

Net Stable Funding Ratio Disclosure (Non-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	5,793,443	-	-	642,830	6,436,273	5,465,549	-	-	642,830	6,108,379
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	5,793,443	-	-	642,830	6,436,273	5,465,549	-	-	642,830	6,108,379
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	2,430,753	42,363,166	21,490,230	3,447,605	38,328,381	2,834,627	42,504,772	19,799,846	3,516,338	39,220,486
8	Of which: operational deposits	-	-	-	-	-	-	-	-	-	-
9	Of which: other wholesale funding	2,430,753	42,363,166	21,490,230	3,447,605	38,328,381	2,834,627	42,504,772	19,799,846	3,516,338	39,220,486
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	18,530	3,077,859	128,731	67,491	64,544	10,701	3,528,651	43,915	8,814	21,967
12	Of which: derivative liabilities	-	-	-	67,313	-	-	-	-	8,805	-
13	Of which: all other liabilities and equity not included in the above categories	18,530	3,077,859	128,731	178	64,544	10,701	3,528,651	43,915	9	21,967
14	Total available stable funding	-	-	-	-	44,839,639	-	-	-	-	45,361,959
Required stable funding (RSF) items (2)											
15	HQLA	-	-	-	-	1,192,445	-	-	-	-	1,205,127
16	Deposits held at financial institutions for operational purposes	1,195	-	-	-	597	1,053	-	-	-	526
17	Loans, repo transactions-related assets, securities and other similar assets	6,267,959	3,853,249	1,368,519	25,426,363	29,460,884	5,947,207	5,382,635	1,578,757	26,615,976	30,928,107
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)	561,239	1,318,580	502,452	3,829,554	4,609,192	631,434	1,604,825	444,890	3,916,722	4,719,654
20	Of which: loans and repo transactions-related assets (not included in item 18, 19 and 22)	545,969	2,524,499	736,188	8,558,738	9,300,587	575,309	3,695,266	1,054,092	8,702,922	10,199,651
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	-	1	1	7	8	-	2	1	8	9
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	5,160,750	10,167	129,876	13,038,063	15,551,096	4,740,463	82,541	79,772	13,996,322	16,008,791
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets	915,915	452,347	71,614	1,952,943	3,207,001	988,334	279,172	97,753	1,939,247	3,154,402
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)	-	-	-	782,401	666,482	-	-	-	789,382	672,496
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	915,915	452,347	71,614	1,129,976	2,499,952	988,334	279,172	97,753	1,111,205	2,443,246
32	Off-balance sheet items	-	-	-	7,763,584	294,984	-	-	-	7,646,121	282,477
33	Total required stable funding	-	-	-	-	34,155,912	-	-	-	-	35,570,642
34	Non-consolidated net stable funding ratio (NSFR)	-	-	-	-	131.2 %	-	-	-	-	127.5 %