

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

<Sumitomo Mitsui Trust Holdings, Inc.>

[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)	13,902,589		13,203,522	
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	13,441,245	8,851,257	13,024,353	8,332,700
6	of which, Qualifying operational deposits	991,287	247,821	948,902	237,225
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	8,711,688	4,865,166	9,166,765	5,186,790
8	of which, Debt securities	3,738,270	3,738,270	2,908,685	2,908,685
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	5,400,360	1,689,368	5,392,344	1,756,153
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	4,428,986	717,994	4,319,393	683,202
14	Cash outflows related to contractual funding obligations, etc.	803,970	490,270	1,060,928	543,224
15	Cash outflows related to contingencies	9,536,532	28,053	9,328,126	28,342
16	Total cash outflows		12,734,665		12,191,327
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED 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.	4,776,690	3,211,985	4,904,933	3,386,426
19	Other cash inflows	689,410	621,314	832,876	758,682
20	Total cash inflows	5,469,256	3,836,455	5,740,976	4,148,275
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		13,902,589		13,203,522
22	Net cash outflows		8,898,210		8,043,051
23	Consolidated liquidity coverage ratio (LCR)		156.3		165.0
24	The number of data used to calculate the average value		3		3