

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

(In million yen, %)

Item	Current Quarter (From 2022/07/01 To 2022/09/30)					Prior Quarter (From 2022/04/01 To 2022/06/30)					
	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:	12,686,095	85,000	0	1,653,891	14,424,986	12,374,005	85,000	0	1,773,111	14,232,116
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	12,686,095	85,000	0	1,326,225	14,097,320	12,374,005	85,000	0	1,485,905	13,944,910
3	Other capital instruments that are not included in the above category	0	0	0	327,666	327,666	0	0	0	287,205	287,205
4	Funding from retail and small business customers; of which:	60,609,975	0	40,821	0	55,543,958	60,658,953	0	38,935	0	55,609,540
5	Stable deposits	19,164,811	0	0	0	18,206,570	19,628,799	0	0	0	18,647,359
6	Less stable deposits	41,445,164	0	40,821	0	37,337,387	41,030,154	0	38,935	0	36,962,180
7	Wholesale funding; of which:	66,449,572	64,347,130	5,490,912	17,780,730	56,288,567	66,972,776	65,261,581	7,124,908	19,168,990	57,469,599
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,449,572	64,347,130	5,490,912	17,780,730	56,288,567	66,972,776	65,261,581	7,124,908	19,168,990	57,469,599
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,022,408	11,017,861	0	569,377	74,747	956,152	10,962,346	0	225,118	71,411
12	Derivative liabilities	/	/	/	347,197	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	1,022,408	11,017,861	0	222,180	74,747	956,152	10,962,346	0	225,118	71,411
14	Total available stable funding	/	/	/	/	126,332,259	/	/	/	/	127,382,668
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	2,363,385	/	/	/	/	2,783,768
16	Deposits held at financial institutions for operational purposes	277,899	24,028	0	0	150,964	274,481	22,729	0	0	148,605
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,702,670	40,281,379	10,909,525	72,816,926	81,884,716	1,646,553	38,362,838	9,310,435	70,980,272	79,208,984
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	6,175,359	74,311	826	60,658	0	6,368,253	120,701	12,393	81,554
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	279,695	9,262,030	2,991,005	11,735,040	14,724,595	338,554	7,164,747	2,603,123	11,490,182	14,030,567
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,013,375	23,571,164	7,149,879	46,857,912	54,920,618	899,840	23,398,863	5,891,389	45,134,364	52,739,146
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	638	3,340,178	412,730	1,333,655	1,938,541	1,048	2,808,372	642,762	1,419,065	2,001,356
22	Residential mortgages; of which:	0	292,067	291,346	10,551,753	7,955,416	0	294,987	291,874	10,596,482	7,992,275
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,163	157,782	6,526,403	4,400,135	0	158,380	157,931	6,540,828	4,409,694
24	Securities that are not in default and do not qualify as HQLA and other similar assets	409,599	980,757	402,983	3,671,392	4,223,427	408,159	1,135,986	403,347	3,746,849	4,365,441
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,661,063	1,581,506	127,993	13,883,068	17,990,569	3,317,286	1,481,608	128,879	14,439,320	18,120,927
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)	/	/	/	1,000,577	850,490	/	/	/	892,043	758,237
29	Derivative assets	/	/	/	0	0	/	/	/	355,774	355,774
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	336,183	336,183	/	/	/	239,706	239,706
31	All other assets not included in the above categories	3,661,063	1,581,506	127,993	12,546,307	16,803,895	3,317,286	1,481,608	128,879	12,951,795	16,767,209
32	Off-balance sheet items	/	/	/	116,970,926	2,484,441	/	/	/	114,720,216	2,405,003
33	Total required stable funding	/	/	/	/	104,874,076	/	/	/	/	102,667,289
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	120.4%	/	/	/	/	124.0%