

Net Stable Funding Ratio Disclosure (Non-consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of September 30, 2022					Prior Quarter As of June 30, 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	6,619,142	-	-	-	6,619,142	7,452,766	-	-	-	7,452,766
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	6,619,142	-	-	-	6,619,142	7,452,766	-	-	-	7,452,766
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	36,036	-	-	-	32,454	39,522	-	-	-	35,592
5	of which, Stable deposits	437	-	-	-	415	444	-	-	-	422
6	of which, Less stable deposits	35,598	-	-	-	32,038	39,077	-	-	-	35,169
7	Wholesale funding	3,780,643	46,637,392	32,028,725	3,233,312	42,688,307	4,684,083	48,662,462	27,735,785	3,237,081	42,625,907
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	3,780,643	46,637,392	32,028,725	3,233,312	42,688,307	4,684,083	48,662,462	27,735,785	3,237,081	42,625,907
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	4,111	3,301,710	42,540	3	21,273	9,255	1,658,878	92,585	5	46,297
12	of which, Derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	of which, All other liabilities and equity not included in the above categories	4,111	3,301,710	42,540	3	21,273	9,255	1,658,878	92,585	5	46,297
14	Total available stable funding					49,361,178					50,160,563
Required stable funding (RSF) items (2)											
15	HQLA					1,532,662					1,380,751
16	Deposits held at financial institutions for operational purposes	1,309	-	-	-	654	1,342	-	-	-	671
17	Loans, repo transactions-related assets, securities and other similar assets	14,641,313	7,020,792	1,937,657	21,537,373	34,319,357	14,347,244	9,371,383	2,241,502	20,375,781	34,428,977
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)	910,192	1,891,999	724,562	2,712,271	3,748,009	842,077	1,750,847	692,499	2,652,376	3,642,078
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	790,127	5,051,104	1,192,865	6,848,072	9,502,019	700,982	7,484,543	1,548,803	6,668,296	10,665,424
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	3,422,374	462,714	562,178	2,307,960	-	5,893,424	968,326	575,682	3,805,069
22	of which, Residential mortgages	-	4	4	35	27	-	4	4	37	29
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	4	4	35	27	-	4	4	37	29
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	12,940,993	77,684	20,224	11,976,994	21,069,301	12,804,183	3,702	194	11,055,070	20,121,445
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	1,300,976	891,134	53,081	2,440,611	4,520,182	1,415,261	469,188	60,956	2,464,153	4,146,624
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)				1,071,299	912,012				1,029,178	876,278
29	of which, Derivative assets				80,574	80,574				79,333	79,333
30	of which, Derivative liabilities (before deduction of variation margin posted)				64,674	64,674				72,810	72,810
31	of which, All other assets not included in the above categories	1,300,976	891,134	53,081	1,224,063	3,462,921	1,415,261	469,188	60,956	1,282,832	3,118,202
32	Off-balance sheet items				7,018,292	225,585				6,646,454	205,089
33	Total required stable funding					40,598,442					40,162,114
34	Non-consolidated net stable funding ratio (NSFR)					121.5 %					124.8 %