

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

<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)   | 19,451,554             |                      | 19,347,711             |                      |
| Cash Outflows (2)                         |   | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 2   | Cash outflows related to unsecured retail funding   | 19,095,882             | 902,830              | 19,051,934             | 914,814              |
| 3   | of which, Stable deposits   | 1,786,650              | 53,599               | 1,788,463              | 53,653               |
| 4   | of which, Less stable deposits  | 8,488,939              | 849,230              | 8,608,609              | 861,160              |
| 5   | Cash outflows related to unsecured wholesale funding  | 15,888,004             | 12,468,394           | 14,728,175             | 11,569,713           |
| 6   | of which, Qualifying operational deposits   | —                      | —                    | —                      | —                    |
| 7   | of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 12,197,771             | 8,778,161            | 11,443,112             | 8,284,651            |
| 8   | of which, Debt securities   | 3,690,233              | 3,690,233            | 3,285,062              | 3,285,062            |
| 9   | Cash outflows related to secured funding, etc.  |                        | —                    |                        | 702                  |
| 10  | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities                      | 7,497,054              | 2,610,549            | 7,480,551              | 2,583,495            |
| 11  | of which, Cash outflows related to derivative transactions, etc.  | 1,360,692              | 1,360,692            | 1,237,270              | 1,237,270            |
| 12  | of which, Cash outflows related to funding programs   | —                      | —                    | —                      | —                    |
| 13  | of which, Cash outflows related to credit and liquidity facilities  | 6,136,361              | 1,249,857            | 6,243,280              | 1,346,224            |
| 14  | Cash outflows related to contractual funding obligations, etc.  | 291,330                | 205,822              | 236,298                | 164,432              |
| 15  | Cash outflows related to contingencies  | 667,669                | 17,799               | 662,611                | 17,706               |
| 16  | Total cash outflows   |                        | 16,205,396           |                        | 15,250,865           |
| Cash Inflows (3)                          |   | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 17  | Cash inflows related to secured lending, etc.   | 192,306                | —                    | 230,742                | —                    |
| 18  | Cash inflows related to collection of loans, etc.   | 2,678,181              | 1,698,798            | 2,526,458              | 1,704,190            |
| 19  | Other cash inflows  | 472,417                | 394,366              | 554,542                | 438,073              |
| 20  | Total cash inflows  | 3,342,905              | 2,093,165            | 3,311,743              | 2,142,263            |
| Consolidated Liquidity Coverage Ratio (4) |   |                        |                      |                        |                      |
| 21  | Total HQLA allowed to be included in the calculation  |                        | 19,451,554           |                        | 19,347,711           |
| 22  | Net cash outflows   |                        | 14,112,230           |                        | 13,108,601           |
| 23  | Consolidated liquidity coverage ratio (LCR)   |                        | 137.8                |                        | 147.5                |
| 24  | The number of data used to calculate the average value  |                        | 60                   |                        | 62                   |