Liquidity Coverage Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Since March 31, 2015, the "Liquidity Coverage Ratio" (hereinafter referred to as "LCR"), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMBC calculates its consolidated LCR using the calculation formula stipulated in the "Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank as a Benchmark for Judging its Soundness of Management, Based on the Provision of Article 14-2 of the Banking Act" (Notification No. 60 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the "Liquidity Ratio Notification").

Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Consolidated LCR

As described on the following page, the LCR has remained stable since the introduction of the liquidity ratio regulation on March 31, 2015.

2. Assessment of Consolidated LCR

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

3. Composition of High-Quality Liquid Assets

Regarding the high-quality liquid assets allowed to be included in the calculation, there are no significant changes in locations and properties of currency denominations, categories and so on. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5% or more of SMBC's total liabilities on the consolidated basis), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Consolidated LCR

SMBC has not applied "special provisions concerning qualifying operational deposits" prescribed in Article 29 of the Liquidity Ratio Notification and "increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach" prescribed in Article 38 of the Liquidity Ratio Notification. Meanwhile, SMBC records "cash outflows related to small-sized consolidated subsidiaries," etc. under "cash outflows based on other contracts" prescribed in Article 60 of the Liquidity Ratio Notification.

Disclosure of Quantitative Information about Liquidity Coverage Ratio (Consolidated)

(In million yen, %, the number of data)

Item		Current Quarter (From 2025/1/1 To 2025/3/31)		Prior Quarter (From 2024/10/1 To 2024/12/31)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	88,013,962		85,220,918	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	65,573,663	5,085,832	64,825,900	5,024,601
3	of which, Stable deposits	21,115,767	636,518	20,920,894	630,451
4	of which, Less stable deposits	44,457,896	4,449,313	43,905,005	4,394,150
5	Cash outflows related to unsecured wholesale funding	95,045,609	46,506,977	92,499,573	44,556,027
6	of which, Qualifying operational deposits	–	–	–	–
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	88,963,570	40,424,938	87,658,553	39,715,006
8	of which, Debt securities	6,082,038	6,082,038	4,841,020	4,841,020
9	Cash outflows related to secured funding, etc.		782,992		882,574
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	41,787,257	14,415,028	40,996,527	14,432,042
11	of which, Cash outflows related to derivative transactions, etc.	1,577,240	1,577,240	1,845,072	1,845,072
12	of which, Cash outflows related to funding programs	416,391	416,391	368,072	368,072
13	of which, Cash outflows related to credit and liquidity facilities	39,793,625	12,421,396	38,783,382	12,218,897
14	Cash outflows related to contractual funding obligations, etc.	8,698,696	5,152,654	8,529,244	5,068,917
15	Cash outflows related to contingencies	88,976,685	2,300,954	87,720,565	2,185,294
16	Total cash outflows		74,244,440		72,149,457
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	8,034,084	412,092	6,622,453	296,671
18	Cash inflows related to collection of loans, etc.	15,906,463	10,374,994	12,388,893	7,990,096
19	Other cash inflows	5,160,593	2,328,800	5,531,628	2,212,714
20	Total cash inflows	29,101,141	13,115,887	24,542,976	10,499,482
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		88,013,962		85,220,918
22	Net cash outflows		61,128,552		61,649,975
23	Consolidated liquidity coverage ratio (LCR)		143.9%		138.2%
24	The number of data used to calculate the average value	57		63	

Notes: 1. The data after the introduction of the liquidity ratio regulation on March 31, 2015 is available on Sumitomo Mitsui Financial Group's website. (https://www.smfg.co.jp/english/investor/financial/basel_3.html)
2. The average values are calculated based on daily data in accordance with Notification No. 7 issued by the Japanese Financial Services Agency in 2015. Some data, such as attribute information of customers and data on consolidated subsidiaries, is updated on the monthly or quarterly basis.

Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2025/1/1 To 2025/3/31)	Prior Quarter (From 2024/10/1 To 2024/12/31)
1	Cash and due from banks	77,656,646	74,545,961
2	Securities	10,357,316	10,674,956
3	of which, government bonds, etc.	7,304,210	7,720,027
4	of which, municipal bonds, etc.	90,074	73,255
5	of which, other bonds	1,655,756	1,507,986
6	of which, stocks	1,307,274	1,373,686
7	Total high-quality liquid assets (HQLA)	88,013,962	85,220,918

Note: The above amounts are those of high-quality liquid assets in accordance with the liquidity ratio regulation under the Basel III and do not correspond to the financial amounts. The amounts stated are those after multiplying factors in the liquidity ratio regulation under the Basel III.