

Liquidity coverage ratio (LCR) : Third Quarter of Fiscal Year Ended March 2018

<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)   | 15,101,090             |                        | 14,186,843             |                        |
| Cash Outflows (2)                         |   | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE   | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE   |
| 2   | Cash outflows related to unsecured retail funding   | 17,606,209             | 788,616                | 17,741,635             | 782,647                |
| 3   | of which, Stable deposits   | 613,121                | 18,393                 | 602,070                | 18,062                 |
| 4   | of which, Less stable deposits  | 7,663,915              | 770,223                | 7,611,396              | 764,585                |
| 5   | Cash outflows related to unsecured wholesale funding  | 11,834,835             | 8,192,349              | 11,168,529             | 7,663,383              |
| 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 | 9,532,881              | 5,890,395              | 8,805,675              | 5,300,529              |
| 8   | of which, Debt securities   | 2,301,954              | 2,301,954              | 2,362,854              | 2,362,854              |
| 9   | Cash outflows related to secured funding, etc.  |                        | 41,760                 |                        | 61,099                 |
| 10  | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities                      | 5,412,830              | 1,348,552              | 5,335,003              | 1,357,410              |
| 11  | of which, Cash outflows related to derivative transactions, etc.  | 556,746                | 556,746                | 560,452                | 560,452                |
| 12  | of which, Cash outflows related to funding programs   | 0                      | 0                      | 0                      | 0                      |
| 13  | of which, Cash outflows related to credit and liquidity facilities  | 4,856,084              | 791,806                | 4,774,551              | 796,958                |
| 14  | Cash outflows related to contractual funding obligations, etc.  | 466,497                | 309,072                | 480,528                | 268,026                |
| 15  | Cash outflows related to contingencies  | 10,423,011             | 23,027                 | 10,174,988             | 23,010                 |
| 16  | Total cash outflows   |                        | 10,703,376             |                        | 10,155,575             |
| Cash Inflows (3)                          |   | TOTAL UNWEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL UNWEIGHTED VALUE |
| 17  | Cash inflows related to secured lending, etc.   | 83,491                 | 78,865                 | 71,358                 | 65,531                 |
| 18  | Cash inflows related to collection of loans, etc.   | 4,521,634              | 2,814,343              | 4,581,751              | 2,856,349              |
| 19  | Other cash inflows  | 325,832                | 229,039                | 325,766                | 256,167                |
| 20  | Total cash inflows  | 4,930,957              | 3,122,247              | 4,978,875              | 3,178,047              |
| Consolidated Liquidity Coverage Ratio (4) |   |                        |                        |                        |                        |
| 21  | Total HQLA allowed to be included in the calculation  |                        | 15,101,090             |                        | 14,186,843             |
| 22  | Net cash outflows   |                        | 7,581,129              |                        | 6,977,528              |
| 23  | Consolidated liquidity coverage ratio (LCR)   |                        | 199.1                  |                        | 203.3                  |
| 24  | The number of data used to calculate the average value  |                        | 62                     |                        | 62                     |