

Net Stable Funding Ratio (NSFR) : First Quarter of Fiscal Year Ended March 2024

<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:	2,785,609	—	—	265,000	3,050,609	2,709,809	—	—	305,000	3,014,809
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	2,785,609	—	—	192,980	2,978,589	2,709,809	—	—	240,630	2,950,439
3	Other capital instruments that are not included in the above category	—	—	—	72,019	72,019	—	—	—	64,369	64,369
4	Funding from retail and small business customers; of which:	13,107,114	—	—	5,791,273	17,587,676	12,972,952	—	—	5,831,434	17,507,091
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	13,107,114	—	—	5,791,273	17,587,676	12,972,952	—	—	5,831,434	17,507,091
7	Wholesale funding; of which:	5,237,615	25,082,907	3,953,133	9,014,431	15,884,189	5,706,938	23,573,280	2,815,502	9,045,839	15,506,422
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,237,615	25,082,907	3,953,133	9,014,431	15,884,189	5,706,938	23,573,280	2,815,502	9,045,839	15,506,422
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	387,340	1,259,385	40,000	—	31,370	472,266	1,176,758	—	137,039	12,717
12	Derivative liabilities	—	—	—	—	—	—	—	—	137,039	137,039
13	All other liabilities and equity not included in the above categories	387,340	1,259,385	40,000	—	31,370	472,266	1,176,758	—	—	12,717
14	Total available stable funding					36,553,845					36,041,041
Required stable funding (RSF) items (2)											
15	HQLA					1,095,488					1,065,921
16	Deposits held at financial institutions for operational purposes	—	—	—	55,019	55,019	—	—	—	44,747	44,747
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	180,096	6,003,416	2,377,303	27,912,353	26,739,690	184,523	5,897,274	2,139,808	27,561,904	26,271,303
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	590,027	—	—	0	—	546,097	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	51,880	981,523	513,888	2,485,985	2,930,751	61,519	1,011,003	513,708	2,374,193	2,832,254
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	3,958,383	1,368,073	11,743,181	12,601,097	—	3,789,743	1,200,467	11,616,262	12,329,888
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	789,460	121,930	261,177	625,461	—	802,089	94,194	237,202	602,323
22	Residential mortgages; of which:	—	419,709	356,532	10,958,428	8,683,267	—	422,028	360,199	10,964,493	8,688,327
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	323,890	251,518	5,976,666	4,328,889	—	327,566	256,557	6,001,131	4,349,636
24	Securities that are not in default and do not qualify as HQLA and other similar assets	128,216	53,772	138,809	2,724,757	2,524,574	123,004	128,401	65,433	2,606,955	2,420,833
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,044,145	555,422	2,768	3,077,865	4,048,669	1,151,461	549,688	2,870	2,534,697	3,486,200
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)				497,407	422,796				302,697	257,292
29	Derivative assets				325,082	325,082				—	—
30	Derivative liabilities (before deduction of variation margin posted)				60,870	60,870				40,529	40,529
31	All other assets not included in the above categories	1,044,145	555,422	2,768	2,194,504	3,239,920	1,151,461	549,688	2,870	2,191,471	3,188,378
32	Off-balance sheet items				7,175,528	539,270				7,201,661	515,067
33	Total required stable funding					32,478,139					31,383,240
34	Consolidated net stable funding ratio (NSFR)					112.5					114.8