

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 2025/1/1 To 2025/3/31)					Prior Quarter (From 2024/10/1 To 2024/12/31)				
		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:	14,724,908	48,266	156,647	2,814,208	17,659,687	15,159,799	58,266	153,187	2,988,724	18,267,617
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	14,724,908	0	84,494	2,683,510	17,492,912	15,159,799	0	85,000	2,868,373	18,113,172
3	Other capital instruments that are not included in the above category	0	48,266	72,152	130,698	166,774	0	58,266	68,187	120,351	154,445
4	Funding from retail and small business customers; of which:	65,592,827	0	0	108,768	60,206,474	66,030,259	0	0	114,932	60,621,014
5	Stable deposits	21,283,224	0	0	0	20,219,062	21,576,970	0	0	0	20,498,122
6	Less stable deposits	44,309,603	0	0	108,768	39,987,411	44,453,289	0	0	114,932	40,122,892
7	Wholesale funding; of which:	69,072,523	85,750,646	6,265,198	17,361,694	61,871,451	68,699,016	81,191,276	7,390,968	18,404,420	63,114,258
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	69,072,523	85,750,646	6,265,198	17,361,694	61,871,451	68,699,016	81,191,276	7,390,968	18,404,420	63,114,258
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,966,307	13,755,869	0	173,678	116,601	2,164,886	17,578,019	0	118,901	121,976
12	Derivative liabilities	—	—	—	0	—	—	—	—	0	—
13	All other liabilities and equity not included in the above categories	1,966,307	13,755,869	0	173,678	116,601	2,164,886	17,578,019	0	118,901	121,976
14	Total available stable funding	—	—	—	—	139,854,214	—	—	—	—	142,124,866
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	4,445,601	—	—	—	—	4,319,451
16	Deposits held at financial institutions for operational purposes	500,513	39,286	0	0	269,899	547,493	109,666	0	0	328,579
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	2,053,561	50,302,473	13,252,054	79,048,416	88,216,548	1,692,972	53,948,550	12,421,839	79,521,876	89,408,429
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	16,444,738	0	73,540	295,764	0	16,420,590	0	2,564	163,822
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	314,560	9,751,309	3,384,862	12,469,514	15,927,902	223,834	9,423,293	3,870,683	12,526,345	16,026,843
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,290,010	22,108,178	8,652,482	52,232,409	59,018,387	1,024,493	26,022,952	7,445,162	52,292,106	59,920,689
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	24,048	3,277,337	762,088	5,125,768	4,608,741	3,461	5,525,350	719,793	5,651,919	5,863,274
22	Residential mortgages; of which:	0	275,710	270,030	10,675,989	8,170,583	0	286,208	285,555	10,935,638	8,373,962
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,427	157,063	5,884,390	3,983,099	0	165,414	164,897	6,036,060	4,088,594
24	Securities that are not in default and do not qualify as HQLA and other similar assets	448,990	1,722,535	944,679	3,596,962	4,803,910	444,644	1,795,506	820,437	3,765,222	4,923,111
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,752,638	1,229,569	114,558	19,527,521	24,309,146	4,800,744	1,258,922	122,144	19,910,345	25,124,151
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)	—	—	—	1,024,164	870,539	—	—	—	1,048,280	891,038
29	Derivative assets	—	—	—	295,839	295,839	—	—	—	157,390	157,390
30	Derivative liabilities (before deduction of variation margin posted)	—	—	—	194,551	194,551	—	—	—	265,271	265,271
31	All other assets not included in the above categories	4,752,638	1,229,569	114,558	18,012,966	22,948,215	4,800,744	1,258,922	122,144	18,439,404	23,810,452
32	Off-balance sheet items	—	—	—	137,101,660	2,842,259	—	—	—	135,324,929	2,923,462
33	Total required stable funding	—	—	—	—	120,083,456	—	—	—	—	122,104,075
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	116.4%	—	—	—	—	116.3%