

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

(In million yen, %)

Item		Current Quarter (From 2022/10/01 To 2022/12/31)					Prior Quarter (From 2022/07/01 To 2022/09/30)				
		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:	12,402,115	0	0	1,871,819	14,273,935	12,686,095	85,000	0	1,653,891	14,424,986
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	12,402,115	0	0	1,529,204	13,931,320	12,686,095	85,000	0	1,326,225	14,097,320
3	Other capital instruments that are not included in the above category	0	0	0	342,614	342,614	0	0	0	327,666	327,666
4	Funding from retail and small business customers; of which:	61,668,050	37,687	0	0	56,541,691	60,609,975	0	40,821	0	55,543,958
5	Stable deposits	20,130,532	0	0	0	19,124,006	19,164,811	0	0	0	18,206,570
6	Less stable deposits	41,537,517	37,687	0	0	37,417,685	41,445,164	0	40,821	0	37,337,387
7	Wholesale funding; of which:	65,243,911	61,935,035	4,475,965	17,101,072	54,588,077	66,449,572	64,347,130	5,490,912	17,780,730	56,288,567
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	65,243,911	61,935,035	4,475,965	17,101,072	54,588,077	66,449,572	64,347,130	5,490,912	17,780,730	56,288,567
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,045,378	11,408,918	0	831,919	73,448	1,022,408	11,017,861	0	569,377	74,747
12	Derivative liabilities				596,135					347,197	
13	All other liabilities and equity not included in the above categories	1,045,378	11,408,918	0	235,784	73,448	1,022,408	11,017,861	0	222,180	74,747
14	Total available stable funding					125,477,152					126,332,259
Required stable funding (RSF) items (2)											
15	HQLA					2,935,973					2,363,385
16	Deposits held at financial institutions for operational purposes	393,134	33,893	0	0	213,513	277,899	24,028	0	0	150,964
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,685,137	39,864,863	9,306,190	72,490,204	80,780,331	1,702,670	40,281,379	10,909,525	72,816,926	81,884,716
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	6,828,354	24,074	3,052	40,289	0	6,175,359	74,311	826	60,658
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	375,415	8,312,547	2,248,322	11,770,395	14,403,452	279,695	9,262,030	2,991,005	11,735,040	14,724,595
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	897,196	23,296,993	6,283,139	46,666,229	54,195,931	1,013,375	23,571,164	7,149,879	46,857,912	54,920,618
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	147	3,350,126	301,164	1,293,116	1,999,202	638	3,340,178	412,730	1,333,655	1,938,541
22	Residential mortgages; of which:	0	291,306	290,906	10,538,905	7,943,873	0	292,067	291,346	10,551,753	7,955,416
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,331	157,937	6,526,512	4,400,367	0	158,163	157,782	6,526,403	4,400,135
24	Securities that are not in default and do not qualify as HQLA and other similar assets	412,525	1,135,660	459,746	3,511,622	4,196,784	409,599	980,757	402,983	3,671,392	4,223,427
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,343,731	1,407,190	88,364	15,271,687	19,027,356	3,661,063	1,581,506	127,993	13,883,068	17,990,569
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)				1,133,010	963,059				1,000,577	850,490
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				262,144	262,144				336,183	336,183
31	All other assets not included in the above categories	3,343,731	1,407,190	88,364	13,876,532	17,802,153	3,661,063	1,581,506	127,993	12,546,307	16,803,895
32	Off-balance sheet items				115,951,984	2,433,315				116,970,926	2,484,441
33	Total required stable funding					105,390,490					104,874,076
34	Consolidated net stable funding ratio (NSFR)					119.0%					120.4%