

Net Stable Funding Ratio (NSFR) : Third 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: | 2,662,431 | — | — | 305,000 | 2,967,431 | 2,622,118 | — | — | 285,000 | 2,907,118 |
| 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 | 2,662,431 | — | — | 248,022 | 2,910,454 | 2,622,118 | — | — | 235,579 | 2,857,698 |
| 3 | Other capital instruments that are not included in the above category | — | — | — | 56,977 | 56,977 | — | — | — | 49,420 | 49,420 |
| 4 | Funding from retail and small business customers; of which: | 13,117,278 | — | — | 5,724,763 | 17,530,313 | 13,108,247 | — | — | 5,766,789 | 17,564,212 |
| 5 | Stable deposits | — | — | — | — | — | — | — | — | — | — |
| 6 | Less stable deposits | 13,117,278 | — | — | 5,724,763 | 17,530,313 | 13,108,247 | — | — | 5,766,789 | 17,564,212 |
| 7 | Wholesale funding; of which: | 5,478,027 | 22,624,189 | 2,008,406 | 9,394,578 | 15,168,627 | 4,728,801 | 22,591,159 | 2,982,663 | 9,613,143 | 15,637,442 |
| 8 | Operational deposits | — | — | — | — | — | — | — | — | — | — |
| 9 | Other wholesale funding | 5,478,027 | 22,624,189 | 2,008,406 | 9,394,578 | 15,168,627 | 4,728,801 | 22,591,159 | 2,982,663 | 9,613,143 | 15,637,442 |
| 10 | Liabilities with matching interdependent assets | — | — | — | — | — | — | — | — | — | — |
| 11 | Other liabilities; of which: | 259,914 | 1,220,544 | — | 217,965 | 14,847 | 272,169 | 1,352,594 | 30,000 | — | 30,200 |
| 12 | Derivative liabilities | — | — | — | 217,965 | — | — | — | — | — | — |
| 13 | All other liabilities and equity not included in the above categories | 259,914 | 1,220,544 | — | — | 14,847 | 272,169 | 1,352,594 | 30,000 | — | 30,200 |
| 14 | Total available stable funding | | | | | 35,681,220 | | | | | 36,138,973 |
| Required stable funding (RSF) items (2) | | | | | | | | | | | |
| 15 | HQLA | | | | | 1,089,789 | | | | | 1,133,653 |
| 16 | Deposits held at financial institutions for operational purposes | — | — | — | 55,941 | 55,941 | — | — | — | 50,382 | 50,382 |
| 17 | Loans, repo transactions-related assets, securities and other similar assets; of which: | 175,767 | 6,110,135 | 2,115,545 | 27,771,397 | 26,465,207 | 165,294 | 5,772,804 | 2,589,874 | 27,728,765 | 26,428,137 |
| 18 | Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) | — | 544,210 | — | — | 0 | — | 493,278 | — | — | 0 |
| 19 | Loans to- and repo transactions with- financial institutions (not included in item 18) | 66,723 | 949,480 | 458,525 | 2,315,460 | 2,727,854 | 61,151 | 1,059,763 | 558,637 | 2,338,525 | 2,816,831 |
| 20 | Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: | — | 4,115,273 | 1,197,153 | 11,600,073 | 12,478,439 | — | 3,681,040 | 1,578,431 | 11,741,898 | 12,579,212 |
| 21 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | — | 783,628 | 76,460 | 231,182 | 580,313 | — | 778,290 | 49,702 | 197,687 | 542,493 |
| 22 | Residential mortgages; of which: | — | 420,833 | 353,013 | 11,048,009 | 8,685,063 | — | 418,665 | 346,477 | 11,019,009 | 8,594,494 |
| 23 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | — | 325,989 | 250,535 | 6,108,659 | 4,371,678 | — | 331,937 | 248,516 | 6,440,855 | 4,596,599 |
| 24 | Securities that are not in default and do not qualify as HQLA and other similar assets | 109,043 | 80,337 | 106,853 | 2,807,854 | 2,573,849 | 104,143 | 120,057 | 106,328 | 2,629,332 | 2,437,599 |
| 25 | Assets with matching interdependent liabilities | — | — | — | — | — | — | — | — | — | — |
| 26 | Other assets; of which: | 969,414 | 476,248 | 3,566 | 2,184,942 | 3,142,826 | 1,025,390 | 476,874 | 5,141 | 2,603,117 | 3,501,897 |
| 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) | | | | 258,985 | 220,137 | | | | 357,192 | 303,613 |
| 29 | Derivative assets | | | | — | — | | | | 285,990 | 285,990 |
| 30 | Derivative liabilities (before deduction of variation margin posted) | | | | 58,100 | 58,100 | | | | 69,741 | 69,741 |
| 31 | All other assets not included in the above categories | 969,414 | 476,248 | 3,566 | 1,867,856 | 2,864,588 | 1,025,390 | 476,874 | 5,141 | 1,890,192 | 2,842,551 |
| 32 | Off-balance sheet items | | | | 6,896,261 | 492,884 | | | | 6,956,034 | 638,214 |
| 33 | Total required stable funding | | | | | 31,246,650 | | | | | 31,752,283 |
| 34 | Consolidated net stable funding ratio (NSFR) | | | | | 114.1 | | | | | 113.8 |