

November 11, 2022

To whom it may concern

Sumitomo Mitsui Trust Holdings, Inc.

Notice Regarding Corrections in 2021 Interim Report

Sumitomo Mitsui Trust Holdings, Inc. hereby announces the following corrections to its 2021 Interim Report. The items and the contents that have been corrected are as attached.

「2021 INTERIM REPORT」

P106 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
		September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,490,704	¥ 2,474,209	¥ 2,455,126	¥ 2,449,030	¥ 2,449,874
2	Tier 1	2,772,270	2,755,445	2,736,717	2,731,950	2,802,616
3	Total capital	3,208,854	3,200,354	3,190,944	3,264,079	3,349,226
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,674,886	20,014,533	20,243,399	20,209,728	19,711,096
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	12.65%	12.36%	12.12%	12.11%	12.42%
6	Tier 1 ratio	14.09%	13.76%	13.51%	13.51%	14.21%
7	Total capital ratio	16.30%	15.99%	15.76%	16.15%	16.99%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements	3.00%	3.00%	3.00%	3.00%	3.00%
12	CET1 available after meeting the bank' s minimum capital requirements	8.09%	7.76%	7.51%	7.51%	7.92%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	48,936,866	48,967,773	49,441,295	49,395,230	47,847,547
14	Basel III leverage ratio	5.66%	5.62%	5.53%	5.53%	5.85%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020	Fiscal Year 2020	Fiscal Year 2020
		2nd Quarter	1st Quarter	4th Quarter	3rd Quarter	2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥18,861,288	¥ 18,228,161	¥ 18,052,471	¥ 18,053,546	¥ 17,953,290
16	Net cash outflows	9,636,918	9,640,248	10,841,449	9,695,429	10,968,739
17	Consolidated LCR	195.7%	189.0%	166.5%	186.2%	163.6%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	36,154,769				
19	Total required stable funding	30,003,647				
20	Consolidated NSFR	120.5%				

【After Correction】

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,490,704	¥ 2,474,209	¥ 2,455,126	¥ 2,449,030	¥ 2,449,874
2	Tier 1	2,772,270	2,755,445	2,736,717	2,731,950	2,802,616
3	Total capital	3,208,854	3,200,354	3,190,944	3,264,079	3,349,226
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,674,886	20,014,533	20,243,399	20,209,728	19,711,096
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	12.65%	12.36%	12.12%	12.11%	12.42%
6	Tier 1 ratio	14.09%	13.76%	13.51%	13.51%	14.21%
7	Total capital ratio	16.30%	15.99%	15.76%	16.15%	16.99%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements	3.00%	3.00%	3.00%	3.00%	3.00%
12	CET1 available after meeting the bank' s minimum capital requirements	8.09%	7.76%	7.51%	7.51%	7.92%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	48,936,866	48,967,773	49,441,295	49,395,230	47,847,547
14	Basel III leverage ratio	5.66%	5.62%	5.53%	5.53%	5.85%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020	Fiscal Year 2020	Fiscal Year 2020
		2nd Quarter	1st Quarter	4th Quarter	3rd Quarter	2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥18,094,605	¥17,569,667	¥17,325,947	¥17,490,643	¥17,302,937
16	Net cash outflows	10,188,241	10,248,542	11,272,413	10,298,706	11,349,629
17	Consolidated LCR	177.6%	171.4%	153.7%	169.8%	152.4%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	36,154,769				
19	Total required stable funding	30,003,647				
20	Consolidated NSFR	120.5%				

Note: Some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.

P162 Sumitomo Mitsui Trust Holdings, Inc. Basel III Disclosure Data

Quantitative Disclosure Data : Sumitomo Mitsui Trust Holdings, Inc.

