

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-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:	7,559,752	0	215,262	2,483,386	10,150,769	7,394,955	0	0	2,484,223	9,879,179
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	7,559,752	0	0	2,273,222	9,832,974	7,394,955	0	0	2,110,355	9,505,311
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:	59,103,065	0	0	26,727	54,211,898	57,936,395	37,883	0	24,695	53,156,441
5	Stable deposits	19,848,239	0	0	0	18,855,827	19,097,901	0	0	0	18,143,006
6	Less stable deposits	39,254,825	0	0	26,727	35,356,070	38,838,494	37,883	0	24,695	35,013,435
7	Wholesale funding; of which:	67,351,359	52,516,902	6,173,323	21,141,896	58,910,351	68,132,136	49,404,973	5,290,107	19,801,110	56,867,665
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	67,351,359	52,516,902	6,173,323	21,141,896	58,910,351	68,132,136	49,404,973	5,290,107	19,801,110	56,867,665
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,131,243	1,715,821	42,886	78,988	21,443	872,026	1,553,904	2,524	11,577	1,262
12	Derivative liabilities				78,988					11,577	
13	All other liabilities and equity not included in the above categories	1,131,243	1,715,821	42,886	0	21,443	872,026	1,553,904	2,524	0	1,262
14	Total available stable funding					123,294,462					119,904,549
Required stable funding (RSF) items (2)											
15	HQLA					3,242,747					2,847,314
16	Deposits held at financial institutions for operational purposes	515,273	0	0	0	257,636	329,735	0	0	0	164,867
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,605,701	36,594,912	10,146,421	67,261,896	75,810,454	1,513,028	33,860,902	9,455,543	66,020,875	73,863,596
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	2,701,706	0	6	953	0	1,974,750	5,542	0	2,771
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	263,308	12,732,155	3,030,930	12,023,647	15,539,005	231,235	11,043,763	2,903,814	11,493,136	14,667,703
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	889,814	19,584,942	6,319,180	42,009,343	48,705,240	865,008	19,278,512	5,805,311	41,416,700	47,779,705
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	840	2,027,496	352,930	909,627	1,263,195	726	2,140,746	319,619	948,512	1,372,676
22	Residential mortgages; of which:	0	292,993	289,702	10,423,011	7,872,595	0	292,102	290,846	10,416,813	7,867,606
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,535	159,141	6,391,560	4,313,852	0	159,189	158,928	6,390,795	4,313,075
24	Securities that are not in default and do not qualify as HQLA and other similar assets	452,579	1,283,114	506,608	2,805,887	3,692,659	416,784	1,271,773	450,028	2,694,225	3,545,809
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	8,456,956	653,939	90,957	2,516,575	11,426,338	7,884,646	461,276	81,100	2,867,123	11,130,938
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)				549,622	467,178				548,216	465,984
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				144,941	144,941				100,493	100,493
31	All other assets not included in the above categories	8,456,956	653,939	90,957	1,822,011	10,814,218	7,884,646	461,276	81,100	2,218,413	10,564,460
32	Off-balance sheet items				112,548,648	2,280,593				110,972,819	2,166,577
33	Total required stable funding					93,017,770					90,173,294
34	Non-Consolidated net stable funding ratio (NSFR)					132.5%					132.9%