Net Stable Funding Ratio Disclosure (Non-consolidated)

The Norinchukin Bank

										(lı	n million yen, %)
		Current Quarter As of December 31,2023					Prior Quarter As of September 30,2023				
Item		Unweighted value by residual maturity					Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value	No maturity	< 6 months	6 months to < 1 yr	≥ 1yr	Weighted value
Availa	ble stable funding (ASF) items (1)										
1	Capital	6,453,678	_	_	_	6,453,678	5,799,774			_	5,799,774
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	6,453,678	-	-	-	6,453,678	5,799,774	-	-	-	5,799,774
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	10,183	-	-	-	9,185	10,558	-	-	-	9,523
5	of which, Stable deposits	406	·	·	-	385	414	-	-	-	393
6	of which, Less stable deposits	9,777	-	-	-	8,799	10,144	-	-	-	9,129
7	Wholesale funding	6,112,278	50,038,164	25,600,103	2,479,115	40,378,946	6,386,795	47,596,237	30,553,076	2,452,306	41,205,610
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	6,112,278	50,038,164	25,600,103	2,479,115	40,378,946	6,386,795	47,596,237	30,553,076	2,452,306	41,205,610
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	12,058	3,748,718	355	0	178	19,736	4,072,781	39,092	77,501	19,548
12	of which, Derivative liabilities				-					77,498	
13	of which, All other liabilities and equity not included in the above categories	12,058	3,748,718	355	0	178	19,736	4,072,781	39,092	2	19,548
14	Total available stable funding					46,841,988					47,034,456
Requir	ed stable funding (RSF) items (2)										
15	HQLA					1,512,284					1,621,524
16	Deposits held at financial institutions for operational purposes	1,619	1	1	-	809	1,883	-	-	-	941
17	Loans, repo transactions-related assets, securities and other similar assets	10,459,125	5,653,793	1,813,185	24,101,041	32,360,114	10,801,919	5,833,739	2,077,841	24 700 500	33,136,411
18	of which, Loans to- and repo transactions with- financial institutions							0,000,00	2,077,041	24,700,588	33,130,411
	(secured by level 1 HQLA)	-	40,146	-	=	-	-	652,022	2,077,641	24,/00,588	-
19	(secured by level 1 HQLA) of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	516,980	40,146 1,951,702	802,989	2,195,801	3,215,439	631,587		911,409	2,403,475	3,506,594
19	of which, Loans to- and repo transactions with- financial institutions (not	516,980		802,989 922,909	- 2,195,801 7,164,206	3,215,439 8,786,349	631,587	652,022	-	-	-
20	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	,	1,951,702 3,623,805 1,750,545	922,909	7,164,206 530,184	8,786,349 1,365,106		652,022 1,742,305 3,232,860 1,416,744	911,409 1,166,240 603,134	2,403,475 7,371,577 543,663	3,506,594 8,905,906 1,368,767
20	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages	,	1,951,702	922,909	7,164,206	8,786,349		652,022 1,742,305 3,232,860	911,409	2,403,475 7,371,577	3,506,594 8,905,906
20	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	,	1,951,702 3,623,805 1,750,545	922,909	7,164,206 530,184	8,786,349 1,365,106		652,022 1,742,305 3,232,860 1,416,744	911,409 1,166,240 603,134	2,403,475 7,371,577 543,663	3,506,594 8,905,906 1,368,767
20 21 22	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Securities that are not in default and do not qualify as HQLA and other similar assets	,	1,951,702 3,623,805 1,750,545	922,909	7,164,206 530,184	8,786,349 1,365,106		652,022 1,742,305 3,232,860 1,416,744	911,409 1,166,240 603,134	2,403,475 7,371,577 543,663	3,506,594 8,905,906 1,368,767
20 21 22 23	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Securities that are not in default and do not qualify as HQLA	601,873	1,951,702 3,623,805 1,750,545 3 - 38,135	922,909 254,705 3 - 87,282	7,164,206 530,184 18 - 14,741,014	8,786,349 1,365,106 19	639,766 - - - 9,530,565	652,022 1,742,305 3,232,860 1,416,744 3	911,409 1,166,240 603,134 3 -	2,403,475 7,371,577 543,663 21	3,506,594 8,905,906 1,368,767 22 - 20,723,888
20 21 22 23 24 25 26	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Securities that are not in default and do not qualify as HQLA and other similar assets Assets with matching interdependent liabilities Other assets	601,873	1,951,702 3,623,805 1,750,545 3	922,909 254,705 3	7,164,206 530,184 18	8,786,349 1,365,106 19	639,766	652,022 1,742,305 3,232,860 1,416,744 3	911,409 1,166,240 603,134 3	2,403,475 7,371,577 543,663 21	3,506,594 8,905,906 1,368,767 22
20 21 22 23 24 25	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Securities that are not in default and do not qualify as HQLA and other similar assets Assets with matching interdependent liabilities	601,873 - - - 9,340,272	1,951,702 3,623,805 1,750,545 3 - 38,135	922,909 254,705 3 - 87,282	7,164,206 530,184 18 - 14,741,014	8,786,349 1,365,106 19 - 20,358,305	639,766 - - - 9,530,565	652,022 1,742,305 3,232,860 1,416,744 3 - 206,546	911,409 1,166,240 603,134 3 -	2,403,475 7,371,577 543,663 21 - 14,925,514	3,506,594 8,905,906 1,368,767 22 - 20,723,888
