

Net Stable Funding Ratio (NSFR) : Second 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	
Available stable funding (ASF) items (1)											
1	Capital; of which:	2,296,652	—	—	285,000	2,581,652	2,367,524	—	—	285,000	2,652,524
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	2,296,652	—	—	235,579	2,532,231	2,367,524	—	—	243,136	2,610,661
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:	13,109,993	—	—	5,766,789	17,565,783	12,837,068	—	—	6,087,743	17,641,105
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	13,109,993	—	—	5,766,789	17,565,783	12,837,068	—	—	6,087,743	17,641,105
7	Wholesale funding; of which:	4,825,084	22,030,101	3,137,932	9,247,958	15,177,326	4,864,120	22,747,946	2,287,251	9,214,148	14,624,615
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	4,825,084	22,030,101	3,137,932	9,247,958	15,177,326	4,864,120	22,747,946	2,287,251	9,214,148	14,624,615
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	368,536	437,367	30,000	—	15,000	355,451	320,740	30,000	—	15,000
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	368,536	437,367	30,000	—	15,000	355,451	320,740	30,000	—	15,000
14	Total available stable funding					35,339,762					34,933,245
Required stable funding (RSF) items (2)											
15	HQLA					1,133,653					1,085,044
16	Deposits held at financial institutions for operational purposes	—	135,759	22,981	95,110	174,480	—	123,877	5,289	94,031	158,615
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	167,725	6,480,240	2,476,322	26,691,871	25,554,934	194,526	6,909,148	1,824,204	25,978,776	24,754,345
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)	63,582	1,897,183	573,753	2,434,232	3,046,074	79,079	2,085,150	410,289	2,200,964	2,764,832
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:	—	218,084	217,808	9,886,408	7,456,750	—	216,971	216,950	9,883,760	7,451,623
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	138,026	137,605	6,405,518	4,409,475	—	137,276	136,904	6,417,785	4,416,035
24	Securities that are not in default and do not qualify as HQLA and other similar assets	104,143	190,653	106,328	2,629,332	2,472,897	115,446	209,742	62,438	2,492,186	2,352,837
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,316,571	476,874	5,141	857,881	2,047,841	1,230,209	453,181	5,302	978,862	2,145,854
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	1,316,571	476,874	5,141	144,956	1,388,495	1,230,209	453,181	5,302	168,648	1,398,824
32	Off-balance sheet items				6,180,492	599,017				5,843,343	440,306
33	Total required stable funding					29,509,927					28,584,166
34	Non-consolidated net stable funding ratio (NSFR)					119.7					122.2