Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

										(1	n million yen, %)
		Current Quarter As of December 31,2024					Prior Quarter As of September 30,2024				
Item		Unweighted value by residual maturity					Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
Availa	ble stable funding (ASF) items (1)										
1	Capital	5,232,339	-	-	141,935	5,374,274	5,919,729	-	-	-	5,919,729
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	5,232,339	-	-	141,935	5,374,274	5,919,729	-	-	-	5,919,729
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	3,477,429	41,930,411	24,696,039	3,670,382	40,305,692	3,778,964	42,193,044	27,876,421	3,878,462	40,149,711
8	of which, Operational deposits	-	-	-	-	-	-	-	-	-	-
9	of which, Other wholesale funding	3,477,429	41,930,411	24,696,039	3,670,382	40,305,692	3,778,964	42,193,044	27,876,421	3,878,462	40,149,711
10	Liabilities with matching interdependent assets			-	-	-	- 12.624		-	-	-
11	Other liabilities	8,290	4,179,601	5,204	96,834	8,896	43,634	3,922,977	3,155	57	7,758
12	of which, Derivative liabilities of which, All other liabilities and equity not included in the above categories	8,290	4,179,601	5,204	96,832	8,896	43,634	3,922,977	3,155	57	7,758
14	Total available stable funding					45,701,640					46,085,943
	red stable funding (RSF) items (2)										.,,,
										_	
15	HQLA					1,747,013					1,962,635
15 16	HQLA Deposits held at financial institutions for operational purposes	3,105				1,747,013 1,552	48,981				1,962,635 24,490
		3,105 6,755,885	5,212,822	1,567,303	23,856,323		48,981 7,315,565	5,101,277	1,510,650	22,395,703	
16	Deposits held at financial institutions for operational purposes		5,212,822	1,567,303	23,856,323	1,552		5,101,277	1,510,650	22,395,703	24,490
16 17	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets of which, Loans to- and repo transactions with- financial institutions		5,212,822	1,567,303 - 511,775	23,856,323	1,552		5,101,277 - 1,513,677	1,510,650 - 526,409	22,395,703 - 2,490,843	24,490
16 17 18	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22)	6,755,885	-	-	-	1,552 28,889,094	7,315,565	-	-	-	24,490 28,096,069
16 17 18 19 20 21	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	6,755,885	1,583,946 3,385,543 1,551,228	511,775 940,204 128,145	2,411,904 8,508,496 410,691	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170	7,315,565	1,513,677 3,371,048 1,919,237	526,409 854,042 98,520	2,490,843 8,501,127 454,707	24,490 28,096,069 - 3,319,996 9,719,250 1,328,537
16 17 18 19 20	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages	6,755,885	1,583,946 3,385,543	511,775 940,204	2,411,904 8,508,496	1,552 28,889,094 - 3,254,307 9,831,200	7,315,565	1,513,677 3,371,048	526,409 854,042	2,490,843 8,501,127	24,490 28,096,069 - 3,319,996 9,719,250
16 17 18 19 20 21	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	6,755,885	1,583,946 3,385,543 1,551,228	511,775 940,204 128,145	2,411,904 8,508,496 410,691	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170	7,315,565	1,513,677 3,371,048 1,919,237	526,409 854,042 98,520	2,490,843 8,501,127 454,707	24,490 28,096,069 - 3,319,996 9,719,250 1,328,537
16 17 18 19 20 21 22 23	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages 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	6,755,885	1,583,946 3,385,543 1,551,228 2,530	511,775 940,204 128,145 5,009	2,411,904 8,508,496 410,691 216,739	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170	7,315,565	1,513,677 3,371,048 1,919,237 2,320	526,409 854,042 98,520 4,931	2,490,843 8,501,127 454,707 214,350	24,490 28,096,069 3,319,996 9,719,250 1,328,537 169,627
