

Liquidity coverage ratio (LCR) as of December 31, 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)	11,904,217		11,183,485	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	16,698,245	651,989	16,748,440	652,813
3	of which, Stable deposits	519,123	15,573	506,460	15,193
4	of which, Less stable deposits	6,244,051	636,416	6,257,516	637,619
5	Cash outflows related to unsecured wholesale funding	11,374,988	7,489,434	10,631,396	6,621,033
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	7,743,384	3,857,830	7,774,244	3,763,881
8	of which, Debt securities	3,631,604	3,631,604	2,857,151	2,857,151
9	Cash outflows related to secured funding, etc.			1,023,835	878,178
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	4,939,669	1,670,939	4,894,276	1,735,799
11	of which, Cash outflows related to derivative transactions, etc.	971,358	971,358	1,072,935	1,072,935
12	of which, Cash outflows related to funding programs	0	0	0	0
13	of which, Cash outflows related to credit and liquidity facilities	3,968,311	699,581	3,821,341	662,864
14	Cash outflows related to contractual funding obligations, etc.	779,223	465,591	1,085,449	567,764
15	Cash outflows related to contingencies	10,753,785	28,597	10,639,398	28,508
16	Total cash outflows	11,330,385		10,484,097	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	3,156	3,156	3,167	3,167
18	Cash inflows related to collection of loans, etc.	4,833,277	3,289,311	4,810,490	3,310,529
19	Other cash inflows	710,204	655,838	898,414	833,787
20	Total cash inflows	5,546,637	3,948,305	5,712,071	4,147,483
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	11,904,217		11,183,485	
22	Net cash outflows	7,382,080		6,336,613	
23	Non-consolidated liquidity coverage ratio (LCR)	161.3		177.6	
24	The number of data used to calculate the average value	3		3	