

Net Stable Funding Ratio Disclosure (Non-consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of June 30,2023					Prior Quarter As of March 31,2023				
		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	6,588,520	-	-	-	6,588,520	6,730,367	-	-	-	6,730,367
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	6,588,520	-	-	-	6,588,520	6,730,367	-	-	-	6,730,367
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	11,656	-	-	-	10,513	20,817	-	-	-	18,758
5	of which, Stable deposits	444	-	-	-	421	444	-	-	-	421
6	of which, Less stable deposits	11,212	-	-	-	10,091	20,373	-	-	-	18,336
7	Wholesale funding	6,268,962	53,051,252	27,414,135	2,668,843	41,115,589	4,922,176	49,942,598	23,147,597	2,966,301	41,211,184
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	6,268,962	53,051,252	27,414,135	2,668,843	41,115,589	4,922,176	49,942,598	23,147,597	2,966,301	41,211,184
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	21,276	3,881,238	103,683	86,753	51,842	116,095	2,471,827	22,515	247,579	11,257
12	of which, Derivative liabilities	-	-	-	86,753	-	-	-	-	247,579	-
13	of which, All other liabilities and equity not included in the above categories	21,276	3,881,238	103,683	0	51,842	116,095	2,471,827	22,515	0	11,257
14	Total available stable funding					47,766,466					47,971,568
Required stable funding (RSF) items (2)											
15	HQLA					1,470,129					1,369,506
16	Deposits held at financial institutions for operational purposes	1,395	-	-	-	697	1,379	-	-	-	689
17	Loans, repo transactions-related assets, securities and other similar assets	13,232,884	5,456,924	2,472,045	22,545,247	33,527,397	11,397,969	5,213,307	1,896,924	22,319,914	31,261,140
18	of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	-	132,737	-	-	-	-	183,361	-	-	-
19	of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	581,640	2,023,446	889,533	2,545,280	3,605,942	802,422	1,795,747	751,901	2,706,571	3,660,021
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	625,469	3,191,556	1,552,270	7,178,015	8,896,885	528,604	3,200,228	1,114,408	7,121,476	8,552,244
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,514,090	919,901	578,876	1,601,049	-	1,466,366	543,362	538,213	1,354,703
22	of which, Residential mortgages	-	4	4	28	28	-	4	4	31	30
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	-	-	-	-	-	-	-	-	-
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	12,025,774	109,178	30,236	12,821,921	21,024,540	10,066,943	33,964	30,609	12,491,835	19,048,843
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	1,260,466	794,938	61,248	2,325,993	4,143,554	1,268,233	763,544	46,087	1,812,074	3,598,479
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)				1,207,520	1,028,151				644,392	549,217
29	of which, Derivative assets				-	-				-	-
30	of which, Derivative liabilities (before deduction of variation margin posted)				83,100	83,100				18,630	18,630
31	of which, All other assets not included in the above categories	1,260,466	794,938	61,248	1,035,372	3,032,302	1,268,233	763,544	46,087	1,149,050	3,030,631
32	Off-balance sheet items				6,564,202	221,203				6,310,610	202,829
33	Total required stable funding					39,362,982					36,432,646
34	Non-consolidated net stable funding ratio (NSFR)					121.3%					131.6%