

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-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:	7,025,006	0	0	2,380,508	9,405,515	7,191,452	85,000	0	1,930,221	9,206,674
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	7,025,006	0	0	2,037,802	9,062,809	7,191,452	85,000	0	1,602,545	8,878,997
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:	58,147,184	37,687	0	0	53,344,449	57,199,733	0	40,821	0	52,453,026
5	Stable deposits	19,561,277	0	0	0	18,583,213	18,730,535	0	0	0	17,794,009
6	Less stable deposits	38,585,907	37,687	0	0	34,761,235	38,469,197	0	40,821	0	34,659,017
7	Wholesale funding; of which:	63,866,174	51,806,161	4,103,123	16,907,905	51,406,623	65,591,671	54,633,381	5,121,607	17,564,533	53,163,862
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	63,866,174	51,806,161	4,103,123	16,907,905	51,406,623	65,591,671	54,633,381	5,121,607	17,564,533	53,163,862
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,129,949	1,677,188	0	0	0	986,021	1,901,410	1,211	179,702	605
12	Derivative liabilities	/	/	/	0	/	/	/	/	179,702	/
13	All other liabilities and equity not included in the above categories	1,129,949	1,677,188	0	0	0	986,021	1,901,410	1,211	0	605
14	Total available stable funding	/	/	/	/	114,156,588	/	/	/	/	114,824,169
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	2,685,090	/	/	/	/	2,155,827
16	Deposits held at financial institutions for operational purposes	414,795	0	0	0	207,397	298,267	0	0	0	149,133
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,592,048	37,139,916	9,024,591	66,197,721	74,775,000	1,638,705	35,821,052	12,069,612	66,780,376	76,460,332
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	1,750,504	0	0	6,435	0	1,929,479	42,822	0	31,286
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	294,599	13,918,733	2,714,004	11,733,681	15,307,343	239,807	12,571,162	4,974,228	11,818,016	16,250,051
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	884,923	19,808,319	5,611,029	41,160,944	47,828,858	988,403	19,837,401	6,364,711	41,544,607	48,550,053
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	147	2,015,704	298,151	995,664	1,391,327	638	1,999,851	355,819	1,017,886	1,361,807
22	Residential mortgages; of which:	0	291,296	290,875	10,334,580	7,811,041	0	291,925	291,181	10,351,359	7,825,007
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,321	157,906	6,322,187	4,267,535	0	158,154	157,751	6,326,010	4,269,859
24	Securities that are not in default and do not qualify as HQLA and other similar assets	412,525	1,371,062	408,682	2,968,515	3,821,321	410,494	1,191,083	396,667	3,066,392	3,803,932
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	7,872,859	537,636	74,423	2,930,077	11,087,337	7,860,109	434,454	121,723	2,797,962	10,880,481
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)	/	/	/	522,952	444,509	/	/	/	464,510	394,833
29	Derivative assets	/	/	/	50,120	50,120	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	109,015	109,015	/	/	/	154,600	154,600
31	All other assets not included in the above categories	7,872,859	537,636	74,423	2,247,989	10,483,692	7,860,109	434,454	121,723	2,178,851	10,331,046
32	Off-balance sheet items	/	/	/	108,676,241	2,189,870	/	/	/	108,731,559	2,219,431
33	Total required stable funding	/	/	/	/	90,944,697	/	/	/	/	91,865,206
34	Non-Consolidated net stable funding ratio (NSFR)	/	/	/	/	125.5%	/	/	/	/	124.9%