20 21 22 23 24 25 26	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Securities that are not in default and do not qualify as HQLA and other similar assets Assets with matching interdependent liabilities Other assets	601,873 - - - 9,340,272	1,951,702 3,623,805 1,750,545 3 - 38,135	922,909 254,705 3 - 87,282	7,164,206 530,184 18 - 14,741,014	8,786,349 1,365,106 19 - 20,358,305	639,766 - - - 9,530,565	652,022 1,742,305 3,232,860 1,416,744 3 - 206,546	911,409 1,166,240 603,134 3 -	2,403,475 7,371,577 543,663 21 - 14,925,514	3,506,594 8,905,906 1,368,767 22 - 20,723,888
20 21 22 23 24 25 26 27	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Securities that are not in default and do not qualify as HQLA and other similar assets Assets with matching interdependent liabilities Other assets of which, Physical traded commodities, including gold of which, Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not	601,873 - - - 9,340,272	1,951,702 3,623,805 1,750,545 3 - 38,135	922,909 254,705 3 - 87,282	7,164,206 530,184 18 - 14,741,014 - 1,949,559	8,786,349 1,365,106 19 - 20,358,305 - 3,687,815	639,766 - - - 9,530,565	652,022 1,742,305 3,232,860 1,416,744 3 - 206,546	911,409 1,166,240 603,134 3 -	2,403,475 7,371,577 543,663 21 - 14,925,514 - 2,291,572	- 3,506,594 8,905,906 1,368,767 22 - 20,723,888 - 4,338,569
20 21 22 23 24 25 26 27 28	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Securities that are not in default and do not qualify as HQLA and other similar assets Assets with matching interdependent liabilities Other assets of which, Physical traded commodities, including gold 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)	601,873 - - - 9,340,272	1,951,702 3,623,805 1,750,545 3 - 38,135	922,909 254,705 3 - 87,282	7,164,206 530,184 18 - 14,741,014 - 1,949,559 1,004,830	8,786,349 1,365,106 19 - 20,358,305 - 3,687,815 - 856,050	639,766 - - - 9,530,565	652,022 1,742,305 3,232,860 1,416,744 3 - 206,546	911,409 1,166,240 603,134 3 -	2,403,475 7,371,577 543,663 21 - 14,925,514 - 2,291,572	- 3,506,594 8,905,906 1,368,767 22 - 20,723,888 - 4,338,569
20 21 22 23 24 25 26 27 28	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Securities that are not in default and do not qualify as HQLA and other similar assets Assets with matching interdependent liabilities Other assets of which, Physical traded commodities, including gold 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) of which, Derivative assets of which, Derivative liabilities (before deduction of variation margin	601,873 - - - 9,340,272	1,951,702 3,623,805 1,750,545 3 - 38,135	922,909 254,705 3 - 87,282	7,164,206 530,184 18 - 14,741,014 - 1,949,559 1,004,830 63,449	8,786,349 1,365,106 19 - 20,358,305 - 3,687,815 - 856,050 63,449	639,766 - - - 9,530,565	652,022 1,742,305 3,232,860 1,416,744 3 - 206,546	911,409 1,166,240 603,134 3 -	2,403,475 7,371,577 543,663 21 - 14,925,514 - 2,291,572	20,723,888 4,338,569 1,088,765
20 21 22 23 24 25 26 27 28 29 30	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, Residential mortgages of which, Securities that are not in default and do not qualify as HQLA and other similar assets Assets with matching interdependent liabilities Other assets of which, Physical traded commodities, including gold 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) of which, Derivative assets of which, Derivative liabilities (before deduction of variation margin posted)	9,340,272	1,951,702 3,623,805 1,750,545 3 - 38,135 - 731,536	922,909 254,705 3 - 87,282 - 52,561	7,164,206 530,184 18 - 14,741,014 - 1,949,559 1,004,830 63,449 4,102	8,786,349 1,365,106 19 - 20,358,305 - 3,687,815 - 856,050 63,449 4,102	639,766 - - - 9,530,565 - 1,191,878	652,022 1,742,305 3,232,860 1,416,744 3 - 206,546 - 990,735	911,409 1,166,240 603,134 3 - 187 - 555,787	2,403,475 7,371,577 543,663 21 14,925,514 2,291,572 1,278,647 56,493	20,723,888 - 4,338,569 - 1,088,765
20 21 22 23 24 25 26 27 28 29 30 31	of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages of which, Residential mortgages of which, Securities that are not in default and do not qualify as HQLA and other similar assets Assets with matching interdependent liabilities Other assets of which, Physical traded commodities, including gold of which, Physical traded commodities, including those that are not recorded on consolidated balance sheet) of which, Derivative assets of which, Derivative liabilities (before deduction of variation margin posted) of which, Derivative liabilities (before deduction of variation margin posted)	9,340,272	1,951,702 3,623,805 1,750,545 3 - 38,135 - 731,536	922,909 254,705 3 - 87,282 - 52,561	7,164,206 530,184 18 - 14,741,014 - 1,949,559 1,004,830 63,449 4,102 877,176	8,786,349 1,365,106 19 - 20,358,305 - 3,687,815 - 856,050 63,449 4,102 2,764,212	639,766 - - - 9,530,565 - 1,191,878	652,022 1,742,305 3,232,860 1,416,744 3 - 206,546 - 990,735	911,409 1,166,240 603,134 3 - 187 - 555,787	2,403,475 7,371,577 543,663 21 - 14,925,514 - 2,291,572 1,278,647 - 56,493 956,431	20,723,888 - 4,338,569 - 1,088,765 - 56,493 3,193,310