

To whom it may concern

Sumitomo Mitsui Trust Holdings, Inc.

Notice Regarding Corrections in 2022 Annual Report –Financial Data Section–

Sumitomo Mitsui Trust Holdings, Inc. hereby announces the following corrections to its 2022 Annual Report –Financial Data Section–. The items and the contents that have been corrected are as attached.

「2022 ANNUAL REPORT –FINANCIAL DATA SECTION–」

<Correction details (May 2023)>

P319 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 4th Quarter		Fiscal Year 2021 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 17,729,217		¥ 18,165,813	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,934,361	¥ 885,843	¥ 18,745,038	¥ 935,154
3	of which: Stable deposits	1,774,400	53,232	842,978	25,289
4	of which: Less stable deposits	8,322,704	832,611	9,070,562	909,864
5	Cash outflows related to unsecured wholesale funding	13,371,406	10,123,916	11,755,857	9,202,031
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,044,252	6,796,763	9,125,664	6,571,838
8	of which: Debt securities	3,327,153	3,327,153	2,630,193	2,630,193
9	Cash outflows related to secured funding, etc.	—	9,960	—	16,598
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,239,437	1,830,165	6,065,323	1,673,640
11	of which: Cash outflows related to derivative transactions, etc.	789,784	789,784	710,573	710,573
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,449,652	1,040,381	5,354,750	963,067
14	Cash outflows related to contractual funding obligations, etc.	39,853	32,203	829,893	672,261
15	Cash outflows related to contingencies	631,953	17,114	11,078,567	21,489
16	Total cash outflows	—	13,158,619	—	12,521,173
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 246,948	¥ —	¥ 55,209	¥ —
18	Cash inflows related to collection of loans, etc.	2,667,575	1,845,730	3,683,115	2,911,143
19	Other cash inflows	120,803	37,009	595,325	455,359
20	Total cash inflows	3,515,875	2,139,830	4,333,649	3,366,502
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	—	¥ 17,729,217	—	¥ 18,165,813
22	Net cash outflows	—	11,018,789	—	9,154,671
23	Consolidated Liquidity Coverage Ratio (LCR)	—	160.8%	—	198.4%
24	The number of data used to calculate the average value	—	59	—	63

Note: In the prior quarter, 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.

【After Correction】

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6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,044,252	6,796,763	9,125,664	6,571,838
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12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,449,652	1,040,381	5,354,750	963,067
14	Cash outflows related to contractual funding obligations, etc.	357,990	291,618	829,893	672,261
15	Cash outflows related to contingencies	631,953	17,114	11,078,567	21,489
16	Total cash outflows	13,158,619		12,521,173	
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Partially revised on November 11, 2022. For detail, please refer to P.7 onwards.

