

February 13, 2020

Sumitomo Mitsui Trust Holdings, Inc.

**Notice Regarding Corrections in 2019 Annual Report –Financial Data Section–**

Sumitomo Mitsui Trust Holdings, Inc. hereby announces the following corrections to its 2019 Annual Report -Financial Data Section-. We apologize for any inconvenience caused.

The items and the contents that have been corrected are as attached.

**P228 Sumitomo Mitsui Trust Holdings, Inc. Basel III Disclosure Data**

Quantitative Disclosure Data : Sumitomo Mitsui Trust Holdings, Inc.

KM1 : Key Metrics (Consolidated)

**[Before Correction]**

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,412,110	¥ 2,380,884	¥ 2,353,897	¥ 2,349,477	¥ 2,325,854
2	Tier 1	2,806,512	2,774,428	2,748,224	2,845,760	2,821,417
3	Total capital	3,320,139	3,297,602	3,301,843	3,411,597	3,348,183
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,790,115	19,325,145	19,971,261	20,322,781	20,522,957
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	12.18%	12.32%	11.78%	11.56%	11.33%
6	Tier 1 ratio (%)	14.18%	14.35%	13.76%	14.00%	13.74%
7	Total capital ratio (%)	16.77%	17.06%	16.53%	16.78%	16.31%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	1.87%	1.87%	1.87%	1.87%
9	Countercyclical buffer requirement (%)	0.03%	0.02%	—%	—%	—%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.37%	0.37%	0.37%	0.37%
11	Total of bank CET1 specific buffer requirements (%)	3.03%	2.27%	2.25%	2.25%	2.25%
12	CET1 available after meeting the bank's minimum capital requirements (%)	7.68%	7.82%	7.28%	7.06%	6.83%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	60,009,211	59,557,896	72,436,378	69,699,354	70,807,838
14	Basel III leverage ratio (%)	4.67%	4.65%	3.79%	4.08%	3.98%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2018 4th Quarter	Fiscal Year 2018 3rd Quarter	Fiscal Year 2018 2nd Quarter	Fiscal Year 2018 1st Quarter	Fiscal Year 2017 4th Quarter
		Liquidity Coverage Ratio (LCR)				
15	Total HQLA allowed to be included in the calculation	¥ 15,232,871	¥ 16,267,668	¥ 28,164,041	¥ 28,382,568	¥ 27,250,018
16	Net cash outflows	10,199,464	9,817,443	21,360,394	20,468,187	19,016,174
17	Consolidated LCR (%)	149.3%	165.7%	131.8%	138.6%	143.2%

**【After Correction】**

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,412,110	¥ 2,380,884	¥ 2,353,897	¥ 2,349,477	¥ 2,325,854
2	Tier 1	2,806,512	2,774,428	2,748,224	2,845,760	2,821,417
3	Total capital	3,320,139	3,297,602	3,301,843	3,411,597	3,348,183
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,790,115	19,325,145	19,971,261	20,322,781	20,522,957
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	12.18%	12.32%	11.78%	11.56%	11.33%
6	Tier 1 ratio (%)	14.18%	14.35%	13.76%	14.00%	13.74%
7	Total capital ratio (%)	16.77%	17.06%	16.53%	16.78%	16.31%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	1.87%	1.87%	1.87%	1.87%
9	Countercyclical buffer requirement (%)	0.03%	0.02%	—%	—%	—%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.37%	0.37%	0.37%	0.37%
11	Total of bank CET1 specific buffer requirements (%)	3.03%	2.27%	2.25%	2.25%	2.25%
12	CET1 available after meeting the bank's minimum capital requirements (%)	7.68%	7.82%	7.28%	7.06%	6.83%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	60,009,211	59,557,896	72,436,378	69,699,354	70,807,838
14	Basel III leverage ratio (%)	4.67%	4.65%	3.79%	4.08%	3.98%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2018 4th Quarter	Fiscal Year 2018 3rd Quarter	Fiscal Year 2018 2nd Quarter	Fiscal Year 2018 1st Quarter	Fiscal Year 2017 4th Quarter
		Liquidity Coverage Ratio (LCR)				
15	Total HQLA allowed to be included in the calculation	¥ 15,231,564	¥16,267,668	¥28,164,041	¥28,382,568	¥27,250,018
16	Net cash outflows	11,951,199	11,878,550	23,118,469	22,653,060	20,657,115
17	Consolidated LCR (%)	127.4%	136.9%	121.8%	125.2%	131.9%

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

## P296 Sumitomo Mitsui Trust Holdings, Inc. Basel III Disclosure Data

Quantitative Disclosure Data : Sumitomo Mitsui Trust Holdings, Inc.

