

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-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:	8,350,031	0	0	1,813,146	10,163,178				
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	8,350,031	0	0	1,636,753	9,986,784				
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:	54,845,378	0	0	32,196	50,287,934				
5	Stable deposits	17,897,947	0	0	0	17,003,050				
6	Less stable deposits	36,947,430	0	0	32,196	33,284,884				
7	Wholesale funding; of which:	61,047,212	49,034,801	3,522,463	18,780,828	49,890,008				
8	Operational deposits	—	—	—	—	—				
9	Other wholesale funding	61,047,212	49,034,801	3,522,463	18,780,828	49,890,008				
10	Liabilities with matching interdependent assets	—	—	—	—	—				
11	Other liabilities; of which:	449,348	2,518,404	603	0	301				
12	Derivative liabilities				0					
13	All other liabilities and equity not included in the above categories	449,348	2,518,404	603	0	301				
14	Total available stable funding					110,341,423				
Required stable funding (RSF) items (2)										
15	HQLA					2,353,635				
16	Deposits held at financial institutions for operational purposes	248,770	0	0	0	124,385				
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,948,017	28,959,883	10,620,028	59,103,164	66,543,243				
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	2,523,392	87,747	0	43,873				
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	613,075	8,922,015	4,417,105	9,718,671	13,394,511				
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	936,944	16,165,180	5,471,307	35,640,753	41,291,478				
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	1,110	1,647,187	436,055	1,219,181	1,491,848				
22	Residential mortgages; of which:	0	301,547	300,605	10,566,431	8,029,397				
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,161	158,084	6,359,044	4,291,502				
24	Securities that are not in default and do not qualify as HQLA and other similar assets	397,997	1,047,747	343,263	3,177,306	3,783,983				
25	Assets with matching interdependent liabilities	—	—	—	—	—				
26	Other assets; of which:	8,603,107	492,476	81,314	2,655,814	11,336,935				
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)				389,230	330,845				
29	Derivative assets				581,773	581,773				
30	Derivative liabilities (before deduction of variation margin posted)				51,468	51,468				
31	All other assets not included in the above categories	8,603,107	492,476	81,314	1,633,342	10,372,847				
32	Off-balance sheet items				98,286,072	1,893,414				
33	Total required stable funding					82,251,613				
34	Non-Consolidated net stable funding ratio (NSFR)					134.1%				