

Net Stable Funding Ratio (NSFR) : Fourth 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:	2,622,188	—	—	315,000	2,937,188	2,675,262	—	—	310,000	2,985,262
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	2,622,188	—	—	279,855	2,902,043	2,675,262	—	—	281,261	2,956,523
3	Other capital instruments that are not included in the above category	—	—	—	35,144	35,144	—	—	—	28,738	28,738
4	Funding from retail and small business customers; of which:	12,527,338	—	—	6,179,505	17,454,110	12,483,515	—	—	6,265,184	17,500,348
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,527,338	—	—	6,179,505	17,454,110	12,483,515	—	—	6,265,184	17,500,348
7	Wholesale funding; of which:	4,642,472	22,096,806	1,789,650	9,780,778	15,174,474	4,584,050	22,631,985	1,731,392	9,189,069	14,939,565
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,642,472	22,096,806	1,789,650	9,780,778	15,174,474	4,584,050	22,631,985	1,731,392	9,189,069	14,939,565
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	289,354	1,075,606	40,000	—	35,156	238,211	1,010,118	40,000	—	33,964
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	289,354	1,075,606	40,000	—	35,156	238,211	1,010,118	40,000	—	33,964
14	Total available stable funding					35,600,930					35,459,141
Required stable funding (RSF) items (2)											
15	HQLA					1,099,534					1,360,580
16	Deposits held at financial institutions for operational purposes	—	—	—	60,499	60,499	—	—	—	89,066	89,066
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	174,635	5,376,323	2,158,814	27,127,685	25,413,643	176,610	5,960,563	2,030,394	26,347,210	24,925,795
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	596,518	—	—	0	—	599,494	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	52,968	1,135,698	411,567	2,300,228	2,709,382	45,942	1,303,952	301,907	2,160,809	2,539,542
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	2,940,999	1,308,940	11,689,669	12,029,255	—	3,584,812	1,093,418	11,224,717	11,862,979
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	577,208	85,897	201,668	462,637	—	726,897	19,572	127,731	456,260
22	Residential mortgages; of which:	—	417,061	353,125	10,994,995	8,564,348	—	428,792	341,489	10,935,675	8,521,302
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	329,949	257,961	6,469,839	4,611,191	—	342,198	248,541	6,436,722	4,590,741
24	Securities that are not in default and do not qualify as HQLA and other similar assets	121,666	286,045	85,180	2,142,791	2,110,656	130,667	43,512	293,578	2,026,007	2,001,971
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	917,529	350,591	3,358	2,623,880	3,439,916	798,849	288,419	10,066	2,141,604	2,931,355
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)				329,170	279,794				253,041	230,606
29	Derivative assets				379,155	379,155				149,893	149,893
30	Derivative liabilities (before deduction of variation margin posted)				44,169	44,169				27,539	27,539
31	All other assets not included in the above categories	917,529	350,591	3,358	1,871,385	2,736,797	798,849	288,419	10,066	1,711,130	2,523,316
32	Off-balance sheet items				6,475,431	490,601				6,203,441	418,895
33	Total required stable funding					30,504,195					29,725,694
34	Consolidated net stable funding ratio (NSFR)					116.7					119.2