

Net Stable Funding Ratio (NSFR) : Second Quarter of Fiscal Year Ended March 2026

<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: | 2,843,136 | — | — | 355,395 | 3,198,531 | 2,818,743 | — | — | 281,000 | 3,099,743 |
| 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 | 2,843,136 | — | — | 302,628 | 3,145,765 | 2,818,743 | — | — | 232,264 | 3,051,007 |
| 3 | Other capital instruments that are not included in the above category | — | — | — | 52,766 | 52,766 | — | — | — | 48,735 | 48,735 |
| 4 | Funding from retail and small business customers; of which: | 19,158,123 | — | — | — | 17,345,179 | 18,833,000 | — | — | — | 17,054,501 |
| 5 | Stable deposits | 2,057,378 | — | — | — | 1,954,509 | 2,096,011 | — | — | — | 1,991,211 |
| 6 | Less stable deposits | 17,100,744 | — | — | — | 15,390,670 | 16,736,988 | — | — | — | 15,063,289 |
| 7 | Wholesale funding; of which: | 4,548,486 | 33,332,000 | 5,363,069 | 8,947,953 | 17,581,754 | 4,602,254 | 30,986,514 | 5,351,758 | 9,167,532 | 17,837,992 |
| 8 | Operational deposits | — | — | — | — | — | — | — | — | — | — |
| 9 | Other wholesale funding | 4,548,486 | 33,332,000 | 5,363,069 | 8,947,953 | 17,581,754 | 4,602,254 | 30,986,514 | 5,351,758 | 9,167,532 | 17,837,992 |
| 10 | Liabilities with matching interdependent assets | — | — | — | — | — | — | — | — | — | — |
| 11 | Other liabilities; of which: | 835,473 | 316,893 | 1,650 | 383,632 | 9,659 | 625,791 | 374,690 | 9,135 | 479,850 | 12,600 |
| 12 | Derivative liabilities | | | | 374,798 | | | | | 471,817 | |
| 13 | All other liabilities and equity not included in the above categories | 835,473 | 316,893 | 1,650 | 8,833 | 9,659 | 625,791 | 374,690 | 9,135 | 8,032 | 12,600 |
| 14 | Total available stable funding | | | | | 38,135,125 | | | | | 38,004,837 |
| Required stable funding (RSF) items (2) | | | | | | | | | | | |
| 15 | HQLA | | | | | 1,603,814 | | | | | 1,413,321 |
| 16 | Deposits held at financial institutions for operational purposes | — | — | — | — | — | — | — | — | — | — |
| 17 | Loans, repo transactions-related assets, securities and other similar assets; of which: | 229,213 | 5,962,124 | 2,322,639 | 26,885,198 | 25,868,812 | 244,205 | 6,297,887 | 2,084,256 | 26,364,937 | 25,359,119 |
| 18 | Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) | — | 122,214 | — | — | 0 | — | 501,300 | — | — | 0 |
| 19 | Loans to- and repo transactions with- financial institutions (not included in item 18) | 70,175 | 2,492,570 | 791,246 | 3,346,597 | 4,173,263 | 90,626 | 2,300,419 | 756,586 | 3,306,745 | 4,103,478 |
| 20 | Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: | 12,993 | 2,819,996 | 1,311,870 | 12,378,387 | 12,593,060 | 13,410 | 3,064,494 | 1,110,872 | 11,816,025 | 12,137,632 |
| 21 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | — | 15,861 | 6,590 | 69,733 | 56,553 | — | 6,841 | 7,640 | 67,354 | 51,021 |
| 22 | Residential mortgages; of which: | — | 203,165 | 203,371 | 9,352,499 | 7,269,779 | — | 204,040 | 203,869 | 9,440,159 | 7,342,130 |
| 23 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | — | 139,036 | 138,973 | 5,240,987 | 3,655,027 | — | 139,000 | 138,624 | 5,260,999 | 3,666,737 |
| 24 | Securities that are not in default and do not qualify as HQLA and other similar assets | 146,044 | 324,177 | 16,150 | 1,807,714 | 1,832,708 | 140,169 | 227,631 | 12,927 | 1,802,007 | 1,775,877 |
| 25 | Assets with matching interdependent liabilities | — | — | — | — | — | — | — | — | — | — |
| 26 | Other assets; of which: | 1,864,461 | 144,758 | 11,365 | 1,429,916 | 3,274,779 | 1,590,249 | 144,335 | 16,370 | 1,321,623 | 2,879,566 |
| 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) | | | | 312,018 | 265,215 | | | | 275,981 | 234,584 |
| 29 | Derivative assets | | | | — | — | | | | — | — |
| 30 | Derivative liabilities (before deduction of variation margin posted) | | | | 51,132 | 51,132 | | | | 48,723 | 48,723 |
| 31 | All other assets not included in the above categories | 1,864,461 | 144,758 | 11,365 | 1,066,764 | 2,958,431 | 1,590,249 | 144,335 | 16,370 | 996,918 | 2,596,258 |
| 32 | Off-balance sheet items | | | | 7,203,028 | 579,973 | | | | 7,092,239 | 569,048 |
| 33 | Total required stable funding | | | | | 31,327,379 | | | | | 30,221,056 |
| 34 | Non-consolidated net stable funding ratio (NSFR) | | | | | 121.7 | | | | | 125.7 |