

Net Stable Funding Ratio (NSFR) : Third 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:	2,675,262	—	—	310,000	2,985,262	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	2,675,262	—	—	281,261	2,956,523	2,653,480	—	—	306,134	2,959,615
3	Other capital instruments that are not included in the above category	—	—	—	28,738	28,738	—	—	—	23,865	23,865
4	Funding from retail and small business customers; of which:	12,483,515	—	—	6,265,184	17,500,348	12,407,572	—	—	6,377,672	17,544,487
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,483,515	—	—	6,265,184	17,500,348	12,407,572	—	—	6,377,672	17,544,487
7	Wholesale funding; of which:	4,584,050	22,631,985	1,731,392	9,189,069	14,939,565	4,540,805	21,406,175	2,444,202	9,268,739	15,216,989
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,584,050	22,631,985	1,731,392	9,189,069	14,939,565	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:	238,211	1,010,118	40,000	—	33,964	387,916	826,296	20,000	—	24,098
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	238,211	1,010,118	40,000	—	33,964	387,916	826,296	20,000	—	24,098
14	Total available stable funding					35,459,141					35,769,056
Required stable funding (RSF) items (2)											
15	HQLA					1,360,580					1,322,850
16	Deposits held at financial institutions for operational purposes	—	—	—	89,066	89,066	—	—	—	55,332	55,332
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	176,610	5,960,563	2,030,394	26,347,210	24,925,795	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)	—	599,494	—	—	0	—	581,488	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	45,942	1,303,952	301,907	2,160,809	2,539,542	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:	—	3,584,812	1,093,418	11,224,717	11,862,979	—	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	—	726,897	19,572	127,731	456,260	—	776,651	17,776	135,801	485,485
22	Residential mortgages; of which:	—	428,792	341,489	10,935,675	8,521,302	—	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	—	342,198	248,541	6,436,722	4,590,741	—	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	130,667	43,512	293,578	2,026,007	2,001,971	133,900	79,194	254,112	2,069,806	2,040,001
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	798,849	288,419	10,066	2,141,604	2,931,355	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)				253,041	230,606				244,143	207,522
29	Derivative assets				149,893	149,893				171,589	171,589
30	Derivative liabilities (before deduction of variation margin posted)				27,539	27,539				26,376	26,376
31	All other assets not included in the above categories	798,849	288,419	10,066	1,711,130	2,523,316	1,449,193	17,982	9,509	1,458,039	2,512,477
32	Off-balance sheet items				6,203,441	418,895				6,126,691	414,730
33	Total required stable funding					29,725,694					29,740,751
34	Consolidated net stable funding ratio (NSFR)					119.2					120.2