

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

(In million yen, %)

Item		Current Quarter (December 31, 2024)					Prior Quarter (September 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:	11,561,471	58,266	153,224	3,478,043	15,158,626	11,504,599	11,809	43,282	3,185,703	14,711,943
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	11,561,471	0	85,000	3,357,323	15,003,794	11,504,599	0	0	3,015,758	14,520,357
3	Other capital instruments that are not included in the above category	0	58,266	68,224	120,720	154,832	0	11,809	43,282	169,944	191,586
4	Funding from retail and small business customers; of which:	65,998,310	0	0	114,723	60,590,454	64,633,356	0	0	104,898	59,328,023
5	Stable deposits	21,545,021	0	0	0	20,467,770	21,062,085	0	0	0	20,008,980
6	Less stable deposits	44,453,289	0	0	114,723	40,122,684	43,571,271	0	0	104,898	39,319,042
7	Wholesale funding; of which:	68,979,945	73,870,170	7,200,742	18,004,726	62,583,497	68,612,635	61,970,390	8,231,583	16,920,222	58,537,924
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,979,945	73,870,170	7,200,742	18,004,726	62,583,497	68,612,635	61,970,390	8,231,583	16,920,222	58,537,924
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,318,257	5,860,757	0	206,907	149,814	1,664,300	6,273,916	0	99,298	164,870
12	Derivative liabilities	/	/	/	132,149	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	2,318,257	5,860,757	0	74,758	149,814	1,664,300	6,273,916	0	99,298	164,870
14	Total available stable funding	/	/	/	/	138,482,393	/	/	/	/	132,742,762
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	3,500,745	/	/	/	/	3,683,802
16	Deposits held at financial institutions for operational purposes	547,493	109,666	0	0	328,579	479,425	94,121	0	0	286,773
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,694,767	50,728,332	12,676,227	77,947,841	88,723,997	1,691,391	42,073,158	13,360,618	74,706,280	83,857,079
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	10,979,526	0	2,564	163,680	0	9,438,962	8,041	3,622	210,632
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	224,049	11,242,719	4,153,785	12,698,318	16,575,048	204,032	8,630,210	5,172,011	12,126,344	16,089,798
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,024,493	26,136,300	7,447,038	50,966,402	58,918,663	1,018,882	21,763,093	7,213,107	48,216,829	54,523,302
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	3,461	5,390,536	719,793	5,651,919	5,863,077	39,386	3,846,829	698,810	5,191,472	4,947,881
22	Residential mortgages; of which:	0	286,208	285,555	10,935,638	8,373,962	0	290,126	285,629	10,922,485	8,368,188
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	165,414	164,897	6,036,060	4,088,594	0	166,656	164,222	6,019,014	4,077,798
24	Securities that are not in default and do not qualify as HQLA and other similar assets	446,223	2,083,577	789,847	3,344,917	4,692,642	468,476	1,950,765	681,827	3,436,997	4,665,157
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,814,996	560,629	122,144	9,238,097	14,499,852	4,317,088	1,246,976	123,006	8,845,269	13,418,573
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)	/	/	/	823,637	700,091	/	/	/	673,679	572,627
29	Derivative assets	/	/	/	0	0	/	/	/	71,717	71,717
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	250,954	250,954	/	/	/	181,536	181,536
31	All other assets not included in the above categories	4,814,996	560,629	122,144	8,163,505	13,548,805	4,317,088	1,246,976	123,006	7,918,335	12,592,691
32	Off-balance sheet items	/	/	/	129,752,537	2,779,088	/	/	/	134,035,946	2,774,418
33	Total required stable funding	/	/	/	/	109,832,263	/	/	/	/	104,020,647
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	126.0%	/	/	/	/	127.6%