P397 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】

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3	of which: Stable deposits	1,774,400	53,232	842,978	25,289
4	of which: Less stable deposits	8,322,704	832,611	9,070,562	909,864
5	Cash outflows related to unsecured wholesale funding	13,448,254	10,200,765	11,820,102	9,266,276
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,069,728	6,822,238	9,147,337	6,593,511
8	of which: Debt securities	3,378,526	3,378,526	2,672,765	2,672,765
9	Cash outflows related to secured funding, etc.		9,960		16,598
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,244,437	1,832,165	6,070,323	1,675,640
11	of which: Cash outflows related to derivative transactions, etc.	789,784	789,784	710,573	710,573
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,454,652	1,042,381	5,359,750	965,067
14	Cash outflows related to contractual funding obligations, etc.	39,853	32,203	799,460	641,829
15	Cash outflows related to contingencies	631,953	17,114	11,078,567	21,489
16	Total cash outflows		13,225,773		12,556,986
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 246,948	¥ —	¥ 55,209	¥ —
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Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 17,729,217		¥ 18,165,813	
22	Net cash outflows	11,085,943		9,190,484	
23	Consolidated Liquidity Coverage Ratio (LCR)	159.9%		197.6%	
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12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,454,652	1,042,381	5,359,750	965,067
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15	Cash outflows related to contingencies	631,953	17,114	11,078,567	21,489
16	Total cash outflows	13,225,773		12,556,986	
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P419 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 4th Quarter		Fiscal Year 2021 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 17,487,539		¥ 17,911,071	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,934,361	¥ 885,843	¥ 18,745,050	¥ 935,163
3	of which: Stable deposits	1,774,400	53,232	842,978	25,289
4	of which: Less stable deposits	8,322,705	832,611	9,070,574	909,874
5	Cash outflows related to unsecured wholesale funding	12,985,400	9,766,987	11,315,687	8,786,522
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	9,759,631	6,541,219	8,800,462	6,271,297
8	of which: Debt securities	3,225,768	3,225,768	2,515,225	2,515,225
9	Cash outflows related to secured funding, etc.	—	9,960	—	16,598
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,353,637	1,798,410	5,176,143	1,623,477
11	of which: Cash outflows related to derivative transactions, etc.	728,479	728,479	677,668	677,668
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	4,625,158	1,069,931	4,498,475	945,809
14	Cash outflows related to contractual funding obligations, etc.	39,853	32,203	622,345	464,751
15	Cash outflows related to contingencies	639,149	17,468	12,627,690	21,897
16	Total cash outflows	—	12,766,756	—	11,848,408
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 246,948	¥ —	¥ 55,209	¥ —
18	Cash inflows related to collection of loans, etc.	2,669,850	1,890,207	3,940,639	3,210,486
19	Other cash inflows	122,574	38,984	560,420	421,500
20	Total cash inflows	3,512,895	2,182,806	4,556,268	3,631,986
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	—	¥ 17,487,539	—	¥ 17,911,071
22	Net cash outflows	—	10,583,950	—	8,216,422
23	Non-consolidated Liquidity Coverage Ratio (LCR)	—	165.2%	—	217.9%
24	The number of data used to calculate the average value	—	59	—	63

Note: In the prior quarter, some items that should be calculated using daily data are calculated using month-end data instead in the above figures.

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<Correction details (November 2022) >

P250 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, 2022	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,480,157	¥ 2,513,114	¥ 2,490,704	¥ 2,474,209	¥ 2,455,126
2	Tier 1	2,761,527	2,795,027	2,772,270	2,755,445	2,736,717
3	Total capital	3,144,436	3,248,764	3,208,854	3,200,354	3,190,944
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	20,135,316	19,959,789	19,674,886	20,014,533	20,243,399
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	12.31%	12.59%	12.65%	12.36%	12.12%
6	Tier 1 ratio	13.71%	14.00%	14.09%	13.76%	13.51%
7	Total capital ratio	15.61%	16.27%	16.30%	15.99%	15.76%
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	7.61%	8.00%	8.09%	7.76%	7.51%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	51,876,951	49,687,357	48,936,866	48,967,773	49,441,295
14	Basel III leverage ratio	5.32%	5.62%	5.66%	5.62%	5.53%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020
		4th Quarter	3rd Quarter	2nd Quarter	1st Quarter	4th Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥19,203,403	¥18,647,224	¥18,861,288	¥18,228,161	¥18,052,471
16	Net cash outflows	11,069,161	8,415,323	9,636,918	9,640,248	10,841,449
17	Consolidated LCR	173.4%	221.5%	195.7%	189.0%	166.5%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	35,985,670	35,851,387	36,154,769		
19	Total required stable funding	30,784,893	30,002,508	30,003,647		
20	Consolidated NSFR	116.8%	119.4%	120.5%		

[After Correction]

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		March 31, 2022	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,480,157	¥ 2,513,114	¥ 2,490,704	¥ 2,474,209	¥ 2,455,126
2	Tier 1	2,761,527	2,795,027	2,772,270	2,755,445	2,736,717
3	Total capital	3,144,436	3,248,764	3,208,854	3,200,354	3,190,944
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	20,135,316	19,959,789	19,674,886	20,014,533	20,243,399
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	12.31%	12.59%	12.65%	12.36%	12.12%
6	Tier 1 ratio	13.71%	14.00%	14.09%	13.76%	13.51%
7	Total capital ratio	15.61%	16.27%	16.30%	15.99%	15.76%
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	7.61%	8.00%	8.09%	7.76%	7.51%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	51,876,951	49,687,357	48,936,866	48,967,773	49,441,295
14	Basel III leverage ratio	5.32%	5.62%	5.66%	5.62%	5.53%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020
		4th Quarter	3rd Quarter	2nd Quarter	1st Quarter	4th Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥17,729,217	¥18,165,813	¥18,094,605	¥17,569,667	¥17,325,947
16	Net cash outflows	11,018,789	9,154,671	10,188,241	10,248,542	11,272,413
17	Consolidated LCR	160.8%	198.4%	177.6%	171.4%	153.7%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	35,985,670	35,851,387	36,154,769		
19	Total required stable funding	30,784,893	30,002,508	30,003,647		
20	Consolidated NSFR	116.8%	119.4%	120.5%		

Note: For periods prior to 3QFY 2021, some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.

