

Net Stable Funding Ratio (NSFR) : Third 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:	2,351,474	—	—	310,000	2,661,474	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	2,351,474	—	—	281,261	2,632,735	2,345,934	—	—	306,134	2,652,069
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:	12,486,548	—	—	6,265,184	17,503,077	12,410,388	—	—	6,377,672	17,547,022
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,486,548	—	—	6,265,184	17,503,077	12,410,388	—	—	6,377,672	17,547,022
7	Wholesale funding; of which:	4,662,115	22,215,111	1,712,664	8,823,476	14,422,191	4,627,849	20,921,890	2,521,744	8,884,770	14,705,029
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,662,115	22,215,111	1,712,664	8,823,476	14,422,191	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:	352,629	106,410	40,000	—	20,000	501,745	—	20,000	—	10,000
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	352,629	106,410	40,000	—	20,000	501,745	—	20,000	—	10,000
14	Total available stable funding					34,606,743					34,937,986
Required stable funding (RSF) items (2)											
15	HQLA					1,360,580					1,322,850
16	Deposits held at financial institutions for operational purposes	—	122,235	8,500	51,166	116,533	—	79,299	11,357	29,120	74,448
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	182,815	6,571,315	1,935,195	25,320,323	24,050,257	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)	—	599,494	—	—	0	—	581,488	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	52,147	2,064,972	333,615	2,260,691	2,770,362	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:	—	3,584,812	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:	—	214,919	214,582	9,808,905	7,383,141	—	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	—	135,139	134,832	6,399,354	4,394,184	—	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	130,667	107,115	293,578	2,026,007	2,033,773	133,900	163,899	254,112	2,069,806	2,082,353
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,112,126	288,419	10,066	535,998	1,639,026	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)				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	1,112,126	288,419	10,066	105,523	1,230,987	1,522,517	17,982	9,509	123,066	1,250,828
32	Off-balance sheet items				5,425,020	379,554				5,385,398	377,246
33	Total required stable funding					27,545,952					27,602,145
34	Non-consolidated net stable funding ratio (NSFR)					125.6					126.5