

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

(In million yen, %)

Item		Current Quarter (From 2022/10/01 To 2022/12/31)					Prior Quarter (From 2022/07/01 To 2022/09/30)				
		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	
Available stable funding (ASF) items (1)											
1	Capital; of which:	9,173,127	0	0	2,325,565	11,498,692	9,636,431	85,000	0	1,886,293	11,607,724
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	9,173,127	0	0	1,982,859	11,155,986	9,636,431	85,000	0	1,558,616	11,280,048
3	Other capital instruments that are not included in the above category	0	0	0	342,705	342,705	0	0	0	327,676	327,676
4	Funding from retail and small business customers; of which:	61,675,534	37,687	0	0	56,548,429	60,651,036	0	40,821	0	55,582,965
5	Stable deposits	20,130,591	0	0	0	19,124,061	19,205,851	0	0	0	18,245,558
6	Less stable deposits	41,544,943	37,687	0	0	37,424,368	41,445,185	0	40,821	0	37,337,406
7	Wholesale funding; of which:	65,535,019	57,586,889	4,330,130	16,959,961	54,390,968	66,858,609	60,216,987	5,341,552	17,692,576	56,145,513
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	65,535,019	57,586,889	4,330,130	16,959,961	54,390,968	66,858,609	60,216,987	5,341,552	17,692,576	56,145,513
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,128,670	4,361,561	0	1,078,679	121,511	1,077,892	4,774,729	0	885,688	128,320
12	Derivative liabilities				938,173					775,553	
13	All other liabilities and equity not included in the above categories	1,128,670	4,361,561	0	140,505	121,511	1,077,892	4,774,729	0	110,135	128,320
14	Total available stable funding					122,559,601					123,464,524
Required stable funding (RSF) items (2)											
15	HQLA					2,706,479					2,187,390
16	Deposits held at financial institutions for operational purposes	393,134	33,893	0	0	213,513	277,899	24,028	0	0	150,964
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,685,192	40,324,132	9,564,493	69,956,569	79,266,461	1,706,772	39,416,575	12,810,644	70,125,770	80,808,947
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	4,081,277	24,074	3,052	68,393	0	3,877,700	74,311	826	133,116
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	375,469	11,792,942	2,517,695	10,723,504	14,013,362	279,924	11,211,346	4,908,753	10,569,119	14,810,175
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	897,196	22,728,144	6,273,113	45,358,730	53,051,741	1,013,375	22,855,544	7,140,556	45,577,698	53,799,303
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	147	2,795,620	301,164	1,293,116	1,978,570	638	2,641,395	412,730	1,333,655	1,918,489
22	Residential mortgages; of which:	0	291,306	290,906	10,538,905	7,943,873	0	292,067	291,346	10,551,753	7,955,416
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,331	157,937	6,526,512	4,400,367	0	158,163	157,782	6,526,403	4,400,135
24	Securities that are not in default and do not qualify as HQLA and other similar assets	412,525	1,430,460	458,702	3,332,375	4,189,089	413,472	1,179,916	395,677	3,426,372	4,110,935
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,301,577	794,524	88,364	7,671,495	11,477,851	3,628,888	1,026,654	127,993	7,022,198	11,130,400
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)				953,783	810,716				778,422	661,659
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				153,375	153,375				328,089	328,089
31	All other assets not included in the above categories	3,301,577	794,524	88,364	6,564,336	10,513,759	3,628,888	1,026,654	127,993	5,915,687	10,140,651
32	Off-balance sheet items				110,235,400	2,282,782				111,226,261	2,332,830
33	Total required stable funding					95,947,088					96,610,532
34	Consolidated net stable funding ratio (NSFR)					127.7%					127.7%