Liquidity Coverage Ratio (LCR) (Consolidated)

### [Before Correction]

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2018 4th Quarter		Fiscal Year 2018 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	15,232,871		16,267,668	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 17,451,832	¥ 795,599	¥ 17,466,995	¥ 806,111
3	of which: Stable deposits	664,777	19,943	656,898	19,706
4	of which: Less stable deposits	7,714,157	775,656	7,819,898	786,404
5	Cash outflows related to unsecured wholesale funding	13,722,633	9,765,092	13,356,093	9,427,939
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	10,950,615	6,993,074	11,031,803	7,103,649
8	of which: Debt securities	2,772,018	2,772,018	2,324,290	2,324,290
9	Cash outflows related to secured funding, etc.		126,086		80,494
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,506,037	1,244,804	5,477,877	1,300,739
11	of which: Cash outflows related to derivative transactions, etc.	410,164	410,164	482,590	482,590
12	of which: Cash outflows related to funding programs	0	0	0	0
13	of which: Cash outflows related to credit and liquidity facilities	5,095,873	834,640	4,995,287	818,149
14	Cash outflows related to contractual funding obligations, etc.	645,834	515,951	504,857	393,033
15	Cash outflows related to contingencies	10,782,290	22,941	10,727,789	22,982
16	Total cash outflows		12,470,473		12,031,298
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	92,345	0	80,566	0
18	Cash inflows related to collection of loans, etc.	3,003,573	2,080,170	2,836,914	2,038,500
19	Other cash inflows	345,927	190,839	327,996	175,355
20	Total cash inflows	3,441,845	2,271,009	3,245,476	2,213,855
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	15,232,871		16,267,668	
22	Net cash outflows	10,199,464		9,817,443	
23	Consolidated Liquidity Coverage Ratio (LCR)	149.3		165.7	
24	The number of data used to calculate the average value	58		62	

### Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

#### (1) Items concerning fluctuations in the LCR over time

Our consolidated LCR over the past two years is currently in a decline due to the growing mismatch between long-term investments and short-term financing, but has been far exceeding the required criteria.

The increase in the 3rd quarter of fiscal year 2018 was due to the change in our scope of consolidation.

#### (2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the required criteria and going forward it is not expected to fluctuate significantly from the current level. The actual LCR is not significantly different from our primary forecast.

#### (3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds.

There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality assets and net cash outflows in major currencies.

#### (4) Other items concerning LCR

We apply neither the "treatment for qualifying operational deposit" nor the "additional collateral required to market valuation changes based on the scenario approach."

Furthermore, taking account of the impact to LCR, we are using month-end data in lieu of daily data for the consolidated subsidiary companies of minor importance with practical restrictions.

## 【After Correction】

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2018 4th Quarter		Fiscal Year 2018 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	<b>15,231,564</b>		16,267,668	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 17,451,832	¥ 795,599	¥ 17,466,905	¥ 806,102
3	of which: Stable deposits	664,777	19,943	656,898	19,706
4	of which: Less stable deposits	7,714,157	775,656	7,819,808	786,395
5	Cash outflows related to unsecured wholesale funding	13,722,633	<b>11,144,377</b>	<b>13,356,183</b>	<b>11,135,105</b>
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	10,950,615	<b>8,372,359</b>	<b>11,031,893</b>	<b>8,810,815</b>
8	of which: Debt securities	2,772,018	2,772,018	2,324,290	2,324,290
9	Cash outflows related to secured funding, etc.	126,086		80,494	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,506,037	<b>1,634,864</b>	5,477,877	<b>1,690,799</b>
11	of which: Cash outflows related to derivative transactions, etc.	410,164	410,164	482,590	482,590
12	of which: Cash outflows related to funding programs	0	0	0	0
13	of which: Cash outflows related to credit and liquidity facilities	5,095,873	<b>1,224,700</b>	4,995,287	<b>1,208,209</b>
14	Cash outflows related to contractual funding obligations, etc.	645,834	515,951	504,857	393,033
15	Cash outflows related to contingencies	10,782,290	22,941	10,727,789	22,982
16	Total cash outflows	<b>14,239,818</b>		<b>14,128,515</b>	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	92,345	0	80,566	0
18	Cash inflows related to collection of loans, etc.	3,003,573	<b>2,097,780</b>	2,836,914	<b>2,074,610</b>
19	Other cash inflows	345,927	190,839	327,996	175,355
20	Total cash inflows	3,441,845	<b>2,288,619</b>	3,245,476	<b>2,249,965</b>
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	<b>15,231,564</b>		16,267,668	
22	Net cash outflows	<b>11,951,199</b>		<b>11,878,550</b>	
23	Consolidated Liquidity Coverage Ratio (LCR)	<b>127.4</b>		<b>136.9</b>	
24	The number of data used to calculate the average value	58		62	

