

Liquidity coverage ratio (LCR) : First Quarter of Fiscal Year Ended March 2020

<Sumitomo Mitsui Trust Bank, Limited>

[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)   | 15,297,151             |                        | 15,231,564             |                        |
| Cash Outflows (2)                         |   | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE   | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE   |
| 2   | Cash outflows related to unsecured retail funding   | 17,505,449             | 816,053                | 17,451,832             | 795,599                |
| 3   | of which, Stable deposits   | 675,158                | 20,254                 | 664,777                | 19,943                 |
| 4   | of which, Less stable deposits  | 7,915,797              | 795,798                | 7,714,157              | 775,656                |
| 5   | Cash outflows related to unsecured wholesale funding  | 13,638,724             | 11,512,497             | 13,841,910             | 11,263,211             |
| 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 | 11,025,981             | 8,899,754              | 10,969,633             | 8,390,934              |
| 8   | of which, Debt securities   | 2,612,743              | 2,612,743              | 2,872,277              | 2,872,277              |
| 9   | Cash outflows related to secured funding, etc.  |                        | 114,991                |                        | 126,086                |
| 10  | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities                      | 5,522,638              | 1,610,815              | 5,506,037              | 1,634,864              |
| 11  | of which, Cash outflows related to derivative transactions, etc.  | 337,896                | 337,896                | 410,164                | 410,164                |
| 12  | of which, Cash outflows related to funding programs   | 0                      | 0                      | 0                      | 0                      |
| 13  | of which, Cash outflows related to credit and liquidity facilities  | 5,184,742              | 1,272,919              | 5,095,873              | 1,224,700              |
| 14  | Cash outflows related to contractual funding obligations, etc.  | 586,048                | 479,021                | 640,539                | 510,656                |
| 15  | Cash outflows related to contingencies  | 11,122,717             | 24,752                 | 10,782,290             | 22,941                 |
| 16  | Total cash outflows   |                        | 14,558,129             |                        | 14,353,357             |
| Cash Inflows (3)                          |   | TOTAL UNWEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL UNWEIGHTED VALUE |
| 17  | Cash inflows related to secured lending, etc.   | 81,355                 | 0                      | 92,345                 | 0                      |
| 18  | Cash inflows related to collection of loans, etc.   | 2,483,701              | 1,792,644              | 3,003,573              | 2,097,780              |
| 19  | Other cash inflows  | 302,244                | 212,685                | 345,927                | 190,839                |
| 20  | Total cash inflows  | 2,867,300              | 2,005,329              | 3,441,845              | 2,288,619              |
| Consolidated Liquidity Coverage Ratio (4) |   |                        |                        |                        |                        |
| 21  | Total HQLA allowed to be included in the calculation  |                        | 15,297,151             |                        | 15,231,564             |
| 22  | Net cash outflows   |                        | 12,552,800             |                        | 12,064,738             |
| 23  | Consolidated liquidity coverage ratio (LCR)   |                        | 121.8                  |                        | 126.2                  |
| 24  | The number of data used to calculate the average value  |                        | 59                     |                        | 58                     |

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