

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

(In million yen, %)

Item		Current Quarter (September 30, 2024)					Prior Quarter (June 30, 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:	14,773,549	11,809	43,282	2,829,839	17,625,030	14,971,312	93,068	51,918	2,873,873	17,871,145
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	14,773,549	0	0	2,660,048	17,433,597	14,971,312	0	0	2,719,532	17,690,845
3	Other capital instruments that are not included in the above category	0	11,809	43,282	169,791	191,432	0	93,068	51,918	154,341	180,300
4	Funding from retail and small business customers; of which:	64,595,076	0	0	104,898	59,291,657	65,176,994	0	0	117,771	59,851,734
5	Stable deposits	21,023,804	0	0	0	19,972,614	21,493,362	0	0	0	20,418,694
6	Less stable deposits	43,571,271	0	0	104,898	39,319,042	43,683,631	0	0	117,771	39,433,040
7	Wholesale funding; of which:	68,333,911	69,636,270	8,347,236	17,311,037	59,035,040	70,691,764	69,712,873	9,547,349	19,651,812	62,847,126
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,333,911	69,636,270	8,347,236	17,311,037	59,035,040	70,691,764	69,712,873	9,547,349	19,651,812	62,847,126
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,525,240	15,452,438	0	147,896	119,193	2,320,022	15,290,230	0	809,175	118,903
12	Derivative liabilities	/	/	/	0	/	/	/	/	573,117	/
13	All other liabilities and equity not included in the above categories	1,525,240	15,452,438	0	147,896	119,193	2,320,022	15,290,230	0	236,057	118,903
14	Total available stable funding	/	/	/	/	136,070,922	/	/	/	/	140,688,910
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	4,452,053	/	/	/	/	4,459,568
16	Deposits held at financial institutions for operational purposes	479,425	94,121	0	0	286,773	488,465	105,659	0	0	297,062
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,645,766	44,767,495	11,495,341	77,330,528	84,909,176	1,711,147	45,665,161	11,513,966	79,381,331	88,006,846
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	13,283,214	8,041	3,622	143,017	0	11,575,360	38,494	43,724	338,925
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	203,792	7,599,550	3,269,428	13,053,268	15,910,592	194,202	8,328,082	2,513,487	13,212,167	15,918,227
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,018,882	21,935,420	7,220,693	49,507,723	55,637,590	1,040,268	23,694,185	8,070,889	51,310,358	58,420,934
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	39,386	4,009,018	698,810	5,191,472	4,956,046	30,664	4,154,759	1,331,912	4,551,747	4,748,052
22	Residential mortgages; of which:	0	290,126	285,629	10,922,485	8,368,188	0	294,142	291,046	10,887,958	8,351,312
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	166,656	164,222	6,019,014	4,077,798	0	167,378	166,614	5,980,229	4,054,146
24	Securities that are not in default and do not qualify as HQLA and other similar assets	423,091	1,659,183	711,547	3,843,427	4,849,788	476,675	1,773,390	600,048	3,927,122	4,977,445
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,330,641	1,723,201	123,006	18,510,948	23,067,337	4,517,389	1,888,587	95,595	18,034,712	22,970,390
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)	/	/	/	876,798	745,278	/	/	/	821,665	698,415
29	Derivative assets	/	/	/	391,320	391,320	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	190,688	190,688	/	/	/	303,661	303,661
31	All other assets not included in the above categories	4,330,641	1,723,201	123,006	17,052,141	21,740,049	4,517,389	1,888,587	95,595	16,909,386	21,968,313
32	Off-balance sheet items	/	/	/	127,643,199	2,678,765	/	/	/	130,241,797	2,805,748
33	Total required stable funding	/	/	/	/	115,394,105	/	/	/	/	118,539,616
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	117.9%	/	/	/	/	118.6%