

Net Stable Funding Ratio (NSFR) : First Quarter of Fiscal Year Ended March 2025

<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:	2,629,794	—	—	251,000	2,880,794	2,584,971	—	—	281,000	2,865,971
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	2,629,794	—	—	198,225	2,828,019	2,584,971	—	—	210,788	2,795,759
3	Other capital instruments that are not included in the above category	—	—	—	52,774	52,774	—	—	—	70,211	70,211
4	Funding from retail and small business customers; of which:	13,286,043	—	—	5,798,754	17,854,608	13,187,488	—	—	5,787,176	17,753,790
5	Stable deposits	1,968,314	—	—	239,181	2,109,080	1,957,503	—	—	241,993	2,101,621
6	Less stable deposits	11,317,728	—	—	5,559,573	15,745,528	11,229,984	—	—	5,545,183	15,652,169
7	Wholesale funding; of which:	5,541,359	26,259,879	4,489,600	9,734,800	16,260,529	5,616,188	26,681,103	2,818,228	10,897,207	17,305,266
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	5,541,359	26,259,879	4,489,600	9,734,800	16,260,529	5,616,188	26,681,103	2,818,228	10,897,207	17,305,266
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	922,832	407,456	9,717	8,653	13,512	872,217	318,827	1,851	323,792	8,194
12	Derivative liabilities	—	—	—	—	—	—	—	—	316,523	—
13	All other liabilities and equity not included in the above categories	922,832	407,456	9,717	8,653	13,512	872,217	318,827	1,851	7,268	8,194
14	Total available stable funding	—	—	—	—	37,009,444	—	—	—	—	37,933,222
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	1,251,697	—	—	—	—	1,202,441
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—	—	—	—	—	—
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	260,233	7,322,160	2,169,170	27,923,725	27,069,211	237,436	7,163,507	2,637,176	27,781,629	27,048,614
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	557,789	—	—	0	—	643,800	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	92,349	2,699,846	739,712	3,067,275	3,912,433	70,013	2,716,532	830,712	3,123,118	4,007,453
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	14,434	3,433,901	1,177,828	12,468,838	12,912,502	14,820	3,323,229	1,468,164	12,366,261	12,913,579
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	412,547	12,281	62,722	253,183	—	618,611	6,848	72,187	359,652
22	Residential mortgages; of which:	—	219,613	219,224	9,687,343	7,591,541	—	219,446	220,055	9,726,381	7,623,827
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	144,962	144,502	5,324,272	3,723,364	—	144,431	144,832	5,336,075	3,729,123
24	Securities that are not in default and do not qualify as HQLA and other similar assets	153,449	411,009	32,404	2,700,267	2,652,733	152,601	260,498	118,244	2,565,869	2,503,753
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	1,847,442	274,577	8,583	1,219,456	3,052,923	1,747,340	206,908	4,453	992,102	2,688,250
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)	—	—	—	389,769	331,304	—	—	—	419,789	356,820
29	Derivative assets	—	—	—	6,865	6,865	—	—	—	—	—
30	Derivative liabilities (before deduction of variation margin posted)	—	—	—	80,782	80,782	—	—	—	59,660	59,660
31	All other assets not included in the above categories	1,847,442	274,577	8,583	742,038	2,633,971	1,747,340	206,908	4,453	512,652	2,271,769
32	Off-balance sheet items	—	—	—	7,053,743	583,355	—	—	—	7,020,912	562,894
33	Total required stable funding	—	—	—	—	31,957,188	—	—	—	—	31,502,200
34	Non-consolidated net stable funding ratio (NSFR)	—	—	—	—	115.8	—	—	—	—	120.4