

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

(In million yen, %)

Item	Current Quarter (December 31, 2023)					Prior Quarter (September 30, 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		
<b>Available stable funding (ASF) items (1)</b>											
1	Capital; of which:	13,822,875	227,301	84,435	2,307,292	16,172,385	13,737,027	0	310,951	2,025,803	15,918,306
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	13,822,875	0	0	2,136,854	15,959,730	13,737,027	0	0	1,873,648	15,610,675
3	Other capital instruments that are not included in the above category	0	227,301	84,435	170,437	212,655	0	0	310,951	152,154	307,630
4	Funding from retail and small business customers; of which:	63,862,701	0	0	104,035	58,633,415	62,870,370	0	0	109,006	57,695,841
5	Stable deposits	21,058,984	0	0	0	20,006,035	20,070,026	0	0	0	19,066,525
6	Less stable deposits	42,803,716	0	0	104,035	38,627,380	42,800,344	0	0	109,006	38,629,316
7	Wholesale funding; of which:	69,264,294	66,651,887	4,790,911	20,837,517	60,923,152	68,259,565	70,983,142	5,978,083	22,131,375	63,543,422
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	69,264,294	66,651,887	4,790,911	20,837,517	60,923,152	68,259,565	70,983,142	5,978,083	22,131,375	63,543,422
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,320,308	16,423,735	0	465,085	82,293	1,255,340	14,136,482	0	739,649	84,059
12	Derivative liabilities	/	/	/	208,433	/	/	/	/	468,441	/
13	All other liabilities and equity not included in the above categories	1,320,308	16,423,735	0	256,651	82,293	1,255,340	14,136,482	0	271,208	84,059
14	Total available stable funding	/	/	/	/	135,811,246	/	/	/	/	137,241,629
<b>Required stable funding (RSF) items (2)</b>											
15	HQLA	/	/	/	/	3,570,396	/	/	/	/	3,819,777
16	Deposits held at financial institutions for operational purposes	368,701	26,770	0	0	197,735	403,126	27,551	0	0	215,338
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,628,107	44,562,102	10,116,348	74,169,086	82,974,029	1,642,842	43,501,642	8,977,456	75,086,875	83,275,536
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	9,196,158	29,672	9,808	86,158	0	8,576,777	0	12,347	187,728
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	254,113	6,971,101	2,573,220	11,951,296	14,370,245	254,909	8,375,597	2,344,071	12,409,061	14,975,155
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	906,644	26,608,617	6,512,993	47,984,834	55,936,147	923,811	24,960,086	5,671,989	48,426,151	55,625,783
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	126	5,511,445	345,039	1,086,527	1,735,373	246	4,408,237	321,627	1,043,332	1,680,578
22	Residential mortgages; of which:	0	291,632	291,587	10,735,116	8,084,114	0	291,688	290,519	10,662,634	8,029,815
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	160,668	160,462	6,661,722	4,490,684	0	159,942	159,600	6,622,637	4,464,485
24	Securities that are not in default and do not qualify as HQLA and other similar assets	467,349	1,494,592	708,873	3,488,029	4,497,363	464,122	1,297,492	670,875	3,576,681	4,457,053
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,995,016	1,463,837	94,600	17,897,035	23,191,455	4,869,345	1,753,925	89,080	17,186,452	22,214,307
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)	/	/	/	770,346	654,794	/	/	/	936,462	795,993
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	225,905	225,905	/	/	/	320,877	320,877
31	All other assets not included in the above categories	4,995,016	1,463,837	94,600	16,900,783	22,310,754	4,869,345	1,753,925	89,080	15,929,112	21,097,436
32	Off-balance sheet items	/	/	/	123,934,595	2,634,347	/	/	/	124,784,860	2,680,998
33	Total required stable funding	/	/	/	/	112,567,965	/	/	/	/	112,205,958
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	120.6%	/	/	/	/	122.3%