

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

(In million yen, %)

Item	Current Quarter (From 2023/04/01 To 2023/06/30)					Prior Quarter (From 2023/01/01 To 2023/03/31)					
	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:	13,348,169	0	213,475	1,940,926	15,395,833	12,718,109	0	0	1,844,262	14,562,371
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	13,348,169	0	0	1,730,996	15,079,166	12,718,109	0	0	1,470,433	14,188,542
3	Other capital instruments that are not included in the above category	0	0	213,475	209,929	316,667	0	0	0	373,829	373,829
4	Funding from retail and small business customers; of which:	62,817,972	0	0	26,721	57,583,027	61,494,865	37,883	0	24,687	56,387,459
5	Stable deposits	20,402,627	0	0	0	19,382,495	19,665,960	0	0	0	18,682,662
6	Less stable deposits	42,415,345	0	0	26,721	38,200,532	41,828,905	37,883	0	24,687	37,704,797
7	Wholesale funding; of which:	68,447,293	65,517,629	6,868,690	21,631,125	62,586,634	69,030,012	61,647,438	5,610,102	20,082,693	59,913,915
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,447,293	65,517,629	6,868,690	21,631,125	62,586,634	69,030,012	61,647,438	5,610,102	20,082,693	59,913,915
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,022,345	13,107,381	0	885,601	80,212	723,401	11,483,564	0	692,525	72,997
12	Derivative liabilities	/	/	/	684,660	/	/	/	/	411,185	/
13	All other liabilities and equity not included in the above categories	1,022,345	13,107,381	0	200,940	80,212	723,401	11,483,564	0	281,340	72,997
14	Total available stable funding	/	/	/	/	135,645,708	/	/	/	/	130,936,744
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	3,647,960	/	/	/	/	3,483,332
16	Deposits held at financial institutions for operational purposes	466,226	26,017	0	0	246,122	317,900	29,016	0	0	173,458
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,621,526	43,339,292	10,603,886	73,177,850	81,835,021	1,548,415	37,729,957	9,825,672	72,135,457	79,782,792
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	9,469,743	24,304	20,904	178,258	0	7,083,651	13,812	32,259	55,236
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	270,515	8,915,618	2,383,380	11,976,105	14,632,111	242,403	6,592,154	2,381,538	11,736,943	14,001,492
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	898,430	23,584,834	7,161,124	46,981,118	54,652,105	889,227	22,724,631	6,555,772	46,403,796	53,670,594
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	840	3,779,844	392,942	1,104,852	1,658,082	726	3,527,273	346,258	1,180,461	1,873,962
22	Residential mortgages; of which:	0	293,007	289,729	10,634,462	8,010,059	0	292,222	290,990	10,624,058	8,002,447
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,546	159,166	6,603,011	4,451,313	0	159,199	158,961	6,598,039	4,447,806
24	Securities that are not in default and do not qualify as HQLA and other similar assets	452,579	1,076,088	745,348	3,565,259	4,362,487	416,784	1,037,297	583,558	3,338,399	4,053,022
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,124,810	1,834,288	94,890	16,096,529	20,655,225	3,812,248	1,469,644	91,507	15,350,413	19,574,153
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)	/	/	/	909,983	773,485	/	/	/	1,085,792	922,923
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	311,806	311,806	/	/	/	235,962	235,962
31	All other assets not included in the above categories	4,124,810	1,834,288	94,890	14,874,740	19,569,933	3,812,248	1,469,644	91,507	14,028,658	18,415,267
32	Off-balance sheet items	/	/	/	120,932,412	2,563,438	/	/	/	118,576,027	2,428,914
33	Total required stable funding	/	/	/	/	108,947,766	/	/	/	/	105,442,652
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	124.5%	/	/	/	/	124.1%