

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-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:	7,596,190	235,568	85,987	2,848,040	10,487,225	7,570,824	0	316,211	2,279,300	10,008,230
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	7,596,190	0	0	2,677,523	10,273,713	7,570,824	0	0	2,126,917	9,697,742
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:	60,050,212	0	0	104,035	55,171,889	59,096,524	0	0	109,031	54,271,868
5	Stable deposits	20,453,260	0	0	0	19,430,597	19,519,285	0	0	0	18,543,321
6	Less stable deposits	39,596,952	0	0	104,035	35,741,292	39,577,239	0	0	109,031	35,728,546
7	Wholesale funding; of which:	68,123,877	52,684,338	4,929,869	20,326,550	57,234,975	67,108,244	57,559,241	5,422,849	21,558,169	59,548,422
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,123,877	52,684,338	4,929,869	20,326,550	57,234,975	67,108,244	57,559,241	5,422,849	21,558,169	59,548,422
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,403,736	1,811,013	260,093	143,791	6,733	1,258,822	3,038,605	53,619	162,572	26,809
12	Derivative liabilities	/	/	/	143,791	/	/	/	/	162,572	/
13	All other liabilities and equity not included in the above categories	1,403,736	1,811,013	260,093	0	6,733	1,258,822	3,038,605	53,619	0	26,809
14	Total available stable funding	/	/	/	/	122,900,824	/	/	/	/	123,855,330
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	3,119,416	/	/	/	/	3,168,576
16	Deposits held at financial institutions for operational purposes	429,484	0	0	0	214,742	420,902	0	0	0	210,451
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,604,138	36,050,646	9,479,036	67,856,457	76,473,110	1,616,352	38,075,519	8,088,928	68,414,634	76,451,036
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	2,238,116	0	0	46,568	0	2,240,092	0	0	24,929
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	235,344	11,016,735	3,142,933	11,939,023	15,224,103	240,075	13,406,020	2,527,333	12,170,292	15,513,188
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	901,444	21,008,218	5,486,158	42,839,413	49,631,016	912,154	20,587,558	4,812,025	43,137,605	49,334,324
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	126	2,185,107	322,469	908,726	1,252,462	246	2,210,635	293,916	880,124	1,223,746
22	Residential mortgages; of which:	0	291,555	291,509	10,515,609	7,941,357	0	291,585	290,416	10,446,701	7,889,356
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	160,659	160,451	6,442,214	4,347,994	0	159,930	159,590	6,406,705	4,324,119
24	Securities that are not in default and do not qualify as HQLA and other similar assets	467,349	1,496,020	558,433	2,562,410	3,630,064	464,122	1,550,263	459,152	2,660,035	3,689,236
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	8,895,287	384,580	87,793	3,359,756	12,487,422	8,420,000	319,430	75,568	3,441,380	11,801,627
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)	/	/	/	791,773	673,007	/	/	/	588,494	500,220
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	117,541	117,541	/	/	/	159,391	159,391
31	All other assets not included in the above categories	8,895,287	384,580	87,793	2,450,441	11,696,874	8,420,000	319,430	75,568	2,693,493	11,142,015
32	Off-balance sheet items	/	/	/	114,384,923	2,302,066	/	/	/	116,332,629	2,393,595
33	Total required stable funding	/	/	/	/	94,596,759	/	/	/	/	94,025,287
34	Non-Consolidated net stable funding ratio (NSFR)	/	/	/	/	129.9%	/	/	/	/	131.7%