

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

(In million yen, %)

Item	Current Quarter (From 2023/07/01 To 2023/09/30)					Prior Quarter (From 2023/04/01 To 2023/06/30)					
	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:	10,598,367	0	316,211	2,223,730	12,980,203	10,279,205	0	215,262	2,426,175	12,813,012
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	10,598,367	0	0	2,071,348	12,669,715	10,279,205	0	0	2,216,011	12,495,216
3	Other capital instruments that are not included in the above category	0	0	316,211	152,382	310,488	0	0	215,262	210,163	317,795
4	Funding from retail and small business customers; of which:	62,904,408	0	0	109,006	57,728,177	62,854,370	0	0	26,721	57,617,605
5	Stable deposits	20,104,064	0	0	0	19,098,861	20,439,024	0	0	0	19,417,073
6	Less stable deposits	42,800,344	0	0	109,006	38,629,316	42,415,345	0	0	26,721	38,200,532
7	Wholesale funding; of which:	68,503,591	64,975,631	5,594,576	21,780,105	63,007,198	68,746,161	58,963,607	6,285,767	21,283,258	61,959,345
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,503,591	64,975,631	5,594,576	21,780,105	63,007,198	68,746,161	58,963,607	6,285,767	21,283,258	61,959,345
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,338,306	6,246,071	0	948,313	127,244	1,149,598	5,250,556	0	1,063,866	125,309
12	Derivative liabilities	/	/	/	808,781	/	/	/	/	951,050	/
13	All other liabilities and equity not included in the above categories	1,338,306	6,246,071	0	139,532	127,244	1,149,598	5,250,556	0	112,816	125,309
14	Total available stable funding	/	/	/	/	133,842,824	/	/	/	/	132,515,272
<b>Required stable funding (RSF) items (2)</b>											
15	HQLA	/	/	/	/	3,179,471	/	/	/	/	3,253,787
16	Deposits held at financial institutions for operational purposes	403,126	27,551	0	0	215,338	466,226	26,017	0	0	246,122
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,642,983	42,325,036	9,112,130	72,423,321	81,369,068	1,621,732	41,483,760	11,168,023	70,864,322	80,360,368
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	5,708,810	0	12,347	101,743	0	6,408,253	24,304	36,740	104,768
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	255,049	11,415,180	2,505,201	11,322,221	14,424,958	270,722	11,164,638	2,969,496	11,014,548	14,301,170
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	923,811	23,312,841	5,661,244	47,231,648	54,545,805	898,430	22,261,081	7,150,500	45,907,574	53,703,029
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	246	2,771,147	321,627	1,043,332	1,626,378	840	2,466,785	392,942	1,104,852	1,632,177
22	Residential mortgages; of which:	0	291,688	290,519	10,662,634	8,029,815	0	293,007	289,729	10,634,462	8,010,059
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,942	159,600	6,622,637	4,464,485	0	159,546	159,166	6,603,011	4,451,313
24	Securities that are not in default and do not qualify as HQLA and other similar assets	464,122	1,596,516	655,165	3,194,470	4,266,744	452,579	1,356,779	733,993	3,270,996	4,241,340
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,849,557	1,205,392	89,080	8,526,767	13,567,128	4,129,816	1,228,149	94,890	7,453,264	12,102,468
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)	/	/	/	721,161	612,986	/	/	/	719,078	611,216
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	312,603	312,603	/	/	/	304,447	304,447
31	All other assets not included in the above categories	4,849,557	1,205,392	89,080	7,493,002	12,641,538	4,129,816	1,228,149	94,890	6,429,738	11,186,803
32	Off-balance sheet items	/	/	/	130,878,133	2,766,705	/	/	/	115,227,332	2,414,368
33	Total required stable funding	/	/	/	/	101,097,713	/	/	/	/	98,377,115
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	132.3%	/	/	/	/	134.7%