

Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of September 30, 2024					Prior Quarter As of June 30, 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	5,919,729	-	-	-	5,919,729	5,310,865	-	-	-	5,310,865
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	5,919,729	-	-	-	5,919,729	5,310,865	-	-	-	5,310,865
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	9,691	-	-	-	8,744	9,825	-	-	-	8,865
5	of which, Stable deposits	441	-	-	-	419	445	-	-	-	422
6	of which, Less stable deposits	9,250	-	-	-	8,325	9,380	-	-	-	8,442
7	Wholesale funding	3,778,964	42,193,044	27,876,421	3,878,462	40,149,711	3,968,594	50,386,072	24,761,428	2,915,288	39,516,555
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	3,778,964	42,193,044	27,876,421	3,878,462	40,149,711	3,968,594	50,386,072	24,761,428	2,915,288	39,516,555
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	43,634	3,922,977	3,155	57	7,758	9,668	3,981,267	100,797	177,694	56,239
12	of which, Derivative liabilities	-	-	-	-	-	-	-	-	177,640	-
13	of which, All other liabilities and equity not included in the above categories	43,634	3,922,977	3,155	57	7,758	9,668	3,981,267	100,797	54	56,239
14	Total available stable funding					46,085,943					44,892,526
Required stable funding (RSF) items (2)											
15	HQLA					1,962,635					1,627,155
16	Deposits held at financial institutions for operational purposes	48,981	-	-	-	24,490	4,146	-	-	-	2,073
17	Loans, repo transactions-related assets, securities and other similar assets	7,315,565	5,101,277	1,510,650	22,395,703	28,096,069	9,738,342	5,623,851	1,355,587	25,093,418	32,633,064
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)	466,007	1,513,677	526,409	2,490,843	3,319,996	482,452	1,574,451	562,664	2,565,389	3,452,147
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	526,575	3,371,048	854,042	8,501,127	9,719,250	595,422	3,891,166	582,843	8,526,280	9,919,415
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,919,237	98,520	454,707	1,328,537	-	2,162,667	66,268	378,160	1,364,867
22	of which, Residential mortgages	-	2,320	4,931	214,350	169,627	-	2,571	5,029	212,190	168,257
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,561	3,217	80,979	55,025	-	1,668	3,257	79,525	54,154
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	6,322,981	214,231	125,267	11,189,382	14,887,194	8,660,468	155,662	205,048	13,789,557	19,093,243
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	942,047	353,385	140,912	1,948,839	3,198,023	906,165	556,146	139,454	2,097,122	3,312,458
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)				878,650	748,954				1,014,392	864,290
29	of which, Derivative assets				168,987	168,987				-	-
30	of which, Derivative liabilities (before deduction of variation margin posted)				3,847	3,847				92,726	92,726
31	of which, All other assets not included in the above categories	942,047	353,385	140,912	897,353	2,276,233	906,165	556,146	139,454	990,003	2,355,441
32	Off-balance sheet items				9,636,642	259,069				9,742,755	264,332
33	Total required stable funding					33,540,288					37,839,084
34	Consolidated net stable funding ratio (NSFR)					137.4 %					118.6 %