Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

No. maturing Coloration C											(I	n million yen, %)	
Transferred value Tran			As of June 30,2024										
No case No c	Item							Unweighted value by residual maturity					
Copinis			No maturity	< 6 months		≥ 1yr	Weighted value	No maturity	< 6 months		≥ 1yr	Weighted value	
Section Section Proceedings Section Proceedings Section Proceedings Section Proceedings Section Proceedings Section Sect	Available stable funding (ASF) items (1)												
Section Section Proceedings Section Proceedings Section Proceedings Section Proceedings Section Proceedings Section Sect	1	Capital	5 310 865	_		_	5 310 865	5 761 436	_			5 761 436	
Section Sect		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		-	-	-			-	-	-		
3	3		-	-	-	-	-	-	-	-	-	-	
6 of which, Less sathle deposits 9,300	4	Funding from retail and small business customers	9,825	1	-	-	8,865	9,996	-	-	-	9,019	
7 Websale funding \$9.68,594 \$9.386.072 \$2.761,428 \$2.915,288 \$3.951,555 \$4.564,800 \$5.366,003 \$2.1328,413 \$2.924,953 \$0.569,088 \$9.00 \$1.0	5	of which, Stable deposits	445	-	-	-	422	461	-	-	-	438	
Section Sect	6	of which, Less stable deposits	9,380	i	-	-	8,442	9,534	-	-	-	8,581	
Or which, Other wholesale funding 3,968,594 50,386,072 24,761,428 2915,288 39,516,555 4,564,806 63,680,607 21,282,415 2,294,953 40,569,088 10	7	Wholesale funding	3,968,594	50,386,072	24,761,428	2,915,288	39,516,555	4,564,806	56,368,063	21,828,413	2,924,953	40,569,088	
Description	8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-	
10 Ober Induities 9,668 3,981,267 100,797 177,694 55,229 17,606 3,710,386 26,226 5,608 19,235	9	of which, Other wholesale funding	3,968,594	50,386,072	24,761,428	2,915,288	39,516,555	4,564,806	56,368,063	21,828,413	2,924,953	40,569,088	
12	10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-	
13 Continuing	11	Other liabilities	9,668	3,981,267	100,797	177,694	56,239	17,606	3,710,386	26,226	5,608	19,525	
Collegories 9,868 3,81,87 101,177 54 56,259 1,606 3,70,88 2,622 65 19,255 Total available funding (RSF) items (2) 44,892,526 44,892,526 44,892,526 44,892,526 46,6359,609 Required table funding (RSF) items (2) 1,000 1,000 1,000 1,000 Total available funding (RSF) items (2) 1,000 1,000 1,000 Total available funding (RSF) items (2) 1,000 Total available funding (RSF) items (2) 1,000 1,000 Total available funding (RSF) items (2)	12	of which, Derivative liabilities				177,640					5,522		
Required stable funding (RSF) items (2) 15 HOLA 1,627,155 1,981	13		9,668	3,981,267	100,797	54	56,239	17,606	3,710,386	26,226	85	19,525	
HQLA 1,627,155 2,007 1,981 2,073 1	14	Total available stable funding					44,892,526					46,359,069	
16 Doposits held at financial institutions for operational purposes	Required stable funding (RSF) items (2)												
17 Lours, repo transactions-related assets, securities and other similar assets 9,738,342 5,623,851 1,355,587 25,093,418 32,633,064 10,435,406 4,737,999 1,565,008 25,344,555 32,984,523 18 Security by level HD(LA) 0f which, Loans to- and repo transactions with- financial institutions (not included in item 18) 0f which, Loans to- and repo transactions with- financial institutions (not included in item 18) 0f which, Loans and repo transactions-related assets (not included in item 18) 18,19 and 22) 0f which, Loans and repo transactions-related assets (not included in item 18) 18,19 and 22) 0f which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk 22 0f which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk 23 0f which, Securities that are not in default and do not qualify as HQLA and other similar assets 15,662 205,048 13,789,557 19,093,243 9,269,540 11,473 168,392 14,349,401 19,995,341 25 34,688 34,68	15	HQLA					1,627,155					1,584,686	
18 of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans to and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 19) of which, Loans and repo transactions-related assets (not included in item 19) of which, Loans and repo transactions-related assets (not included in item 19) of which, Loans and repo transactions-related assets (not included in item 19) of which, Loans and repo transactions-related assets (not included in item 19) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk captured to 1,000 of which, Residential mortgages captured to 1,000 captured to 1,00	16	Deposits held at financial institutions for operational purposes	4,146	-	-	-	2,073	1,981	-	-	-	990	
18 of which, Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) of which, Loans to- and repo transactions with- financial institutions (not included in item 18) of which, Loans to and repo transactions with- financial institutions (not included in item 18) of which, Loans and repo transactions-related assets (not included in item 19) of which, Loans and repo transactions-related assets (not included in item 19) of which, Loans and repo transactions-related assets (not included in item 19) of which, Loans and repo transactions-related assets (not included in item 19) of which, Loans and repo transactions-related assets (not included in item 19) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk captured to 1,000 of which, Residential mortgages captured to 1,000 captured to 1,00	17	Loans, repo transactions-related assets, securities and other similar assets	9,738,342	5,623,851	1,355,587	25,093,418	32,633,064	10,435,406	4,737,999	1,565,008	25,344,555	32,984,523	
