

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

(In million yen, %)

Item	Current Quarter (From 2021/10/01 To 2021/12/31)					Prior Quarter (From 2021/07/01 To 2021/09/30)					
	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:	12,257,208	0	85,000	1,632,989	13,975,197	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	12,257,208	0	85,000	1,425,773	13,767,981	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	207,215	207,215	0	0	0	176,346	176,346
4	Funding from retail and small business customers; of which:	59,482,778	0	0	33,125	54,535,853	57,876,431	0	0	32,178	53,044,626
5	Stable deposits	19,364,539	0	0	0	18,396,312	18,473,174	0	0	0	17,549,516
6	Less stable deposits	40,118,239	0	0	33,125	36,139,541	39,403,256	0	0	32,178	35,495,109
7	Wholesale funding; of which:	62,449,436	64,221,641	4,035,379	18,763,732	53,077,061	61,704,995	59,509,318	3,710,070	18,886,617	52,057,510
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	62,449,436	64,221,641	4,035,379	18,763,732	53,077,061	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:	562,629	11,837,848	0	225,204	64,498	468,762	10,305,981	0	195,577	55,911
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	562,629	11,837,848	0	225,204	64,498	468,762	10,305,981	0	195,577	55,911
14	Total available stable funding	/	/	/	/	121,652,611	/	/	/	/	119,002,193
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	2,502,077	/	/	/	/	2,903,685
16	Deposits held at financial institutions for operational purposes	258,026	19,960	0	0	138,993	242,786	12,570	0	0	127,678
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,624,413	37,660,165	8,699,171	64,977,107	72,511,251	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	7,466,327	77,241	30,124	83,082	0	6,863,746	87,747	7,756	59,589
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	299,566	8,095,092	2,208,043	9,761,528	12,228,112	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:	947,538	20,707,136	5,651,231	40,820,538	47,846,994	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	206	2,246,614	369,503	1,677,500	2,019,103	1,110	1,918,896	515,151	1,751,429	2,013,489
22	Residential mortgages; of which:	0	296,278	295,526	10,657,998	8,044,009	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	158,639	158,378	6,555,958	4,419,881	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	377,307	1,095,330	467,127	3,706,916	4,309,053	397,997	1,070,535	443,025	3,650,968	4,260,591
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,308,337	1,593,725	93,679	14,139,487	18,134,301	3,866,104	1,751,896	80,186	12,604,602	16,703,454
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)	/	/	/	662,423	563,060	/	/	/	609,213	517,831
29	Derivative assets	/	/	/	1,037,878	1,037,878	/	/	/	1,085,326	1,085,326
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	97,146	97,146	/	/	/	83,904	83,904
31	All other assets not included in the above categories	3,308,337	1,593,725	93,679	12,342,038	16,436,216	3,866,104	1,751,896	80,186	10,826,157	15,016,392
32	Off-balance sheet items	/	/	/	105,865,711	2,143,085	/	/	/	103,893,985	2,063,823
33	Total required stable funding	/	/	/	/	95,429,710	/	/	/	/	92,682,260
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	127.4%	/	/	/	/	128.3%