## Net Stable Funding Ratio Disclosure (Non-consolidated)

## The Norinchukin Bank

_		Current Quarter As of June 30,2022					Prior Quarter As of March 31,2022				
Item		Unv	Unweighted value by residual maturity				Unweighted value by residual maturity			turity	
		No maturity	< 6 months	6 months to < 1 yr	≥ 1yr	Weighted value	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
Available stable funding (ASF) items (1)											
1 Capita	tal	7,452,766	_			7,452,766	8,368,153	_	_		8,368,153
2 of Tie	f which, Common Equity Tier 1 capital, Additional Tier 1 capital and ier 2 capital (excluding the proportion of Tier 2 instruments with esidual maturity of less than one year) before the application of capital eductions	7,452,766	-	-	-	7,452,766	8,368,153	-	-	-	8,368,153
	f which, Other capital instruments that are not included in the above ategory	-	-	-	-	-	-	-	-	-	-
4 Fundir	ing from retail and small business customers	39,522	-	-	-	35,592	41,231	-	-	-	37,131
5 of	f which, Stable deposits	444	-	-	-	422	469	-	-	-	446
6 of	f which, Less stable deposits	39,077	-	-	-	35,169	40,761	-	-	-	36,685
7 Whole	lesale funding	4,684,083	48,662,462	27,735,785	3,237,081	42,625,907	3,589,590	59,305,146	23,240,132	3,912,303	43,198,220
8 of	f which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9 of	f which, Other wholesale funding	4,684,083	48,662,462	27,735,785	3,237,081	42,625,907	3,589,590	59,305,146	23,240,132	3,912,303	43,198,220
10 Liabili	ilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11 Other	r liabilities	9,255	1,658,878	92,585	5	46,297	2,257	2,922,352	22,433	4	11,221
12 of	f which, Derivative liabilities				-					-	
of :	f which, All other liabilities and equity not included in the above ategories	9,255	1,658,878	92,585	5	46,297	2,257	2,922,352	22,433	4	11,221
											51,614,726
13 cat	available stable funding					50,160,563					31,014,720
14 Total a	available stable funding able funding (RSF) items (2)					50,160,563					31,014,720
14 Total a	able funding (RSF) items (2)					1,380,751					1,389,340
13   cat 14   Total a Required stat	able funding (RSF) items (2)	1,342					2,012	-			
13   cat 14   Total a Required stab 15   HQLA 16   Deposit	able funding (RSF) items (2)	1,342 14,347,244	9,371,383	2,241,502	20,375,781	1,380,751	2,012 13,651,954	10,559,244	2,946,127	19,504,237	1,389,340
13   cat   14   Total a   Required state   15   HQLA   16   Deposition   17   Loans,   18   of v	able funding (RSF) items (2)  A saits held at financial institutions for operational purposes	,-	9,371,383 132,285	2,241,502	20,375,781	1,380,751 671		10,559,244	2,946,127	19,504,237	1,389,340 1,006
1.5   cat 1.4   Total a Required stak 1.5   HQLA 1.6   Deposition of the control of the cat 1.8   of the cat of the	A sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions	,-		- 2,241,502 - 692,499	20,375,781	1,380,751 671		- 10,559,244 - 1,939,445	- 2,946,127 - 701,528	- 19,504,237 - 2,695,883	1,389,340 1,006
1.5   cat   1.4   Total a   Required stalt   1.5   HQLA   1.6   Deposition   1.7   Loans,   1.8   of   1.9   of   1.0   o	A  A sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA)  f which, Loans to- and repo transactions with- financial institutions (not	14,347,244	132,285	-	-	1,380,751 671 34,428,977	13,651,954	-	-	-	1,389,340 1,006 34,087,773
1.5 cat 1.4 Total a  Required stat 1.5 HQLA 1.6 Deposi 1.7 Loans, 1.8 of (se 1.9 of (ne) 2.0 18, 2.1	A  A  sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA) f which, Loans to- and repo transactions with- financial institutions (not cluded in item 18) f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22)  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	14,347,244	132,285 1,750,847 7,484,543 5,893,424	692,499 1,548,803 968,326	- 2,652,376 6,668,296 575,682	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069	13,651,954	1,939,445 8,617,019 7,210,315	701,528 2,164,877 1,562,381	2,695,883 6,590,135 575,231	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248
1.5 cat 1.4 Total a  Required stat 1.5 HQLA 1.6 Deposi 1.7 Loans, 1.8 of (se 1.9 of (ne) 2.0 18, 2.1	A sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA) f which, Loans to- and repo transactions with- financial institutions (not heluded in item 18) f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22)  of which, With a risk weight of less than or equal to 35% under the	14,347,244	132,285 1,750,847 7,484,543	692,499	2,652,376 6,668,296	1,380,751 671 34,428,977 - 3,642,078 10,665,424	13,651,954	1,939,445 8,617,019	701,528	2,695,883	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709
