

**Net Stable Funding Ratio (NSFR) : First Quarter of Fiscal Year Ended March 2023**

<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	
<b>Available stable funding (ASF) items (1)</b>											
1	Capital; of which:	2,674,081	—	—	285,000	2,959,081	2,622,188	—	—	315,000	2,937,188
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	2,674,081	—	—	243,136	2,917,217	2,622,188	—	—	279,855	2,902,043
3	Other capital instruments that are not included in the above category	—	—	—	41,863	41,863	—	—	—	35,144	35,144
4	Funding from retail and small business customers; of which:	12,832,625	—	—	6,087,743	17,637,106	12,527,338	—	—	6,179,505	17,454,110
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,832,625	—	—	6,087,743	17,637,106	12,527,338	—	—	6,179,505	17,454,110
7	Wholesale funding; of which:	4,769,444	23,174,810	2,303,305	9,562,672	15,152,985	4,642,472	22,096,806	1,789,650	9,780,778	15,174,474
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,769,444	23,174,810	2,303,305	9,562,672	15,152,985	4,642,472	22,096,806	1,789,650	9,780,778	15,174,474
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	258,629	1,179,330	30,000	—	29,689	289,354	1,075,606	40,000	—	35,156
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	258,629	1,179,330	30,000	—	29,689	289,354	1,075,606	40,000	—	35,156
14	Total available stable funding					35,778,862					35,600,930
<b>Required stable funding (RSF) items (2)</b>											
15	HQLA					1,085,044					1,099,534
16	Deposits held at financial institutions for operational purposes	—	—	—	58,084	58,084	—	—	—	60,499	60,499
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	187,893	6,261,117	1,942,314	27,031,812	25,652,182	174,635	5,376,323	2,158,814	27,127,685	25,413,643
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	512,445	—	—	0	—	596,518	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	72,447	1,308,694	395,433	2,115,213	2,554,190	52,968	1,135,698	411,567	2,300,228	2,709,382
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	3,884,837	1,134,525	11,401,865	12,185,052	—	2,940,999	1,308,940	11,689,669	12,029,255
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	788,931	26,638	123,074	487,782	—	577,208	85,897	201,668	462,637
22	Residential mortgages; of which:	—	407,991	349,916	11,022,547	8,591,400	—	417,061	353,125	10,994,995	8,564,348
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	321,661	253,666	6,454,060	4,601,733	—	329,949	257,961	6,469,839	4,611,191
24	Securities that are not in default and do not qualify as HQLA and other similar assets	115,446	147,147	62,438	2,492,186	2,321,539	121,666	286,045	85,180	2,142,791	2,110,656
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	931,315	453,181	5,302	2,601,716	3,469,814	917,529	350,591	3,358	2,623,880	3,439,916
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)				421,221	358,037				329,170	279,794
29	Derivative assets				337,920	337,920				379,155	379,155
30	Derivative liabilities (before deduction of variation margin posted)				51,071	51,071				44,169	44,169
31	All other assets not included in the above categories	931,315	453,181	5,302	1,791,502	2,722,783	917,529	350,591	3,358	1,871,385	2,736,797
32	Off-balance sheet items				6,648,288	480,974				6,475,431	490,601
33	Total required stable funding					30,746,100					30,504,195
34	Consolidated net stable funding ratio (NSFR)					116.3					116.7