

Net Stable Funding Ratio (NSFR) : Third 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:	2,910,062	—	—	281,000	3,191,062	2,837,219	—	—	276,000	3,113,219
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	2,910,062	—	—	217,764	3,127,826	2,837,219	—	—	219,817	3,057,037
3	Other capital instruments that are not included in the above category	—	—	—	63,235	63,235	—	—	—	56,182	56,182
4	Funding from retail and small business customers; of which:	13,136,099	—	—	5,849,137	17,771,289	12,912,661	—	—	5,896,477	17,517,872
5	Stable deposits	1,993,254	—	—	250,120	2,143,712	—	—	—	—	—
6	Less stable deposits	11,142,844	—	—	5,599,016	15,627,576	12,912,661	—	—	5,896,477	17,517,872
7	Wholesale funding; of which:	5,308,025	26,409,278	3,038,337	9,780,519	16,920,616	5,158,112	26,737,053	3,648,830	8,888,739	16,540,211
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,308,025	26,409,278	3,038,337	9,780,519	16,920,616	5,158,112	26,737,053	3,648,830	8,888,739	16,540,211
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,119,736	1,084,387	5,776	391,628	22,686	454,187	1,211,533	45,599	—	34,773
12	Derivative liabilities	—	—	—	384,244	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	1,119,736	1,084,387	5,776	7,383	22,686	454,187	1,211,533	45,599	—	34,773
14	Total available stable funding					37,905,653					37,206,077
Required stable funding (RSF) items (2)											
15	HQLA					1,228,692					1,162,092
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—	—	—	—	43,357	43,357
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	282,219	7,044,048	2,252,476	28,132,485	27,490,493	192,110	6,476,551	2,153,442	28,664,053	27,494,765
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	640,791	—	—	0	—	582,904	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	127,474	1,375,014	590,349	2,640,905	3,246,458	56,203	1,377,223	496,343	2,620,680	3,118,888
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	14,923	4,452,184	1,339,614	12,893,804	13,850,033	—	3,921,954	1,142,683	12,309,722	12,944,310
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	982,541	225,296	210,442	749,957	—	773,525	108,344	298,363	634,871
22	Residential mortgages; of which:	—	218,960	220,672	9,899,341	7,749,145	—	425,393	351,543	10,953,489	8,783,818
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	129,617	129,577	5,677,868	4,016,870	—	329,857	246,385	5,946,524	4,370,503
24	Securities that are not in default and do not qualify as HQLA and other similar assets	139,820	357,098	101,840	2,698,434	2,644,856	135,907	169,075	162,871	2,780,161	2,647,748
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,787,758	187,376	8,016	2,502,906	3,985,948	1,122,171	478,331	2,978	2,536,405	3,632,011
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)				472,042	401,236				365,657	310,808
29	Derivative assets				—	—				339,597	339,597
30	Derivative liabilities (before deduction of variation margin posted)				57,283	57,283				71,290	71,290
31	All other assets not included in the above categories	1,787,758	187,376	8,016	1,973,580	3,527,428	1,122,171	478,331	2,978	1,759,860	2,910,315
32	Off-balance sheet items				7,447,168	589,880				7,348,630	576,442
33	Total required stable funding					33,295,015					32,908,669
34	Consolidated net stable funding ratio (NSFR)					113.8					113.0