16 17 18 19 20 21 22 23 24 25	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages 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 Assets with matching interdependent liabilities	6,755,885 - 516,055 599,656 	1,583,946 3,385,543 1,551,228 2,530 1,669 240,802	511,775 940,204 128,145 5,009 3,250 110,313	2,411,904 8,508,496 410,691 216,739 81,452 12,719,182	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170 171,707 55,404	7,315,565	1,513,677 3,371,048 1,919,237 2,320 1,561 214,231	526,409 854,042 98,520 4,931 3,217 125,267	2,490,843 8,501,127 454,707 214,350 80,979 11,189,382	24,490 28,096,069 - 3,319,996 9,719,250 1,328,537 169,627 55,025
16 17 18 19 20 21 22 23 24 25 26	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages 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 Assets with matching interdependent liabilities Other assets	6,755,885 - 516,055 599,656 - -	1,583,946 3,385,543 1,551,228 2,530 1,669	511,775 940,204 128,145 5,009 3,250	2,411,904 8,508,496 410,691 216,739 81,452	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170 171,707 55,404	7,315,565 - 466,007 526,575 - -	1,513,677 3,371,048 1,919,237 2,320 1,561	526,409 854,042 98,520 4,931 3,217	2,490,843 8,501,127 454,707 214,350 80,979	24,490 28,096,069 - 3,319,996 9,719,250 1,328,537 169,627 55,025
16 17 18 19 20 21 22 23 24 25	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages 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 Assets with matching interdependent liabilities	6,755,885 - 516,055 599,656 	1,583,946 3,385,543 1,551,228 2,530 1,669 240,802	511,775 940,204 128,145 5,009 3,250 110,313	2,411,904 8,508,496 410,691 216,739 81,452 12,719,182	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170 171,707 55,404	7,315,565	1,513,677 3,371,048 1,919,237 2,320 1,561 214,231	526,409 854,042 98,520 4,931 3,217 125,267	2,490,843 8,501,127 454,707 214,350 80,979 11,189,382	24,490 28,096,069 - 3,319,996 9,719,250 1,328,537 169,627 55,025
16 17 18 19 20 21 22 23 24 25 26	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages 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 Assets with matching interdependent liabilities Other assets	6,755,885 - 516,055 599,656 	1,583,946 3,385,543 1,551,228 2,530 1,669 240,802	511,775 940,204 128,145 5,009 3,250 110,313	2,411,904 8,508,496 410,691 216,739 81,452 12,719,182	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170 171,707 55,404	7,315,565	1,513,677 3,371,048 1,919,237 2,320 1,561 214,231	526,409 854,042 98,520 4,931 3,217 125,267	2,490,843 8,501,127 454,707 214,350 80,979 11,189,382	24,490 28,096,069 - 3,319,996 9,719,250 1,328,537 169,627 55,025 14,887,194
16 17 18 19 20 21 22 23 24 25 26 27	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages 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 Assets with matching interdependent liabilities Other assets of which, Physical traded commodities, including gold of which, Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not	6,755,885 - 516,055 599,656 	1,583,946 3,385,543 1,551,228 2,530 1,669 240,802	511,775 940,204 128,145 5,009 3,250 110,313	2,411,904 8,508,496 410,691 216,739 81,452 12,719,182	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170 171,707 55,404 15,631,879 - 2,873,001 -	7,315,565	1,513,677 3,371,048 1,919,237 2,320 1,561 214,231	526,409 854,042 98,520 4,931 3,217 125,267	2,490,843 8,501,127 454,707 214,350 80,979 11,189,382	24,490 28,096,069 - 3,319,996 9,719,250 1,328,537 169,627 55,025 14,887,194 - 3,198,023
16 17 18 19 20 21 22 23 24 25 26 27	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages 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 Assets with matching interdependent liabilities Other assets of which, Physical traded commodities, including gold 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)	6,755,885 - 516,055 599,656 	1,583,946 3,385,543 1,551,228 2,530 1,669 240,802	511,775 940,204 128,145 5,009 3,250 110,313	2,411,904 8,508,496 410,691 216,739 81,452 12,719,182	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170 171,707 55,404 15,631,879 - 2,873,001 -	7,315,565	1,513,677 3,371,048 1,919,237 2,320 1,561 214,231	526,409 854,042 98,520 4,931 3,217 125,267	2,490,843 8,501,127 454,707 214,350 80,979 11,189,382 - 1,948,839	24,490 28,096,069 3,319,996 9,719,250 1,328,537 169,627 55,025 14,887,194 - 3,198,023
