Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %)

No.											(1:	n million yen, %)	
No. Process													
No.	Item		Unweighted value by residual maturity					Unv	veighted value	by residual ma	turity		
Capital Communication (Communication (Communication (Communication) (Communi			No maturity	< 6 months		≥ 1yr	Weighted value	No maturity	< 6 months		≥ 1yr	Weighted value	
For shells, Common Equaty That cognish, Additional Text Cognish and Text Cognish and Text Cognish and Proprietions with a single closeling the proprietion of Text 2 instruments with a single control of the policy of the control of the policy of the control of the policy of the control of	Available stable funding (ASF) items (1)												
For shells, Common Equaty That cognish, Additional Text Cognish and Text Cognish and Text Cognish and Proprietions with a single closeling the proprietion of Text 2 instruments with a single control of the policy of the control of the policy of the control of the policy of the control of	1	Capital	5.347.722	_	_	642.830	5,990,552	5.232.339	_	_	141.935	5.374.274	
Package from read and small bestiness customers 12.57 1.279 1.109 1.		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		-	-				-	-			
5	3		-	-	-	-	-	-	-	-	-	-	
6 6 6 1,230	4	Funding from retail and small business customers	12,432	-	-	-	11,239	14,108	-	-	-	12,776	
7 No-clase funding	5	of which, Stable deposits	1,001	-	-	-	950	1,574	-	-	-	1,495	
Section Company Comp	6	of which, Less stable deposits	11,431	-	-	-	10,288	12,533	-	-	-	11,280	
Or which, Other wholesed funding 3,293,044 2,699,069 20,621,181 3,174,679 40,090,729 3,477,429 41,930,411 24,960,093 3,670,382 40,005,692 10 10 10 10 10 10 10 1	7	Wholesale funding	3,293,044	42,699,969	20,621,181	3,174,619	40,069,729	3,477,429	41,930,411	24,696,039	3,670,382	40,305,692	
Desiration with mutching interdependent assets 18,702 3,771,978 3,6812 0 24,895 8,290 4,179,601 5,204 5,633 5,896 12 6 fwhich, Derivative liabilities and equity not included in the above alegeries 18,702 3,771,978 3,6812 0 24,895 8,290 4,179,601 5,204 1 8,896 14 70 all available stable funding (RSF) items (2) 46,096,417 2 45,701,640 46,096,417 2 45,701,640 47,701,640	8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-	
11 Ohne liabilities 18,782 3,771,978 3,6812 0 24,895 8,290 4,179,601 5,204 96,834 8,896 6,964,174 13 76 which, Derivative liabilities and equity not included in the above categories 18,782 3,771,978 3,6812 0 24,895 8,290 4,179,601 5,204 1 8,896 8,290 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 8,200 4,179,601 5,204 1 8,896 4,790,600 1 8,896 4,990,600 1 8,896 4,990,600 1 8,896 4,990,600 1 8,990	9	of which, Other wholesale funding	3,293,044	42,699,969	20,621,181	3,174,619	40,069,729	3,477,429	41,930,411	24,696,039	3,670,382	40,305,692	
12	10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-	
1878 1878 1878 1878 1878 1878 1878 1878 1878 1879	11	Other liabilities	18,782	3,771,978	36,812	0	24,895	8,290	4,179,601	5,204	96,834	8,896	
Collegories 18,762 3,711,78 36,812 0 24,898 5,20 1,179,611 5,00 1 45,701,640	12	of which, Derivative liabilities				-					96,832		
Required stable flauding (RSF) items (2) 15 HOLA 1,564,314 1,664,314 1,747,013 1,564,314 1,747,013 1,562,314 1,747,013 1,562,314 1,747,013 1,562,314 1,747,013 1,562,314 1,747,013 1,562,314 1,747,013 1,562,314	13		18,782	3,771,978	36,812	0	24,895	8,290	4,179,601	5,204	1	8,896	
1,747,013 1,74	14	Total available stable funding					46,096,417					45,701,640	
16 Deposits held at financial institutions for operational purposes 1,246 1,552	Required stable funding (RSF) items (2)												
17 Loams, repo transactions-related assets, securities and other similar assets 5,119,412 4,591,390 1,805,523 23,517,751 27,227,928 6,755,885 5,212,822 1,567,303 23,856,323 28,889,094 67 which, Loans to- and repo transactions with- financial institutions of of which, Loans to- and repo transactions with- financial institutions (no included in item 18) 643,099 3,003,825 1,104,952 8,762,330 9,981,908 599,656 3,385,543 940,204 8,508,496 9,831,200 18,199 and 22) 67 which, With a risk weight of less than or equal to 35% under the 22 of which, With a risk weight of less than or equal to 35% under the 23 of which, With a risk weight of less than or equal to 35% under the 24 of which, With a risk weight of less than or equal to 35% under the 24 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than or equal to 35% under the 25 of which, With a risk weight of less than	15	HQLA					1,564,314					1,747,013	
Secured by level I HQLA Figure 1 HQLA Figure 2 Figure 2 Figure 3	16	Deposits held at financial institutions for operational purposes	1,246	-	-	-	623	3,105	-	-	-	1,552	
