

## Net Stable Funding Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Since September 30, 2021, the “Net Stable Funding Ratio” (hereinafter referred to as “NSFR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, Sumitomo Mitsui Financial Group calculates its consolidated NSFR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank Holding Company as a Benchmark for Judging the Soundness of Management of Itself and its Subsidiaries, etc., Based on the Provision of Article 52-25 of the Banking Act, and Which Are Also the Criteria to be Referred to for Judging the Soundness of Management in Banks” (Notification No. 62 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

### ■ Disclosure of Qualitative Information about Net Stable Funding Ratio

#### 1. Intra-period Changes in Consolidated NSFR

As described on the following page, the NSFR has remained stable since the introduction of the liquidity ratio regulation on September 30, 2021.

#### 2. Special Provisions Pertaining to Interdependent Assets and Liabilities

Sumitomo Mitsui Financial Group has not applied the “special provisions pertaining to interdependent assets and liabilities” prescribed in Article 99 of the Liquidity Ratio Notification to its NSFR.

#### 3. Other Information Concerning Consolidated NSFR

The Liquidity Ratio Notification stipulates the minimum requirement of the NSFR at 100%. The NSFR of Sumitomo Mitsui Financial Group (consolidated) exceeds the minimum requirements of the NSFR, having no cause for concern. In terms of the future NSFR forecasts, Sumitomo Mitsui Financial Group does not expect significant deviations from the disclosed ratios. In addition, the actual NSFR does not differ significantly from the initial forecast.

## ■ Disclosure of Quantitative Information about Net Stable Funding Ratio (Consolidated)

(In million yen, %)

Item		Current Quarter (From 2023/1/1 To 2023/3/31)					Prior Quarter (From 2022/10/1 To 2022/12/31)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) items (1)											
1	Capital; of which:	12,718,109	0	0	1,844,262	14,562,371	12,402,115	0	0	1,871,819	14,273,935
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	12,718,109	0	0	1,470,433	14,188,542	12,402,115	0	0	1,529,204	13,931,320
3	Other capital instruments that are not included in the above category	0	0	0	373,829	373,829	0	0	0	342,614	342,614
4	Funding from retail and small business customers; of which:	61,494,865	37,883	0	24,687	56,387,459	61,668,050	37,687	0	0	56,541,691
5	Stable deposits	19,665,960	0	0	0	18,682,662	20,130,532	0	0	0	19,124,006
6	Less stable deposits	41,828,905	37,883	0	24,687	37,704,797	41,537,517	37,687	0	0	37,417,685
7	Wholesale funding; of which:	69,030,012	61,647,438	5,610,102	20,082,693	59,913,915	65,243,911	61,935,035	4,475,965	17,101,072	54,588,077
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	69,030,012	61,647,438	5,610,102	20,082,693	59,913,915	65,243,911	61,935,035	4,475,965	17,101,072	54,588,077
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	723,401	11,483,564	0	692,525	72,997	1,045,378	11,408,918	0	831,919	73,448
12	Derivative liabilities	—	—	—	411,185	—	—	—	—	596,135	—
13	All other liabilities and equity not included in the above categories	723,401	11,483,564	0	281,340	72,997	1,045,378	11,408,918	0	235,784	73,448
14	Total available stable funding	—	—	—	—	130,936,744	—	—	—	—	125,477,152
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	3,483,332	—	—	—	—	2,935,973
16	Deposits held at financial institutions for operational purposes	317,900	29,016	0	0	173,458	393,134	33,893	0	0	213,513
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,548,415	37,729,957	9,825,672	72,135,457	79,782,792	1,685,137	39,864,863	9,306,190	72,490,204	80,780,331
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	7,083,651	13,812	32,259	55,236	0	6,828,354	24,074	3,052	40,289
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	242,403	6,592,154	2,381,538	11,736,943	14,001,492	375,415	8,312,547	2,248,322	11,770,395	14,403,452
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	889,227	22,724,631	6,555,772	46,403,796	53,670,594	897,196	23,296,993	6,283,139	46,666,229	54,195,931
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	726	3,527,273	346,258	1,180,461	1,873,962	147	3,350,126	301,164	1,293,116	1,999,202
22	Residential mortgages; of which:	0	292,222	290,990	10,624,058	8,002,447	0	291,306	290,906	10,538,905	7,943,873
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,199	158,961	6,598,039	4,447,806	0	158,331	157,937	6,526,512	4,400,367
24	Securities that are not in default and do not qualify as HQLA and other similar assets	416,784	1,037,297	583,558	3,338,399	4,053,022	412,525	1,135,660	459,746	3,511,622	4,196,784
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,812,248	1,469,644	91,507	15,350,413	19,574,153	3,343,731	1,407,190	88,364	15,271,687	19,027,356
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)	—	—	—	1,085,792	922,923	—	—	—	1,133,010	963,059
29	Derivative assets	—	—	—	0	0	—	—	—	0	0
30	Derivative liabilities (before deduction of variation margin posted)	—	—	—	235,962	235,962	—	—	—	262,144	262,144
31	All other assets not included in the above categories	3,812,248	1,469,644	91,507	14,028,658	18,415,267	3,343,731	1,407,190	88,364	13,876,532	17,802,153
32	Off-balance sheet items	—	—	—	118,576,027	2,428,914	—	—	—	115,951,984	2,433,315
33	Total required stable funding	—	—	—	—	105,442,652	—	—	—	—	105,390,490
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	124.1%	—	—	—	—	119.0%