

Net Stable Funding Ratio (NSFR) : Third 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:	2,321,696	—	—	305,000	2,626,696	2,296,652	—	—	285,000	2,581,652
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	2,321,696	—	—	248,022	2,569,719	2,296,652	—	—	235,579	2,532,231
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:	13,120,352	—	—	5,724,763	17,533,080	13,109,993	—	—	5,766,789	17,565,783
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	13,120,352	—	—	5,724,763	17,533,080	13,109,993	—	—	5,766,789	17,565,783
7	Wholesale funding; of which:	5,574,931	22,037,414	2,141,886	9,073,686	14,742,095	4,825,084	22,030,101	3,137,932	9,247,958	15,177,326
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,574,931	22,037,414	2,141,886	9,073,686	14,742,095	4,825,084	22,030,101	3,137,932	9,247,958	15,177,326
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	354,937	282,961	—	217,965	0	368,536	437,367	30,000	—	15,000
12	Derivative liabilities	—	—	—	217,965	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	354,937	282,961	—	—	0	368,536	437,367	30,000	—	15,000
14	Total available stable funding					34,901,872					35,339,762
Required stable funding (RSF) items (2)											
15	HQLA					1,089,789					1,133,653
16	Deposits held at financial institutions for operational purposes	—	104,492	15,928	92,453	152,664	—	135,759	22,981	95,110	174,480
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	178,174	6,844,433	1,995,490	26,711,615	25,561,799	167,725	6,480,240	2,476,322	26,691,871	25,554,934
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)	69,131	1,843,952	472,812	2,404,716	2,958,786	63,582	1,897,183	573,753	2,434,232	3,046,074
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:	—	219,261	218,670	9,898,971	7,530,025	—	218,084	217,808	9,886,408	7,456,750
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	133,479	133,047	6,075,123	4,183,281	—	138,026	137,605	6,405,518	4,409,475
24	Securities that are not in default and do not qualify as HQLA and other similar assets	109,043	121,735	106,853	2,807,854	2,594,548	104,143	190,653	106,328	2,629,332	2,472,897
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,263,831	476,248	3,566	453,107	1,705,409	1,316,571	476,874	5,141	857,881	2,047,841
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	1,263,831	476,248	3,566	136,021	1,427,170	1,316,571	476,874	5,141	144,956	1,388,495
32	Off-balance sheet items				6,080,681	451,685				6,180,492	599,017
33	Total required stable funding					28,961,348					29,509,927
34	Non-consolidated net stable funding ratio (NSFR)					120.5					119.7