

Liquidity coverage ratio (LCR) as of December 31, 2015

<Sumitomo Mitsui Trust Bank, Limited>

[Consolidated, International standard]

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

Item		Current Quarter		Prior Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	12,049,455		11,321,566	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	16,697,838	651,882	16,748,044	652,727
3	of which, Stable deposits	519,123	15,573	506,460	15,193
4	of which, Less stable deposits	6,243,644	636,309	6,257,121	637,533
5	Cash outflows related to unsecured wholesale funding	11,651,565	7,804,898	10,924,317	6,944,228
6	of which, Qualifying operational deposits	0	0	0	0
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	7,913,295	4,066,628	7,962,298	3,982,210
8	of which, Debt securities	3,738,270	3,738,270	2,962,018	2,962,018
9	Cash outflows related to secured funding, etc.		1,023,835		878,178
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,386,660	1,687,998	5,378,344	1,754,753
11	of which, Cash outflows related to derivative transactions, etc.	971,374	971,374	1,072,951	1,072,951
12	of which, Cash outflows related to funding programs	0	0	0	0
13	of which, Cash outflows related to credit and liquidity facilities	4,415,286	716,624	4,305,393	681,802
14	Cash outflows related to contractual funding obligations, etc.	823,856	510,209	1,131,547	613,861
15	Cash outflows related to contingencies	9,537,198	28,053	9,329,126	28,342
16	Total cash outflows		11,706,875		10,872,092
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	3,156	3,156	3,167	3,167
18	Cash inflows related to collection of loans, etc.	4,636,991	3,072,286	4,747,246	3,228,740
19	Other cash inflows	699,551	644,623	899,929	835,002
20	Total cash inflows	5,339,698	3,720,065	5,650,342	4,066,909
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		12,049,455		11,321,566
22	Net cash outflows		7,986,810		6,805,183
23	Consolidated liquidity coverage ratio (LCR)		150.9		167.7
24	The number of data used to calculate the average value		3		3