

Net Stable Funding Ratio (NSFR) : Second 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:	2,507,369	—	—	276,000	2,783,369	2,476,171	—	—	265,000	2,741,171
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	2,507,369	—	—	219,817	2,727,186	2,476,171	—	—	192,980	2,669,152
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:	12,917,347	—	—	5,896,477	17,522,090	13,110,051	—	—	5,791,273	17,590,319
5	Stable deposits	—	—	—	—	—	—	—	—	—	—
6	Less stable deposits	12,917,347	—	—	5,896,477	17,522,090	13,110,051	—	—	5,791,273	17,590,319
7	Wholesale funding; of which:	5,308,859	26,079,878	3,635,504	8,457,958	15,855,087	5,394,275	24,661,490	3,899,680	8,584,948	15,259,916
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,308,859	26,079,878	3,635,504	8,457,958	15,855,087	5,394,275	24,661,490	3,899,680	8,584,948	15,259,916
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	572,497	451,341	45,599	—	22,799	508,201	360,564	40,000	—	20,000
12	Derivative liabilities	—	—	—	—	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	572,497	451,341	45,599	—	22,799	508,201	360,564	40,000	—	20,000
14	Total available stable funding					36,183,346					35,611,408
Required stable funding (RSF) items (2)											
15	HQLA					1,162,092					1,095,488
16	Deposits held at financial institutions for operational purposes	—	111,399	14,953	116,475	179,651	—	130,645	—	138,250	203,572
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	194,824	7,115,148	2,011,650	27,500,261	26,468,484	182,863	6,900,684	2,255,539	26,935,297	25,946,704
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)	58,976	2,198,348	506,791	2,693,406	3,320,423	54,647	2,023,039	531,158	2,636,559	3,246,602
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	3,862,158	1,124,152	12,256,642	12,860,028	—	3,958,383	1,368,073	11,787,981	12,639,177
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:	—	218,867	217,834	9,770,051	7,598,436	—	217,665	217,497	9,785,999	7,507,452
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	132,860	132,410	5,914,804	4,184,924	—	132,567	132,141	5,943,059	4,142,266
24	Securities that are not in default and do not qualify as HQLA and other similar assets	135,848	252,870	162,871	2,780,161	2,689,595	128,216	111,568	138,809	2,724,757	2,553,472
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,431,675	478,331	2,978	857,673	2,262,784	1,385,685	555,422	2,768	965,981	2,278,326
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	1,431,675	478,331	2,978	81,128	1,541,087	1,385,685	555,422	2,768	82,621	1,469,577
32	Off-balance sheet items				6,543,315	535,756				6,362,395	498,194
33	Total required stable funding					30,608,769					30,022,286
34	Non-consolidated net stable funding ratio (NSFR)					118.2					118.6