15   cat 14   Total a Required stat 15   HQLA 16   Deposi 17   Loans, 18   of (se 19   of 18, 20   18, 21   22   of v	A  A  sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA) f which, Loans to- and repo transactions with- financial institutions (not cluded in item 18) f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22)  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	14,347,244	132,285 1,750,847 7,484,543 5,893,424	692,499 1,548,803 968,326	- 2,652,376 6,668,296 575,682	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069	13,651,954	1,939,445 8,617,019 7,210,315	701,528 2,164,877 1,562,381	2,695,883 6,590,135 575,231	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248
15   cat 14   Total a Required stat 15   HOLA 16   Deposition of the state of t	A sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA) f which, Loans to- and repo transactions with- financial institutions (not acluded in item 18) f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the	14,347,244	132,285 1,750,847 7,484,543 5,893,424 4	- 692,499 1,548,803 968,326 4	2,652,376 6,668,296 575,682	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069	13,651,954	- 1,939,445 8,617,019 7,210,315 4	701,528 2,164,877 1,562,381	2,695,883 6,590,135 575,231 40	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248
15   cat   14   Total a   Required stat   15   HQLA   16   Deposi   17   Loans,   18   of (see   19   of 18,   21   22   of 3   24   of ance   24   of ance   25   of ance   26   of ance   27   of ance   28   of ance   29   of ance   20   of ance   20   of ance   21   of ance   22   of ance   23   of ance   24   of ance   25   of ance   26   of ance   27   of ance   28   of ance   29   of ance   20   of ance   20   of ance   21   of ance   22   of ance   23   of ance   24   of ance   25   of ance   26   of ance   27   of ance   28   of ance   29   of ance   20   of ance   20   of ance   21   of ance   22   of ance   23   of ance   24   of ance   25   of ance   26   of ance   27   of ance   28   of ance   29   of ance   20   of ance   20   of ance   20   of ance   20   of ance   21   of ance   22   of ance   23   of ance   24   of ance   25   of ance   26   of ance   27   of ance   28   of ance   29   of ance   20   of ance   21   of ance   22   of ance   23   of ance   24   of ance   25   of ance   26   of ance   27   of ance   28   of ance	A  A sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA)  f which, Loans to- and repo transactions with- financial institutions (not neluded in item 18)  f which, Loans and repo transactions with- financial institutions (not neluded in item 18)  f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22)  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk  f which, Residential mortgages  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk  f which, Securities that are not in default and do not qualify as HQLA	14,347,244 - 842,077 700,982 - -	132,285 1,750,847 7,484,543 5,893,424 4	692,499 1,548,803 968,326 4	2,652,376 6,668,296 575,682 37	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069 29	13,651,954 - 609,619 624,932 - -	1,939,445 8,617,019 7,210,315 4	701,528 2,164,877 1,562,381 4	2,695,883 6,590,135 575,231 40	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248 30
15   cat 14   Total a  Required stat 15   HQLA 16   Deposi 17   Loans, 18   of (se 19   inc 20   of (se 21   22   of (se) 23   24   of (and 25   Assets 26   Other (se)	A sists held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA) f which, Loans to- and repo transactions with- financial institutions (not leduced in item 18) f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22)  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Residential mortgages  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Securities that are not in default and do not qualify as HQLA and other similar assets  ts with matching interdependent liabilities r assets	14,347,244 - 842,077 700,982 - -	132,285 1,750,847 7,484,543 5,893,424 4	692,499 1,548,803 968,326 4	2,652,376 6,668,296 575,682 37	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069 29	13,651,954 - 609,619 624,932 - -	1,939,445 8,617,019 7,210,315 4	701,528 2,164,877 1,562,381 4	2,695,883 6,590,135 575,231 40	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248 30