Liquidity Coverage Ratio (LCR) (Consolidated)

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

[Before Correction]

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2021 2nd Quarter		Fiscal Year 2021 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 18,861,288		¥ 18,228,161	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,229,874	¥ 884,935	¥ 18,215,935	¥ 866,917
3	of which: Stable deposits	835,636	25,069	807,178	24,215
4	of which: Less stable deposits	8,569,365	859,866	8,394,781	842,702
5	Cash outflows related to unsecured wholesale funding	12,365,569	9,560,063	11,931,095	9,302,616
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	9,532,521	6,727,015	9,259,384	6,630,905
8	of which: Debt securities	2,833,048	2,833,048	2,671,711	2,671,711
9	Cash outflows related to secured funding, etc.		48,953		80,141
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,148,407	1,544,313	6,420,368	1,601,162
11	of which: Cash outflows related to derivative transactions, etc.	328,869	328,869	340,517	340,517
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,819,538	1,215,444	6,079,851	1,260,645
14	Cash outflows related to contractual funding obligations, etc.	649,689	456,056	578,106	417,075
15	Cash outflows related to contingencies	10,938,211	22,171	11,277,089	23,356
16	Total cash outflows		12,516,491		12,291,267
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 55,788	¥—	¥ 49,869	¥—
18	Cash inflows related to collection of loans, etc.	3,366,634	2,548,383	3,105,968	2,376,011
19	Other cash inflows	657,983	331,190	553,629	275,008
20	Total cash inflows	4,080,405	2,879,573	3,709,466	2,651,019
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 18,861,288		¥ 18,228,161	
22	Net cash outflows	9,636,918		9,640,248	
23	Consolidated Liquidity Coverage Ratio (LCR)	195.7%		189.0%	
24	The number of data used to calculate the average value	61		61	

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 has trended steadily for the most part in the past two years.

(2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Up ahead, we do not expect our LCR to deviate significantly from the current level.

(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 liquid 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]

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2021 2nd Quarter		Fiscal Year 2021 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 18,094,605		¥ 17,569,667	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,781,567	¥ 940,105	¥ 18,748,085	¥ 920,132
3	of which: Stable deposits	835,636	25,069	807,178	24,215
4	of which: Less stable deposits	9,121,058	915,036	8,926,931	895,917
5	Cash outflows related to unsecured wholesale funding	12,344,484	9,647,635	11,998,199	9,455,670
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	9,511,436	6,814,587	9,326,488	6,783,959
8	of which: Debt securities	2,833,048	2,833,048	2,671,711	2,671,711
9	Cash outflows related to secured funding, etc.		20,280		51,422
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,036,350	1,631,664	6,249,423	1,674,888
11	of which: Cash outflows related to derivative transactions, etc.	706,951	706,951	699,104	699,104
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,329,399	924,713	5,550,319	975,784
14	Cash outflows related to contractual funding obligations, etc.	806,374	612,741	725,729	564,698
15	Cash outflows related to contingencies	11,160,662	22,171	11,493,274	23,356
16	Total cash outflows		12,874,596		12,690,166
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 55,788	¥ —	¥ 49,869	¥ —
18	Cash inflows related to collection of loans, etc.	3,062,169	2,243,918	2,807,960	2,078,003
19	Other cash inflows	664,724	442,437	554,136	363,621
20	Total cash inflows	3,782,681	2,686,355	3,411,965	2,441,624
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		¥ 18,094,605		¥ 17,569,667
22	Net cash outflows		10,188,241		10,248,542
23	Consolidated Liquidity Coverage Ratio (LCR)		177.6%		171.4%
24	The number of data used to calculate the average value		61		61

Note: Some items that should be calculated using daily data are calculated using month-end data instead in the above figures.

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 has trended steadily for the most part in the past two years.

(2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Up ahead, we do not expect our LCR to deviate significantly from the current level.

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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.

P166 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
		September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,153,079	¥ 2,119,624	¥ 2,108,049	¥ 2,096,852	¥ 2,103,605
2	Tier 1	2,434,644	2,400,860	2,389,620	2,378,183	2,454,860
3	Total capital	2,871,228	2,845,768	2,843,843	2,909,938	3,001,120
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,147,719	19,509,687	19,794,125	19,780,068	19,281,057
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	11.24%	10.86%	10.64%	10.60%	10.91%
6	Tier 1 ratio	12.71%	12.30%	12.07%	12.02%	12.73%
7	Total capital ratio	14.99%	14.58%	14.36%	14.71%	15.56%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	48,720,059	48,757,446	49,247,112	49,211,486	47,662,176
14	Basel III leverage ratio	4.99%	4.92%	4.85%	4.83%	5.15%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020	Fiscal Year 2020	Fiscal Year 2020
		2nd Quarter	1st Quarter	4th Quarter	3rd Quarter	2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥18,861,288	¥ 18,228,161	¥ 18,052,471	¥ 18,053,546	¥ 17,953,290
16	Net cash outflows	9,690,946	9,720,773	10,920,820	9,795,823	11,002,119
17	Consolidated LCR	194.6%	187.5%	165.3%	184.2%	163.1%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	35,769,056				
19	Total required stable funding	29,740,751				
20	Consolidated NSFR	120.2%				

