

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Consolidated)

(In million yen, %)

Item	Current Quarter (From 2021/07/01 To 2021/09/30)					Prior Quarter (From 2021/04/01 To 2021/06/30)				
	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:	9,639,136	0	0	1,834,201	11,473,337				
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	9,639,136	0	0	1,657,808	11,296,944				
3	Other capital instruments that are not included in the above category	0	0	0	176,393	176,393				
4	Funding from retail and small business customers; of which:	57,906,681	0	0	32,178	53,073,362				
5	Stable deposits	18,503,405	0	0	0	17,578,234				
6	Less stable deposits	39,403,276	0	0	32,178	35,495,128				
7	Wholesale funding; of which:	62,315,600	54,353,173	3,619,394	18,786,796	51,919,251				
8	Operational deposits	—	—	—	—	—				
9	Other wholesale funding	62,315,600	54,353,173	3,619,394	18,786,796	51,919,251				
10	Liabilities with matching interdependent assets	—	—	—	—	—				
11	Other liabilities; of which:	518,627	4,470,632	0	79,593	98,264				
12	Derivative liabilities				0					
13	All other liabilities and equity not included in the above categories	518,627	4,470,632	0	79,593	98,264				
14	Total available stable funding					116,564,217				
Required stable funding (RSF) items (2)										
15	HQLA					2,358,635				
16	Deposits held at financial institutions for operational purposes	242,786	12,570	0	0	127,678				
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,549,913	32,280,533	11,202,720	61,446,576	69,411,522				
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	4,677,185	87,747	28,324	99,369				
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	206,035	7,754,419	4,353,970	8,329,085	11,737,790				
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	945,880	18,484,563	6,022,591	39,036,270	45,475,440				
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	1,110	1,897,892	503,387	1,751,429	1,999,023				
22	Residential mortgages; of which:	0	301,916	301,000	10,744,122	8,145,278				
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,168	158,117	6,536,735	4,407,020				
24	Securities that are not in default and do not qualify as HQLA and other similar assets	397,997	1,062,448	437,410	3,308,773	3,953,644				
25	Assets with matching interdependent liabilities	—	—	—	—	—				
26	Other assets; of which:	3,872,182	900,811	80,186	6,817,748	10,944,066				
27	Physical traded commodities, including gold	0				0				
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)				462,791	393,373				
29	Derivative assets				886,229	886,229				
30	Derivative liabilities (before deduction of variation margin posted)				77,412	77,412				
31	All other assets not included in the above categories	3,872,182	900,811	80,186	5,391,314	9,587,051				
32	Off-balance sheet items				99,362,043	1,938,217				
33	Total required stable funding					84,780,120				
34	Consolidated net stable funding ratio (NSFR)					137.4%				