

Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of June 30, 2024					Prior Quarter As of March 31, 2024				
		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	5,310,865	-	-	-	5,310,865	5,761,436	-	-	-	5,761,436
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	5,310,865	-	-	-	5,310,865	5,761,436	-	-	-	5,761,436
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	9,825	-	-	-	8,865	9,996	-	-	-	9,019
5	of which, Stable deposits	445	-	-	-	422	461	-	-	-	438
6	of which, Less stable deposits	9,380	-	-	-	8,442	9,534	-	-	-	8,581
7	Wholesale funding	3,968,594	50,386,072	24,761,428	2,915,288	39,516,555	4,564,806	56,368,063	21,828,413	2,924,953	40,569,088
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	3,968,594	50,386,072	24,761,428	2,915,288	39,516,555	4,564,806	56,368,063	21,828,413	2,924,953	40,569,088
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	9,668	3,981,267	100,797	177,694	56,239	17,606	3,710,386	26,226	5,608	19,525
12	of which, Derivative liabilities	-	-	-	177,640	-	-	-	-	5,522	-
13	of which, All other liabilities and equity not included in the above categories	9,668	3,981,267	100,797	54	56,239	17,606	3,710,386	26,226	85	19,525
14	Total available stable funding					44,892,526					46,359,069
Required stable funding (RSF) items (2)											
15	HQLA					1,627,155					1,584,686
16	Deposits held at financial institutions for operational purposes	4,146	-	-	-	2,073	1,981	-	-	-	990
17	Loans, repo transactions-related assets, securities and other similar assets	9,738,342	5,623,851	1,355,587	25,093,418	32,633,064	10,435,406	4,737,999	1,565,008	25,344,555	32,984,523
18	of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	-	-	-	-	-	-	-	-	-	-
19	of which, Loans to- and repo transactions with- financial institutions (not included in item 18)	482,452	1,574,451	562,664	2,565,389	3,452,147	625,504	1,472,205	569,772	2,491,149	3,339,235
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	595,422	3,891,166	582,843	8,526,280	9,919,415	540,361	3,251,990	821,739	8,291,899	9,481,766
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	2,162,667	66,268	378,160	1,364,867	-	1,629,479	176,953	382,451	1,165,778
22	of which, Residential mortgages	-	2,571	5,029	212,190	168,257	-	2,329	5,103	212,105	168,181
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,668	3,257	79,525	54,154	-	1,564	3,252	79,126	53,841
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	8,660,468	155,662	205,048	13,789,557	19,093,243	9,269,540	11,473	168,392	14,349,401	19,995,341
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	906,165	556,146	139,454	2,097,122	3,312,458	966,753	354,848	59,486	1,902,423	3,050,756
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)				1,014,392	864,290				944,072	804,698
29	of which, Derivative assets				-	-				-	-
30	of which, Derivative liabilities (before deduction of variation margin posted)				92,726	92,726				61,511	61,511
31	of which, All other assets not included in the above categories	906,165	556,146	139,454	990,003	2,355,441	966,753	354,848	59,486	896,840	2,184,547
32	Off-balance sheet items				9,742,755	264,332				9,472,056	254,689
33	Total required stable funding					37,839,084					37,875,647
34	Consolidated net stable funding ratio (NSFR)					118.6%					122.3%