P319 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 4th Quarter		Fiscal Year 2021 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 19,203,403		¥ 18,647,224	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,135,241	¥ 873,534	¥ 18,200,264	¥ 880,676
3	of which: Stable deposits	850,704	25,521	842,978	25,289
4	of which: Less stable deposits	8,447,286	848,013	8,525,788	855,387
5	Cash outflows related to unsecured wholesale funding	13,411,846	10,579,241	11,666,666	9,032,648
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,070,757	7,238,152	9,036,473	6,402,455
8	of which: Debt securities	3,341,089	3,341,089	2,630,193	2,630,193
9	Cash outflows related to secured funding, etc.	—	9,935	—	5,497
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,307,256	1,681,255	6,131,693	1,553,527
11	of which: Cash outflows related to derivative transactions, etc.	381,443	381,443	335,697	335,697
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,925,813	1,299,812	5,795,996	1,217,830
14	Cash outflows related to contractual funding obligations, etc.	463,327	313,144	606,111	435,288
15	Cash outflows related to contingencies	10,933,810	21,569	10,887,395	21,489
16	Total cash outflows	—	13,478,678	—	11,929,125
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 50,141	¥ —	¥ 55,209	¥ —
18	Cash inflows related to collection of loans, etc.	3,071,793	2,153,086	3,989,919	3,217,947
19	Other cash inflows	599,597	256,431	585,442	295,855
20	Total cash inflows	3,721,531	2,409,517	4,630,570	3,513,802
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 19,203,403		¥ 18,647,224	
22	Net cash outflows	11,069,161		8,415,323	
23	Consolidated Liquidity Coverage Ratio (LCR)	173.4%		221.5%	
24	The number of data used to calculate the average value	59		63	

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 4th Quarter		Fiscal Year 2021 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 17,729,217		¥ 18,165,813	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,934,361	¥ 885,843	¥ 18,745,038	¥ 935,154
3	of which: Stable deposits	1,774,400	53,232	842,978	25,289
4	of which: Less stable deposits	8,322,704	832,611	9,070,562	909,864
5	Cash outflows related to unsecured wholesale funding	13,371,406	10,123,916	11,755,857	9,202,031
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,044,252	6,796,763	9,125,664	6,571,838
8	of which: Debt securities	3,327,153	3,327,153	2,630,193	2,630,193
9	Cash outflows related to secured funding, etc.	9,960		16,598	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,239,437	1,830,165	6,065,323	1,673,640
11	of which: Cash outflows related to derivative transactions, etc.	789,784	789,784	710,573	710,573
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,449,652	1,040,381	5,354,750	963,067
14	Cash outflows related to contractual funding obligations, etc.	39,853	32,203	829,893	672,261
15	Cash outflows related to contingencies	631,953	17,114	11,078,567	21,489
16	Total cash outflows	13,158,619		12,521,173	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 246,948	¥ —	¥ 55,209	¥ —
18	Cash inflows related to collection of loans, etc.	2,667,575	1,845,730	3,683,115	2,911,143
19	Other cash inflows	120,803	37,009	595,325	455,359
20	Total cash inflows	3,515,875	2,139,830	4,333,649	3,366,502
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 17,729,217		¥ 18,165,813	
22	Net cash outflows	11,018,789		9,154,671	
23	Consolidated Liquidity Coverage Ratio (LCR)	160.8%		198.4%	
24	The number of data used to calculate the average value	59		63	

Note: In the prior quarter, 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.

