

Net Stable Funding Ratio (NSFR) : Fourth 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:	2,370,547	—	—	305,000	2,675,547	2,321,696	—	—	305,000	2,626,696
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	2,370,547	—	—	240,630	2,611,177	2,321,696	—	—	248,022	2,569,719
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:	12,975,005	—	—	5,831,434	17,508,939	13,120,352	—	—	5,724,763	17,533,080
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,975,005	—	—	5,831,434	17,508,939	13,120,352	—	—	5,724,763	17,533,080
7	Wholesale funding; of which:	5,820,486	23,159,747	2,793,788	8,671,296	14,946,926	5,574,931	22,037,414	2,141,886	9,073,686	14,742,095
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,820,486	23,159,747	2,793,788	8,671,296	14,946,926	5,574,931	22,037,414	2,141,886	9,073,686	14,742,095
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	586,941	281,489	—	137,039	0	354,937	282,961	—	217,965	0
12	Derivative liabilities	—	—	—	137,039	—	—	—	—	217,965	—
13	All other liabilities and equity not included in the above categories	586,941	281,489	—	—	0	354,937	282,961	—	—	0
14	Total available stable funding					35,131,413					34,901,872
Required stable funding (RSF) items (2)											
15	HQLA					1,065,921					1,089,789
16	Deposits held at financial institutions for operational purposes	—	122,683	—	118,667	180,009	—	104,492	15,928	92,453	152,664
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	187,018	6,832,308	2,020,548	26,547,806	25,465,813	178,174	6,844,433	1,995,490	26,711,615	25,561,799
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)	64,014	2,055,465	537,376	2,531,869	3,158,808	69,131	1,843,952	472,812	2,404,716	2,958,786
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:	—	217,406	217,271	9,792,719	7,508,684	—	219,261	218,670	9,898,971	7,530,025
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	132,330	131,913	5,966,717	4,156,279	—	133,479	133,047	6,075,123	4,183,281
24	Securities that are not in default and do not qualify as HQLA and other similar assets	123,004	223,596	65,433	2,606,955	2,468,431	109,043	121,735	106,853	2,807,854	2,594,548
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,454,098	549,688	2,870	489,976	1,744,114	1,263,831	476,248	3,566	453,107	1,705,409
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	1,454,098	549,688	2,870	146,749	1,446,293	1,263,831	476,248	3,566	136,021	1,427,170
32	Off-balance sheet items				6,408,866	475,007				6,080,681	451,685
33	Total required stable funding					28,930,866					28,961,348
34	Non-consolidated net stable funding ratio (NSFR)					121.4					120.5