

Net Stable Funding Ratio (NSFR) : Fourth 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:	2,709,809	—	—	305,000	3,014,809	2,662,431	—	—	305,000	2,967,431
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	2,709,809	—	—	240,630	2,950,439	2,662,431	—	—	248,022	2,910,454
3	Other capital instruments that are not included in the above category	—	—	—	64,369	64,369	—	—	—	56,977	56,977
4	Funding from retail and small business customers; of which:	12,972,952	—	—	5,831,434	17,507,091	13,117,278	—	—	5,724,763	17,530,313
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,972,952	—	—	5,831,434	17,507,091	13,117,278	—	—	5,724,763	17,530,313
7	Wholesale funding; of which:	5,706,938	23,573,280	2,815,502	9,045,839	15,506,422	5,478,027	22,624,189	2,008,406	9,394,578	15,168,627
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,706,938	23,573,280	2,815,502	9,045,839	15,506,422	5,478,027	22,624,189	2,008,406	9,394,578	15,168,627
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	472,266	1,176,758	—	137,039	12,717	259,914	1,220,544	—	217,965	14,847
12	Derivative liabilities	—	—	—	137,039	—	—	—	—	217,965	—
13	All other liabilities and equity not included in the above categories	472,266	1,176,758	—	—	12,717	259,914	1,220,544	—	—	14,847
14	Total available stable funding					36,041,041					35,681,220
Required stable funding (RSF) items (2)											
15	HQLA					1,065,921					1,089,789
16	Deposits held at financial institutions for operational purposes	—	—	—	44,747	44,747	—	—	—	55,941	55,941
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	184,523	5,897,274	2,139,808	27,561,904	26,271,303	175,767	6,110,135	2,115,545	27,771,397	26,465,207
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	546,097	—	—	0	—	544,210	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	61,519	1,011,003	513,708	2,374,193	2,832,254	66,723	949,480	458,525	2,315,460	2,727,854
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	3,789,743	1,200,467	11,616,262	12,329,888	—	4,115,273	1,197,153	11,600,073	12,478,439
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	802,089	94,194	237,202	602,323	—	783,628	76,460	231,182	580,313
22	Residential mortgages; of which:	—	422,028	360,199	10,964,493	8,688,327	—	420,833	353,013	11,048,009	8,685,063
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	327,566	256,557	6,001,131	4,349,636	—	325,989	250,535	6,108,659	4,371,678
24	Securities that are not in default and do not qualify as HQLA and other similar assets	123,004	128,401	65,433	2,606,955	2,420,833	109,043	80,337	106,853	2,807,854	2,573,849
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,151,461	549,688	2,870	2,534,697	3,486,200	969,414	476,248	3,566	2,184,942	3,142,826
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)				302,697	257,292				258,985	220,137
29	Derivative assets				—	—				—	—
30	Derivative liabilities (before deduction of variation margin posted)				40,529	40,529				58,100	58,100
31	All other assets not included in the above categories	1,151,461	549,688	2,870	2,191,471	3,188,378	969,414	476,248	3,566	1,867,856	2,864,588
32	Off-balance sheet items				7,201,661	515,067				6,896,261	492,884
33	Total required stable funding					31,383,240					31,246,650
34	Consolidated net stable funding ratio (NSFR)					114.8					114.1