Secured by level 1 HQLA Secured by level 2 HQLA Secured by level 2 HQLA Secured by level 2	17	Loans, repo transactions-related assets, securities and other similar assets	5,119,412	4,591,390	1,805,523	23,517,751	27,227,928	6,755,885	5,212,822	1,567,303	23,856,323	28,889,094	
19 included in item 18) 329,315 1,447,709 310,623 2,628,385 3,421,631 310,035 1,583,946 311,775 2,411,904 3,254,307	18		-	1	1	-	-	1	-	-	1	-	
18, 19 and 22) 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk - 1,437,416 290,211 390,627 1,128,063 - 1,551,228 128,145 410,691 1,115,170	19		529,515	1,447,709	510,625	2,628,385	3,421,631	516,055	1,583,946	511,775	2,411,904	3,254,307	
Standardised Approach for credit risk	20		643,909	3,003,825	1,104,952	8,762,330	9,981,908	599,656	3,385,543	940,204	8,508,496	9,831,200	
Of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk 1,540 3,153 81,599 55,386 . 1,669 3,250 81,452 55,404	21		-	1,437,416	290,211	390,627	1,128,063	-	1,551,228	128,145	410,691	1,115,170	
Standardised Approach for credit risk 1,340 3,153 81,399 35,386 1,609 3,230 81,432 33,404	22	of which, Residential mortgages	-	2,341	4,747	221,267	175,301	-	2,530	5,009	216,739	171,707	
and other similar assets 3,943,987 137,513 185,198 11,905,768 13,649,086 2,640,173 240,802 110,313 12,719,182 13,631,879 25 Assets with matching interdependent liabilities 26 Other assets Other assets Of which, Physical traded commodities, including gold 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) 27 Of which, Derivative assets Of which, Derivative liabilities (before deduction of variation margin posted) Of which, All other assets not included in the above categories 973,391 367,213 69,917 1,158,723 2,527,674 835,359 498,196 87,027 945,958 2,195,926 38 Off-balance sheet items Off-balance s	23		-	1,540	3,153	81,599	55,386		1,669	3,250	81,452	55,404	
26 Other assets 973,391 367,213 69,917 1,875,597 3,148,527 835,359 498,196 87,027 1,729,039 2,873,001 27 of which, Physical traded commodities, including gold 0 0 0 0 0 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) 0 0 0 0 0 29 of which, Derivative assets 0 0 0 0 30 of which, Derivative liabilities (before deduction of variation margin posted) 0 0 0 0 0 31 of which, All other assets not included in the above categories 973,391 367,213 69,917 1,158,723 2,527,674 835,359 498,196 87,027 945,958 2,195,926 32 Off-balance sheet items 10,181,019 278,967 9,822,313 282,801 33,793,463 33,793,463 33,793,463 33,793,463 33,793,463 33,793,463 33,793,463 33,793,463 34,793,463	24	and other similar assets	3,945,987	137,513	185,198	11,905,768	13,649,086	5,640,173	240,802	110,313	12,719,182	15,631,879	
27 Of which, Physical traded commodities, including gold - - - - - - - - -	25		-	-	-	-	-	-	-	-	-	-	
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) of which, Derivative assets of which, Derivative liabilities (before deduction of variation margin posted) of which, All other assets not included in the above categories off-balance sheet items off-balance sheet items of which, All other assets not included in the above categories off-balance sheet items of which, All other assets not included in the above categories off-balance sheet items off-balance	_		973,391	367,213	69,917	1,875,597	3,148,527	835,359	498,196	87,027	1,729,039	2,873,001	
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 463,028 557,007 51,239 52,605 52,605 63,034	27	of which, Physical traded commodities, including gold	-				-	-				-	
30 of which, Derivative liabilities (before deduction of variation margin posted) 2,605 2,605 63,034 63,034 31 of which, All other assets not included in the above categories 973,391 367,213 69,917 1,158,723 2,527,674 835,359 498,196 87,027 945,958 2,195,926 32 Off-balance sheet items 10,181,019 278,967 9,822,313 282,801 33 Total required stable funding 32,220,361 33,793,463	28	contributions to default funds of CCPs (including those that are not				653,028	557,007				720,046	614,040	
Descal Posted P	29	of which, Derivative assets				61,239	61,239				-	-	
32 Off-balance sheet items 10,181,019 278,967 9,822,313 282,801 33 Total required stable funding 32,220,361 33,793,463	30					2,605	2,605				63,034	63,034	
33 Total required stable funding 32,220,361 33,793,463	31	of which, All other assets not included in the above categories	973,391	367,213	69,917	1,158,723	2,527,674	835,359	498,196	87,027	945,958	2,195,926	
	32	Off-balance sheet items				10,181,019	278,967				9,822,313	282,801	
34 Consolidated net stable funding ratio (NSFR) 143.0 % 135.2 %	33	Total required stable funding					32,220,361					33,793,463	
	34	Consolidated net stable funding ratio (NSFR)					143.0 %					135.2 %	