

Net Stable Funding Ratio Disclosure (Non-consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of June 30, 2022					Prior Quarter As of March 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	7,452,766	-	-	-	7,452,766	8,368,153	-	-	-	-	8,368,153
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	7,452,766	-	-	-	7,452,766	8,368,153	-	-	-	-	8,368,153
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	39,522	-	-	-	35,592	41,231	-	-	-	-	37,131
5	of which, Stable deposits	444	-	-	-	422	469	-	-	-	-	446
6	of which, Less stable deposits	39,077	-	-	-	35,169	40,761	-	-	-	-	36,685
7	Wholesale funding	4,684,083	48,662,462	27,735,785	3,237,081	42,625,907	3,589,590	59,305,146	23,240,132	3,912,303	43,198,220	
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	4,684,083	48,662,462	27,735,785	3,237,081	42,625,907	3,589,590	59,305,146	23,240,132	3,912,303	43,198,220	
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	9,255	1,658,878	92,585	5	46,297	2,257	2,922,352	22,433	4	11,221	
12	of which, Derivative liabilities	-	-	-	-	-	-	-	-	-	-	-
13	of which, All other liabilities and equity not included in the above categories	9,255	1,658,878	92,585	5	46,297	2,257	2,922,352	22,433	4	11,221	
14	Total available stable funding					50,160,563						51,614,726
Required stable funding (RSF) items (2)												
15	HQLA					1,380,751						1,389,340
16	Deposits held at financial institutions for operational purposes	1,342	-	-	-	671	2,012	-	-	-	-	1,006
17	Loans, repo transactions-related assets, securities and other similar assets	14,347,244	9,371,383	2,241,502	20,375,781	34,428,977	13,651,954	10,559,244	2,946,127	19,504,237	34,087,773	
18	of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	-	132,285	-	-	-	-	-	-	-	-	-
19	of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	842,077	1,750,847	692,499	2,652,376	3,642,078	609,619	1,939,445	701,528	2,695,883	3,628,445	
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	700,982	7,484,543	1,548,803	6,668,296	10,665,424	624,932	8,617,019	2,164,877	6,590,135	11,408,709	
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	5,893,424	968,326	575,682	3,805,069	-	7,210,315	1,562,381	575,231	4,760,248	
22	of which, Residential mortgages	-	4	4	37	29	-	4	4	40	30	
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	4	4	37	29	-	4	4	40	30	
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	12,804,183	3,702	194	11,055,070	20,121,445	12,417,402	2,774	79,715	10,218,178	19,050,586	
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-	-
26	Other assets	1,415,261	469,188	60,956	2,464,153	4,146,624	1,293,129	353,304	30,212	2,544,509	3,933,390	
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)				1,029,178	876,278				1,244,544	1,059,451	
29	of which, Derivative assets				79,333	79,333				169,148	169,148	
30	of which, Derivative liabilities (before deduction of variation margin posted)				72,810	72,810				64,818	64,818	
31	of which, All other assets not included in the above categories	1,415,261	469,188	60,956	1,282,832	3,118,202	1,293,129	353,304	30,212	1,065,998	2,639,972	
32	Off-balance sheet items				6,646,454	205,089				5,973,141	183,165	
33	Total required stable funding					40,162,114						39,594,676
34	Non-consolidated net stable funding ratio (NSFR)					124.8%						130.3%