

Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of December 31,2024					Prior Quarter As of September 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	5,232,339	-	-	141,935	5,374,274	5,919,729	-	-	-	5,919,729
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	5,232,339	-	-	141,935	5,374,274	5,919,729	-	-	-	5,919,729
3	of which, Other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	14,108	-	-	-	12,776	9,691	-	-	-	8,744
5	of which, Stable deposits	1,574	-	-	-	1,495	441	-	-	-	419
6	of which, Less stable deposits	12,533	-	-	-	11,280	9,250	-	-	-	8,325
7	Wholesale funding	3,477,429	41,930,411	24,696,039	3,670,382	40,305,692	3,778,964	42,193,044	27,876,421	3,878,462	40,149,711
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	3,477,429	41,930,411	24,696,039	3,670,382	40,305,692	3,778,964	42,193,044	27,876,421	3,878,462	40,149,711
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	8,290	4,179,601	5,204	96,834	8,896	43,634	3,922,977	3,155	57	7,758
12	of which, Derivative liabilities	-	-	-	96,832	-	-	-	-	-	-
13	of which, All other liabilities and equity not included in the above categories	8,290	4,179,601	5,204	1	8,896	43,634	3,922,977	3,155	57	7,758
14	Total available stable funding	-	-	-	-	45,701,640	-	-	-	-	46,085,943
Required stable funding (RSF) items (2)											
15	HQLA	-	-	-	-	1,747,013	-	-	-	-	1,962,635
16	Deposits held at financial institutions for operational purposes	3,105	-	-	-	1,552	48,981	-	-	-	24,490
17	Loans, repo transactions-related assets, securities and other similar assets	6,755,885	5,212,822	1,567,303	23,856,323	28,889,094	7,315,565	5,101,277	1,510,650	22,395,703	28,096,069
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)	516,055	1,583,946	511,775	2,411,904	3,254,307	466,007	1,513,677	526,409	2,490,843	3,319,996
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	599,656	3,385,543	940,204	8,508,496	9,831,200	526,575	3,371,048	854,042	8,501,127	9,719,250
21	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,551,228	128,145	410,691	1,115,170	-	1,919,237	98,520	454,707	1,328,537
22	of which, Residential mortgages	-	2,530	5,009	216,739	171,707	-	2,320	4,931	214,350	169,627
23	of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,669	3,250	81,452	55,404	-	1,561	3,217	80,979	55,025
24	of which, Securities that are not in default and do not qualify as HQLA and other similar assets	5,640,173	240,802	110,313	12,719,182	15,631,879	6,322,981	214,231	125,267	11,189,382	14,887,194
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	835,359	498,196	87,027	1,729,039	2,873,001	942,047	353,385	140,912	1,948,839	3,198,023
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)	-	-	-	720,046	614,040	-	-	-	878,650	748,954
29	of which, Derivative assets	-	-	-	-	-	-	-	-	168,987	168,987
30	of which, Derivative liabilities (before deduction of variation margin posted)	-	-	-	63,034	63,034	-	-	-	3,847	3,847
31	of which, All other assets not included in the above categories	835,359	498,196	87,027	945,958	2,195,926	942,047	353,385	140,912	897,353	2,276,233
32	Off-balance sheet items	-	-	-	9,822,313	282,801	-	-	-	9,636,642	259,069
33	Total required stable funding	-	-	-	-	33,793,463	-	-	-	-	33,540,288
34	Consolidated net stable funding ratio (NSFR)	-	-	-	-	135.2 %	-	-	-	-	137.4 %