

Net Stable Funding Ratio Disclosure (Non-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	4,969,969	-	-	141,935	5,111,904	5,568,239	-	-	-	5,568,239
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	4,969,969	-	-	141,935	5,111,904	5,568,239	-	-	-	5,568,239
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	3,488,341	41,809,235	24,696,039	3,670,382	40,290,277	3,800,251	42,120,951	27,840,248	3,871,420	40,125,969
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	3,488,341	41,809,235	24,696,039	3,670,382	40,290,277	3,800,251	42,120,951	27,840,248	3,871,420	40,125,969
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	1,907	4,125,412	5,204	96,834	2,603	37,413	3,876,193	3,155	57	1,635
12	of which, Derivative liabilities				96,832					-	
13	of which, All other liabilities and equity not included in the above categories	1,907	4,125,412	5,204	1	2,603	37,413	3,876,193	3,155	57	1,635
14	Total available stable funding					45,417,562					45,704,588
Required stable funding (RSF) items (2)											
15	HQLA					1,724,520					1,874,907
16	Deposits held at financial institutions for operational purposes	1,391	-	-	-	695	48,123	-	-	-	24,061
17	Loans, repo transactions-related assets, securities and other similar assets	6,922,245	5,765,792	1,726,840	22,786,111	28,289,541	7,502,893	5,629,507	1,710,065	21,149,881	27,350,737
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)	485,898	2,153,793	685,152	2,298,872	3,300,734	440,262	2,060,989	789,441	2,192,673	3,224,403
20	of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22)	530,877	3,371,194	931,372	7,770,375	9,133,745	475,332	3,354,880	795,354	7,769,105	9,016,046
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	-	1	1	10	10	-	1	1	10	11
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	5,905,469	240,802	110,313	12,716,852	15,855,051	6,587,298	213,635	125,267	11,188,091	15,110,275
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	945,862	496,652	80,097	1,719,440	2,965,668	990,737	355,014	130,595	1,937,594	3,226,846
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)				718,460	612,692				878,219	748,588
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	945,862	496,652	80,097	937,945	2,289,941	990,737	355,014	130,595	886,539	2,305,422
32	Off-balance sheet items				6,808,970	234,213				6,736,065	211,145
33	Total required stable funding					33,214,639					32,687,698
34	Non-consolidated net stable funding ratio (NSFR)					136.7 %					139.8 %