19 included in item 18)	18		-	-	-	-	-	-	-	-	-	-	
18, 19 and 22) 18, 19 and 22) 595,422 3,891,166 582,843 8,526,280 9,919,415 540,361 3,251,990 821,739 8,291,899 9,481,766	19		482,452	1,574,451	562,664	2,565,389	3,452,147	625,504	1,472,205	569,772	2,491,149	3,339,235	
Standardised Approach for credit risk	20		595,422	3,891,166	582,843	8,526,280	9,919,415	540,361	3,251,990	821,739	8,291,899	9,481,766	
of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Securities that are not in default and do not qualify as HQLA and other similar assets of which, Securities that are not in default and do not qualify as HQLA and other similar assets Other assets Other assets of which, Piviative liabilities 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) of which, Derivative assets of which, Derivative assets of which, Derivative assets of which, Derivative assets 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) of which, Derivative assets 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) of which, Derivative assets of which, Derivative assets of which, Derivative assets of which, All other assets not included in the above categories of which, All other assets not included in the above categories of which, Derivative liabilities (before deduction of variation margin posted) 31 Off-balance sheet items 32 Off-balance sheet items 33 Total required stable funding		Standardised Approach for credit risk	-					-					
Standardised Approach for credit risk 1,068 3,257 79,322 54,134 - 1,364 3,252 79,126 33,841 24 of which, Securities that are not in default and do not qualify as HQLA and other similar assets 1,068 155,662 205,048 13,789,557 19,093,243 9,269,540 11,473 168,392 14,349,401 19,995,341 25 Assets with matching interdependent liabilities	22	of which, Residential mortgages	-	2,571	5,029	212,190	168,257	-	2,329	5,103	212,105	168,181	
and other similar assets 8,600,468 155,662 205,048 13,789,357 19,093,243 9,269,340 11,473 168,392 14,349,401 19,995,341 25 Assets with matching interdependent liabilities	23		-	1,668	3,257	79,525	54,154	-	1,564	3,252	79,126	53,841	
26 Other assets 906,165 556,146 139,454 2,097,122 3,312,458 966,753 354,848 59,486 1,902,423 3,050,756 27 Of which, Physical traded commodities, including gold 0		and other similar assets	8,660,468	155,662	205,048	13,789,557	19,093,243	9,269,540	11,473	168,392	14,349,401	19,995,341	
27 Of which, Physical traded commodities, including gold	\vdash	* *	-	-	-	-	-	-	-	-	-	-	
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) 1,014,392 864,290 944,072 804,698 29 of which, Derivative assets 30 of which, Derivative liabilities (before deduction of variation margin posted) 92,726 92,726 92,726 31 of which, All other assets not included in the above categories 906,165 556,146 139,454 990,003 2,355,441 966,753 354,848 59,486 896,840 2,184,547 32 Off-balance sheet items 9,742,755 264,332 9,472,056 254,689 33 Total required stable funding 37,875,647 37,875,647	_		906,165	556,146	139,454	2,097,122	3,312,458	966,753	354,848	59,486	1,902,423	3,050,756	
28 contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet) 29 of which, Derivative assets 30 of which, Derivative liabilities (before deduction of variation margin posted) 31 of which, All other assets not included in the above categories 32 Off-balance sheet items 33 Total required stable funding 34,4072 884,698 944,072 884,698 944,072 884,698 61,511 61,511 61,511 61,511 92,726 92	27	of which, Physical traded commodities, including gold	-				-	-				-	
30 of which, Derivative liabilities (before deduction of variation margin posted) 92,726 92,726 61,511 61,511 61,511 31 of which, All other assets not included in the above categories 906,165 556,146 139,454 990,003 2,355,441 966,753 354,848 59,486 896,840 2,184,547 32 Off-balance sheet items 9,742,755 264,332 9,472,056 254,689 33 Total required stable funding 37,839,084 37,875,647	28	contributions to default funds of CCPs (including those that are not				1,014,392	864,290				944,072	804,698	
Posted P	29	of which, Derivative assets				-	-				-	-	
32 Off-balance sheet items 9,742,755 264,332 9,472,056 254,689 33 Total required stable funding 37,839,084 37,875,647	30					92,726	92,726				61,511	61,511	
33 Total required stable funding 37,839,084 37,875,647	31	of which, All other assets not included in the above categories	906,165	556,146	139,454	990,003	2,355,441	966,753	354,848	59,486	896,840	2,184,547	
	32	Off-balance sheet items				9,742,755	264,332				9,472,056	254,689	
34 Consolidated net stable funding ratio (NSFR) 118.6 % 122.3 %	33	Total required stable funding					37,839,084					37,875,647	
	34	Consolidated net stable funding ratio (NSFR)					118.6 %					122.3 %	