

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

(In million yen, %)

Item	Current Quarter (From 2023/04/01 To 2023/06/30)					Prior Quarter (From 2023/01/01 To 2023/03/31)					
	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:	10,279,205	0	215,262	2,426,175	12,813,012	9,617,033	0	0	2,444,042	12,061,076
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	10,279,205	0	0	2,216,011	12,495,216	9,617,033	0	0	2,070,174	11,687,207
3	Other capital instruments that are not included in the above category	0	0	215,262	210,163	317,795	0	0	0	373,868	373,868
4	Funding from retail and small business customers; of which:	62,854,370	0	0	26,721	57,617,605	61,510,742	37,883	0	24,687	56,402,542
5	Stable deposits	20,439,024	0	0	0	19,417,073	19,681,837	0	0	0	18,697,745
6	Less stable deposits	42,415,345	0	0	26,721	38,200,532	41,828,905	37,883	0	24,687	37,704,797
7	Wholesale funding; of which:	68,746,161	58,963,607	6,285,767	21,283,258	61,959,345	69,537,380	55,372,729	5,465,886	19,879,733	59,655,637
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,746,161	58,963,607	6,285,767	21,283,258	61,959,345	69,537,380	55,372,729	5,465,886	19,879,733	59,655,637
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,149,598	5,250,556	0	1,063,866	125,309	802,710	4,517,587	0	894,690	118,476
12	Derivative liabilities	/	/	/	951,050	/	/	/	/	701,452	/
13	All other liabilities and equity not included in the above categories	1,149,598	5,250,556	0	112,816	125,309	802,710	4,517,587	0	193,238	118,476
14	Total available stable funding	/	/	/	/	132,515,272	/	/	/	/	128,237,733
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	3,253,787	/	/	/	/	2,863,005
16	Deposits held at financial institutions for operational purposes	466,226	26,017	0	0	246,122	317,900	29,016	0	0	173,458
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,621,732	41,483,760	11,168,023	70,864,322	80,360,368	1,548,545	37,683,253	10,268,519	69,221,030	77,883,555
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	6,408,253	24,304	36,740	104,768	0	4,751,498	13,812	51,622	89,656
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	270,722	11,164,638	2,969,496	11,014,548	14,301,170	242,534	9,348,002	2,838,124	10,461,698	13,368,048
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	898,430	22,261,081	7,150,500	45,907,574	53,703,029	889,227	21,962,713	6,545,211	45,052,240	52,494,030
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	840	2,466,785	392,942	1,104,852	1,632,177	726	2,784,708	346,258	1,180,461	1,861,178
22	Residential mortgages; of which:	0	293,007	289,729	10,634,462	8,010,059	0	292,222	290,990	10,624,058	8,002,447
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,546	159,166	6,603,011	4,451,313	0	159,199	158,961	6,598,039	4,447,806
24	Securities that are not in default and do not qualify as HQLA and other similar assets	452,579	1,356,779	733,993	3,270,996	4,241,340	416,784	1,328,816	580,379	3,031,409	3,929,371
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,129,816	1,228,149	94,890	7,453,264	12,102,468	3,805,991	934,490	91,507	7,680,326	11,921,967
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)	/	/	/	719,078	611,216	/	/	/	923,316	784,818
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	304,447	304,447	/	/	/	230,373	230,373
31	All other assets not included in the above categories	4,129,816	1,228,149	94,890	6,429,738	11,186,803	3,805,991	934,490	91,507	6,526,636	10,906,775
32	Off-balance sheet items	/	/	/	115,227,332	2,414,368	/	/	/	112,878,664	2,279,288
33	Total required stable funding	/	/	/	/	98,377,115	/	/	/	/	95,121,276
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	134.7%	/	/	/	/	134.8%