

## Liquidity Coverage Ratio Disclosure (Consolidated)

The Norinchukin Bank

(In million yen, %, the number of data)

| Item                                             |                                                                                                                               | Current Quarter<br>(2020/10-12)       |                                     | Prior Quarter<br>(2020/7-9)           |                                     |
|--------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|
| <b>High-Quality Liquid Assets (1)</b>            |                                                                                                                               |                                       |                                     |                                       |                                     |
| <b>1</b>                                         | Total high-quality liquid assets (HQLA)                                                                                       | 28,097,281                            |                                     | 28,855,718                            |                                     |
| <b>Cash Outflows (2)</b>                         |                                                                                                                               | <b>TOTAL<br/>UNWEIGHTED<br/>VALUE</b> | <b>TOTAL<br/>WEIGHTED<br/>VALUE</b> | <b>TOTAL<br/>UNWEIGHTED<br/>VALUE</b> | <b>TOTAL<br/>WEIGHTED<br/>VALUE</b> |
| <b>2</b>                                         | Cash outflows related to unsecured retail funding                                                                             | 41,736                                | 4,137                               | 41,380                                | 4,107                               |
| <b>3</b>                                         | of which, Stable deposits                                                                                                     | 513                                   | 15                                  | 432                                   | 12                                  |
| <b>4</b>                                         | of which, Less stable deposits                                                                                                | 41,223                                | 4,122                               | 40,947                                | 4,094                               |
| <b>5</b>                                         | Cash outflows related to unsecured wholesale funding                                                                          | 11,257,812                            | 8,225,272                           | 11,015,965                            | 7,961,814                           |
| <b>6</b>                                         | of which, Qualifying operational deposits                                                                                     | -                                     | -                                   | -                                     | -                                   |
| <b>7</b>                                         | of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 10,602,686                            | 7,570,146                           | 10,374,791                            | 7,320,640                           |
| <b>8</b>                                         | of which, Debt securities                                                                                                     | 655,125                               | 655,125                             | 641,174                               | 641,174                             |
| <b>9</b>                                         | Cash outflows related to secured funding, etc.                                                                                | 223,197                               |                                     | 340,834                               |                                     |
| <b>10</b>                                        | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities                      | 3,143,910                             | 1,655,465                           | 3,111,741                             | 1,671,409                           |
| <b>11</b>                                        | of which, Cash outflows related to derivative transactions, etc.                                                              | 1,369,317                             | 1,369,317                           | 1,390,344                             | 1,390,344                           |
| <b>12</b>                                        | of which, Cash outflows related to funding programs                                                                           | -                                     | -                                   | -                                     | -                                   |
| <b>13</b>                                        | of which, Cash outflows related to credit and liquidity facilities                                                            | 1,774,593                             | 286,148                             | 1,721,397                             | 281,065                             |
| <b>14</b>                                        | Cash outflows related to contractual funding obligations, etc.                                                                | 3,025,956                             | 447,740                             | 3,788,479                             | 457,023                             |
| <b>15</b>                                        | Cash outflows related to contingencies                                                                                        | 5,279,548                             | 129,312                             | 5,132,705                             | 133,103                             |
| <b>16</b>                                        | Total cash outflows                                                                                                           | 10,685,126                            |                                     | 10,568,292                            |                                     |
| <b>Cash Inflows (3)</b>                          |                                                                                                                               | <b>TOTAL<br/>UNWEIGHTED<br/>VALUE</b> | <b>TOTAL<br/>WEIGHTED<br/>VALUE</b> | <b>TOTAL<br/>UNWEIGHTED<br/>VALUE</b> | <b>TOTAL<br/>WEIGHTED<br/>VALUE</b> |
| <b>17</b>                                        | Cash inflows related to secured lending, etc.                                                                                 | -                                     | -                                   | 190,529                               | -                                   |
| <b>18</b>                                        | Cash inflows related to collection of loans, etc.                                                                             | 2,473,163                             | 1,791,776                           | 2,647,144                             | 1,847,297                           |
| <b>19</b>                                        | Other cash inflows                                                                                                            | 3,540,081                             | 200,675                             | 4,149,854                             | 408,425                             |
| <b>20</b>                                        | Total cash inflows                                                                                                            | 6,013,244                             | 1,992,451                           | 6,987,528                             | 2,255,723                           |
| <b>Consolidated Liquidity Coverage Ratio (4)</b> |                                                                                                                               |                                       |                                     |                                       |                                     |
| <b>21</b>                                        | Total HQLA allowed to be included in the calculation                                                                          | 28,097,281                            |                                     | 28,855,718                            |                                     |
| <b>22</b>                                        | Net cash outflows                                                                                                             | 8,692,675                             |                                     | 8,312,569                             |                                     |
| <b>23</b>                                        | Consolidated liquidity coverage ratio (LCR)                                                                                   | 323.2%                                |                                     | 347.1%                                |                                     |
| <b>24</b>                                        | The number of data used to calculate the average value                                                                        | 63                                    |                                     | 61                                    |                                     |