

Net Stable Funding Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

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 non-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 Non-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 Non-consolidated NSFR

The Liquidity Ratio Notification stipulates the minimum requirement of the NSFR at 100%. The NSFR of SMBC (non-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 (Non-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:	7,785,697	48,266	157,216	3,509,913	11,416,719	7,950,902	58,266	153,224	3,547,885	11,617,900
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	7,785,697	0	85,000	3,379,137	11,249,834	7,950,902	0	85,000	3,427,165	11,463,067
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:	61,348,431	0	0	108,768	56,357,655	62,100,934	0	0	114,932	57,072,007
5	Stable deposits	20,705,974	0	0	0	19,670,675	21,324,694	0	0	0	20,258,459
6	Less stable deposits	40,642,457	0	0	108,768	36,686,979	40,776,240	0	0	114,932	36,813,548
7	Wholesale funding; of which:	67,578,347	66,456,998	6,326,741	16,545,772	57,813,904	66,922,841	64,641,585	7,423,281	17,846,305	59,255,798
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	67,578,347	66,456,998	6,326,741	16,545,772	57,813,904	66,922,841	64,641,585	7,423,281	17,846,305	59,255,798
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,072,416	1,882,966	228,643	190,156	5,303	2,196,610	2,437,186	234,461	239,982	6,142
12	Derivative liabilities	—	—	—	190,137	—	—	—	—	239,982	—
13	All other liabilities and equity not included in the above categories	2,072,416	1,882,966	228,643	19	5,303	2,196,610	2,437,186	234,461	0	6,142
14	Total available stable funding	—	—	—	—	125,593,582	—	—	—	—	127,951,849
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	3,683,847	—	—	—	—	3,502,905
16	Deposits held at financial institutions for operational purposes	501,148	0	0	0	250,574	576,180	0	0	0	288,090
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	2,044,711	39,339,477	15,010,977	72,456,955	82,458,888	1,687,946	44,608,191	12,032,795	73,102,819	83,149,982
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	7,012,909	0	0	0	0	6,867,776	0	0	55,418
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	314,988	10,910,627	6,046,741	13,964,452	18,891,252	222,281	12,118,950	4,597,350	14,011,726	18,183,299
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,280,733	19,860,412	7,962,245	45,943,938	52,350,355	1,019,928	23,832,193	6,570,809	46,106,443	53,298,298
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	24,048	3,126,489	747,924	4,781,322	4,363,699	3,461	5,412,424	688,999	5,379,014	5,681,236
22	Residential mortgages; of which:	0	275,616	269,902	10,444,208	8,019,815	0	286,106	285,426	10,702,095	8,222,044
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,422	157,023	5,652,609	3,832,418	0	165,404	164,860	5,802,517	3,936,769
24	Securities that are not in default and do not qualify as HQLA and other similar assets	448,990	1,279,911	732,088	2,104,356	3,197,465	445,736	1,503,163	579,208	2,282,553	3,390,920
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	8,661,272	419,127	87,925	4,814,241	13,318,482	8,614,195	531,076	90,123	4,429,456	13,401,035
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)	—	—	—	977,362	830,758	—	—	—	934,452	794,285
29	Derivative assets	—	—	—	0	0	—	—	—	0	0
30	Derivative liabilities (before deduction of variation margin posted)	—	—	—	119,831	119,831	—	—	—	160,980	160,980
31	All other assets not included in the above categories	8,661,272	419,127	87,925	3,717,047	12,367,892	8,614,195	531,076	90,123	3,334,023	12,445,770
32	Off-balance sheet items	—	—	—	125,606,176	2,467,725	—	—	—	124,935,375	2,569,032
33	Total required stable funding	—	—	—	—	102,179,517	—	—	—	—	102,911,045
34	Non-Consolidated net stable funding ratio (NSFR)	—	—	—	—	122.9%	—	—	—	—	124.3%