

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

<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	
<b>Available stable funding (ASF) items (1)</b>											
1	Capital; of which:	2,367,524	—	—	285,000	2,652,524	2,323,444	—	—	315,000	2,638,444
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	2,367,524	—	—	243,136	2,610,661	2,323,444	—	—	279,855	2,603,299
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:	12,837,068	—	—	6,087,743	17,641,105	12,531,767	—	—	6,179,505	17,458,096
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,837,068	—	—	6,087,743	17,641,105	12,531,767	—	—	6,179,505	17,458,096
7	Wholesale funding; of which:	4,864,120	22,747,946	2,287,251	9,214,148	14,624,615	4,740,018	21,813,313	1,683,131	9,412,897	14,653,241
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,864,120	22,747,946	2,287,251	9,214,148	14,624,615	4,740,018	21,813,313	1,683,131	9,412,897	14,653,241
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	355,451	320,740	30,000	—	15,000	386,684	195,708	40,000	—	20,000
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	355,451	320,740	30,000	—	15,000	386,684	195,708	40,000	—	20,000
14	Total available stable funding					34,933,245					34,769,782
<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	—	123,877	5,289	94,031	158,615	—	98,722	4,500	75,104	126,715
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	194,526	6,909,148	1,824,204	25,978,776	24,754,345	181,066	6,184,436	2,043,833	26,090,058	24,558,259
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)	79,079	2,085,150	410,289	2,200,964	2,764,832	59,400	2,064,132	433,582	2,393,077	2,953,469
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:	—	216,971	216,950	9,883,760	7,451,623	—	216,047	216,129	9,864,519	7,424,531
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	137,276	136,904	6,417,785	4,416,035	—	136,605	136,266	6,431,029	4,416,493
24	Securities that are not in default and do not qualify as HQLA and other similar assets	115,446	209,742	62,438	2,492,186	2,352,837	121,666	366,738	85,180	2,142,791	2,151,003
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,230,209	453,181	5,302	978,862	2,145,854	1,211,241	350,591	3,358	922,021	2,031,770
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	1,230,209	453,181	5,302	168,648	1,398,824	1,211,241	350,591	3,358	169,526	1,328,650
32	Off-balance sheet items				5,843,343	440,306				5,705,009	451,660
33	Total required stable funding					28,584,166					28,267,940
34	Non-consolidated net stable funding ratio (NSFR)					122.2					123.0