【After Correction】

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,153,079	¥ 2,119,624	¥ 2,108,049	¥ 2,096,852	¥ 2,103,605
2	Tier 1	2,434,644	2,400,860	2,389,620	2,378,183	2,454,860
3	Total capital	2,871,228	2,845,768	2,843,843	2,909,938	3,001,120
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,147,719	19,509,687	19,794,125	19,780,068	19,281,057
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	11.24%	10.86%	10.64%	10.60%	10.91%
6	Tier 1 ratio	12.71%	12.30%	12.07%	12.02%	12.73%
7	Total capital ratio	14.99%	14.58%	14.36%	14.71%	15.56%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	48,720,059	48,757,446	49,247,112	49,211,486	47,662,176
14	Basel III leverage ratio	4.99%	4.92%	4.85%	4.83%	5.15%

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Basel III Template No.		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020	Fiscal Year 2020	Fiscal Year 2020
		2nd Quarter	1st Quarter	4th Quarter	3rd Quarter	2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥18,094,605	¥17,569,667	¥17,325,947	¥17,490,643	¥17,302,937
16	Net cash outflows	10,242,079	10,328,749	11,351,363	10,398,870	11,382,827
17	Consolidated LCR	176.6%	170.1%	152.6%	168.1%	152.0%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	35,769,056				
19	Total required stable funding	29,740,751				
20	Consolidated NSFR	120.2%				

Note: Some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.

P220 Sumitomo Mitsui Trust Bank, Limited Basel III Disclosure Data

Quantitative Disclosure Data : Sumitomo Mitsui Trust Bank, Limited

Liquidity Coverage Ratio (LCR) (Consolidated)

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

[Before Correction]

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2021 2nd Quarter		Fiscal Year 2021 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 18,861,288		¥ 18,228,161	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,229,874	¥ 884,935	¥ 18,215,935	¥ 866,917
3	of which: Stable deposits	835,636	25,069	807,178	24,215
4	of which: Less stable deposits	8,569,365	859,866	8,394,781	842,702
5	Cash outflows related to unsecured wholesale funding	12,445,877	9,640,084	12,034,498	9,405,539
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	9,560,321	6,754,528	9,280,623	6,651,664
8	of which: Debt securities	2,885,556	2,885,556	2,753,875	2,753,875
9	Cash outflows related to secured funding, etc.		48,953		80,141
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,153,407	1,546,313	6,425,368	1,603,162
11	of which: Cash outflows related to derivative transactions, etc.	328,869	328,869	340,517	340,517
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,824,538	1,217,444	6,084,851	1,262,645
14	Cash outflows related to contractual funding obligations, etc.	621,696	428,063	553,708	392,677
15	Cash outflows related to contingencies	10,938,211	22,171	11,277,089	23,356
16	Total cash outflows		12,570,519		12,371,792
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 55,788	¥ —	¥ 49,869	¥ —
18	Cash inflows related to collection of loans, etc.	3,366,634	2,548,383	3,105,968	2,376,011
19	Other cash inflows	657,983	331,190	553,629	275,008
20	Total cash inflows	4,080,405	2,879,573	3,709,466	2,651,019
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		¥ 18,861,288		¥ 18,228,161
22	Net cash outflows		9,690,946		9,720,773
23	Consolidated Liquidity Coverage Ratio (LCR)		194.6%		187.5%
24	The number of data used to calculate the average value		61		61

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 has trended steadily for the most part in the past two years.

(2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Up ahead, we do not expect our LCR to deviate significantly from the current level.

