

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

(In million yen, %)

Item		Current Quarter (September 30, 2024)					Prior Quarter (June 30, 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:	8,290,249	11,809	43,282	3,226,234	11,538,124	7,636,324	95,949	51,918	3,429,017	11,091,301
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	8,290,249	0	0	3,056,289	11,346,538	7,636,324	0	0	3,274,542	10,910,866
3	Other capital instruments that are not included in the above category	0	11,809	43,282	169,944	191,586	0	95,949	51,918	154,475	180,434
4	Funding from retail and small business customers; of which:	60,517,657	0	0	104,898	55,592,291	61,057,367	0	0	117,771	56,111,262
5	Stable deposits	20,430,033	0	0	0	19,408,532	20,837,192	0	0	0	19,795,333
6	Less stable deposits	40,087,623	0	0	104,898	36,183,759	40,220,174	0	0	117,771	36,315,929
7	Wholesale funding; of which:	66,986,175	52,760,330	7,912,089	16,780,616	55,085,893	69,699,926	54,418,584	8,812,269	18,919,336	58,635,188
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,986,175	52,760,330	7,912,089	16,780,616	55,085,893	69,699,926	54,418,584	8,812,269	18,919,336	58,635,188
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,648,257	2,749,309	8,292	76,826	4,188	2,411,603	1,429,246	0	687,239	0
12	Derivative liabilities	/	/	/	76,785	/	/	/	/	687,239	/
13	All other liabilities and equity not included in the above categories	1,648,257	2,749,309	8,292	41	4,188	2,411,603	1,429,246	0	0	0
14	Total available stable funding	/	/	/	/	122,220,497	/	/	/	/	125,837,752
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	3,685,839	/	/	/	/	3,824,766
16	Deposits held at financial institutions for operational purposes	535,627	0	0	0	267,813	512,165	0	0	0	256,082
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,624,995	36,678,779	12,308,331	70,130,384	78,498,553	1,684,595	38,593,419	10,825,449	72,146,771	80,600,972
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	5,396,536	0	0	132,324	0	3,348,565	0	0	89,119
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	192,382	9,722,411	5,265,480	13,178,642	17,313,184	182,825	12,739,819	2,967,912	13,636,655	17,075,733
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,009,521	19,778,777	6,345,028	43,802,275	49,406,496	1,023,186	20,543,017	7,153,570	45,322,891	51,607,219
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	39,386	3,870,542	669,423	4,945,556	4,785,199	30,664	3,290,133	1,305,622	4,360,151	4,420,280
22	Residential mortgages; of which:	0	290,011	285,511	10,690,550	8,217,313	0	294,019	290,906	10,661,945	8,204,272
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	166,647	164,208	5,787,078	3,927,029	0	167,372	166,590	5,754,216	3,907,222
24	Securities that are not in default and do not qualify as HQLA and other similar assets	423,091	1,491,042	412,311	2,458,916	3,429,234	478,583	1,667,997	413,060	2,525,279	3,624,628
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	8,390,712	236,467	91,833	3,726,936	12,054,154	8,348,943	309,202	74,811	2,876,055	11,324,364
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)	/	/	/	814,802	692,581	/	/	/	745,963	634,069
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	112,467	112,467	/	/	/	178,382	178,382
31	All other assets not included in the above categories	8,390,712	236,467	91,833	2,799,667	11,249,105	8,348,943	309,202	74,811	1,951,709	10,511,913
32	Off-balance sheet items	/	/	/	117,331,314	2,339,179	/	/	/	120,613,030	2,474,875
33	Total required stable funding	/	/	/	/	96,845,540	/	/	/	/	98,481,062
34	Non-Consolidated net stable funding ratio (NSFR)	/	/	/	/	126.2%	/	/	/	/	127.7%