sheet items 9,395,827 262,798 9,579,768 270,649 33 Total required stable funding 38,389,964 39,894,344	31	of which, All other assets not included in the above categories	948,572	732,874	67,026	882,326	2,597,106	999,189	989,280	64,388	984,314	3,035,651	
33 Total required stable funding 38,389,964 39,894,344	32	Off-balance sheet items				9,395,827	262,798				9,579,768	270,649	
	-												