

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Financial Group (Consolidated)

(In million yen, %)

Item	Current Quarter (From 2021/07/01 To 2021/09/30)					Prior Quarter (From 2021/04/01 To 2021/06/30)				
	Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)										
1	Capital; of which:	12,320,105	0	0	1,524,040	13,844,145				
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	12,320,105	0	0	1,347,693	13,667,799				
3	Other capital instruments that are not included in the above category	0	0	0	176,346	176,346				
4	Funding from retail and small business customers; of which:	57,876,431	0	0	32,178	53,044,626				
5	Stable deposits	18,473,174	0	0	0	17,549,516				
6	Less stable deposits	39,403,256	0	0	32,178	35,495,109				
7	Wholesale funding; of which:	61,704,995	59,509,318	3,710,070	18,886,617	52,057,510				
8	Operational deposits	—	—	—	—	—				
9	Other wholesale funding	61,704,995	59,509,318	3,710,070	18,886,617	52,057,510				
10	Liabilities with matching interdependent assets	—	—	—	—	—				
11	Other liabilities; of which:	468,762	10,305,981	0	195,577	55,911				
12	Derivative liabilities				0					
13	All other liabilities and equity not included in the above categories	468,762	10,305,981	0	195,577	55,911				
14	Total available stable funding					119,002,193				
Required stable funding (RSF) items (2)										
15	HQLA					2,903,685				
16	Deposits held at financial institutions for operational purposes	242,786	12,570	0	0	127,678				
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,549,831	33,527,138	9,241,841	64,270,155	70,883,617				
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	6,863,746	87,747	7,756	59,589				
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	205,953	6,772,606	2,367,420	9,621,761	11,889,839				
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	945,880	18,518,333	6,042,647	40,245,546	46,528,319				
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	1,110	1,918,896	515,151	1,751,429	2,013,489				
22	Residential mortgages; of which:	0	301,916	301,000	10,744,122	8,145,278				
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,168	158,117	6,536,735	4,407,020				
24	Securities that are not in default and do not qualify as HQLA and other similar assets	397,997	1,070,535	443,025	3,650,968	4,260,591				
25	Assets with matching interdependent liabilities	—	—	—	—	—				
26	Other assets; of which:	3,866,104	1,751,896	80,186	12,604,602	16,703,454				
27	Physical traded commodities, including gold	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)				609,213	517,831				
29	Derivative assets				1,085,326	1,085,326				
30	Derivative liabilities (before deduction of variation margin posted)				83,904	83,904				
31	All other assets not included in the above categories	3,866,104	1,751,896	80,186	10,826,157	15,016,392				
32	Off-balance sheet items				103,893,985	2,063,823				
33	Total required stable funding					92,682,260				
34	Consolidated net stable funding ratio (NSFR)					128.3%				