15   cat 14   Total a  Required stat 15   HQLA 16   Deposi 17   Loans, 18   of (se 19   inc 20   of (se 21   22   of (se) 23   24   of (and 25   Assets 26   Other (se)	A  A sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA)  f which, Loans to- and repo transactions with- financial institutions (not heluded in item 18)  f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22)  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk  f which, Residential mortgages  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk  f which, Securities that are not in default and do not qualify as HQLA and other similar assets  ts with matching interdependent liabilities	14,347,244 - 842,077 700,982 12,804,183	132,285 1,750,847 7,484,543 5,893,424 4 4 3,702	- 692,499 1,548,803 968,326 4 4	2,652,376 6,668,296 575,682 37 37 11,055,070	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069 29 29 20,121,445	13,651,954 609,619 624,932 - - 12,417,402	1,939,445 8,617,019 7,210,315 4 4 2,774	701,528 2,164,877 1,562,381 4 4 79,715	2,695,883 6,590,135 575,231 40 40 10,218,178	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248 30 30
15   cat 14   Total a  Required stat 15   HQLA 16   Deposi 17   Loans, 18   of (see 19   of 18, 21   22   of 3 24   of 3 25   Assets 26   Other i 27   of 5 28   cor 28   cor 29   cor 20   cor 20   cor 21   cor 22   cor 23   cor 25   cor 26   cor 27   cor 28   cor 27   cor 28   cor 29   cor 20   cor 20   cor 21   cor 22   cor 23   cor 25   cor 26   cor 27   cor 28   cor 27   cor 28   cor 29   cor 20   cor 20   cor 21   cor 22   cor 23   cor 24   cor 25   cor 26   cor 27   cor 28   cor 28   cor 27   cor 28   cor	A sists held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA) f which, Loans to- and repo transactions with- financial institutions (not leduced in item 18) f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22)  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Residential mortgages  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Securities that are not in default and do not qualify as HQLA and other similar assets  ts with matching interdependent liabilities r assets	14,347,244 - 842,077 700,982 12,804,183	132,285 1,750,847 7,484,543 5,893,424 4 4 3,702	- 692,499 1,548,803 968,326 4 4	2,652,376 6,668,296 575,682 37 37 11,055,070	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069 29 29 20,121,445	13,651,954 609,619 624,932 - - 12,417,402	1,939,445 8,617,019 7,210,315 4 4 2,774	701,528 2,164,877 1,562,381 4 4 79,715	2,695,883 6,590,135 575,231 40 40 10,218,178	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248 30 30
1.5   cat   1.4   Total a   Required stat   1.5   HQLA   1.6   Deposition   1.7   Loans,   1.8   of (see   1.9   of 18,   2.0   of 18,   2.1   2.2   of 18,   2.3   2.4   of 18,   2.5   Assets   2.6   Other   2.7   of 18,   2.8   contract   2.9   contract   2.9   contract   2.0	A sists held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA)  f which, Loans to- and repo transactions with- financial institutions (not neluded in item 18)  f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22)  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk  f which, Residential mortgages  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk  f which, Securities that are not in default and do not qualify as HQLA and other similar assets  ts with matching interdependent liabilities  r assets  f which, Physical traded commodities, including gold  f which, Assets posted as initial margin for derivative contracts and ontributions to default funds of CCPs (including those that are not	14,347,244 - 842,077 700,982 12,804,183	132,285 1,750,847 7,484,543 5,893,424 4 4 3,702	- 692,499 1,548,803 968,326 4 4	2,652,376 6,668,296 575,682 37 37 11,055,070	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069 29 20,121,445 - 4,146,624	13,651,954 609,619 624,932 - - 12,417,402	1,939,445 8,617,019 7,210,315 4 4 2,774	701,528 2,164,877 1,562,381 4 4 79,715	2,695,883 6,590,135 575,231 40 40 10,218,178	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248 30 19,050,586 - 3,933,390
1.5   cat   1.4   Total a   Required stat   1.5   HQLA   1.6   Deposition   1.7   Loans,   1.8   of (see   1.9   of (see   1.9   of (see   2.0   of (see   2.1   2.2   of (see   2.3   2.4   of (see   2.5   Assets   2.6   Other (see   2.7   of (see   2.8   cor   2.9   of (see   2.9   of	A  A sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA) f which, Loans to- and repo transactions with- financial institutions (not cluded in item 18) f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22)  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Residential mortgages  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Securities that are not in default and do not qualify as HQLA and other similar assets ts with matching interdependent liabilities r assets f which, Assets posted as initial margin for derivative contracts and ontributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	14,347,244 - 842,077 700,982 12,804,183	132,285 1,750,847 7,484,543 5,893,424 4 4 3,702	- 692,499 1,548,803 968,326 4 4	2,652,376 6,668,296 575,682 37 37 11,055,070 - 2,464,153	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069 29 29 20,121,445 - 4,146,624 - 876,278	13,651,954 609,619 624,932 - - 12,417,402	1,939,445 8,617,019 7,210,315 4 4 2,774	701,528 2,164,877 1,562,381 4 4 79,715	2,695,883 6,590,135 575,231 40 40 10,218,178 - 2,544,509	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248 30 19,050,586 - 3,933,390 - 1,059,451
