

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

<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:	2,476,171	—	—	265,000	2,741,171	2,370,547	—	—	305,000	2,675,547
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	2,476,171	—	—	192,980	2,669,152	2,370,547	—	—	240,630	2,611,177
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:	13,110,051	—	—	5,791,273	17,590,319	12,975,005	—	—	5,831,434	17,508,939
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	13,110,051	—	—	5,791,273	17,590,319	12,975,005	—	—	5,831,434	17,508,939
7	Wholesale funding; of which:	5,394,275	24,661,490	3,899,680	8,584,948	15,259,916	5,820,486	23,159,747	2,793,788	8,671,296	14,946,926
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,394,275	24,661,490	3,899,680	8,584,948	15,259,916	5,820,486	23,159,747	2,793,788	8,671,296	14,946,926
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	508,201	360,564	40,000	—	20,000	586,941	281,489	—	137,039	0
12	Derivative liabilities	—	—	—	—	—	—	—	—	137,039	—
13	All other liabilities and equity not included in the above categories	508,201	360,564	40,000	—	20,000	586,941	281,489	—	—	0
14	Total available stable funding					35,611,408					35,131,413
Required stable funding (RSF) items (2)											
15	HQLA					1,095,488					1,065,921
16	Deposits held at financial institutions for operational purposes	—	130,645	—	138,250	203,572	—	122,683	—	118,667	180,009
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	182,863	6,900,684	2,255,539	26,935,297	25,946,704	187,018	6,832,308	2,020,548	26,547,806	25,465,813
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)	54,647	2,023,039	531,158	2,636,559	3,246,602	64,014	2,055,465	537,376	2,531,869	3,158,808
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	3,958,383	1,368,073	11,787,981	12,639,177	—	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:	—	217,665	217,497	9,785,999	7,507,452	—	217,406	217,271	9,792,719	7,508,684
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	132,567	132,141	5,943,059	4,142,266	—	132,330	131,913	5,966,717	4,156,279
24	Securities that are not in default and do not qualify as HQLA and other similar assets	128,216	111,568	138,809	2,724,757	2,553,472	123,004	223,596	65,433	2,606,955	2,468,431
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,385,685	555,422	2,768	965,981	2,278,326	1,454,098	549,688	2,870	489,976	1,744,114
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	1,385,685	555,422	2,768	82,621	1,469,577	1,454,098	549,688	2,870	146,749	1,446,293
32	Off-balance sheet items				6,362,395	498,194				6,408,866	475,007
33	Total required stable funding					30,022,286					28,930,866
34	Non-consolidated net stable funding ratio (NSFR)					118.6					121.4