

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

(In million yen, %)

Item	Current Quarter (From 2022/04/01 To 2022/06/30)					Prior Quarter (From 2022/01/01 To 2022/03/31)					
	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:	12,374,005	85,000	0	1,773,111	14,232,116	12,127,748	0	85,000	1,609,971	13,822,720
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	12,374,005	85,000	0	1,485,905	13,944,910	12,127,748	0	85,000	1,367,363	13,580,111
3	Other capital instruments that are not included in the above category	0	0	0	287,205	287,205	0	0	0	242,608	242,608
4	Funding from retail and small business customers; of which:	60,658,953	0	38,935	0	55,609,540	59,457,858	0	0	35,516	54,494,767
5	Stable deposits	19,628,799	0	0	0	18,647,359	18,943,568	0	0	0	17,996,390
6	Less stable deposits	41,030,154	0	38,935	0	36,962,180	40,514,289	0	0	35,516	36,498,377
7	Wholesale funding; of which:	66,972,776	65,261,581	7,124,908	19,168,990	57,469,599	65,216,355	65,270,243	5,772,536	18,071,262	54,403,049
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,972,776	65,261,581	7,124,908	19,168,990	57,469,599	65,216,355	65,270,243	5,772,536	18,071,262	54,403,049
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	956,152	10,962,346	0	225,118	71,411	559,495	10,156,474	0	216,994	69,583
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	956,152	10,962,346	0	225,118	71,411	559,495	10,156,474	0	216,994	69,583
14	Total available stable funding	/	/	/	/	127,382,668	/	/	/	/	122,790,120
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	2,783,768	/	/	/	/	2,275,942
16	Deposits held at financial institutions for operational purposes	274,481	22,729	0	0	148,605	372,422	17,623	0	0	195,023
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,646,553	38,362,838	9,310,435	70,980,272	79,208,984	1,476,555	34,886,104	9,696,766	68,065,279	75,090,251
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	6,368,253	120,701	12,393	81,554	0	7,549,006	81,820	7,119	55,077
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	338,554	7,164,747	2,603,123	11,490,182	14,030,567	149,331	5,815,185	2,731,290	10,753,544	13,099,011
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	899,840	23,398,863	5,891,389	45,134,364	52,739,146	946,694	20,219,070	6,263,180	43,106,871	49,825,767
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	1,048	2,808,372	642,762	1,419,065	2,001,356	773	2,379,630	492,502	1,499,214	1,926,246
22	Residential mortgages; of which:	0	294,987	291,874	10,596,482	7,992,275	0	295,941	293,173	10,617,873	8,010,554
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,380	157,931	6,540,828	4,409,694	0	158,555	158,098	6,545,977	4,413,212
24	Securities that are not in default and do not qualify as HQLA and other similar assets	408,159	1,135,986	403,347	3,746,849	4,365,441	380,530	1,006,899	327,301	3,579,870	4,099,840
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,317,286	1,481,608	128,879	14,439,320	18,120,927	3,669,439	1,587,172	149,091	14,266,632	18,424,398
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)	/	/	/	892,043	758,237	/	/	/	737,012	626,460
29	Derivative assets	/	/	/	355,774	355,774	/	/	/	857,551	857,551
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	239,706	239,706	/	/	/	172,367	172,367
31	All other assets not included in the above categories	3,317,286	1,481,608	128,879	12,951,795	16,767,209	3,669,439	1,587,172	149,091	12,499,701	16,768,019
32	Off-balance sheet items	/	/	/	114,720,216	2,405,003	/	/	/	111,772,213	2,237,651
33	Total required stable funding	/	/	/	/	102,667,289	/	/	/	/	98,223,267
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	124.0%	/	/	/	/	125.0%