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

## Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

### (1) Items concerning fluctuations in the LCR over time

Our consolidated LCR over the past two years is currently in a decline due to the growing mismatch between long-term investments and short-term financing, but has been far exceeding the required criteria.

The increase in the 3rd quarter of fiscal year 2018 was due to the change in our scope of consolidation.

### (2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the required criteria and going forward it is not expected to fluctuate significantly from the current level. The actual LCR is not significantly different from our primary forecast.

### (3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds.

There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality assets and net cash outflows in major currencies.

### (4) Other items concerning LCR

We apply neither the "treatment for qualifying operational deposit" nor the "additional collateral required to market valuation changes based on the scenario approach."

Furthermore, taking account of the impact to LCR, we are using month-end data in lieu of daily data for the consolidated subsidiary companies of minor importance with practical restrictions.

**P304 Sumitomo Mitsui Trust Bank, Limited. Basel III Disclosure Data**

Quantitative Disclosure Data : Sumitomo Mitsui Trust Bank, Limited.

KM1 : Key Metrics (Consolidated)

**【Before Correction】**

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,068,239	¥ 2,201,397	¥ 2,204,938	¥ 2,251,944	¥ 2,218,347
2	Tier 1	2,421,640	2,553,940	2,557,849	2,664,814	2,630,475
3	Total capital	2,935,268	3,077,114	3,110,914	3,230,101	3,156,660
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,529,822	19,111,660	19,861,313	20,215,073	20,427,360
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	10.59%	11.51%	11.10%	11.13%	10.85%
6	Tier 1 ratio (%)	12.39%	13.36%	12.87%	13.18%	12.87%
7	Total capital ratio (%)	15.02%	16.10%	15.66%	15.97%	15.45%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	59,930,811	59,454,139	59,627,501	57,399,225	57,273,067
14	Basel III leverage ratio (%)	4.04%	4.29%	4.28%	4.64%	4.59%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2018	Fiscal Year 2018	Fiscal Year 2018	Fiscal Year 2018	Fiscal Year 2017
		4th Quarter	3rd Quarter	2nd Quarter	1st Quarter	4th Quarter
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 15,232,871	¥ 16,267,668	¥ 16,132,916	¥ 15,641,897	¥ 15,286,840
16	Net cash outflows	10,313,003	9,903,496	10,146,366	8,417,938	7,701,341
17	Consolidated LCR (%)	147.7%	164.2%	159.0%	185.8%	198.4%

**【After Correction】**

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,068,239	¥ 2,201,397	¥ 2,204,938	¥ 2,251,944	¥ 2,218,347
2	Tier 1	2,421,640	2,553,940	2,557,849	2,664,814	2,630,475
3	Total capital	2,935,268	3,077,114	3,110,914	3,230,101	3,156,660
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,529,822	19,111,660	19,861,313	20,215,073	20,427,360
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	10.59%	11.51%	11.10%	11.13%	10.85%
6	Tier 1 ratio (%)	12.39%	13.36%	12.87%	13.18%	12.87%
7	Total capital ratio (%)	15.02%	16.10%	15.66%	15.97%	15.45%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	59,930,811	59,454,139	59,627,501	57,399,225	57,273,067
14	Basel III leverage ratio (%)	4.04%	4.29%	4.28%	4.64%	4.59%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2018 4th Quarter	Fiscal Year 2018 3rd Quarter	Fiscal Year 2018 2nd Quarter	Fiscal Year 2018 1st Quarter	Fiscal Year 2017 4th Quarter
		Liquidity Coverage Ratio (LCR)				
15	Total HQLA allowed to be included in the calculation	¥ 15,231,564	¥16,267,668	¥16,132,916	¥15,641,897	¥15,286,840
16	Net cash outflows	12,064,738	11,964,602	11,904,442	10,602,813	9,342,282
17	Consolidated LCR (%)	126.2%	135.9%	135.5%	147.5%	163.6%

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

## P370 Sumitomo Mitsui Trust Bank, Limited. Basel III Disclosure Data

Quantitative Disclosure Data : Sumitomo Mitsui Trust Bank, Limited.