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

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(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]

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2021 2nd Quarter		Fiscal Year 2021 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 18,094,605		¥ 17,569,667	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,781,567	¥ 940,105	¥ 18,748,085	¥ 920,132
3	of which: Stable deposits	835,636	25,069	807,178	24,215
4	of which: Less stable deposits	9,121,058	915,036	8,926,931	895,917
5	Cash outflows related to unsecured wholesale funding	12,424,315	9,727,466	12,100,803	9,558,274
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	9,538,759	6,841,910	9,346,928	6,804,399
8	of which: Debt securities	2,885,556	2,885,556	2,753,875	2,753,875
9	Cash outflows related to secured funding, etc.	20,280		51,422	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,041,350	1,633,664	6,254,423	1,676,888
11	of which: Cash outflows related to derivative transactions, etc.	706,951	706,951	699,104	699,104
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,334,399	926,713	5,555,319	977,784
14	Cash outflows related to contractual funding obligations, etc.	778,381	584,748	701,332	540,301
15	Cash outflows related to contingencies	11,160,662	22,171	11,493,274	23,356
16	Total cash outflows	12,928,434		12,770,373	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 55,788	¥ —	¥ 49,869	¥ —
18	Cash inflows related to collection of loans, etc.	3,062,169	2,243,918	2,807,960	2,078,003
19	Other cash inflows	664,724	442,437	554,136	363,621
20	Total cash inflows	3,782,681	2,686,355	3,411,965	2,441,624
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 18,094,605		¥ 17,569,667	
22	Net cash outflows	10,242,079		10,328,749	
23	Consolidated Liquidity Coverage Ratio (LCR)	176.6%		170.1%	
24	The number of data used to calculate the average value	61		61	

Note: Some items that should be calculated using daily data are calculated using month-end data instead in the above figures

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 has trended steadily for the most part in the past two years.

(2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Up ahead, we do not expect our LCR to deviate significantly from the current level.

(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 liquid 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.

P223 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
		September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,891,607	¥ 1,868,971	¥ 1,858,096	¥ 1,857,382	¥ 1,874,965
2	Tier 1	2,161,597	2,138,961	2,128,096	2,127,382	2,214,965
3	Total capital	2,574,977	2,560,419	2,559,523	2,634,316	2,736,073
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,484,376	18,872,154	19,165,759	19,216,866	18,653,915
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	10.23%	9.90%	9.69%	9.66%	10.05%
6	Tier 1 ratio	11.69%	11.33%	11.10%	11.07%	11.87%
7	Total capital ratio	13.93%	13.56%	13.35%	13.70%	14.66%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	46,865,337	46,838,519	47,356,321	47,304,459	45,805,095
14	Basel III leverage ratio	4.61%	4.56%	4.49%	4.49%	4.83%

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020	Fiscal Year 2020	Fiscal Year 2020
		2nd Quarter	1st Quarter	4th Quarter	3rd Quarter	2nd Quarter
Non-consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥18,617,493	¥17,994,265	¥17,824,739	¥17,832,318	¥17,661,017
16	Net cash outflows	8,728,516	8,716,289	9,993,155	8,974,008	10,139,836
17	Non-consolidated LCR	213.2%	206.4%	178.3%	198.7%	174.1%
Non-consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	34,937,986				
19	Total required stable funding	27,602,145				
20	Non-consolidated NSFR	126.5%				

【After Correction】

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,891,607	¥ 1,868,971	¥ 1,858,096	¥ 1,857,382	¥ 1,874,965
2	Tier 1	2,161,597	2,138,961	2,128,096	2,127,382	2,214,965
3	Total capital	2,574,977	2,560,419	2,559,523	2,634,316	2,736,073
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,484,376	18,872,154	19,165,759	19,216,866	18,653,915
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	10.23%	9.90%	9.69%	9.66%	10.05%
6	Tier 1 ratio	11.69%	11.33%	11.10%	11.07%	11.87%
7	Total capital ratio	13.93%	13.56%	13.35%	13.70%	14.66%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	46,865,337	46,838,519	47,356,321	47,304,459	45,805,095
14	Basel III leverage ratio	4.61%	4.56%	4.49%	4.49%	4.83%

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020	Fiscal Year 2020	Fiscal Year 2020
		2nd Quarter	1st Quarter	4th Quarter	3rd Quarter	2nd Quarter
Non-consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥17,850,810	¥17,335,771	¥17,098,215	¥17,269,415	¥17,010,664
16	Net cash outflows	9,310,339	9,370,200	10,513,519	9,634,913	10,553,092
17	Non-consolidated LCR	191.7%	185.0%	162.6%	179.2%	161.1%
Non-consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	34,937,986				
19	Total required stable funding	27,602,145				
20	Non-consolidated NSFR		126.5%			

Note: Some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.

