

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

(In million yen, %)

Item	Current Quarter (From 2022/04/01 To 2022/06/30)					Prior Quarter (From 2022/01/01 To 2022/03/31)					
	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:	9,385,870	85,000	0	2,261,131	11,732,002	9,116,633	0	85,000	2,205,967	11,407,601
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	9,385,870	85,000	0	1,973,625	11,444,496	9,116,633	0	85,000	1,963,220	11,164,854
3	Other capital instruments that are not included in the above category	0	0	0	287,506	287,506	0	0	0	242,746	242,746
4	Funding from retail and small business customers; of which:	60,699,287	0	38,935	0	55,647,577	59,463,019	0	0	35,516	54,499,442
5	Stable deposits	19,663,529	0	0	0	18,680,353	18,944,174	0	0	0	17,996,965
6	Less stable deposits	41,035,757	0	38,935	0	36,967,224	40,518,844	0	0	35,516	36,502,476
7	Wholesale funding; of which:	67,734,357	60,851,930	6,975,195	19,065,541	57,305,997	65,965,447	59,879,765	5,674,398	17,959,663	54,254,791
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	67,734,357	60,851,930	6,975,195	19,065,541	57,305,997	65,965,447	59,879,765	5,674,398	17,959,663	54,254,791
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,060,889	4,260,150	0	132,329	112,498	632,434	3,921,668	0	84,218	103,225
12	Derivative liabilities	/	/	/	33,629	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	1,060,889	4,260,150	0	98,699	112,498	632,434	3,921,668	0	84,218	103,225
14	Total available stable funding	/	/	/	/	124,798,076	/	/	/	/	120,265,060
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	2,353,605	/	/	/	/	2,060,911
16	Deposits held at financial institutions for operational purposes	274,481	22,729	0	0	148,605	372,422	17,623	0	0	195,023
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,650,469	39,217,609	9,684,204	68,198,355	77,512,927	1,476,954	32,963,898	11,748,073	65,080,395	73,700,113
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	3,889,441	120,701	22,074	139,313	0	4,061,392	81,820	27,975	107,839
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	338,646	10,685,258	2,986,273	10,232,575	13,492,703	149,413	7,391,846	4,796,232	9,292,473	12,906,992
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	899,840	22,971,616	5,882,976	43,869,581	51,634,800	946,694	20,015,179	6,250,727	41,885,355	48,758,787
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	1,048	2,393,714	642,762	1,419,065	1,982,605	773	2,194,936	492,502	1,499,214	1,913,380
22	Residential mortgages; of which:	0	294,987	291,874	10,596,482	7,992,275	0	295,941	293,173	10,617,873	8,010,554
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,380	157,931	6,540,828	4,409,694	0	158,555	158,098	6,545,977	4,413,212
24	Securities that are not in default and do not qualify as HQLA and other similar assets	411,983	1,376,306	402,378	3,477,640	4,253,834	380,846	1,199,538	326,119	3,256,718	3,915,938
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,342,796	764,757	128,879	7,215,051	10,946,251	3,681,469	859,733	149,091	7,445,416	11,637,638
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)	/	/	/	727,604	618,463	/	/	/	573,230	487,245
29	Derivative assets	/	/	/	0	0	/	/	/	581,260	581,260
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	199,045	199,045	/	/	/	163,594	163,594
31	All other assets not included in the above categories	3,342,796	764,757	128,879	6,288,401	10,128,741	3,681,469	859,733	149,091	6,127,330	10,405,536
32	Off-balance sheet items	/	/	/	108,909,666	2,252,040	/	/	/	105,907,716	2,083,185
33	Total required stable funding	/	/	/	/	93,213,430	/	/	/	/	89,676,871
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	133.8%	/	/	/	/	134.1%