Liquidity Coverage Ratio (LCR) (Consolidated)

### **[Before Correction]**

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2018 4th Quarter		Fiscal Year 2018 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 15,232,871		¥ 16,267,668	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 17,451,832	¥ 795,599	¥ 17,466,995	¥ 806,111
3	of which: Stable deposits	664,777	19,943	656,898	19,706
4	of which: Less stable deposits	7,714,157	775,656	7,819,898	786,404
5	Cash outflows related to unsecured wholesale funding	13,841,910	9,883,926	13,445,090	9,516,750
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	10,969,633	7,011,649	11,054,606	7,126,266
8	of which: Debt securities	2,872,277	2,872,277	2,390,484	2,390,484
9	Cash outflows related to secured funding, etc.		126,086		80,494
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,506,037	1,244,804	5,477,877	1,300,739
11	of which: Cash outflows related to derivative transactions, etc.	410,164	410,164	482,590	482,590
12	of which: Cash outflows related to funding programs	0	0	0	0
13	of which: Cash outflows related to credit and liquidity facilities	5,095,873	834,640	4,995,287	818,149
14	Cash outflows related to contractual funding obligations, etc.	640,539	510,656	502,099	390,275
15	Cash outflows related to contingencies	10,782,290	22,941	10,727,789	22,982
16	Total cash outflows		12,584,012		12,117,351
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	92,345	0	80,566	0
18	Cash inflows related to collection of loans, etc.	3,003,573	2,080,170	2,836,914	2,038,500
19	Other cash inflows	345,927	190,839	327,996	175,355
20	Total cash inflows	3,441,845	2,271,009	3,245,476	2,213,855
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	15,232,871		16,267,668	
22	Net cash outflows	10,313,003		9,903,496	
23	Consolidated Liquidity Coverage Ratio (LCR)	147.7		164.2	
24	The number of data used to calculate the average value	58		62	

### Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

#### (1) Items concerning fluctuations in the LCR over time

Our consolidated LCR over the past two years is currently in a decline due to the growing mismatch between long-term investments and short-term financing, but has been far exceeding the required criteria.

#### (2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the required criteria and we do not expect the LCR to significantly fluctuate from the current level. Furthermore, the actual LCR is not significantly different from our forecast.

#### (3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds.

There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality assets and net cash outflows in major currencies.

#### (4) Other items concerning LCR

We apply neither the “treatment for qualifying operational deposit” nor the “additional collateral required to market valuation changes based on the scenario approach.”

Furthermore, taking account of the impact to LCR, we are using month-end data in lieu of daily data for the consolidated subsidiary companies of minor importance with practical restrictions.



## 【After Correction】

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2018 4th Quarter		Fiscal Year 2018 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 15,231,564		¥ 16,267,668	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 17,451,832	¥ 795,599	¥ 17,466,905	¥ 806,102
3	of which: Stable deposits	664,777	19,943	656,898	19,706
4	of which: Less stable deposits	7,714,157	775,656	7,819,808	786,395
5	Cash outflows related to unsecured wholesale funding	13,841,910	11,263,211	13,445,180	11,223,915
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	10,969,633	8,390,934	11,054,696	8,833,431
8	of which: Debt securities	2,872,277	2,872,277	2,390,484	2,390,484
9	Cash outflows related to secured funding, etc.		126,086		80,494
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,506,037	1,634,864	5,477,877	1,690,799
11	of which: Cash outflows related to derivative transactions, etc.	410,164	410,164	482,590	482,590
12	of which: Cash outflows related to funding programs	0	0	0	0
13	of which: Cash outflows related to credit and liquidity facilities	5,095,873	1,224,700	4,995,287	1,208,209
14	Cash outflows related to contractual funding obligations, etc.	640,539	510,656	502,099	390,275
15	Cash outflows related to contingencies	10,782,290	22,941	10,727,789	22,982
16	Total cash outflows		14,353,357		14,214,567
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	92,345	0	80,566	0
18	Cash inflows related to collection of loans, etc.	3,003,573	2,097,780	2,836,914	2,074,610
19	Other cash inflows	345,927	190,839	327,996	175,355
20	Total cash inflows	3,441,845	2,288,619	3,245,476	2,249,965
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		15,231,564		16,267,668
22	Net cash outflows		12,064,738		11,964,602
23	Consolidated Liquidity Coverage Ratio (LCR)		126.2		135.9
24	The number of data used to calculate the average value		58		62

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

## Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

### (1) Items concerning fluctuations in the LCR over time

Our consolidated LCR over the past two years is currently in a decline due to the growing mismatch between long-term investments and short-term financing, but has been far exceeding the required criteria.

