

Net Stable Funding Ratio Disclosure (Non-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	5,568,239	-	-	-	5,568,239	5,018,856	-	-	-	5,018,856
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	5,568,239	-	-	-	5,568,239	5,018,856	-	-	-	5,018,856
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	3,800,251	42,120,951	27,840,248	3,871,420	40,125,969	3,981,304	50,285,602	24,761,428	2,915,288	39,498,276
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	3,800,251	42,120,951	27,840,248	3,871,420	40,125,969	3,981,304	50,285,602	24,761,428	2,915,288	39,498,276
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	37,413	3,876,193	3,155	57	1,635	3,789	3,935,525	100,797	177,694	50,452
12	of which, Derivative liabilities	-	-	-	-	-	-	-	-	177,640	-
13	of which, All other liabilities and equity not included in the above categories	37,413	3,876,193	3,155	57	1,635	3,789	3,935,525	100,797	54	50,452
14	Total available stable funding					45,704,588					44,576,450
Required stable funding (RSF) items (2)											
15	HQLA					1,874,907					1,391,602
16	Deposits held at financial institutions for operational purposes	48,123	-	-	-	24,061	3,471	-	-	-	1,735
17	Loans, repo transactions-related assets, securities and other similar assets	7,502,893	5,629,507	1,710,065	21,149,881	27,350,737	9,922,745	6,011,867	1,708,382	23,823,535	31,905,319
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)	440,262	2,060,989	789,441	2,192,673	3,224,403	456,903	1,983,030	926,196	2,172,133	3,291,059
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	475,332	3,354,880	795,354	7,769,105	9,016,046	535,157	3,873,172	577,134	7,863,417	9,292,904
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	-	1	1	10	11	-	2	2	16	16
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	6,587,298	213,635	125,267	11,188,091	15,110,275	8,930,685	155,662	205,048	13,787,968	19,321,339
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	990,737	355,014	130,595	1,937,594	3,226,846	984,179	557,806	114,852	2,099,822	3,370,290
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)				878,219	748,588				1,013,985	863,943
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	990,737	355,014	130,595	886,539	2,305,422	984,179	557,806	114,852	993,110	2,413,620
32	Off-balance sheet items				6,736,065	211,145				6,940,017	218,697
33	Total required stable funding					32,687,698					36,887,645
34	Non-consolidated net stable funding ratio (NSFR)					139.8 %					120.8 %