

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

(In million yen, %)

Item	Current Quarter (From 2022/07/01 To 2022/09/30)					Prior Quarter (From 2022/04/01 To 2022/06/30)					
	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:	9,636,431	85,000	0	1,886,293	11,607,724	9,385,870	85,000	0	2,261,131	11,732,002
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	9,636,431	85,000	0	1,558,616	11,280,048	9,385,870	85,000	0	1,973,625	11,444,496
3	Other capital instruments that are not included in the above category	0	0	0	327,676	327,676	0	0	0	287,506	287,506
4	Funding from retail and small business customers; of which:	60,651,036	0	40,821	0	55,582,965	60,699,287	0	38,935	0	55,647,577
5	Stable deposits	19,205,851	0	0	0	18,245,558	19,663,529	0	0	0	18,680,353
6	Less stable deposits	41,445,185	0	40,821	0	37,337,406	41,035,757	0	38,935	0	36,967,224
7	Wholesale funding; of which:	66,858,609	60,216,987	5,341,552	17,692,576	56,145,513	67,734,357	60,851,930	6,975,195	19,065,541	57,305,997
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,858,609	60,216,987	5,341,552	17,692,576	56,145,513	67,734,357	60,851,930	6,975,195	19,065,541	57,305,997
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,077,892	4,774,729	0	885,688	128,320	1,060,889	4,260,150	0	132,329	112,498
12	Derivative liabilities	/	/	/	775,553	/	/	/	/	33,629	/
13	All other liabilities and equity not included in the above categories	1,077,892	4,774,729	0	110,135	128,320	1,060,889	4,260,150	0	98,699	112,498
14	Total available stable funding	/	/	/	/	123,464,524	/	/	/	/	124,798,076
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	2,187,390	/	/	/	/	2,353,605
16	Deposits held at financial institutions for operational purposes	277,899	24,028	0	0	150,964	274,481	22,729	0	0	148,605
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,706,772	39,416,575	12,810,644	70,125,770	80,808,947	1,650,469	39,217,609	9,684,204	68,198,355	77,512,927
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	3,877,700	74,311	826	133,116	0	3,889,441	120,701	22,074	139,313
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	279,924	11,211,346	4,908,753	10,569,119	14,810,175	338,646	10,685,258	2,986,273	10,232,575	13,492,703
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,013,375	22,855,544	7,140,556	45,577,698	53,799,303	899,840	22,971,616	5,882,976	43,869,581	51,634,800
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	638	2,641,395	412,730	1,333,655	1,918,489	1,048	2,393,714	642,762	1,419,065	1,982,605
22	Residential mortgages; of which:	0	292,067	291,346	10,551,753	7,955,416	0	294,987	291,874	10,596,482	7,992,275
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,163	157,782	6,526,403	4,400,135	0	158,380	157,931	6,540,828	4,409,694
24	Securities that are not in default and do not qualify as HQLA and other similar assets	413,472	1,179,916	395,677	3,426,372	4,110,935	411,983	1,376,306	402,378	3,477,640	4,253,834
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,628,888	1,026,654	127,993	7,022,198	11,130,400	3,342,796	764,757	128,879	7,215,051	10,946,251
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)	/	/	/	778,422	661,659	/	/	/	727,604	618,463
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	328,089	328,089	/	/	/	199,045	199,045
31	All other assets not included in the above categories	3,628,888	1,026,654	127,993	5,915,687	10,140,651	3,342,796	764,757	128,879	6,288,401	10,128,741
32	Off-balance sheet items	/	/	/	111,226,261	2,332,830	/	/	/	108,909,666	2,252,040
33	Total required stable funding	/	/	/	/	96,610,532	/	/	/	/	93,213,430
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	127.7%	/	/	/	/	133.8%