

Net Stable Funding Ratio (NSFR) : Third 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:	2,562,287	—	—	281,000	2,843,287	2,507,369	—	—	276,000	2,783,369
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	2,562,287	—	—	217,764	2,780,052	2,507,369	—	—	219,817	2,727,186
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:	13,139,735	—	—	5,849,137	17,774,561	12,917,347	—	—	5,896,477	17,522,090
5	Stable deposits	1,993,254	—	—	250,120	2,143,712	—	—	—	—	—
6	Less stable deposits	11,146,480	—	—	5,599,016	15,630,849	12,917,347	—	—	5,896,477	17,522,090
7	Wholesale funding; of which:	5,474,931	25,785,338	2,981,899	9,344,923	16,224,205	5,308,859	26,079,878	3,635,504	8,457,958	15,855,087
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,474,931	25,785,338	2,981,899	9,344,923	16,224,205	5,308,859	26,079,878	3,635,504	8,457,958	15,855,087
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,136,266	331,369	5,776	391,628	10,272	572,497	451,341	45,599	—	22,799
12	Derivative liabilities	—	—	—	384,244	—	—	—	—	—	—
13	All other liabilities and equity not included in the above categories	1,136,266	331,369	5,776	7,383	10,272	572,497	451,341	45,599	—	22,799
14	Total available stable funding					36,852,326					36,183,346
Required stable funding (RSF) items (2)											
15	HQLA					1,228,692					1,162,092
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—	—	111,399	14,953	116,475	179,651
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	249,585	7,860,263	2,121,812	27,079,444	26,557,075	194,824	7,115,148	2,011,650	27,500,261	26,468,484
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)	94,900	2,413,642	609,621	2,819,221	3,555,285	58,976	2,198,348	506,791	2,693,406	3,320,423
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	14,923	4,184,895	1,189,735	11,800,265	12,702,576	—	3,862,158	1,124,152	12,256,642	12,860,028
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	784,554	112,193	180,248	565,535	—	773,525	108,344	298,363	634,871
22	Residential mortgages; of which:	—	218,938	220,614	9,761,522	7,631,958	—	218,867	217,834	9,770,051	7,598,436
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	—	132,860	132,410	5,914,804	4,184,924
24	Securities that are not in default and do not qualify as HQLA and other similar assets	139,761	401,995	101,840	2,698,434	2,667,254	135,848	252,870	162,871	2,780,161	2,689,595
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,854,257	187,376	8,016	1,037,306	2,586,847	1,431,675	478,331	2,978	857,673	2,262,784
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	1,854,257	187,376	8,016	507,980	2,128,327	1,431,675	478,331	2,978	81,128	1,541,087
32	Off-balance sheet items				6,591,589	546,681				6,543,315	535,756
33	Total required stable funding					30,919,297					30,608,769
34	Non-consolidated net stable funding ratio (NSFR)					119.1					118.2