P330 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, 2022	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,142,557	¥ 2,167,789	¥ 2,153,079	¥ 2,119,624	¥ 2,108,049
2	Tier 1	2,423,927	2,449,701	2,434,644	2,400,860	2,389,620
3	Total capital	2,806,835	2,903,438	2,871,228	2,845,768	2,843,843
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,590,422	19,436,911	19,147,719	19,509,687	19,794,125
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	10.93%	11.15%	11.24%	10.86%	10.64%
6	Tier 1 ratio	12.37%	12.60%	12.71%	12.30%	12.07%
7	Total capital ratio	14.32%	14.93%	14.99%	14.58%	14.36%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	51,640,697	49,455,315	48,720,059	48,757,446	49,247,112
14	Basel III leverage ratio	4.69%	4.95%	4.99%	4.92%	4.85%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020
		4th Quarter	3rd Quarter	2nd Quarter	1st Quarter	4th Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥19,203,403	¥18,647,224	¥18,861,288	¥18,228,161	¥18,052,471
16	Net cash outflows	11,104,073	8,451,472	9,690,946	9,720,773	10,920,820
17	Consolidated LCR	172.9%	220.6%	194.6%	187.5%	165.3%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	35,600,930	35,459,141	35,769,056		
19	Total required stable funding	30,504,195	29,725,694	29,740,751		
20	Consolidated NSFR	116.7%	119.2%	120.2%		

【After Correction】

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		March 31, 2022	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,142,557	¥ 2,167,789	¥ 2,153,079	¥ 2,119,624	¥ 2,108,049
2	Tier 1	2,423,927	2,449,701	2,434,644	2,400,860	2,389,620
3	Total capital	2,806,835	2,903,438	2,871,228	2,845,768	2,843,843
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,590,422	19,436,911	19,147,719	19,509,687	19,794,125
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	10.93%	11.15%	11.24%	10.86%	10.64%
6	Tier 1 ratio	12.37%	12.60%	12.71%	12.30%	12.07%
7	Total capital ratio	14.32%	14.93%	14.99%	14.58%	14.36%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	51,640,697	49,455,315	48,720,059	48,757,446	49,247,112
14	Basel III leverage ratio	4.69%	4.95%	4.99%	4.92%	4.85%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020
		4th Quarter	3rd Quarter	2nd Quarter	1st Quarter	4th Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥17,729,217	¥18,165,813	¥18,094,605	¥17,569,667	¥17,325,947
16	Net cash outflows	11,085,943	9,190,484	10,242,079	10,328,749	11,351,363
17	Consolidated LCR	159.9%	197.6%	176.6%	170.1%	152.6%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	35,600,930	35,459,141	35,769,056		
19	Total required stable funding	30,504,195	29,725,694	29,740,751		
20	Consolidated NSFR	116.7%	119.2%	120.2%		

Note: For periods prior to 3QFY 2021, some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.

P397 Sumitomo Mitsui Trust Bank, Limited Base I 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 4th Quarter		Fiscal Year 2021 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 19,203,403		¥ 18,647,224	
Cash Outflows (2)		Total	Total	Total	Total
		Unweighted Value	Weighted Value	Unweighted Value	Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,135,246	¥ 873,535	¥ 18,200,264	¥ 880,676
3	of which: Stable deposits	850,704	25,521	842,978	25,289
4	of which: Less stable deposits	8,447,291	848,013	8,525,788	855,387
5	Cash outflows related to unsecured wholesale funding	13,488,689	10,655,399	11,731,752	9,097,230
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,096,227	7,262,937	9,058,987	6,424,465
8	of which: Debt securities	3,392,462	3,392,462	2,672,765	2,672,765
9	Cash outflows related to secured funding, etc.		9,935		5,497
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,312,256	1,683,255	6,136,693	1,555,527
11	of which: Cash outflows related to derivative transactions, etc.	381,443	381,443	335,697	335,697
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,930,813	1,301,812	5,800,996	1,219,830
14	Cash outflows related to contractual funding obligations, etc.	420,080	269,897	575,677	404,855
15	Cash outflows related to contingencies	10,933,810	21,569	10,887,395	21,489
16	Total cash outflows		13,513,590		11,965,274
Cash Inflows (3)		Total	Total	Total	Total
		Unweighted Value	Weighted Value	Unweighted Value	Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 50,141	¥ —	¥ 55,209	¥ —
18	Cash inflows related to collection of loans, etc.	3,071,793	2,153,086	3,989,919	3,217,947
19	Other cash inflows	599,597	256,431	585,442	295,855
20	Total cash inflows	3,721,531	2,409,517	4,630,570	3,513,802
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 19,203,403		¥ 18,647,224	
22	Net cash outflows	11,104,073		8,451,472	
23	Consolidated Liquidity Coverage Ratio (LCR)	172.9%		220.6%	
24	The number of data used to calculate the average value	59		63	

