

Net Stable Funding Ratio (NSFR) : Second 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	
Available stable funding (ASF) items (1)											
1	Capital; of which:	2,622,118	—	—	285,000	2,907,118	2,674,081	—	—	285,000	2,959,081
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	2,622,118	—	—	235,579	2,857,698	2,674,081	—	—	243,136	2,917,217
3	Other capital instruments that are not included in the above category	—	—	—	49,420	49,420	—	—	—	41,863	41,863
4	Funding from retail and small business customers; of which:	13,108,247	—	—	5,766,789	17,564,212	12,832,625	—	—	6,087,743	17,637,106
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	13,108,247	—	—	5,766,789	17,564,212	12,832,625	—	—	6,087,743	17,637,106
7	Wholesale funding; of which:	4,728,801	22,591,159	2,982,663	9,613,143	15,637,442	4,769,444	23,174,810	2,303,305	9,562,672	15,152,985
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,728,801	22,591,159	2,982,663	9,613,143	15,637,442	4,769,444	23,174,810	2,303,305	9,562,672	15,152,985
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	272,169	1,352,594	30,000	—	30,200	258,629	1,179,330	30,000	—	29,689
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	272,169	1,352,594	30,000	—	30,200	258,629	1,179,330	30,000	—	29,689
14	Total available stable funding					36,138,973					35,778,862
Required stable funding (RSF) items (2)											
15	HQLA					1,133,653					1,085,044
16	Deposits held at financial institutions for operational purposes	—	—	—	50,382	50,382	—	—	—	58,084	58,084
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	165,294	5,772,804	2,589,874	27,728,765	26,428,137	187,893	6,261,117	1,942,314	27,031,812	25,652,182
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	493,278	—	—	0	—	512,445	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	61,151	1,059,763	558,637	2,338,525	2,816,831	72,447	1,308,694	395,433	2,115,213	2,554,190
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	3,681,040	1,578,431	11,741,898	12,579,212	—	3,884,837	1,134,525	11,401,865	12,185,052
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	778,290	49,702	197,687	542,493	—	788,931	26,638	123,074	487,782
22	Residential mortgages; of which:	—	418,665	346,477	11,019,009	8,594,494	—	407,991	349,916	11,022,547	8,591,400
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	331,937	248,516	6,440,855	4,596,599	—	321,661	253,666	6,454,060	4,601,733
24	Securities that are not in default and do not qualify as HQLA and other similar assets	104,143	120,057	106,328	2,629,332	2,437,599	115,446	147,147	62,438	2,492,186	2,321,539
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,025,390	476,874	5,141	2,603,117	3,501,897	931,315	453,181	5,302	2,601,716	3,469,814
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)				357,192	303,613				421,221	358,037
29	Derivative assets				285,990	285,990				337,920	337,920
30	Derivative liabilities (before deduction of variation margin posted)				69,741	69,741				51,071	51,071
31	All other assets not included in the above categories	1,025,390	476,874	5,141	1,890,192	2,842,551	931,315	453,181	5,302	1,791,502	2,722,783
32	Off-balance sheet items				6,956,034	638,214				6,648,288	480,974
33	Total required stable funding					31,752,283					30,746,100
34	Consolidated net stable funding ratio (NSFR)					113.8					116.3