

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

(In million yen, %)

Item	Current Quarter (December 31, 2023)					Prior Quarter (September 30, 2023)					
	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:	10,406,050	235,568	85,987	2,806,905	13,255,949	10,598,367	0	316,211	2,223,730	12,980,203
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	10,406,050	0	0	2,636,387	13,042,437	10,598,367	0	0	2,071,348	12,669,715
3	Other capital instruments that are not included in the above category	0	235,568	85,987	170,517	213,511	0	0	316,211	152,382	310,488
4	Funding from retail and small business customers; of which:	63,837,211	0	0	104,035	58,609,199	62,904,408	0	0	109,006	57,728,177
5	Stable deposits	21,033,494	0	0	0	19,981,819	20,104,064	0	0	0	19,098,861
6	Less stable deposits	42,803,716	0	0	104,035	38,627,380	42,800,344	0	0	109,006	38,629,316
7	Wholesale funding; of which:	69,537,870	59,646,828	4,632,141	20,483,647	60,481,209	68,503,591	64,975,631	5,594,576	21,780,105	63,007,198
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	69,537,870	59,646,828	4,632,141	20,483,647	60,481,209	68,503,591	64,975,631	5,594,576	21,780,105	63,007,198
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,482,135	6,987,817	0	590,519	126,554	1,338,306	6,246,071	0	948,313	127,244
12	Derivative liabilities	/	/	/	443,040	/	/	/	/	808,781	/
13	All other liabilities and equity not included in the above categories	1,482,135	6,987,817	0	147,479	126,554	1,338,306	6,246,071	0	139,532	127,244
14	Total available stable funding	/	/	/	/	132,472,913	/	/	/	/	133,842,824
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	3,134,743	/	/	/	/	3,179,471
16	Deposits held at financial institutions for operational purposes	368,701	26,770	0	0	197,735	403,126	27,551	0	0	215,338
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,628,434	40,958,016	10,116,288	71,817,048	81,381,329	1,642,983	42,325,036	9,112,130	72,423,321	81,369,068
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	5,405,486	29,672	9,808	133,363	0	5,708,810	0	12,347	101,743
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	254,441	9,614,922	2,598,849	11,187,305	14,015,969	255,049	11,415,180	2,505,201	11,322,221	14,424,958
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	906,644	23,853,285	6,501,818	46,763,377	54,824,523	923,811	23,312,841	5,661,244	47,231,648	54,545,805
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	126	2,765,653	345,039	1,086,527	1,672,346	246	2,771,147	321,627	1,043,332	1,626,378
22	Residential mortgages; of which:	0	291,632	291,587	10,735,116	8,084,114	0	291,688	290,519	10,662,634	8,029,815
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	160,668	160,462	6,661,722	4,490,684	0	159,942	159,600	6,622,637	4,464,485
24	Securities that are not in default and do not qualify as HQLA and other similar assets	467,349	1,792,690	694,360	3,121,440	4,323,359	464,122	1,596,516	655,165	3,194,470	4,266,744
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,987,465	811,183	94,600	8,607,432	13,913,464	4,849,557	1,205,392	89,080	8,526,767	13,567,128
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)	/	/	/	635,701	540,346	/	/	/	721,161	612,986
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	217,339	217,339	/	/	/	312,603	312,603
31	All other assets not included in the above categories	4,987,465	811,183	94,600	7,754,391	13,155,778	4,849,557	1,205,392	89,080	7,493,002	12,641,538
32	Off-balance sheet items	/	/	/	130,348,822	2,729,245	/	/	/	130,878,133	2,766,705
33	Total required stable funding	/	/	/	/	101,356,518	/	/	/	/	101,097,713
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	130.6%	/	/	/	/	132.3%