

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

(In million yen, %)

Item	Current Quarter (From 2021/10/01 To 2021/12/31)					Prior Quarter (From 2021/07/01 To 2021/09/30)					
	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:	9,320,918	0	85,000	2,146,686	11,552,605	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	9,320,918	0	85,000	1,939,350	11,345,268	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	207,336	207,336	0	0	0	176,393	176,393
4	Funding from retail and small business customers; of which:	59,485,735	0	0	33,125	54,538,364	57,906,681	0	0	32,178	53,073,362
5	Stable deposits	19,361,529	0	0	0	18,393,452	18,503,405	0	0	0	17,578,234
6	Less stable deposits	40,124,205	0	0	33,125	36,144,911	39,403,276	0	0	32,178	35,495,128
7	Wholesale funding; of which:	63,229,400	59,261,887	3,920,493	18,653,567	52,917,618	62,315,600	54,353,173	3,619,394	18,786,796	51,919,251
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	63,229,400	59,261,887	3,920,493	18,653,567	52,917,618	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:	662,174	4,829,096	0	95,187	99,095	518,627	4,470,632	0	79,593	98,264
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	662,174	4,829,096	0	95,187	99,095	518,627	4,470,632	0	79,593	98,264
14	Total available stable funding	/	/	/	/	119,107,682	/	/	/	/	116,564,217
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	2,167,849	/	/	/	/	2,358,635
16	Deposits held at financial institutions for operational purposes	258,026	19,960	0	0	138,993	242,786	12,570	0	0	127,678
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,624,451	37,436,599	9,481,482	62,342,812	70,910,316	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	4,399,408	77,241	38,103	90,882	0	4,677,185	87,747	28,324	99,369
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	299,604	10,948,752	3,002,387	8,604,801	11,896,644	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:	947,538	20,660,924	5,643,102	39,602,811	46,785,057	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	206	2,222,614	369,503	1,677,500	2,007,406	1,110	1,897,892	503,387	1,751,429	1,999,023
22	Residential mortgages; of which:	0	296,278	295,526	10,657,998	8,044,009	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	158,639	158,378	6,555,958	4,419,881	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	377,307	1,131,235	463,223	3,439,097	4,093,720	397,997	1,062,448	437,410	3,308,773	3,953,644
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,337,601	853,721	93,679	7,242,953	11,287,452	3,872,182	900,811	80,186	6,817,748	10,944,066
27	Physical traded commodities, including gold	0	/	/	/	0	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)	/	/	/	526,284	447,342	/	/	/	462,791	393,373
29	Derivative assets	/	/	/	809,603	809,603	/	/	/	886,229	886,229
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	89,658	89,658	/	/	/	77,412	77,412
31	All other assets not included in the above categories	3,337,601	853,721	93,679	5,817,406	9,940,848	3,872,182	900,811	80,186	5,391,314	9,587,051
32	Off-balance sheet items	/	/	/	101,366,590	2,018,357	/	/	/	99,362,043	1,938,217
33	Total required stable funding	/	/	/	/	86,522,969	/	/	/	/	84,780,120
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	137.6%	/	/	/	/	137.4%