

Net Stable Funding Ratio Disclosure (Non-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	5,018,856	-	-	-	5,018,856	5,538,883	-	-	-	5,538,883
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	5,018,856	-	-	-	5,018,856	5,538,883	-	-	-	5,538,883
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	3,981,304	50,285,602	24,761,428	2,915,288	39,498,276	4,585,444	56,274,005	21,828,413	2,924,953	40,554,050
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	3,981,304	50,285,602	24,761,428	2,915,288	39,498,276	4,585,444	56,274,005	21,828,413	2,924,953	40,554,050
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	3,789	3,935,525	100,797	177,694	50,452	11,190	3,661,745	26,226	5,608	13,198
12	of which, Derivative liabilities	-	-	-	177,640	-	-	-	-	5,522	-
13	of which, All other liabilities and equity not included in the above categories	3,789	3,935,525	100,797	54	50,452	11,190	3,661,745	26,226	85	13,198
14	Total available stable funding					44,576,450					46,115,152
Required stable funding (RSF) items (2)											
15	HQLA					1,391,602					1,354,993
16	Deposits held at financial institutions for operational purposes	3,471	-	-	-	1,735	1,347	-	-	-	673
17	Loans, repo transactions-related assets, securities and other similar assets	9,922,745	6,011,867	1,708,382	23,823,535	31,905,319	10,627,474	5,108,869	1,818,223	24,221,208	32,355,980
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)	456,903	1,983,030	926,196	2,172,133	3,291,059	597,416	1,848,027	845,166	2,209,564	3,237,066
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	535,157	3,873,172	577,134	7,863,417	9,292,904	489,838	3,249,365	804,662	7,664,012	8,895,265
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	2	16	16	-	2	2	17	17
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	8,930,685	155,662	205,048	13,787,968	19,321,339	9,540,218	11,473	168,392	14,347,615	20,223,631
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	984,179	557,806	114,852	2,099,822	3,370,290	1,152,342	361,521	35,480	1,909,162	3,225,811
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)				1,013,985	863,943				943,680	804,364
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	984,179	557,806	114,852	993,110	2,413,620	1,152,342	361,521	35,480	903,971	2,359,935
32	Off-balance sheet items				6,940,017	218,697				6,707,423	207,964
33	Total required stable funding					36,887,645					37,145,423
34	Non-consolidated net stable funding ratio (NSFR)					120.8%					124.1%