

Liquidity coverage ratio (LCR) : Third Quarter of Fiscal Year Ended March 2024

<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) | 20,722,078 | | 20,631,012 | |
| Cash Outflows (2) | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 2 | Cash outflows related to unsecured retail funding | 18,953,168 | 914,918 | 19,141,291 | 928,504 |
| 3 | of which, Stable deposits | 1,779,508 | 53,385 | 1,806,420 | 54,192 |
| 4 | of which, Less stable deposits | 8,611,915 | 861,533 | 8,739,683 | 874,312 |
| 5 | Cash outflows related to unsecured wholesale funding | 15,463,878 | 11,697,483 | 15,652,611 | 12,032,726 |
| 6 | of which, Qualifying operational deposits | — | — | — | — |
| 7 | of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 11,742,088 | 7,975,694 | 11,943,525 | 8,323,640 |
| 8 | of which, Debt securities | 3,721,789 | 3,721,789 | 3,709,086 | 3,709,086 |
| 9 | Cash outflows related to secured funding, etc. | | 6,987 | | 7,648 |
| 10 | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities | 8,094,564 | 2,786,190 | 7,889,795 | 2,749,690 |
| 11 | of which, Cash outflows related to derivative transactions, etc. | 1,368,967 | 1,368,967 | 1,393,945 | 1,393,945 |
| 12 | of which, Cash outflows related to funding programs | — | — | — | — |
| 13 | of which, Cash outflows related to credit and liquidity facilities | 6,725,596 | 1,417,223 | 6,495,849 | 1,355,744 |
| 14 | Cash outflows related to contractual funding obligations, etc. | 610,727 | 486,186 | 528,842 | 416,579 |
| 15 | Cash outflows related to contingencies | 684,003 | 18,138 | 679,899 | 18,050 |
| 16 | Total cash outflows | | 15,909,904 | | 16,153,201 |
| Cash Inflows (3) | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 17 | Cash inflows related to secured lending, etc. | 246,590 | — | 219,838 | — |
| 18 | Cash inflows related to collection of loans, etc. | 3,784,705 | 2,941,926 | 2,990,199 | 2,048,345 |
| 19 | Other cash inflows | 555,283 | 432,955 | 649,851 | 501,784 |
| 20 | Total cash inflows | 4,586,579 | 3,374,882 | 3,859,889 | 2,550,129 |
| Consolidated Liquidity Coverage Ratio (4) | | | | | |
| 21 | Total HQLA allowed to be included in the calculation | | 20,722,078 | | 20,631,012 |
| 22 | Net cash outflows | | 12,535,022 | | 13,603,072 |
| 23 | Consolidated liquidity coverage ratio (LCR) | | 165.3 | | 151.6 |
| 24 | The number of data used to calculate the average value | | 62 | | 62 |