

Net Stable Funding Ratio (NSFR) : First Quarter of Fiscal Year Ended March 2027

<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:	3,709,972	—	—	270,155	3,980,127	3,507,040	—	—	293,925	3,800,965
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	3,709,972	—	—	257,982	3,967,954	3,507,040	—	—	267,501	3,774,542
3	Other capital instruments that are not included in the above category	—	—	—	12,172	12,172	—	—	—	26,423	26,423
4	Funding from retail and small business customers; of which:	19,491,277	—	—	—	17,641,702	19,391,308	—	—	—	17,552,418
5	Stable deposits	1,991,053	—	—	—	1,891,500	2,004,815	—	—	—	1,904,574
6	Less stable deposits	17,500,224	—	—	—	15,750,201	17,386,493	—	—	—	15,647,844
7	Wholesale funding; of which:	3,539,201	35,055,182	4,666,379	8,695,042	18,307,084	4,461,267	33,361,332	3,802,441	8,894,071	17,070,828
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	3,539,201	35,055,182	4,666,379	8,695,042	18,307,084	4,461,267	33,361,332	3,802,441	8,894,071	17,070,828
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	804,263	1,658,277	16,871	150,023	32,780	820,815	1,296,878	35,810	371,053	42,272
12	Derivative liabilities				137,712					359,947	
13	All other liabilities and equity not included in the above categories	804,263	1,658,277	16,871	12,311	32,780	820,815	1,296,878	35,810	11,105	42,272
14	Total available stable funding					39,961,695					38,466,485
Required stable funding (RSF) items (2)											
15	HQLA					1,484,822					1,894,691
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—	—	—	—	—	—
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	383,973	6,690,746	2,479,406	28,244,315	27,983,772	317,016	6,674,869	2,849,044	28,071,268	27,628,156
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	70,266	—	—	0	—	668,010	—	—	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	155,367	1,711,156	916,360	3,328,481	4,174,498	122,281	1,619,648	854,669	3,282,165	4,065,239
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	11,785	4,464,828	1,332,845	14,030,209	14,844,552	12,228	3,908,443	1,698,914	14,005,139	14,726,065
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	259,016	146,221	96,833	276,888	—	347,497	157,294	104,239	331,950
22	Residential mortgages; of which:	—	192,141	191,801	9,047,446	7,045,423	—	201,986	202,279	9,150,984	7,106,566
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	134,290	133,731	5,139,739	3,605,355	—	139,138	139,142	5,178,747	3,615,970
24	Securities that are not in default and do not qualify as HQLA and other similar assets	216,820	252,354	38,398	1,838,178	1,919,298	182,506	276,780	93,181	1,632,979	1,730,284
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	2,168,865	123,296	10,377	2,622,761	4,725,966	2,056,924	153,102	7,005	2,496,341	4,533,201
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)				392,851	333,923				360,425	306,361
29	Derivative assets				—	—				—	—
30	Derivative liabilities (before deduction of variation margin posted)				69,940	69,940				70,196	70,196
31	All other assets not included in the above categories	2,168,865	123,296	10,377	2,159,969	4,322,102	2,056,924	153,102	7,005	2,065,719	4,156,642
32	Off-balance sheet items				8,917,355	808,453				8,668,940	728,970
33	Total required stable funding					35,003,014					34,785,018
34	Consolidated net stable funding ratio (NSFR)					114.1					110.5