

**Disclosure of Quantitative Information about Net Stable Funding Ratio**  
**Sumitomo Mitsui Banking Corporation (Non-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		
<b>Available stable funding (ASF) items (1)</b>											
1	Capital; of which:	7,191,452	85,000	0	1,930,221	9,206,674	7,284,850	85,000	0	2,235,959	9,605,809
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	7,191,452	85,000	0	1,602,545	8,878,997	7,284,850	85,000	0	1,948,453	9,318,303
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:	57,199,733	0	40,821	0	52,453,026	57,230,516	0	38,935	0	52,494,741
5	Stable deposits	18,730,535	0	0	0	17,794,009	19,044,692	0	0	0	18,092,457
6	Less stable deposits	38,469,197	0	40,821	0	34,659,017	38,185,823	0	38,935	0	34,402,283
7	Wholesale funding; of which:	65,591,671	54,633,381	5,121,607	17,564,533	53,163,862	66,398,859	55,616,259	6,807,916	19,037,949	54,832,765
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	65,591,671	54,633,381	5,121,607	17,564,533	53,163,862	66,398,859	55,616,259	6,807,916	19,037,949	54,832,765
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	986,021	1,901,410	1,211	179,702	605	1,088,233	2,309,135	0	0	0
12	Derivative liabilities	/	/	/	179,702	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	986,021	1,901,410	1,211	0	605	1,088,233	2,309,135	0	0	0
14	Total available stable funding	/	/	/	/	114,824,169	/	/	/	/	116,933,317
<b>Required stable funding (RSF) items (2)</b>											
15	HQLA	/	/	/	/	2,155,827	/	/	/	/	2,325,079
16	Deposits held at financial institutions for operational purposes	298,267	0	0	0	149,133	311,003	0	0	0	155,501
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,638,705	35,821,052	12,069,612	66,780,376	76,460,332	1,555,049	36,177,204	8,921,872	64,768,130	73,108,263
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	1,929,479	42,822	0	31,286	0	1,868,541	120,701	0	60,693
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	239,807	12,571,162	4,974,228	11,818,016	16,250,051	272,434	12,742,475	2,998,179	11,002,911	14,510,331
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	988,403	19,837,401	6,364,711	41,544,607	48,550,053	873,132	19,906,145	5,153,368	40,236,516	46,750,517
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	638	1,999,851	355,819	1,017,886	1,361,807	1,048	1,813,563	432,241	1,068,476	1,357,182
22	Residential mortgages; of which:	0	291,925	291,181	10,351,359	7,825,007	0	294,978	291,846	10,399,919	7,864,490
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,154	157,751	6,326,010	4,269,859	0	158,371	157,903	6,344,264	4,281,909
24	Securities that are not in default and do not qualify as HQLA and other similar assets	410,494	1,191,083	396,667	3,066,392	3,803,932	409,482	1,365,063	357,777	3,128,783	3,922,230
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	7,860,109	434,454	121,723	2,797,962	10,880,481	8,057,822	529,313	121,675	2,965,242	11,102,485
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)	/	/	/	464,510	394,833	/	/	/	446,547	379,565
29	Derivative assets	/	/	/	0	0	/	/	/	223,791	223,791
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	154,600	154,600	/	/	/	131,172	131,172
31	All other assets not included in the above categories	7,860,109	434,454	121,723	2,178,851	10,331,046	8,057,822	529,313	121,675	2,163,730	10,367,955
32	Off-balance sheet items	/	/	/	108,731,559	2,219,431	/	/	/	105,876,109	2,138,279
33	Total required stable funding	/	/	/	/	91,865,206	/	/	/	/	88,829,610
34	Non-Consolidated net stable funding ratio (NSFR)	/	/	/	/	124.9%	/	/	/	/	131.6%