

Net Stable Funding Ratio (NSFR) : Second Quarter of Fiscal Year Ended March 2022

<Sumitomo Mitsui Trust Bank, Limited>

[Consolidated, International standard]

(In million yen, %)

Item		Current Quarter					Prior Quarter				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital, of which:	2,653,480	—	—	330,000	2,983,480	—	—	—	—	—
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,653,480	—	—	306,134	2,959,615	—	—	—	—	—
3	Other capital instruments that are not included in the above category	—	—	—	23,865	23,865	—	—	—	—	—
4	Funding from retail and small business customers; of which:	12,407,572	—	—	6,377,672	17,544,487	—	—	—	—	—
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,407,572	—	—	6,377,672	17,544,487	—	—	—	—	—
7	Wholesale funding; of which:	4,540,805	21,406,175	2,444,202	9,268,739	15,216,989	—	—	—	—	—
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,540,805	21,406,175	2,444,202	9,268,739	15,216,989	—	—	—	—	—
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	387,916	826,296	20,000	—	24,098	—	—	—	—	—
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	387,916	826,296	20,000	—	24,098	—	—	—	—	—
14	Total available stable funding					35,769,056					
Required stable funding (RSF) items (2)											
15	HQLA					1,322,850					
16	Deposits held at financial institutions for operational purposes	—	—	—	55,332	55,332	—	—	—	—	—
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	184,242	5,772,562	1,844,984	26,785,983	25,029,871	—	—	—	—	—
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	581,488	—	—	0	—	—	—	—	—
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	50,342	1,365,441	295,063	2,197,945	2,585,254	—	—	—	—	—
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	3,340,607	961,509	11,660,483	12,043,709	—	—	—	—	—
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	776,651	17,776	135,801	485,485	—	—	—	—	—
22	Residential mortgages; of which:	—	405,830	334,298	10,857,747	8,360,905	—	—	—	—	—
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	323,688	246,235	6,622,027	4,669,003	—	—	—	—	—
24	Securities that are not in default and do not qualify as HQLA and other similar assets	133,900	79,194	254,112	2,069,806	2,040,001	—	—	—	—	—
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,449,193	17,982	9,509	1,900,149	2,917,965	—	—	—	—	—
27	Physical traded commodities, including gold	—	—	—	—	—	—	—	—	—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				244,143	207,522					
29	Derivative assets				171,589	171,589					
30	Derivative liabilities (before deduction of variation margin posted)				26,376	26,376					
31	All other assets not included in the above categories	1,449,193	17,982	9,509	1,458,039	2,512,477	—	—	—	—	—
32	Off-balance sheet items				6,126,691	414,730					
33	Total required stable funding					29,740,751					
34	Consolidated net stable funding ratio (NSFR)					120.2					