

**Disclosure of Quantitative Information about Net Stable Funding Ratio**  
**Sumitomo Mitsui Banking Corporation (Non-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	
Available stable funding (ASF) items (1)											
1	Capital; of which:	7,570,824	0	316,211	2,279,300	10,008,230	7,559,752	0	215,262	2,483,386	10,150,769
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	7,570,824	0	0	2,126,917	9,697,742	7,559,752	0	0	2,273,222	9,832,974
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:	59,096,524	0	0	109,031	54,271,868	59,103,065	0	0	26,727	54,211,899
5	Stable deposits	19,519,285	0	0	0	18,543,321	19,848,239	0	0	0	18,855,827
6	Less stable deposits	39,577,239	0	0	109,031	35,728,546	39,254,825	0	0	26,727	35,356,070
7	Wholesale funding; of which:	67,108,244	57,559,241	5,422,849	21,558,169	59,548,422	67,351,359	52,516,902	6,173,323	21,141,896	58,910,351
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	67,108,244	57,559,241	5,422,849	21,558,169	59,548,422	67,351,359	52,516,902	6,173,323	21,141,896	58,910,351
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,258,822	3,038,605	53,619	162,572	26,809	1,131,243	1,715,821	42,886	78,988	21,443
12	Derivative liabilities	/	/	/	162,572	/	/	/	/	78,988	/
13	All other liabilities and equity not included in the above categories	1,258,822	3,038,605	53,619	0	26,809	1,131,243	1,715,821	42,886	0	21,443
14	Total available stable funding	/	/	/	/	123,855,330	/	/	/	/	123,294,462
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	3,168,576	/	/	/	/	3,242,747
16	Deposits held at financial institutions for operational purposes	420,902	0	0	0	210,451	515,273	0	0	0	257,636
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,616,352	38,075,519	8,088,928	68,414,634	76,451,036	1,605,701	36,594,912	10,146,421	67,261,896	75,810,454
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	2,240,092	0	0	24,929	0	2,701,706	0	6	953
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	240,075	13,406,020	2,527,333	12,170,292	15,513,188	263,308	12,732,155	3,030,930	12,023,647	15,539,005
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	912,154	20,587,558	4,812,025	43,137,605	49,334,324	889,814	19,584,942	6,319,180	42,009,343	48,705,240
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	246	2,210,635	293,916	880,124	1,223,746	840	2,027,496	352,930	909,627	1,263,195
22	Residential mortgages; of which:	0	291,585	290,416	10,446,701	7,889,356	0	292,993	289,702	10,423,011	7,872,595
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,930	159,590	6,406,705	4,324,119	0	159,535	159,141	6,391,560	4,313,852
24	Securities that are not in default and do not qualify as HQLA and other similar assets	464,122	1,550,263	459,152	2,660,035	3,689,236	452,579	1,283,114	506,608	2,805,887	3,692,659
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	8,420,000	319,430	75,568	3,441,380	11,801,627	8,456,956	653,939	90,957	2,516,575	11,426,338
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)	/	/	/	588,494	500,220	/	/	/	549,622	467,178
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	159,391	159,391	/	/	/	144,941	144,941
31	All other assets not included in the above categories	8,420,000	319,430	75,568	2,693,493	11,142,015	8,456,956	653,939	90,957	1,822,011	10,814,218
32	Off-balance sheet items	/	/	/	116,332,629	2,393,595	/	/	/	112,548,648	2,280,593
33	Total required stable funding	/	/	/	/	94,025,287	/	/	/	/	93,017,770
34	Non-Consolidated net stable funding ratio (NSFR)	/	/	/	/	131.7%	/	/	/	/	132.5%