### (2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the required criteria and we do not expect the LCR to significantly fluctuate from the current level. Furthermore, the actual LCR is not significantly different from our forecast.

### (3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds.

There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality assets and net cash outflows in major currencies.

### (4) Other items concerning LCR

We apply neither the “treatment for qualifying operational deposit” nor the “additional collateral required to market valuation changes based on the scenario approach.”

Furthermore, taking account of the impact to LCR, we are using month-end data in lieu of daily data for the consolidated subsidiary companies of minor importance with practical restrictions.

**P371 Sumitomo Mitsui Trust Bank, Limited. Basel III Disclosure Data**

Quantitative Disclosure Data : Sumitomo Mitsui Trust Bank, Limited.

KM1 : Key Metrics (Non-consolidated)

**【Before Correction】**

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,919,843	¥ 2,093,433	¥ 2,105,502	¥ 2,180,808	¥ 2,121,524
2	Tier 1	2,259,843	2,433,433	2,445,502	2,580,808	2,521,524
3	Total capital	2,767,568	2,951,012	2,993,154	3,138,534	3,040,753
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,152,340	18,580,794	19,426,260	19,683,990	20,004,551
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	10.02%	11.26%	10.83%	11.07%	10.60%
6	Tier 1 ratio (%)	11.79%	13.09%	12.58%	13.11%	12.60%
7	Total capital ratio (%)	14.45%	15.88%	15.40%	15.94%	15.20%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	58,241,947				
14	Basel III leverage ratio (%)	3.88%				

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		Fiscal Year 2018	Fiscal Year 2018	Fiscal Year 2018	Fiscal Year 2018	Fiscal Year 2017
		4th Quarter	3rd Quarter	2nd Quarter	1st Quarter	4th Quarter
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 15,077,727	¥ 16,072,242	¥ 15,942,059	¥ 15,453,890	¥ 15,114,946
16	Net cash outflows	9,315,292	8,973,441	9,138,699	7,436,769	6,843,119
17	Non-consolidated LCR (%)	161.8%	179.1%	174.4%	207.8%	220.8%

**【After Correction】**

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,919,843	¥ 2,093,433	¥ 2,105,502	¥ 2,180,808	¥ 2,121,524
2	Tier 1	2,259,843	2,433,433	2,445,502	2,580,808	2,521,524
3	Total capital	2,767,568	2,951,012	2,993,154	3,138,534	3,040,753
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,152,340	18,580,794	19,426,260	19,683,990	20,004,551
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	10.02%	11.26%	10.83%	11.07%	10.60%
6	Tier 1 ratio (%)	11.79%	13.09%	12.58%	13.11%	12.60%
7	Total capital ratio (%)	14.45%	15.88%	15.40%	15.94%	15.20%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	58,241,947				
14	Basel III leverage ratio (%)	3.88%				

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		Fiscal Year 2018 4th Quarter	Fiscal Year 2018 3rd Quarter	Fiscal Year 2018 2nd Quarter	Fiscal Year 2018 1st Quarter	Fiscal Year 2017 4th Quarter
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 15,076,420	¥16,072,242	¥15,942,059	¥15,453,890	¥15,114,946
16	Net cash outflows	11,067,028	11,034,546	10,896,775	9,621,642	8,484,060
17	Non-consolidated LCR (%)	136.2%	145.6%	146.3%	160.6%	178.1%

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

**P388 Sumitomo Mitsui Trust Bank, Limited. Basel III Disclosure Data**

Quantitative Disclosure Data : Sumitomo Mitsui Trust Bank, Limited.

