

Liquidity Coverage Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

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 non-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 Non-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 Non-consolidated LCR

The Liquidity Ratio Notification stipulates the minimum requirement of the LCR at 100%. The LCR of SMBC 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), 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 Non-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 “due to trust account,” 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 (Non-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)	79,293,758		77,651,430	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	61,428,550	4,710,883	60,843,719	4,665,354
3	of which, Stable deposits	20,507,081	615,212	20,323,825	609,714
4	of which, Less stable deposits	40,921,468	4,095,670	40,519,894	4,055,639
5	Cash outflows related to unsecured wholesale funding	88,174,596	42,765,594	86,206,649	41,265,650
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	82,141,593	36,732,591	81,356,371	36,415,372
8	of which, Debt securities	6,033,002	6,033,002	4,850,277	4,850,277
9	Cash outflows related to secured funding, etc.	446,653		543,031	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	37,317,463	12,894,240	36,485,618	12,916,565
11	of which, Cash outflows related to derivative transactions, etc.	710,245	710,245	920,839	920,839
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	36,190,826	11,767,603	35,196,706	11,627,653
14	Cash outflows related to contractual funding obligations, etc.	8,318,738	3,426,934	8,414,138	3,414,008
15	Cash outflows related to contingencies	88,663,893	2,205,963	87,283,724	2,085,578
16	Total cash outflows	66,450,269		64,890,188	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	4,063,096	97,958	3,946,639	60,667
18	Cash inflows related to collection of loans, etc.	16,854,208	11,739,189	13,110,541	9,089,845
19	Other cash inflows	3,191,993	1,404,746	3,871,532	1,500,636
20	Total cash inflows	24,109,298	13,241,893	20,928,713	10,651,150
Non-Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	79,293,758		77,651,430	
22	Net cash outflows	53,208,376		54,239,037	
23	Non-consolidated liquidity coverage ratio (LCR)	149.0%		143.1%	
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, 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	70,758,183	68,241,842
2	Securities	8,535,575	9,409,587
3	of which, government bonds, etc.	5,919,095	6,861,144
4	of which, municipal bonds, etc.	38,015	19,867
5	of which, other bonds	1,271,189	1,154,889
6	of which, stocks	1,307,274	1,373,686
7	Total high-quality liquid assets (HQLA)	79,293,758	77,651,430

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.