

Liquidity coverage ratio (LCR) as of September 30, 2015

<Sumitomo Mitsui Trust Bank, Limited>

[Non-consolidated, International standard]

(In million yen, %, the number of data)

Item		Current Quarter		Prior Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	11,183,485		9,661,025	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	16,748,440	652,813	16,536,365	666,751
3	of which, Stable deposits	506,460	15,193	510,157	15,304
4	of which, Less stable deposits	6,257,516	637,619	6,394,760	651,446
5	Cash outflows related to unsecured wholesale funding	10,631,396	6,621,033	9,521,989	6,330,918
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	7,774,244	3,763,881	6,320,295	3,129,224
8	of which, Debt securities	2,857,151	2,857,151	3,201,694	3,201,694
9	Cash outflows related to secured funding, etc.		878,178		261,678
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	4,894,276	1,735,799	4,966,916	1,837,129
11	of which, Cash outflows related to derivative transactions, etc.	1,072,935	1,072,935	1,127,414	1,127,414
12	of which, Cash outflows related to funding programs	0	0	0	0
13	of which, Cash outflows related to credit and liquidity facilities	3,821,341	662,864	3,839,501	709,715
14	Cash outflows related to contractual funding obligations, etc.	1,085,449	567,764	708,305	482,297
15	Cash outflows related to contingencies	10,639,398	28,508	10,714,591	9,467
16	Total cash outflows		10,484,097		9,588,243
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	3,167	3,167	7,554	7,554
18	Cash inflows related to collection of loans, etc.	4,810,490	3,310,529	4,597,123	3,159,557
19	Other cash inflows	898,414	833,787	891,411	829,216
20	Total cash inflows	5,712,071	4,147,483	5,496,089	3,996,328
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		11,183,485		9,661,025
22	Net cash outflows		6,336,613		5,591,914
23	Non-consolidated liquidity coverage ratio (LCR)		177.6		174.9
24	The number of data used to calculate the average value		3		3