Liquidity Coverage Ratio (LCR) (Non-consolidated)

**[Before Correction]**

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2018 4th Quarter		Fiscal Year 2018 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 15,077,727		¥ 16,072,242	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 17,452,016	¥ 795,638	¥ 17,467,157	¥ 806,143
3	of which: Stable deposits	664,777	19,943	656,898	19,706
4	of which: Less stable deposits	7,714,341	775,695	7,820,060	786,436
5	Cash outflows related to unsecured wholesale funding	13,642,463	9,637,855	13,175,270	9,204,483
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	10,884,210	6,879,602	10,916,533	6,945,746
8	of which: Debt securities	2,758,253	2,758,253	2,258,737	2,258,737
9	Cash outflows related to secured funding, etc.		126,086		80,494
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	4,889,119	1,219,182	4,870,482	1,275,577
11	of which: Cash outflows related to derivative transactions, etc.	410,155	410,155	482,582	482,582
12	of which: Cash outflows related to funding programs	0	0	0	0
13	of which: Cash outflows related to credit and liquidity facilities	4,478,964	809,027	4,387,900	792,995
14	Cash outflows related to contractual funding obligations, etc.	321,895	191,999	298,524	186,691
15	Cash outflows related to contingencies	12,488,971	23,035	12,437,556	23,109
16	Total cash outflows		11,993,795		11,576,497
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	92,345	0	80,566	0
18	Cash inflows related to collection of loans, etc.	3,360,023	2,456,001	3,170,606	2,396,605
19	Other cash inflows	377,590	222,502	359,092	206,451
20	Total cash inflows	3,829,958	2,678,503	3,610,264	2,603,056
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		15,077,727		16,072,242
22	Net cash outflows		9,315,292		8,973,441
23	Non-consolidated Liquidity Coverage Ratio (LCR)		161.8		179.1
24	The number of data used to calculate the average value		58		62

**Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis**

(1) Items concerning fluctuations in the LCR over time

Our non-consolidated LCR over the past two years is currently in a decline due to the growing mismatch between long-term investments and short-term financing, but has been far exceeding the required criteria.

(2) Items concerning evaluation of the LCR level

Our non-consolidated LCR satisfies the required criteria and going forward it is not expected to fluctuate significantly from the current level. The actual LCR is not significantly different from our primary forecast.

(3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds.

There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We apply neither the "treatment for qualifying operational deposit" nor the "additional collateral required to market valuation changes based on the scenario approach."

## 【After Correction】

### Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2018 4th Quarter		Fiscal Year 2018 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 15,076,420		¥ 16,072,242	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 17,452,016	¥ 795,638	¥ 17,467,067	¥ 806,134
3	of which: Stable deposits	664,777	19,943	656,898	19,706
4	of which: Less stable deposits	7,714,341	775,695	7,819,970	786,427
5	Cash outflows related to unsecured wholesale funding	13,642,463	11,017,141	13,175,360	10,911,648
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	10,884,210	8,258,888	10,916,623	8,652,911
8	of which: Debt securities	2,758,253	2,758,253	2,258,737	2,258,737
9	Cash outflows related to secured funding, etc.	/	126,086	/	80,494
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	4,889,119	1,609,242	4,870,482	1,665,637
11	of which: Cash outflows related to derivative transactions, etc.	410,155	410,155	482,582	482,582
12	of which: Cash outflows related to funding programs	0	0	0	0
13	of which: Cash outflows related to credit and liquidity facilities	4,478,964	1,199,087	4,387,900	1,183,055
14	Cash outflows related to contractual funding obligations, etc.	321,895	191,999	298,524	186,691
15	Cash outflows related to contingencies	12,488,971	23,035	12,437,556	23,109
16	Total cash outflows	/	13,763,141	/	13,673,713
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	92,345	0	80,566	0
18	Cash inflows related to collection of loans, etc.	3,360,023	2,473,611	3,170,606	2,432,716
19	Other cash inflows	377,590	222,502	359,092	206,451
20	Total cash inflows	3,829,958	2,696,113	3,610,264	2,639,167
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	/	15,076,420	/	16,072,242
22	Net cash outflows	/	11,067,028	/	11,034,546
23	Non-consolidated Liquidity Coverage Ratio (LCR)	/	136.2	/	145.6
24	The number of data used to calculate the average value	/	58	/	62

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

### Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

(1) Items concerning fluctuations in the LCR over time

Our non-consolidated LCR over the past two years is currently in a decline due to the growing mismatch between long-term investments and short-term financing, but has been far exceeding the required criteria.

(2) Items concerning evaluation of the LCR level

Our non-consolidated LCR satisfies the required criteria and going forward it is not expected to fluctuate significantly from the current level. The actual LCR is not significantly different from our primary forecast.

(3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We apply neither the “treatment for qualifying operational deposit” nor the “additional collateral required to market valuation changes based on the scenario approach.”