

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

(In million yen, %)

Item		Current Quarter (June 30, 2024)					Prior Quarter (March 31, 2024)				
		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:	11,460,162	95,949	51,918	3,407,356	14,893,478	11,333,861	355,506	10,507	2,909,858	14,248,973
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	11,460,162	0	0	3,252,880	14,713,043	11,333,861	0	0	2,731,909	14,065,770
3	Other capital instruments that are not included in the above category	0	95,949	51,918	154,475	180,434	0	355,506	10,507	177,948	183,202
4	Funding from retail and small business customers; of which:	65,160,541	0	0	117,771	59,836,104	63,900,604	0	0	110,462	58,655,423
5	Stable deposits	21,476,909	0	0	0	20,403,063	20,688,331	0	0	0	19,653,915
6	Less stable deposits	43,683,631	0	0	117,771	39,433,040	43,212,272	0	0	110,462	39,001,507
7	Wholesale funding; of which:	70,987,726	63,143,891	9,042,695	19,253,141	62,174,403	73,318,166	60,541,240	7,662,170	18,837,396	62,295,342
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	70,987,726	63,143,891	9,042,695	19,253,141	62,174,403	73,318,166	60,541,240	7,662,170	18,837,396	62,295,342
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,482,085	5,942,024	0	970,864	168,617	1,749,107	6,080,240	0	1,071,583	160,417
12	Derivative liabilities	/	/	/	866,014	/	/	/	/	971,681	/
13	All other liabilities and equity not included in the above categories	2,482,085	5,942,024	0	104,849	168,617	1,749,107	6,080,240	0	99,901	160,417
14	Total available stable funding	/	/	/	/	137,072,603	/	/	/	/	135,360,155
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	3,830,354	/	/	/	/	3,280,509
16	Deposits held at financial institutions for operational purposes	488,465	105,659	0	0	297,062	489,669	26,418	0	0	258,044
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,713,847	43,876,664	11,888,065	76,970,133	86,535,019	1,774,528	39,306,634	14,769,666	75,266,456	85,810,222
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	7,686,048	38,494	43,724	334,263	0	6,213,937	0	23,886	379,736
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	194,404	10,645,648	2,914,109	12,704,820	15,959,029	316,170	8,273,957	4,976,351	12,220,079	16,176,845
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,040,268	23,187,803	8,057,889	50,014,669	57,304,886	987,153	22,544,515	8,764,512	49,094,379	56,519,532
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	30,664	3,662,397	1,331,912	4,551,747	4,746,850	27,372	4,121,433	1,349,423	4,445,989	4,918,991
22	Residential mortgages; of which:	0	294,142	291,046	10,887,958	8,351,312	0	293,556	291,659	10,848,709	8,326,334
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	167,378	166,614	5,980,229	4,054,146	0	166,109	165,559	5,938,383	4,025,783
24	Securities that are not in default and do not qualify as HQLA and other similar assets	479,173	2,063,022	586,524	3,318,959	4,585,527	471,204	1,980,666	737,143	3,079,401	4,407,773
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,528,754	1,323,659	95,595	8,203,811	13,182,843	5,110,007	1,046,403	122,667	8,765,324	14,402,406
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)	/	/	/	608,403	517,142	/	/	/	613,584	521,546
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	289,587	289,587	/	/	/	252,192	252,192
31	All other assets not included in the above categories	4,528,754	1,323,659	95,595	7,305,820	12,376,113	5,110,007	1,046,403	122,667	7,899,547	13,628,667
32	Off-balance sheet items	/	/	/	124,715,607	2,662,993	/	/	/	122,989,934	2,542,881
33	Total required stable funding	/	/	/	/	106,508,274	/	/	/	/	106,294,063
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	128.6%	/	/	/	/	127.3%