

Net Stable Funding Ratio Disclosure (Non-consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of September 30,2023					Prior Quarter As of June 30,2023				
		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	5,799,774	-	-	-	5,799,774	6,588,520	-	-	-	6,588,520
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	5,799,774	-	-	-	5,799,774	6,588,520	-	-	-	6,588,520
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	10,558	-	-	-	9,523	11,656	-	-	-	10,513
5	of which, Stable deposits	414	-	-	-	393	444	-	-	-	421
6	of which, Less stable deposits	10,144	-	-	-	9,129	11,212	-	-	-	10,091
7	Wholesale funding	6,386,795	47,596,237	30,553,076	2,452,306	41,205,610	6,268,962	53,051,252	27,414,135	2,668,843	41,115,589
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	6,386,795	47,596,237	30,553,076	2,452,306	41,205,610	6,268,962	53,051,252	27,414,135	2,668,843	41,115,589
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	19,736	4,072,781	39,092	77,501	19,548	21,276	3,881,238	103,683	86,753	51,842
12	of which, Derivative liabilities	-	-	-	77,498	-	-	-	-	86,753	-
13	of which, All other liabilities and equity not included in the above categories	19,736	4,072,781	39,092	2	19,548	21,276	3,881,238	103,683	0	51,842
14	Total available stable funding					47,034,456					47,766,466
Required stable funding (RSF) items (2)											
15	HQLA					1,621,524					1,470,129
16	Deposits held at financial institutions for operational purposes	1,883	-	-	-	941	1,395	-	-	-	697
17	Loans, repo transactions-related assets, securities and other similar assets	10,801,919	5,833,739	2,077,841	24,700,588	33,136,411	13,232,884	5,456,924	2,472,045	22,545,247	33,527,397
18	of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	-	652,022	-	-	-	-	132,737	-	-	-
19	of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	631,587	1,742,305	911,409	2,403,475	3,506,594	581,640	2,023,446	889,533	2,545,280	3,605,942
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	639,766	3,232,860	1,166,240	7,371,577	8,905,906	625,469	3,191,556	1,552,270	7,178,015	8,896,885
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,416,744	603,134	543,663	1,368,767	-	1,514,090	919,901	578,876	1,601,049
22	of which, Residential mortgages	-	3	3	21	22	-	4	4	28	28
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	9,530,565	206,546	187	14,925,514	20,723,888	12,025,774	109,178	30,236	12,821,921	21,024,540
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	1,191,878	990,735	55,787	2,291,572	4,338,569	1,260,466	794,938	61,248	2,325,993	4,143,554
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)				1,278,647	1,088,765				1,207,520	1,028,151
29	of which, Derivative assets				-	-				-	-
30	of which, Derivative liabilities (before deduction of variation margin posted)				56,493	56,493				83,100	83,100
31	of which, All other assets not included in the above categories	1,191,878	990,735	55,787	956,431	3,193,310	1,260,466	794,938	61,248	1,035,372	3,032,302
32	Off-balance sheet items				6,862,097	221,888				6,564,202	221,203
33	Total required stable funding					39,319,335					39,362,982
34	Non-consolidated net stable funding ratio (NSFR)					119.6%					121.3%