15	A sists held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA) f which, Loans to- and repo transactions with- financial institutions (not leduced in item 18) f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22) f which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Securities that are not in default and do not qualify as HQLA do other similar assets to with matching interdependent liabilities r assets f which, Physical traded commodities, including gold f which, Assets posted as initial margin for derivative contracts and ontributions to default funds of CCPs (including those that are not ecorded on consolidated balance sheet) f which, Derivative assets	14,347,244 - 842,077 700,982 12,804,183	132,285 1,750,847 7,484,543 5,893,424 4 4 3,702	- 692,499 1,548,803 968,326 4 4	2,652,376 6,668,296 575,682 37 37 11,055,070 - 2,464,153 1,029,178 79,333	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069 29 20,121,445 - 4,146,624 - 876,278	13,651,954 609,619 624,932 - - 12,417,402	1,939,445 8,617,019 7,210,315 4 4 2,774	701,528 2,164,877 1,562,381 4 4 79,715	2,695,883 6,590,135 575,231 40 40 10,218,178 - 2,544,509 1,244,544 169,148	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248 30 19,050,586 - 3,933,390 - 1,059,451
13	A sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA) f which, Loans to- and repo transactions with- financial institutions (not ledued in item 18) f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22) f which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Residential mortgages of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk f which, Securities that are not in default and do not qualify as HQLA and other similar assets ts with matching interdependent liabilities r assets f which, Physical traded commodities, including gold f which, Assets posted as initial margin for derivative contracts and ontributions to default funds of CCPs (including those that are not excerded on consolidated balance sheet) f which, Derivative assets	14,347,244 - 842,077 700,982 12,804,183 - 1,415,261	132,285 1,750,847 7,484,543 5,893,424 4 4 3,702	- 692,499 1,548,803 968,326 4 4 194 - 60,956	2,652,376 6,668,296 575,682 37 11,055,070 2,464,153 1,029,178 79,333 72,810	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069 29 29 20,121,445 - 4,146,624 - 876,278 79,333 72,810	13,651,954  609,619  624,932  12,417,402  - 1,293,129	1,939,445 8,617,019 7,210,315 4 4 2,774 - 353,304	701,528 2,164,877 1,562,381 4 4 79,715	2,695,883 6,590,135 575,231 40 40 10,218,178 - 2,544,509 1,244,544 169,148 64,818	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248 30 30 19,050,586 - 3,933,390 - 1,059,451 169,148 64,818
15	A sits held at financial institutions for operational purposes s, repo transactions-related assets, securities and other similar assets f which, Loans to- and repo transactions with- financial institutions secured by level 1 HQLA)  f which, Loans to- and repo transactions with- financial institutions (not heluded in item 18)  f which, Loans and repo transactions-related assets (not included in item 8, 19 and 22)  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk  f which, Residential mortgages  of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk  f which, Securities that are not in default and do not qualify as HQLA and other similar assets  ts with matching interdependent liabilities  r assets  f which, Physical traded commodities, including gold  f which, Physical traded commodities, including those that are not coorded on consolidated balance sheet)  f which, Derivative assets  f which, Derivative liabilities (before deduction of variation margin osted)  f which, All other assets not included in the above categories	14,347,244 - 842,077 700,982 12,804,183 - 1,415,261	132,285 1,750,847 7,484,543 5,893,424 4 4 3,702	- 692,499 1,548,803 968,326 4 4 194 - 60,956	2,652,376 6,668,296 575,682 37 11,055,070 - 2,464,153 1,029,178 79,333 72,810 1,282,832	1,380,751 671 34,428,977 - 3,642,078 10,665,424 3,805,069 29 20,121,445 - 4,146,624 - 876,278 79,333 72,810 3,118,202	13,651,954  609,619  624,932  12,417,402  - 1,293,129	1,939,445 8,617,019 7,210,315 4 4 2,774 - 353,304	701,528 2,164,877 1,562,381 4 4 79,715	2,695,883 6,590,135 575,231 40 40 10,218,178 - 2,544,509 1,244,544 169,148 64,818 1,065,998	1,389,340 1,006 34,087,773 - 3,628,445 11,408,709 4,760,248 30 19,050,586 - 3,933,390 - 1,059,451 169,148 64,818 2,639,972