

Liquidity coverage ratio (LCR) : First Quarter of Fiscal Year Ended March 2023

<Sumitomo Mitsui Trust Holdings, Inc.>

[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) | 18,252,532 | | 17,729,217 | |
| Cash Outflows (2) | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 2 | Cash outflows related to unsecured retail funding | 19,038,291 | 898,598 | 18,934,361 | 885,843 |
| 3 | of which, Stable deposits | 1,781,123 | 53,433 | 1,774,400 | 53,232 |
| 4 | of which, Less stable deposits | 8,448,177 | 845,164 | 8,322,704 | 832,611 |
| 5 | Cash outflows related to unsecured wholesale funding | 14,243,863 | 11,001,842 | 13,371,406 | 10,123,916 |
| 6 | of which, Qualifying operational deposits | — | — | — | — |
| 7 | of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 11,047,523 | 7,805,502 | 10,044,252 | 6,796,763 |
| 8 | of which, Debt securities | 3,196,340 | 3,196,340 | 3,327,153 | 3,327,153 |
| 9 | Cash outflows related to secured funding, etc. | | 9,209 | | 9,960 |
| 10 | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities | 6,735,218 | 2,160,599 | 6,239,437 | 1,830,165 |
| 11 | of which, Cash outflows related to derivative transactions, etc. | 947,818 | 947,818 | 789,784 | 789,784 |
| 12 | of which, Cash outflows related to funding programs | — | — | — | — |
| 13 | of which, Cash outflows related to credit and liquidity facilities | 5,787,400 | 1,212,780 | 5,449,652 | 1,040,381 |
| 14 | Cash outflows related to contractual funding obligations, etc. | 403,469 | 346,492 | 357,990 | 291,618 |
| 15 | Cash outflows related to contingencies | 645,330 | 17,386 | 631,953 | 17,114 |
| 16 | Total cash outflows | | 14,434,128 | | 13,158,619 |
| Cash Inflows (3) | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 17 | Cash inflows related to secured lending, etc. | 223,239 | — | 246,948 | — |
| 18 | Cash inflows related to collection of loans, etc. | 2,227,657 | 1,478,284 | 2,667,575 | 1,845,730 |
| 19 | Other cash inflows | 818,440 | 454,677 | 607,529 | 294,099 |
| 20 | Total cash inflows | 3,269,337 | 1,932,962 | 3,522,053 | 2,139,830 |
| Consolidated Liquidity Coverage Ratio (4) | | | | | |
| 21 | Total HQLA allowed to be included in the calculation | | 18,252,532 | | 17,729,217 |
| 22 | Net cash outflows | | 12,501,166 | | 11,018,789 |
| 23 | Consolidated liquidity coverage ratio (LCR) | | 146.0 | | 160.8 |
| 24 | The number of data used to calculate the average value | | 61 | | 59 |