

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-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:	7,636,324	95,949	51,918	3,429,017	11,091,301	8,041,611	355,506	10,507	2,916,496	10,963,361
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	7,636,324	0	0	3,274,542	10,910,866	8,041,611	0	0	2,738,547	10,780,158
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:	61,057,367	0	0	117,771	56,111,262	59,959,908	0	0	110,462	55,078,228
5	Stable deposits	20,837,192	0	0	0	19,795,333	20,076,959	0	0	0	19,073,111
6	Less stable deposits	40,220,174	0	0	117,771	36,315,929	39,882,949	0	0	110,462	36,005,116
7	Wholesale funding; of which:	69,699,926	54,418,584	8,812,269	18,919,336	58,635,188	72,032,695	51,600,933	7,921,803	18,627,849	58,879,107
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	69,699,926	54,418,584	8,812,269	18,919,336	58,635,188	72,032,695	51,600,933	7,921,803	18,627,849	58,879,107
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,411,603	1,429,246	0	687,239	0	1,635,971	2,153,841	246,027	660,664	1,577
12	Derivative liabilities	/	/	/	687,239	/	/	/	/	660,664	/
13	All other liabilities and equity not included in the above categories	2,411,603	1,429,246	0	0	0	1,635,971	2,153,841	246,027	0	1,577
14	Total available stable funding	/	/	/	/	125,837,752	/	/	/	/	124,922,274
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	3,824,766	/	/	/	/	3,266,446
16	Deposits held at financial institutions for operational purposes	512,165	0	0	0	256,082	540,326	0	0	0	270,163
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,684,595	38,593,419	10,825,449	72,146,771	80,600,972	1,750,726	33,555,119	14,264,815	70,696,491	80,291,055
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	3,348,565	0	0	89,119	0	2,501,534	0	0	266,478
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	182,825	12,739,819	2,967,912	13,636,655	17,075,733	301,531	9,513,640	5,599,504	13,214,092	17,567,713
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,023,186	20,543,017	7,153,570	45,322,891	51,607,219	977,989	19,701,561	7,830,966	44,342,734	50,664,980
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	30,664	3,290,133	1,305,622	4,360,151	4,420,280	27,372	3,491,130	1,326,829	4,286,527	4,486,137
22	Residential mortgages; of which:	0	294,019	290,906	10,661,945	8,204,272	0	293,439	291,528	10,625,610	8,181,196
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	167,372	166,590	5,754,216	3,907,222	0	166,105	165,540	5,715,284	3,880,758
24	Securities that are not in default and do not qualify as HQLA and other similar assets	478,583	1,667,997	413,060	2,525,279	3,624,628	471,204	1,544,942	542,816	2,514,053	3,610,686
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	8,348,943	309,202	74,811	2,876,055	11,324,364	9,205,877	506,292	95,961	4,011,748	13,393,597
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)	/	/	/	745,963	634,069	/	/	/	725,614	616,772
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	178,382	178,382	/	/	/	146,686	146,686
31	All other assets not included in the above categories	8,348,943	309,202	74,811	1,951,709	10,511,913	9,205,877	506,292	95,961	3,139,447	12,630,138
32	Off-balance sheet items	/	/	/	120,613,030	2,474,875	/	/	/	119,227,142	2,363,560
33	Total required stable funding	/	/	/	/	98,481,062	/	/	/	/	99,584,823
34	Non-Consolidated net stable funding ratio (NSFR)	/	/	/	/	127.7%	/	/	/	/	125.4%