

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

Item		Current Quarter (From 2023/07/01 To 2023/09/30)					Prior Quarter (From 2023/04/01 To 2023/06/30)				
		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:	13,737,027	0	310,951	2,025,803	15,918,306	13,348,169	0	213,475	1,940,926	15,395,833
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	13,737,027	0	0	1,873,648	15,610,675	13,348,169	0	0	1,730,996	15,079,166
3	Other capital instruments that are not included in the above category	0	0	310,951	152,154	307,630	0	0	213,475	209,929	316,667
4	Funding from retail and small business customers; of which:	62,870,370	0	0	109,006	57,695,841	62,817,972	0	0	26,721	57,583,027
5	Stable deposits	20,070,026	0	0	0	19,066,525	20,402,627	0	0	0	19,382,495
6	Less stable deposits	42,800,344	0	0	109,006	38,629,316	42,415,345	0	0	26,721	38,200,532
7	Wholesale funding; of which:	68,259,565	70,983,142	5,978,083	22,131,375	63,543,422	68,447,293	65,517,629	6,868,690	21,631,125	62,586,634
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,259,565	70,983,142	5,978,083	22,131,375	63,543,422	68,447,293	65,517,629	6,868,690	21,631,125	62,586,634
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,255,340	14,136,482	0	739,649	84,059	1,022,345	13,107,381	0	885,601	80,212
12	Derivative liabilities				468,441					684,660	
13	All other liabilities and equity not included in the above categories	1,255,340	14,136,482	0	271,208	84,059	1,022,345	13,107,381	0	200,940	80,212
14	Total available stable funding					137,241,629					135,645,708
Required stable funding (RSF) items (2)											
15	HQLA					3,819,777					3,647,960
16	Deposits held at financial institutions for operational purposes	403,126	27,551	0	0	215,338	466,226	26,017	0	0	246,122
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,642,842	43,501,642	8,977,456	75,086,875	83,275,536	1,621,526	43,339,292	10,603,886	73,177,850	81,835,021
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	8,576,777	0	12,347	187,728	0	9,469,743	24,304	20,904	178,258
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	254,909	8,375,597	2,344,071	12,409,061	14,975,155	270,515	8,915,618	2,383,380	11,976,105	14,632,111
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	923,811	24,960,086	5,671,989	48,426,151	55,625,783	898,430	23,584,834	7,161,124	46,981,118	54,652,105
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	246	4,408,237	321,627	1,043,332	1,680,578	840	3,779,844	392,942	1,104,852	1,658,082
22	Residential mortgages; of which:	0	291,688	290,519	10,662,634	8,029,815	0	293,007	289,729	10,634,462	8,010,059
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,942	159,600	6,622,637	4,464,485	0	159,546	159,166	6,603,011	4,451,313
24	Securities that are not in default and do not qualify as HQLA and other similar assets	464,122	1,297,492	670,875	3,576,681	4,457,053	452,579	1,076,088	745,348	3,565,259	4,362,487
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,869,345	1,753,925	89,080	17,186,452	22,214,307	4,124,810	1,834,288	94,890	16,096,529	20,655,225
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)				936,462	795,993				909,983	773,485
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				320,877	320,877				311,806	311,806
31	All other assets not included in the above categories	4,869,345	1,753,925	89,080	15,929,112	21,097,436	4,124,810	1,834,288	94,890	14,874,740	19,569,933
32	Off-balance sheet items				124,784,860	2,680,998				120,932,412	2,563,438
33	Total required stable funding					112,205,958					108,947,766
34	Consolidated net stable funding ratio (NSFR)					122.3%					124.5%