

## 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 2024/1/1 To 2024/3/31)					Prior Quarter (From 2023/10/1 To 2023/12/31)				
		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:	14,678,597	354,048	10,507	2,527,677	17,211,528	13,822,875	227,301	84,435	2,307,292	16,172,385
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	14,678,597	0	0	2,351,163	17,029,760	13,822,875	0	0	2,136,854	15,959,730
3	Other capital instruments that are not included in the above category	0	354,048	10,507	176,513	181,767	0	227,301	84,435	170,437	212,655
4	Funding from retail and small business customers; of which:	63,920,184	0	0	110,462	58,674,024	63,862,701	0	0	104,035	58,633,415
5	Stable deposits	20,707,911	0	0	0	19,672,516	21,058,984	0	0	0	20,006,035
6	Less stable deposits	43,212,272	0	0	110,462	39,001,507	42,803,716	0	0	104,035	38,627,380
7	Wholesale funding; of which:	73,062,264	67,906,458	8,123,614	19,207,407	62,924,473	69,264,294	66,651,887	4,790,911	20,837,517	60,923,152
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	73,062,264	67,906,458	8,123,614	19,207,407	62,924,473	69,264,294	66,651,887	4,790,911	20,837,517	60,923,152
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,628,865	15,390,181	0	940,872	121,370	1,320,308	16,423,735	0	465,085	82,293
12	Derivative liabilities				714,683					208,433	
13	All other liabilities and equity not included in the above categories	1,628,865	15,390,181	0	226,188	121,370	1,320,308	16,423,735	0	256,651	82,293
14	Total available stable funding					138,931,396					135,811,246
Required stable funding (RSF) items (2)											
15	HQLA					4,031,515					3,570,396
16	Deposits held at financial institutions for operational purposes	489,669	26,418	0	0	258,044	368,701	26,770	0	0	197,735
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,774,362	42,879,327	12,727,224	78,157,384	87,222,465	1,628,107	44,562,102	10,116,348	74,169,086	82,974,029
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	9,987,432	0	23,886	477,337	0	9,196,158	29,672	9,808	86,158
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	316,004	7,043,655	2,901,278	13,311,684	16,046,202	254,113	6,971,101	2,573,220	11,951,296	14,370,245
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	987,153	23,840,359	8,776,190	50,340,832	57,603,768	906,644	26,608,617	6,512,993	47,984,834	55,936,147
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	27,372	5,407,372	1,349,423	4,445,989	4,932,951	126	5,511,445	345,039	1,086,527	1,735,373
22	Residential mortgages; of which:	0	293,556	291,659	10,848,709	8,326,334	0	291,632	291,587	10,735,116	8,084,114
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	166,109	165,559	5,938,383	4,025,783	0	160,668	160,462	6,661,722	4,490,684
24	Securities that are not in default and do not qualify as HQLA and other similar assets	471,204	1,714,323	758,096	3,632,271	4,768,822	467,349	1,494,592	708,873	3,488,029	4,497,363
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	5,111,610	1,581,248	122,667	18,039,467	23,662,649	4,995,016	1,463,837	94,600	17,897,035	23,191,455
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)				726,037	617,132				770,346	654,794
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				264,358	264,358				225,905	225,905
31	All other assets not included in the above categories	5,111,610	1,581,248	122,667	17,049,070	22,781,158	4,995,016	1,463,837	94,600	16,900,783	22,310,754
32	Off-balance sheet items				128,609,387	2,688,838				123,934,595	2,634,347
33	Total required stable funding					117,863,513					112,567,965
34	Consolidated net stable funding ratio (NSFR)					117.8%					120.6%