

Net Stable Funding Ratio (NSFR) : Second 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:	2,837,219	—	—	276,000	3,113,219	2,785,609	—	—	265,000	3,050,609
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	2,837,219	—	—	219,817	3,057,037	2,785,609	—	—	192,980	2,978,589
3	Other capital instruments that are not included in the above category	—	—	—	56,182	56,182	—	—	—	72,019	72,019
4	Funding from retail and small business customers; of which:	12,912,661	—	—	5,896,477	17,517,872	13,107,114	—	—	5,791,273	17,587,676
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,912,661	—	—	5,896,477	17,517,872	13,107,114	—	—	5,791,273	17,587,676
7	Wholesale funding; of which:	5,158,112	26,737,053	3,648,830	8,888,739	16,540,211	5,237,615	25,082,907	3,953,133	9,014,431	15,884,189
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,158,112	26,737,053	3,648,830	8,888,739	16,540,211	5,237,615	25,082,907	3,953,133	9,014,431	15,884,189
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	454,187	1,211,533	45,599	—	34,773	387,340	1,259,385	40,000	—	31,370
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	454,187	1,211,533	45,599	—	34,773	387,340	1,259,385	40,000	—	31,370
14	Total available stable funding					37,206,077					36,553,845
Required stable funding (RSF) items (2)											
15	HQLA					1,162,092					1,095,488
16	Deposits held at financial institutions for operational purposes	—	—	—	43,357	43,357	—	—	—	55,019	55,019
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	192,110	6,476,551	2,153,442	28,664,053	27,494,765	180,096	6,003,416	2,377,303	27,912,353	26,739,690
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	582,904	—	—	0	—	590,027	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	56,203	1,377,223	496,343	2,620,680	3,118,888	51,880	981,523	513,888	2,485,985	2,930,751
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	3,921,954	1,142,683	12,309,722	12,944,310	—	3,958,383	1,368,073	11,743,181	12,601,097
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	773,525	108,344	298,363	634,871	—	789,460	121,930	261,177	625,461
22	Residential mortgages; of which:	—	425,393	351,543	10,953,489	8,783,818	—	419,709	356,532	10,958,428	8,683,267
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	329,857	246,385	5,946,524	4,370,503	—	323,890	251,518	5,976,666	4,328,889
24	Securities that are not in default and do not qualify as HQLA and other similar assets	135,907	169,075	162,871	2,780,161	2,647,748	128,216	53,772	138,809	2,724,757	2,524,574
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,122,171	478,331	2,978	2,536,405	3,632,011	1,044,145	555,422	2,768	3,077,865	4,048,669
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)				365,657	310,808				497,407	422,796
29	Derivative assets				339,597	339,597				325,082	325,082
30	Derivative liabilities (before deduction of variation margin posted)				71,290	71,290				60,870	60,870
31	All other assets not included in the above categories	1,122,171	478,331	2,978	1,759,860	2,910,315	1,044,145	555,422	2,768	2,194,504	3,239,920
32	Off-balance sheet items				7,348,630	576,442				7,175,528	539,270
33	Total required stable funding					32,908,669					32,478,139
34	Consolidated net stable funding ratio (NSFR)					113.0					112.5