

**Disclosure of Quantitative Information about Net Stable Funding Ratio**  
**Sumitomo Mitsui Banking Corporation (Non-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		
<b>Available stable funding (ASF) items (1)</b>											
1	Capital, of which:	7,880,570	0	85,000	2,123,606	10,089,177	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	7,880,570	0	85,000	1,916,269	9,881,840	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	207,336	207,336	0	0	0	176,393	176,393
4	Funding from retail and small business customers; of which:	56,298,979	0	0	33,140	51,643,128	54,845,378	0	0	32,196	50,287,934
5	Stable deposits	18,818,134	0	0	0	17,877,227	17,897,947	0	0	0	17,003,050
6	Less stable deposits	37,480,845	0	0	33,140	33,765,901	36,947,430	0	0	32,196	33,284,884
7	Wholesale funding; of which:	61,647,496	54,172,483	3,801,317	18,631,211	50,715,588	61,047,212	49,034,801	3,522,463	18,780,828	49,890,008
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	61,647,496	54,172,483	3,801,317	18,631,211	50,715,588	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:	689,711	2,437,468	0	0	0	449,348	2,518,404	603	0	301
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	689,711	2,437,468	0	0	0	449,348	2,518,404	603	0	301
14	Total available stable funding	/	/	/	/	112,447,894	/	/	/	/	110,341,423
<b>Required stable funding (RSF) items (2)</b>											
15	HQLA	/	/	/	/	2,147,791	/	/	/	/	2,353,635
16	Deposits held at financial institutions for operational purposes	293,441	0	0	0	146,720	248,770	0	0	0	124,385
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,955,177	34,428,639	8,650,626	59,445,160	67,314,637	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	2,567,132	77,241	7	38,628	0	2,523,392	87,747	0	43,873
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	644,276	12,248,040	2,978,119	9,585,322	13,057,033	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:	933,592	18,192,400	4,912,411	36,124,012	42,396,259	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	206	1,844,643	261,671	1,183,636	1,441,288	1,110	1,647,187	436,055	1,219,181	1,491,848
22	Residential mortgages; of which:	0	296,273	295,503	10,475,316	7,925,252	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	158,633	158,354	6,373,276	4,301,124	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	377,307	1,124,793	387,349	3,260,501	3,897,463	397,997	1,047,747	343,263	3,177,306	3,783,983
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	7,966,365	869,127	88,775	2,914,245	11,697,165	8,603,107	492,476	81,314	2,655,814	11,336,935
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)	/	/	/	440,973	374,827	/	/	/	389,230	330,845
29	Derivative assets	/	/	/	519,815	519,815	/	/	/	581,773	581,773
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	57,733	57,733	/	/	/	51,468	51,468
31	All other assets not included in the above categories	7,966,365	869,127	88,775	1,895,721	10,744,787	8,603,107	492,476	81,314	1,633,342	10,372,847
32	Off-balance sheet items	/	/	/	99,794,804	1,956,139	/	/	/	98,286,072	1,893,414
33	Total required stable funding	/	/	/	/	83,262,453	/	/	/	/	82,251,613
34	Non-Consolidated net stable funding ratio (NSFR)	/	/	/	/	135.0%	/	/	/	/	134.1%