

Liquidity Coverage Ratio Disclosure (Consolidated)

The Norinchukin Bank

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

| Item | | Current Quarter (2025/1-3) | | Prior Quarter (2024/10-12) | |
|--------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|
| High-Quality Liquid Assets (1) | | | | | |
| 1 | Total high-quality liquid assets (HQLA) | 25,534,406 | | 25,806,398 | |
| Cash Outflows (2) | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 2 | Cash outflows related to unsecured retail funding | 13,598 | 1,251 | 12,653 | 1,183 |
| 3 | of which, Stable deposits | 1,550 | 46 | 1,171 | 35 |
| 4 | of which, Less stable deposits | 12,048 | 1,205 | 11,481 | 1,148 |
| 5 | Cash outflows related to unsecured wholesale funding | 11,734,070 | 8,817,653 | 12,219,839 | 9,236,962 |
| 6 | of which, Qualifying operational deposits | - | - | - | - |
| 7 | of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 10,709,070 | 7,792,652 | 11,450,096 | 8,467,220 |
| 8 | of which, Debt securities | 1,025,000 | 1,025,000 | 769,742 | 769,742 |
| 9 | Cash outflows related to secured funding, etc. | 79,842 | | 95,973 | |
| 10 | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities | 5,692,652 | 3,929,242 | 5,724,182 | 3,985,520 |
| 11 | of which, Cash outflows related to derivative transactions, etc. | 3,580,150 | 3,580,150 | 3,645,461 | 3,645,461 |
| 12 | of which, Cash outflows related to funding programs | - | - | - | - |
| 13 | of which, Cash outflows related to credit and liquidity facilities | 2,112,502 | 349,091 | 2,078,720 | 340,058 |
| 14 | Cash outflows related to contractual funding obligations , etc. | 3,819,295 | 259,857 | 3,892,676 | 266,044 |
| 15 | Cash outflows related to contingencies | 7,974,432 | 177,630 | 7,752,665 | 159,304 |
| 16 | Total cash outflows | 13,265,476 | | 13,744,988 | |
| Cash Inflows (3) | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 17 | Cash inflows related to secured lending, etc. | - | - | 439 | 62 |
| 18 | Cash inflows related to collection of loans, etc. | 2,041,989 | 1,381,070 | 2,062,557 | 1,399,193 |
| 19 | Other cash inflows | 2,637,748 | 350,939 | 3,127,483 | 563,404 |
| 20 | Total cash inflows | 4,679,738 | 1,732,009 | 5,190,481 | 1,962,660 |
| Consolidated Liquidity Coverage Ratio (4) | | | | | |
| 21 | Total HQLA allowed to be included in the calculation | 25,534,406 | | 25,806,398 | |
| 22 | Net cash outflows | 11,533,467 | | 11,782,328 | |
| 23 | Consolidated liquidity coverage ratio (LCR) | 221.3% | | 219.0% | |
| 24 | The number of data used to calculate the average value | 57 | | 63 | |