

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

(In million yen, %)

| Item | | Current Quarter (June 30, 2024) | | | | | Prior Quarter (March 31, 2024) | | | | |
|--|---|---------------------------------------|------------|-------------------|-------------|----------------|---------------------------------------|------------|-------------------|-------------|----------------|
| | | 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: | 14,971,312 | 93,068 | 51,918 | 2,873,873 | 17,871,145 | 14,678,597 | 354,048 | 10,507 | 2,527,677 | 17,211,528 |
| 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 | 14,971,312 | 0 | 0 | 2,719,532 | 17,690,845 | 14,678,597 | 0 | 0 | 2,351,163 | 17,029,760 |
| 3 | Other capital instruments that are not included in the above category | 0 | 93,068 | 51,918 | 154,341 | 180,300 | 0 | 354,048 | 10,507 | 176,513 | 181,767 |
| 4 | Funding from retail and small business customers; of which: | 65,176,994 | 0 | 0 | 117,771 | 59,851,734 | 63,920,184 | 0 | 0 | 110,462 | 58,674,024 |
| 5 | Stable deposits | 21,493,362 | 0 | 0 | 0 | 20,418,694 | 20,707,911 | 0 | 0 | 0 | 19,672,516 |
| 6 | Less stable deposits | 43,683,631 | 0 | 0 | 117,771 | 39,433,040 | 43,212,272 | 0 | 0 | 110,462 | 39,001,507 |
| 7 | Wholesale funding; of which: | 70,691,764 | 69,712,873 | 9,547,349 | 19,651,812 | 62,847,126 | 73,062,264 | 67,906,458 | 8,123,614 | 19,207,407 | 62,924,473 |
| 8 | Operational deposits | — | — | — | — | — | — | — | — | — | — |
| 9 | Other wholesale funding | 70,691,764 | 69,712,873 | 9,547,349 | 19,651,812 | 62,847,126 | 73,062,264 | 67,906,458 | 8,123,614 | 19,207,407 | 62,924,473 |
| 10 | Liabilities with matching interdependent assets | — | — | — | — | — | — | — | — | — | — |
| 11 | Other liabilities; of which: | 2,320,022 | 15,290,230 | 0 | 809,175 | 118,903 | 1,628,865 | 15,390,181 | 0 | 940,872 | 121,370 |
| 12 | Derivative liabilities | / | / | / | 573,117 | / | / | / | / | 714,683 | / |
| 13 | All other liabilities and equity not included in the above categories | 2,320,022 | 15,290,230 | 0 | 236,057 | 118,903 | 1,628,865 | 15,390,181 | 0 | 226,188 | 121,370 |
| 14 | Total available stable funding | / | / | / | / | 140,688,910 | / | / | / | / | 138,931,396 |
| Required stable funding (RSF) items (2) | | | | | | | | | | | |
| 15 | HQLA | / | / | / | / | 4,459,568 | / | / | / | / | 4,031,515 |
| 16 | Deposits held at financial institutions for operational purposes | 488,465 | 105,659 | 0 | 0 | 297,062 | 489,669 | 26,418 | 0 | 0 | 258,044 |
| 17 | Loans, repo transactions-related assets, securities and other similar assets; of which: | 1,711,147 | 45,665,161 | 11,513,966 | 79,381,331 | 88,006,846 | 1,774,362 | 42,879,327 | 12,727,224 | 78,157,384 | 87,222,465 |
| 18 | Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) | 0 | 11,575,360 | 38,494 | 43,724 | 338,925 | 0 | 9,987,432 | 0 | 23,886 | 477,337 |
| 19 | Loans to- and repo transactions with- financial institutions (not included in item 18) | 194,202 | 8,328,082 | 2,513,487 | 13,212,167 | 15,918,227 | 316,004 | 7,043,655 | 2,901,278 | 13,311,684 | 16,046,202 |
| 20 | Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: | 1,040,268 | 23,694,185 | 8,070,889 | 51,310,358 | 58,420,934 | 987,153 | 23,840,359 | 8,776,190 | 50,340,832 | 57,603,768 |
| 21 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 30,664 | 4,154,759 | 1,331,912 | 4,551,747 | 4,748,052 | 27,372 | 5,407,372 | 1,349,423 | 4,445,989 | 4,932,951 |
| 22 | Residential mortgages; of which: | 0 | 294,142 | 291,046 | 10,887,958 | 8,351,312 | 0 | 293,556 | 291,659 | 10,848,709 | 8,326,334 |
| 23 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 0 | 167,378 | 166,614 | 5,980,229 | 4,054,146 | 0 | 166,109 | 165,559 | 5,938,383 | 4,025,783 |
| 24 | Securities that are not in default and do not qualify as HQLA and other similar assets | 476,675 | 1,773,390 | 600,048 | 3,927,122 | 4,977,445 | 471,204 | 1,714,323 | 758,096 | 3,632,271 | 4,768,822 |
| 25 | Assets with matching interdependent liabilities | — | — | — | — | — | — | — | — | — | — |
| 26 | Other assets; of which: | 4,517,389 | 1,888,587 | 95,595 | 18,034,712 | 22,970,390 | 5,111,610 | 1,581,248 | 122,667 | 18,039,467 | 23,662,649 |
| 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) | / | / | / | 821,665 | 698,415 | / | / | / | 726,037 | 617,132 |
| 29 | Derivative assets | / | / | / | 0 | 0 | / | / | / | 0 | 0 |
| 30 | Derivative liabilities (before deduction of variation margin posted) | / | / | / | 303,661 | 303,661 | / | / | / | 264,358 | 264,358 |
| 31 | All other assets not included in the above categories | 4,517,389 | 1,888,587 | 95,595 | 16,909,386 | 21,968,313 | 5,111,610 | 1,581,248 | 122,667 | 17,049,070 | 22,781,158 |
| 32 | Off-balance sheet items | / | / | / | 130,241,797 | 2,805,748 | / | / | / | 128,609,387 | 2,688,838 |
| 33 | Total required stable funding | / | / | / | / | 118,539,616 | / | / | / | / | 117,863,513 |
| 34 | Consolidated net stable funding ratio (NSFR) | / | / | / | / | 118.6% | / | / | / | / | 117.8% |