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 4th Quarter		Fiscal Year 2021 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 17,729,217		¥ 18,165,813	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,934,361	¥ 885,843	¥ 18,745,038	¥ 935,154
3	of which: Stable deposits	1,774,400	53,232	842,978	25,289
4	of which: Less stable deposits	8,322,704	832,611	9,070,562	909,864
5	Cash outflows related to unsecured wholesale funding	13,448,254	10,200,765	11,820,102	9,266,276
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,069,728	6,822,238	9,147,337	6,593,511
8	of which: Debt securities	3,378,526	3,378,526	2,672,765	2,672,765
9	Cash outflows related to secured funding, etc.	9,960		16,598	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,244,437	1,832,165	6,070,323	1,675,640
11	of which: Cash outflows related to derivative transactions, etc.	789,784	789,784	710,573	710,573
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,454,652	1,042,381	5,359,750	965,067
14	Cash outflows related to contractual funding obligations, etc.	39,853	32,203	799,460	641,829
15	Cash outflows related to contingencies	631,953	17,114	11,078,567	21,489
16	Total cash outflows	13,225,773		12,556,986	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 246,948	¥ —	¥ 55,209	¥ —
18	Cash inflows related to collection of loans, etc.	2,667,575	1,845,730	3,683,115	2,911,143
19	Other cash inflows	120,803	37,009	595,325	455,359
20	Total cash inflows	3,515,875	2,139,830	4,333,649	3,366,502
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 17,729,217		¥ 18,165,813	
22	Net cash outflows	11,085,943		9,190,484	
23	Consolidated Liquidity Coverage Ratio (LCR)	159.9%		197.6%	
24	The number of data used to calculate the average value	59		63	

Note: In the prior quarter, 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.

P401 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, 2022	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,852,771	¥ 1,891,736	¥ 1,891,607	¥ 1,868,971	¥ 1,858,096
2	Tier 1	2,122,761	2,161,726	2,161,597	2,138,961	2,128,096
3	Total capital	2,486,809	2,592,234	2,574,977	2,560,419	2,559,523
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,815,901	18,666,117	18,484,376	18,872,154	19,165,759
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	9.84%	10.13%	10.23%	9.90%	9.69%
6	Tier 1 ratio	11.28%	11.58%	11.69%	11.33%	11.10%
7	Total capital ratio	13.21%	13.88%	13.93%	13.56%	13.35%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	49,725,068	47,457,727	46,865,337	46,838,519	47,356,321
14	Basel III leverage ratio	4.26%	4.55%	4.61%	4.56%	4.49%

KM1		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		Fiscal Year 2021 4th Quarter	Fiscal Year 2021 3rd Quarter	Fiscal Year 2021 2nd Quarter	Fiscal Year 2021 1st Quarter	Fiscal Year 2020 4th Quarter
Non-consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥18,957,174	¥18,392,482	¥18,617,493	¥17,994,265	¥17,824,739
16	Net cash outflows	10,155,805	7,412,781	8,728,516	8,716,289	9,993,155
17	Non-consolidated LCR	186.6%	248.1%	213.2%	206.4%	178.3%
Non-consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	34,769,782	34,606,743	34,937,986		
19	Total required stable funding	28,267,940	27,545,952	27,602,145		
20	Non-consolidated NSFR	123.0%	125.6%	126.5%		

【After Correction】

KMI		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		March 31, 2022	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,852,771	¥ 1,891,736	¥ 1,891,607	¥ 1,868,971	¥ 1,858,096
2	Tier 1	2,122,761	2,161,726	2,161,597	2,138,961	2,128,096
3	Total capital	2,486,809	2,592,234	2,574,977	2,560,419	2,559,523
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,815,901	18,666,117	18,484,376	18,872,154	19,165,759
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	9.84%	10.13%	10.23%	9.90%	9.69%
6	Tier 1 ratio	11.28%	11.58%	11.69%	11.33%	11.10%
7	Total capital ratio	13.21%	13.88%	13.93%	13.56%	13.35%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	49,725,068	47,457,727	46,865,337	46,838,519	47,356,321
14	Basel III leverage ratio	4.26%	4.55%	4.61%	4.56%	4.49%

