

Net Stable Funding Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %)

Item		Current Quarter As of June 30,2026					Prior Quarter As of March 31,2026				
		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	6,156,743	-	-	642,830	6,799,573	5,831,533	-	-	642,830	6,474,363
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	6,156,743	-	-	642,830	6,799,573	5,831,533	-	-	642,830	6,474,363
3	Of which: other capital instruments that are not included in the above category	-	-	-	-	-	-	-	-	-	-
4	Funding from retail and small business customers	11,541	-	-	-	10,439	12,288	-	-	-	11,125
5	Of which: stable deposits	1,054	-	-	-	1,002	1,316	-	-	-	1,250
6	Of which: less stable deposits	10,486	-	-	-	9,437	10,972	-	-	-	9,874
7	Wholesale funding	2,446,608	42,574,442	21,490,230	3,447,605	38,344,120	2,823,210	42,687,472	19,799,846	3,516,338	39,220,568
8	Of which: operational deposits	-	-	-	-	-	-	-	-	-	-
9	Of which: other wholesale funding	2,446,608	42,574,442	21,490,230	3,447,605	38,344,120	2,823,210	42,687,472	19,799,846	3,516,338	39,220,568
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	25,183	3,135,288	128,731	67,491	70,926	17,701	3,618,345	43,915	8,814	28,888
12	Of which: derivative liabilities	-	-	-	67,313	-	-	-	-	8,805	-
13	Of which: all other liabilities and equity not included in the above categories	25,183	3,135,288	128,731	178	70,926	17,701	3,618,345	43,915	9	28,888
14	Total available stable funding	-	-	-	-	45,225,060	-	-	-	-	45,734,945
Required stable funding (RSF) items (2)											
15	HQLA	-	-	-	-	1,355,778	-	-	-	-	1,375,202
16	Deposits held at financial institutions for operational purposes	1,824	-	-	-	912	1,481	-	-	-	740
17	Loans, repo transactions-related assets, securities and other similar assets	6,102,762	3,752,030	1,386,966	26,132,237	29,828,298	5,818,893	5,296,706	1,602,025	27,281,849	31,295,376
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)	573,349	1,191,078	508,620	3,352,298	4,118,724	656,464	1,488,916	442,300	3,444,892	4,238,755
20	Of which: loans and repo transactions-related assets (not included in item 18, 19 and 22)	651,661	2,546,811	743,550	9,507,276	10,211,520	708,204	3,722,941	1,075,157	9,607,289	11,105,694
21	Of which: with a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	541,207	23,074	343,790	505,605	-	1,966,259	130,626	374,446	1,305,197
22	Of which: residential mortgages	-	2,520	4,918	233,163	185,343	-	2,306	4,795	231,924	184,017
23	Of which: with a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	1,597	3,157	82,824	56,213	-	1,526	3,121	83,347	56,499
24	Of which: securities that are not in default and do not qualify as HQLA and other similar assets	4,877,752	11,620	129,876	13,039,499	15,312,710	4,454,224	82,541	79,772	13,997,742	15,766,908
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	921,614	452,911	76,043	1,960,251	3,224,428	996,579	278,903	101,941	1,948,210	3,174,862
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)	-	-	-	786,217	669,726	-	-	-	793,828	676,275
29	Of which: derivative assets	-	-	-	-	-	-	-	-	-	-
30	Of which: derivative liabilities (before deduction of variation margin posted)	-	-	-	40,566	40,566	-	-	-	38,658	38,658
31	Of which: all other assets not included in the above categories	921,614	452,911	76,043	1,133,467	2,514,135	996,579	278,903	101,941	1,115,722	2,459,927
32	Off-balance sheet items	-	-	-	11,382,718	346,327	-	-	-	11,234,839	334,291
33	Total required stable funding	-	-	-	-	34,755,745	-	-	-	-	36,180,474
34	Consolidated net stable funding ratio (NSFR)	-	-	-	-	130.1 %	-	-	-	-	126.4 %