

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

(In million yen, %)

Item		Current Quarter (March 31, 2024)					Prior Quarter (December 31, 2023)				
		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:	14,678,597	354,048	10,507	2,527,677	17,211,528	13,822,875	227,301	84,435	2,307,292	16,172,385
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	14,678,597	0	0	2,351,163	17,029,760	13,822,875	0	0	2,136,854	15,959,730
3	Other capital instruments that are not included in the above category	0	354,048	10,507	176,513	181,767	0	227,301	84,435	170,437	212,655
4	Funding from retail and small business customers; of which:	63,920,184	0	0	110,462	58,674,024	63,862,701	0	0	104,035	58,633,415
5	Stable deposits	20,707,911	0	0	0	19,672,516	21,058,984	0	0	0	20,006,035
6	Less stable deposits	43,212,272	0	0	110,462	39,001,507	42,803,716	0	0	104,035	38,627,380
7	Wholesale funding; of which:	73,062,264	67,906,458	8,123,614	19,207,407	62,924,473	69,264,294	66,651,887	4,790,911	20,837,517	60,923,152
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	73,062,264	67,906,458	8,123,614	19,207,407	62,924,473	69,264,294	66,651,887	4,790,911	20,837,517	60,923,152
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,628,865	15,390,181	0	940,872	121,370	1,320,308	16,423,735	0	465,085	82,293
12	Derivative liabilities	/	/	/	714,683	/	/	/	/	208,433	/
13	All other liabilities and equity not included in the above categories	1,628,865	15,390,181	0	226,188	121,370	1,320,308	16,423,735	0	256,651	82,293
14	Total available stable funding	/	/	/	/	138,931,396	/	/	/	/	135,811,246
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	4,031,515	/	/	/	/	3,570,396
16	Deposits held at financial institutions for operational purposes	489,669	26,418	0	0	258,044	368,701	26,770	0	0	197,735
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,774,362	42,879,327	12,727,224	78,157,384	87,222,465	1,628,107	44,562,102	10,116,348	74,169,086	82,974,029
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	9,987,432	0	23,886	477,337	0	9,196,158	29,672	9,808	86,158
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	316,004	7,043,655	2,901,278	13,311,684	16,046,202	254,113	6,971,101	2,573,220	11,951,296	14,370,245
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	987,153	23,840,359	8,776,190	50,340,832	57,603,768	906,644	26,608,617	6,512,993	47,984,834	55,936,147
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	27,372	5,407,372	1,349,423	4,445,989	4,932,951	126	5,511,445	345,039	1,086,527	1,735,373
22	Residential mortgages; of which:	0	293,556	291,659	10,848,709	8,326,334	0	291,632	291,587	10,735,116	8,084,114
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	166,109	165,559	5,938,383	4,025,783	0	160,668	160,462	6,661,722	4,490,684
24	Securities that are not in default and do not qualify as HQLA and other similar assets	471,204	1,714,323	758,096	3,632,271	4,768,822	467,349	1,494,592	708,873	3,488,029	4,497,363
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	5,111,610	1,581,248	122,667	18,039,467	23,662,649	4,995,016	1,463,837	94,600	17,897,035	23,191,455
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)	/	/	/	726,037	617,132	/	/	/	770,346	654,794
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	264,358	264,358	/	/	/	225,905	225,905
31	All other assets not included in the above categories	5,111,610	1,581,248	122,667	17,049,070	22,781,158	4,995,016	1,463,837	94,600	16,900,783	22,310,754
32	Off-balance sheet items	/	/	/	128,609,387	2,688,838	/	/	/	123,934,595	2,634,347
33	Total required stable funding	/	/	/	/	117,863,513	/	/	/	/	112,567,965
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	117.8%	/	/	/	/	120.6%