KMI		Millions of Yen, %				
Basel III Template No.		a	b	c	d	e
		Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2021	Fiscal Year 2020
		4th Quarter	3rd Quarter	2nd Quarter	1st Quarter	4th Quarter
Non-consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥17,487,539	¥17,911,071	¥17,850,810	¥17,335,771	¥17,098,215
16	Net cash outflows	10,583,950	8,216,422	9,310,339	9,370,200	10,513,519
17	Non-consolidated LCR	165.2%	217.9%	191.7%	185.0%	162.6%
Non-consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	34,769,782	34,606,743	34,937,986		
19	Total required stable funding	28,267,940	27,545,952	27,602,145		
20	Non-consolidated NSFR	123.0%	125.6%	126.5%		

Note: For periods prior to 3QFY 2021, some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.

P419 Sumitomo Mitsui Trust Bank, Limited Base I 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 4th Quarter		Fiscal Year 2021 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 18,957,174		¥ 18,392,482	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,135,309	¥ 873,553	¥ 18,200,310	¥ 880,689
3	of which: Stable deposits	850,704	25,521	842,978	25,289
4	of which: Less stable deposits	8,447,354	848,032	8,525,834	855,400
5	Cash outflows related to unsecured wholesale funding	13,068,138	10,241,070	11,279,490	8,647,513
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	9,828,434	7,001,366	8,764,265	6,132,288
8	of which: Debt securities	3,239,704	3,239,704	2,515,225	2,515,225
9	Cash outflows related to secured funding, etc.		9,935		5,497
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,345,635	1,574,038	5,215,262	1,476,112
11	of which: Cash outflows related to derivative transactions, etc.	320,088	320,088	302,792	302,79
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,025,547	1,253,950	4,912,470	1,173,320
14	Cash outflows related to contractual funding obligations, etc.	313,870	163,735	398,131	227,346
15	Cash outflows related to contingencies	12,485,793	21,982	12,436,517	21,897
16	Total cash outflows		12,884,313		11,259,054
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 50,141	¥ —	¥ 55,209	¥ —
18	Cash inflows related to collection of loans, etc.	3,409,491	2,533,005	4,314,430	3,584,277
19	Other cash inflows	535,116	195,503	550,537	261,996
20	Total cash inflows	3,994,748	2,728,508	4,920,176	3,846,273
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		¥ 18,957,174		¥ 18,392,482
22	Net cash outflows		10,155,805		7,412,781
23	Non-consolidated Liquidity Coverage Ratio (LCR)		186.6%		248.1%
24	The number of data used to calculate the average value		59		63

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 4th Quarter		Fiscal Year 2021 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 17,487,539		¥ 17,911,071	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,934,361	¥ 885,843	¥ 18,745,050	¥ 935,163
3	of which: Stable deposits	1,774,400	53,232	842,978	25,289
4	of which: Less stable deposits	8,322,705	832,611	9,070,574	909,874
5	Cash outflows related to unsecured wholesale funding	12,985,400	9,766,987	11,315,687	8,786,522
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	9,759,631	6,541,219	8,800,462	6,271,297
8	of which: Debt securities	3,225,768	3,225,768	2,515,225	2,515,225
9	Cash outflows related to secured funding, etc.	9,960		16,598	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,353,637	1,798,410	5,176,143	1,623,477
11	of which: Cash outflows related to derivative transactions, etc.	728,479	728,479	677,668	677,668
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	4,625,158	1,069,931	4,498,475	945,809
14	Cash outflows related to contractual funding obligations, etc.	39,853	32,203	622,345	464,751
15	Cash outflows related to contingencies	639,149	17,468	12,627,690	21,897
16	Total cash outflows	12,766,756		11,848,408	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 246,948	¥ —	¥ 55,209	¥ —
18	Cash inflows related to collection of loans, etc.	2,669,850	1,890,207	3,940,639	3,210,486
19	Other cash inflows	122,574	38,984	560,420	421,500
20	Total cash inflows	3,512,895	2,182,806	4,556,268	3,631,986
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 17,487,539		¥ 17,911,071	
22	Net cash outflows	10,583,950		8,216,422	
23	Non-consolidated Liquidity Coverage Ratio (LCR)	165.2%		217.9%	
24	The number of data used to calculate the average value	59		63	

Note: In the prior quarter, 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.”