

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-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:	7,284,850	85,000	0	2,235,959	9,605,809	7,546,483	0	85,000	2,178,509	9,809,992
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	7,284,850	85,000	0	1,948,453	9,318,303	7,546,483	0	85,000	1,935,762	9,567,245
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:	57,230,516	0	38,935	0	52,494,741	56,164,588	0	0	35,531	51,502,754
5	Stable deposits	19,044,692	0	0	0	18,092,457	18,381,874	0	0	0	17,462,780
6	Less stable deposits	38,185,823	0	38,935	0	34,402,283	37,782,713	0	0	35,531	34,039,974
7	Wholesale funding; of which:	66,398,859	55,616,259	6,807,916	19,037,949	54,832,765	64,732,797	54,902,382	5,581,195	17,954,023	52,134,199
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,398,859	55,616,259	6,807,916	19,037,949	54,832,765	64,732,797	54,902,382	5,581,195	17,954,023	52,134,199
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,088,233	2,309,135	0	0	0	572,272	1,768,272	1,112	0	556
12	Derivative liabilities				0					0	
13	All other liabilities and equity not included in the above categories	1,088,233	2,309,135	0	0	0	572,272	1,768,272	1,112	0	556
14	Total available stable funding					116,933,317					113,447,502
Required stable funding (RSF) items (2)											
15	HQLA					2,325,079					2,042,195
16	Deposits held at financial institutions for operational purposes	311,003	0	0	0	155,501	293,497	0	0	0	146,748
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,555,049	36,177,204	8,921,872	64,768,130	73,108,263	1,925,501	29,885,346	10,969,848	62,117,509	69,927,452
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	1,868,541	120,701	0	60,693	0	1,997,368	81,820	0	40,910
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	272,434	12,742,475	2,998,179	11,002,911	14,510,331	627,496	9,011,600	4,804,316	10,027,336	13,897,063
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	873,132	19,906,145	5,153,368	40,236,516	46,750,517	917,158	17,375,246	5,482,441	38,467,526	44,249,998
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	1,048	1,813,563	432,241	1,068,476	1,357,182	773	1,743,894	297,935	1,125,078	1,345,183
22	Residential mortgages; of which:	0	294,978	291,846	10,399,919	7,864,490	0	295,775	293,003	10,429,051	7,887,652
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,371	157,903	6,344,264	4,281,909	0	158,542	158,081	6,357,155	4,290,463
24	Securities that are not in default and do not qualify as HQLA and other similar assets	409,482	1,365,063	357,777	3,128,783	3,922,230	380,846	1,205,355	308,265	3,193,594	3,851,826
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	8,057,822	529,313	121,675	2,965,242	11,102,485	8,601,136	607,353	134,698	3,085,960	11,661,565
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)				446,547	379,565				407,234	346,149
29	Derivative assets				223,791	223,791				362,428	362,428
30	Derivative liabilities (before deduction of variation margin posted)				131,172	131,172				99,635	99,635
31	All other assets not included in the above categories	8,057,822	529,313	121,675	2,163,730	10,367,955	8,601,136	607,353	134,698	2,216,661	10,853,351
32	Off-balance sheet items				105,876,109	2,138,279				103,942,483	2,005,997
33	Total required stable funding					88,829,610					85,783,959
34	Non-Consolidated net stable funding ratio (NSFR)					131.6%					132.2%