

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

<Sumitomo Mitsui Trust Bank, Limited>

[Non-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:	2,345,934	—	—	330,000	2,675,934	—	—	—	—	—
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	2,345,934	—	—	306,134	2,652,069	—	—	—	—	—
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:	12,410,388	—	—	6,377,672	17,547,022	—	—	—	—	—
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,410,388	—	—	6,377,672	17,547,022	—	—	—	—	—
7	Wholesale funding; of which:	4,627,849	20,921,890	2,521,744	8,884,770	14,705,029	—	—	—	—	—
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,627,849	20,921,890	2,521,744	8,884,770	14,705,029	—	—	—	—	—
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	501,745	—	20,000	—	10,000	—	—	—	—	—
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	501,745	—	20,000	—	10,000	—	—	—	—	—
14	Total available stable funding	—	—	—	—	34,937,986	—	—	—	—	—
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	1,322,850	—	—	—	—	—
16	Deposits held at financial institutions for operational purposes	—	79,299	11,357	29,120	74,448	—	—	—	—	—
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	190,257	6,473,171	1,762,702	25,730,916	24,171,283	—	—	—	—	—
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)	56,357	2,175,151	335,075	2,308,726	2,838,400	—	—	—	—	—
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:	—	212,024	212,004	9,691,899	7,206,820	—	—	—	—	—
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	136,865	136,563	6,554,333	4,461,659	—	—	—	—	—
24	Securities that are not in default and do not qualify as HQLA and other similar assets	133,900	163,899	254,112	2,069,806	2,082,353	—	—	—	—	—
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,522,517	17,982	9,509	565,175	1,656,316	—	—	—	—	—
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	1,522,517	17,982	9,509	123,066	1,250,828	—	—	—	—	—
32	Off-balance sheet items	—	—	—	5,385,398	377,246	—	—	—	—	—
33	Total required stable funding	—	—	—	—	27,602,145	—	—	—	—	—
34	Non-consolidated net stable funding ratio (NSFR)	—	—	—	—	126.5	—	—	—	—	—