

Liquidity coverage ratio (LCR) : Second Quarter of Fiscal Year Ended March 2022

<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) | 18,094,605 | | 17,569,667 | |
| Cash Outflows (2) | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 2 | Cash outflows related to unsecured retail funding | 18,781,567 | 940,105 | 18,748,085 | 920,132 |
| 3 | of which, Stable deposits | 835,636 | 25,069 | 807,178 | 24,215 |
| 4 | of which, Less stable deposits | 9,121,058 | 915,036 | 8,926,931 | 895,917 |
| 5 | Cash outflows related to unsecured wholesale funding | 12,424,315 | 9,727,466 | 12,100,803 | 9,558,274 |
| 6 | of which, Qualifying operational deposits | — | — | — | — |
| 7 | of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 9,538,759 | 6,841,910 | 9,346,928 | 6,804,399 |
| 8 | of which, Debt securities | 2,885,556 | 2,885,556 | 2,753,875 | 2,753,875 |
| 9 | Cash outflows related to secured funding, etc. | | 20,280 | | 51,422 |
| 10 | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities | 6,041,350 | 1,633,664 | 6,254,423 | 1,676,888 |
| 11 | of which, Cash outflows related to derivative transactions, etc. | 706,951 | 706,951 | 699,104 | 699,104 |
| 12 | of which, Cash outflows related to funding programs | — | — | — | — |
| 13 | of which, Cash outflows related to credit and liquidity facilities | 5,334,399 | 926,713 | 5,555,319 | 977,784 |
| 14 | Cash outflows related to contractual funding obligations, etc. | 778,381 | 584,748 | 701,332 | 540,301 |
| 15 | Cash outflows related to contingencies | 11,160,662 | 22,171 | 11,493,274 | 23,356 |
| 16 | Total cash outflows | | 12,928,434 | | 12,770,373 |
| Cash Inflows (3) | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 17 | Cash inflows related to secured lending, etc. | 55,788 | — | 49,869 | — |
| 18 | Cash inflows related to collection of loans, etc. | 3,062,169 | 2,243,918 | 2,807,960 | 2,078,003 |
| 19 | Other cash inflows | 664,724 | 442,437 | 554,136 | 363,621 |
| 20 | Total cash inflows | 3,782,681 | 2,686,355 | 3,411,965 | 2,441,624 |
| Consolidated Liquidity Coverage Ratio (4) | | | | | |
| 21 | Total HQLA allowed to be included in the calculation | | 18,094,605 | | 17,569,667 |
| 22 | Net cash outflows | | 10,242,079 | | 10,328,749 |
| 23 | Consolidated liquidity coverage ratio (LCR) | | 176.6 | | 170.1 |
| 24 | The number of data used to calculate the average value | | 61 | | 61 |

Note: Some items that should be calculated using daily data are calculated using month-end data instead in the above figures.