

Net Stable Funding Ratio (NSFR) : Fourth 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:	2,323,444	—	—	315,000	2,638,444	2,351,474	—	—	310,000	2,661,474
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	2,323,444	—	—	279,855	2,603,299	2,351,474	—	—	281,261	2,632,735
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:	12,531,767	—	—	6,179,505	17,458,096	12,486,548	—	—	6,265,184	17,503,077
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,531,767	—	—	6,179,505	17,458,096	12,486,548	—	—	6,265,184	17,503,077
7	Wholesale funding; of which:	4,740,018	21,813,313	1,683,131	9,412,897	14,653,241	4,662,115	22,215,111	1,712,664	8,823,476	14,422,191
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,740,018	21,813,313	1,683,131	9,412,897	14,653,241	4,662,115	22,215,111	1,712,664	8,823,476	14,422,191
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	386,684	195,708	40,000	—	20,000	352,629	106,410	40,000	—	20,000
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	386,684	195,708	40,000	—	20,000	352,629	106,410	40,000	—	20,000
14	Total available stable funding					34,769,782					34,606,743
Required stable funding (RSF) items (2)											
15	HQLA					1,099,534					1,360,580
16	Deposits held at financial institutions for operational purposes	—	98,722	4,500	75,104	126,715	—	122,235	8,500	51,166	116,533
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	181,066	6,184,436	2,043,833	26,090,058	24,558,259	182,815	6,571,315	1,935,195	25,320,323	24,050,257
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)	59,400	2,064,132	433,582	2,393,077	2,953,469	52,147	2,064,972	333,615	2,260,691	2,770,362
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:	—	216,047	216,129	9,864,519	7,424,531	—	214,919	214,582	9,808,905	7,383,141
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	136,605	136,266	6,431,029	4,416,493	—	135,139	134,832	6,399,354	4,394,184
24	Securities that are not in default and do not qualify as HQLA and other similar assets	121,666	366,738	85,180	2,142,791	2,151,003	130,667	107,115	293,578	2,026,007	2,033,773
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,211,241	350,591	3,358	922,021	2,031,770	1,112,126	288,419	10,066	535,998	1,639,026
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	1,211,241	350,591	3,358	169,526	1,328,650	1,112,126	288,419	10,066	105,523	1,230,987
32	Off-balance sheet items				5,705,009	451,660				5,425,020	379,554
33	Total required stable funding					28,267,940					27,545,952
34	Non-consolidated net stable funding ratio (NSFR)					123.0					125.6