

Net Stable Funding Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation 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, SMBC calculates its consolidated NSFR 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 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

SMBC has not applied the “special provisions pertaining to interdependent assets and liabilities” prescribed in Article 101 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 SMBC (consolidated) exceeds the minimum requirements of the NSFR, having no cause for concern. In terms of the future NSFR forecasts, SMBC 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:	11,275,915	48,266	157,216	3,452,004	14,849,028	11,561,471	58,266	153,224	3,478,043	15,158,626
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	11,275,915	0	85,000	3,321,228	14,682,144	11,561,471	0	85,000	3,357,323	15,003,794
3	Other capital instruments that are not included in the above category	0	48,266	72,216	130,775	166,884	0	58,266	68,224	120,720	154,832
4	Funding from retail and small business customers; of which:	65,563,179	0	0	108,768	60,178,308	65,998,310	0	0	114,723	60,590,454
5	Stable deposits	21,253,575	0	0	0	20,190,896	21,545,021	0	0	0	20,467,770
6	Less stable deposits	44,309,603	0	0	108,768	39,987,411	44,453,289	0	0	114,723	40,122,684
7	Wholesale funding; of which:	69,374,011	76,380,699	6,009,262	16,853,889	61,268,529	68,979,945	73,870,170	7,200,742	18,004,726	62,583,497
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	69,374,011	76,380,699	6,009,262	16,853,889	61,268,529	68,979,945	73,870,170	7,200,742	18,004,726	62,583,497
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,079,438	5,611,094	0	264,071	134,258	2,318,257	5,860,757	0	206,907	149,814
12	Derivative liabilities				153,905					132,149	
13	All other liabilities and equity not included in the above categories	2,079,438	5,611,094	0	110,166	134,258	2,318,257	5,860,757	0	74,758	149,814
14	Total available stable funding					136,430,125					138,482,393
Required stable funding (RSF) items (2)											
15	HQLA					3,702,673					3,500,745
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:	2,054,055	44,836,199	15,598,682	77,543,565	87,933,118	1,694,767	50,728,332	12,676,227	77,947,841	88,723,997
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	11,755,986	0	73,540	205,396	0	10,979,526	0	2,564	163,680
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	315,055	9,079,016	5,750,599	12,800,360	17,300,841	224,049	11,242,719	4,153,785	12,698,318	16,575,048
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,290,010	21,968,143	8,652,482	50,878,264	57,858,701	1,024,493	26,136,300	7,447,038	50,966,402	58,918,663
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	24,048	3,142,264	762,088	5,125,768	4,602,559	3,461	5,390,536	719,793	5,651,919	5,863,077
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	1,757,342	925,569	3,115,410	4,397,596	446,223	2,083,577	789,847	3,344,917	4,692,642
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,761,515	614,732	114,558	10,223,468	15,030,527	4,814,996	560,629	122,144	9,238,097	14,499,852
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)				862,783	733,365				823,637	700,091
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				184,473	184,473				250,954	250,954
31	All other assets not included in the above categories	4,761,515	614,732	114,558	9,176,212	14,112,688	4,814,996	560,629	122,144	8,163,505	13,548,805
32	Off-balance sheet items				131,515,739	2,700,933				129,752,537	2,779,088
33	Total required stable funding					109,637,152					109,832,263
34	Consolidated net stable funding ratio (NSFR)					124.4%					126.0%