

Net Stable Funding Ratio Disclosure (Non-consolidated)

The Norinchukin Bank

(In million yen, %)

Item		As of September 30,2021					As of June 30,2021				
		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	9,337,485	-	-	-	9,337,485	-	-	-	-	-
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	9,337,485	-	-	-	9,337,485	-	-	-	-	-
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	42,590	-	-	-	38,353	-	-	-	-	-
5	of which, Stable deposits	442	-	-	-	419	-	-	-	-	-
6	of which, Less stable deposits	42,148	-	-	-	37,933	-	-	-	-	-
7	Wholesale funding	4,393,792	50,826,898	33,063,642	3,916,561	44,655,211	-	-	-	-	-
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	4,393,792	50,826,898	33,063,642	3,916,561	44,655,211	-	-	-	-	-
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	4,611	2,849,293	1,999	48,101	999	-	-	-	-	-
12	of which, Derivative liabilities	-	-	-	48,101	-	-	-	-	-	-
13	of which, All other liabilities and equity not included in the above categories	4,611	2,849,293	1,999	-	999	-	-	-	-	-
14	Total available stable funding					54,032,049					
Required stable funding (RSF) items (2)											
15	HQLA					1,491,690					
16	Deposits held at financial institutions for operational purposes	2,108	-	-	-	1,054	-	-	-	-	-
17	Loans, repo transactions-related assets, securities and other similar assets	12,813,672	11,368,660	3,047,567	19,305,899	33,090,845	-	-	-	-	-
18	of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	-	399,531	-	-	-	-	-	-	-	-
19	of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	471,897	3,353,518	734,047	2,899,870	3,997,523	-	-	-	-	-
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	526,400	7,613,158	2,313,124	6,683,882	10,974,650	-	-	-	-	-
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	6,288,476	1,802,584	586,155	4,426,531	-	-	-	-	-
22	of which, Residential mortgages	-	4	4	37	28	-	-	-	-	-
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	4	4	37	28	-	-	-	-	-
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	11,815,374	2,448	390	9,722,108	18,118,643	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	986,839	275,327	57,731	2,335,107	3,427,257	-	-	-	-	-
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)	-	-	-	1,345,873	1,145,766	-	-	-	-	-
29	of which, Derivative assets	-	-	-	-	-	-	-	-	-	-
30	of which, Derivative liabilities (before deduction of variation margin posted)	-	-	-	32,785	32,785	-	-	-	-	-
31	of which, All other assets not included in the above categories	986,839	275,327	57,731	956,448	2,248,706	-	-	-	-	-
32	Off-balance sheet items	-	-	-	5,262,322	177,227	-	-	-	-	-
33	Total required stable funding					38,188,074					
34	Non-consolidated net stable funding ratio (NSFR)					141.4%					