16 17 18 19 20 21 22 23 24 25 26 27 28	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages 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 Assets with matching interdependent liabilities Other assets of which, Physical traded commodities, including gold 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 liabilities (before deduction of variation margin	6,755,885 - 516,055 599,656 	1,583,946 3,385,543 1,551,228 2,530 1,669 240,802	511,775 940,204 128,145 5,009 3,250 110,313	2,411,904 8,508,496 410,691 216,739 81,452 12,719,182 - 1,729,039 720,046	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170 171,707 55,404 15,631,879 - 2,873,001 - 614,040	7,315,565	1,513,677 3,371,048 1,919,237 2,320 1,561 214,231	526,409 854,042 98,520 4,931 3,217 125,267	2,490,843 8,501,127 454,707 214,350 80,979 11,189,382 - 1,948,839 878,650 168,987	24,490 28,096,069 - 3,319,996 9,719,250 1,328,537 169,627 55,025 14,887,194 - 3,198,023 - 748,954
16 17 18 19 20 21 22 23 24 25 26 27 28 29	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, Loans and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages 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 Assets with matching interdependent liabilities Other assets of which, Physical traded commodities, including gold 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 liabilities (before deduction of variation margin posted) of which, All other assets not included in the above categories Off-balance sheet items	6,755,885 - 516,055 599,656 	1,583,946 3,385,543 1,551,228 2,530 1,669 240,802	511,775 940,204 128,145 5,009 3,250 110,313 - 87,027	2,411,904 8,508,496 410,691 216,739 81,452 12,719,182 - 1,729,039 720,046	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170 171,707 55,404 15,631,879 - 2,873,001 - 614,040 - 63,034	7,315,565 466,007 526,575 6,322,981 - 942,047	1,513,677 3,371,048 1,919,237 2,320 1,561 214,231	526,409 854,042 98,520 4,931 3,217 125,267	2,490,843 8,501,127 454,707 214,350 80,979 11,189,382 - 1,948,839 878,650 168,987 3,847	24,490 28,096,069 3,319,996 9,719,250 1,328,537 169,627 55,025 14,887,194 - 3,198,023 - 748,954 168,987 3,847 2,276,233 259,069
16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	Deposits held at financial institutions for operational purposes Loans, repo transactions-related assets, securities and other similar assets 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 and repo transactions-related assets (not included in item 18, 19 and 22) of which, With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk of which, Residential mortgages 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 Assets with matching interdependent liabilities Other assets of which, Physical traded commodities, including gold 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 liabilities (before deduction of variation margin posted) of which, All other assets not included in the above categories	6,755,885 - 516,055 599,656 	1,583,946 3,385,543 1,551,228 2,530 1,669 240,802	511,775 940,204 128,145 5,009 3,250 110,313 - 87,027	2,411,904 8,508,496 410,691 216,739 81,452 12,719,182 - 1,729,039 720,046 - 63,034 945,958	1,552 28,889,094 - 3,254,307 9,831,200 1,115,170 171,707 55,404 15,631,879 - 2,873,001 - 614,040 - 63,034 2,195,926	7,315,565 466,007 526,575 6,322,981 - 942,047	1,513,677 3,371,048 1,919,237 2,320 1,561 214,231	526,409 854,042 98,520 4,931 3,217 125,267	2,490,843 8,501,127 454,707 214,350 80,979 11,189,382 - 1,948,839 878,650 168,987 3,847 897,353	24,490 28,096,069 - 3,319,996 9,719,250 1,328,537 169,627 55,025 14,887,194 - 3,198,023 748,954 168,987 3,847 2,276,233