

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 2026/1/1 To 2026/3/31)					Prior Quarter (From 2025/10/1 To 2025/12/31)				
		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:	15,813,311	109,054	149,896	3,532,080	19,495,289	15,676,333	68,170	185,166	3,639,945	19,483,851
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	15,813,311	0	149,896	3,441,361	19,404,569	15,676,333	0	149,980	3,564,800	19,391,113
3	Other capital instruments that are not included in the above category	0	109,054	0	90,719	90,719	0	68,170	35,185	75,145	92,738
4	Funding from retail and small business customers; of which:	67,488,468	87,647	0	29,686	61,938,778	67,614,103	0	85,646	28,927	62,072,359
5	Stable deposits	21,811,765	0	0	0	20,721,177	22,273,149	0	0	0	21,159,492
6	Less stable deposits	45,676,702	87,647	0	29,686	41,217,601	45,340,953	0	85,646	28,927	40,912,867
7	Wholesale funding; of which:	71,709,843	86,897,561	9,197,075	16,416,525	67,199,528	66,179,479	87,688,643	8,553,641	17,005,983	63,654,716
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	71,709,843	86,897,561	9,197,075	16,416,525	67,199,528	66,179,479	87,688,643	8,553,641	17,005,983	63,654,716
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,322,550	18,050,490	0	275,218	119,833	2,375,114	14,378,620	0	200,107	110,371
12	Derivative liabilities	—	—	—	0	—	—	—	—	0	—
13	All other liabilities and equity not included in the above categories	2,322,550	18,050,490	0	275,218	119,833	2,375,114	14,378,620	0	200,107	110,371
14	Total available stable funding	—	—	—	—	148,753,429	—	—	—	—	145,321,299
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	4,641,112	—	—	—	—	4,650,911
16	Deposits held at financial institutions for operational purposes	508,283	37,127	0	0	272,705	469,616	32,809	0	0	251,213
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	2,137,418	53,360,471	13,832,936	85,312,815	94,013,906	1,468,306	55,676,281	13,526,881	83,316,345	93,107,155
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	17,469,958	53,761	407,386	650,808	0	18,895,509	76,897	392,238	946,780
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	292,899	11,471,310	3,464,175	14,103,534	17,871,382	307,387	10,043,691	3,246,820	13,904,463	17,320,173
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,612,167	22,223,996	9,553,983	56,347,047	62,705,552	934,983	24,380,321	9,152,568	54,702,137	61,942,637
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	514,875	3,468,080	1,757,600	6,342,860	6,058,708	2,585	3,585,027	1,258,954	5,963,451	5,474,565
22	Residential mortgages; of which:	0	265,141	259,527	10,772,012	8,210,851	0	272,402	271,532	10,790,992	8,234,965
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,261	155,632	6,038,466	4,081,950	0	161,732	161,309	6,046,726	4,091,893
24	Securities that are not in default and do not qualify as HQLA and other similar assets	232,351	1,930,064	501,489	3,682,835	4,575,311	225,935	2,084,355	779,062	3,526,512	4,662,597
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,912,887	2,206,681	305,164	22,644,018	28,246,588	5,300,863	1,509,330	206,739	20,798,398	26,729,444
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)	—	—	—	1,383,445	1,175,928	—	—	—	1,312,397	1,115,537
29	Derivative assets	—	—	—	401,612	401,612	—	—	—	368,275	368,275
30	Derivative liabilities (before deduction of variation margin posted)	—	—	—	269,377	269,377	—	—	—	249,720	249,720
31	All other assets not included in the above categories	4,912,887	2,206,681	305,164	20,589,582	26,399,669	5,300,863	1,509,330	206,739	18,868,005	24,995,910
32	Off-balance sheet items	—	—	—	145,959,452	3,068,576	—	—	—	143,249,600	3,144,838
33	Total required stable funding	—	—	—	—	130,242,889	—	—	—	—	127,883,563
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	114.2%	—	—	—	—	113.6%