

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

<Sumitomo Mitsui Trust Holdings, Inc.>

[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:	3,032,710	—	—	305,000	3,337,710	2,994,815	—	—	285,000	3,279,815
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	3,032,710	—	—	248,022	3,280,733	2,994,815	—	—	235,579	3,230,395
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:	13,117,025	—	—	5,724,763	17,530,085	13,107,978	—	—	5,766,789	17,563,970
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	13,117,025	—	—	5,724,763	17,530,085	13,107,978	—	—	5,766,789	17,563,970
7	Wholesale funding; of which:	5,425,933	22,573,589	2,003,406	9,394,578	15,165,327	4,710,640	22,499,859	2,976,663	9,613,143	15,634,292
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,425,933	22,573,589	2,003,406	9,394,578	15,165,327	4,710,640	22,499,859	2,976,663	9,613,143	15,634,292
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	259,909	1,243,647	—	217,965	14,872	270,280	1,376,356	30,000	—	30,225
12	Derivative liabilities	—	—	—	217,965	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	259,909	1,243,647	—	—	14,872	270,280	1,376,356	30,000	—	30,225
14	Total available stable funding					36,047,995					36,508,303
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:	985,587	476,248	3,566	2,448,949	3,423,007	1,041,518	476,874	5,141	2,859,705	3,774,613
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	985,587	476,248	3,566	2,131,863	3,144,769	1,041,518	476,874	5,141	2,146,780	3,115,267
32	Off-balance sheet items				6,891,261	492,634				6,951,034	637,964
33	Total required stable funding					31,526,581					32,024,750
34	Consolidated net stable funding ratio (NSFR)					114.3					114.0