

Liquidity coverage ratio (LCR) : Second 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)	15,446,412		15,297,151	
Cash Outflows (2)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	17,597,966	821,685	17,505,449	816,053
3	of which, Stable deposits	695,051	20,851	675,158	20,254
4	of which, Less stable deposits	7,967,809	800,833	7,915,797	795,798
5	Cash outflows related to unsecured wholesale funding	13,266,820	10,763,501	13,638,724	11,512,497
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	10,654,242	8,150,923	11,025,981	8,899,754
8	of which, Debt securities	2,612,578	2,612,578	2,612,743	2,612,743
9	Cash outflows related to secured funding, etc.		188,060		114,991
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,397,274	1,619,341	5,522,638	1,610,815
11	of which, Cash outflows related to derivative transactions, etc.	370,861	370,861	337,896	337,896
12	of which, Cash outflows related to funding programs	0	0	0	0
13	of which, Cash outflows related to credit and liquidity facilities	5,026,413	1,248,480	5,184,742	1,272,919
14	Cash outflows related to contractual funding obligations, etc.	441,855	318,688	586,048	479,021
15	Cash outflows related to contingencies	11,155,410	24,258	11,122,717	24,752
16	Total cash outflows		13,735,533		14,558,129
Cash Inflows (3)					
		TOTAL UNWEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL UNWEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	69,457	0	81,355	0
18	Cash inflows related to collection of loans, etc.	2,669,521	1,862,841	2,483,701	1,792,644
19	Other cash inflows	455,235	288,532	302,244	212,685
20	Total cash inflows	3,194,213	2,151,373	2,867,300	2,005,329
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		15,446,412		15,297,151
22	Net cash outflows		11,584,160		12,552,800
23	Consolidated liquidity coverage ratio (LCR)		133.3		121.8
24	The number of data used to calculate the average value		62		59

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