P240 Sumitomo Mitsui Trust Bank, Limited Basel III Disclosure Data

Quantitative Disclosure Data : Sumitomo Mitsui Trust Bank, Limited

Liquidity Coverage Ratio (LCR) (Non-consolidated)

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

[Before Correction]

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2021 2nd Quarter		Fiscal Year 2021 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 18,617,493		¥ 17,994,265	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,229,917	¥ 884,948	¥ 18,215,989	¥ 866,933
3	of which: Stable deposits	835,636	25,069	807,178	24,215
4	of which: Less stable deposits	8,569,408	859,879	8,394,835	842,717
5	Cash outflows related to unsecured wholesale funding	12,057,088	9,252,103	11,616,906	8,999,615
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	9,279,037	6,474,052	8,982,344	6,365,053
8	of which: Debt securities	2,778,051	2,778,051	2,634,562	2,634,562
9	Cash outflows related to secured funding, etc.		48,953		80,141
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,229,738	1,462,462	5,520,109	1,527,406
11	of which: Cash outflows related to derivative transactions, etc.	291,359	291,359	310,390	310,390
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	4,938,379	1,171,103	5,209,719	1,217,016
14	Cash outflows related to contractual funding obligations, etc.	437,115	245,175	406,754	245,778
15	Cash outflows related to contingencies	12,477,774	22,573	12,808,563	23,750
16	Total cash outflows		11,916,214		11,743,623
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 55,788	¥ —	¥ 49,869	¥ —
18	Cash inflows related to collection of loans, etc.	3,676,817	2,895,296	3,473,372	2,783,352
19	Other cash inflows	615,807	292,402	520,862	243,982
20	Total cash inflows	4,348,412	3,187,698	4,044,103	3,027,334
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		¥ 18,617,493		¥ 17,994,265
22	Net cash outflows		8,728,516		8,716,289
23	Non-consolidated Liquidity Coverage Ratio (LCR)		213.2%		206.4%
24	The number of data used to calculate the average value		61		61

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 has trended steadily for the most part in the past two years.
- (2) Items concerning evaluation of the LCR level
Our non-consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Up ahead, we do not expect our LCR to deviate significantly from the current level.
- (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 liquid 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]

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2021 2nd Quarter		Fiscal Year 2021 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 17,850,810		¥ 17,335,771	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,781,579	¥ 940,114	¥ 18,748,119	¥ 920,146
3	of which: Stable deposits	835,636	25,069	807,178	24,215
4	of which: Less stable deposits	9,121,070	915,045	8,926,965	895,930
5	Cash outflows related to unsecured wholesale funding	12,000,703	9,325,297	11,646,764	9,138,391
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	9,222,652	6,547,246	9,012,202	6,503,829
8	of which: Debt securities	2,778,051	2,778,051	2,634,562	2,634,562
9	Cash outflows related to secured funding, etc.		20,280		51,422
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,178,850	1,610,983	5,398,059	1,650,026
11	of which: Cash outflows related to derivative transactions, etc.	669,441	669,441	668,977	668,977
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	4,509,409	941,542	4,729,082	981,049
14	Cash outflows related to contractual funding obligations, etc.	593,801	401,861	554,765	393,789
15	Cash outflows related to contingencies	12,700,225	22,573	13,024,748	23,750
16	Total cash outflows		12,321,108		12,177,524
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 55,788	¥ —	¥ 49,869	¥ —
18	Cash inflows related to collection of loans, etc.	3,388,641	2,607,120	3,164,749	2,474,729
19	Other cash inflows	622,548	403,649	521,369	332,595
20	Total cash inflows	4,066,977	3,010,769	3,735,987	2,807,324
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		¥ 17,850,810		¥ 17,335,771
22	Net cash outflows		9,310,339		9,370,200
23	Non-consolidated Liquidity Coverage Ratio (LCR)		191.7%		185.0%
24	The number of data used to calculate the average value		61		61

Note: Some items that should be calculated using daily data are calculated using month-end data instead in the above figures

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 has trended steadily for the most part in the past two years.

(2) Items concerning evaluation of the LCR level

Our non-consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Up ahead, we do not expect our LCR to deviate significantly from the current level.

(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 liquid 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.”