

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

(In million yen, %)

Item		Current Quarter (December 31, 2024)					Prior Quarter (September 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:	15,159,799	58,266	153,187	2,988,724	18,267,617	14,773,549	11,809	43,282	2,829,839	17,625,030
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	15,159,799	0	85,000	2,868,373	18,113,172	14,773,549	0	0	2,660,048	17,433,597
3	Other capital instruments that are not included in the above category	0	58,266	68,187	120,351	154,445	0	11,809	43,282	169,791	191,432
4	Funding from retail and small business customers; of which:	66,030,259	0	0	114,932	60,621,014	64,595,076	0	0	104,898	59,291,657
5	Stable deposits	21,576,970	0	0	0	20,498,122	21,023,804	0	0	0	19,972,614
6	Less stable deposits	44,453,289	0	0	114,932	40,122,892	43,571,271	0	0	104,898	39,319,042
7	Wholesale funding; of which:	68,699,016	81,191,276	7,390,968	18,404,420	63,114,258	68,333,911	69,636,270	8,347,236	17,311,037	59,035,040
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,699,016	81,191,276	7,390,968	18,404,420	63,114,258	68,333,911	69,636,270	8,347,236	17,311,037	59,035,040
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,164,886	17,578,019	0	118,901	121,976	1,525,240	15,452,438	0	147,896	119,193
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	2,164,886	17,578,019	0	118,901	121,976	1,525,240	15,452,438	0	147,896	119,193
14	Total available stable funding	/	/	/	/	142,124,866	/	/	/	/	136,070,922
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	4,319,451	/	/	/	/	4,452,053
16	Deposits held at financial institutions for operational purposes	547,493	109,666	0	0	328,579	479,425	94,121	0	0	286,773
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,692,972	53,948,550	12,421,839	79,521,876	89,408,429	1,645,766	44,767,495	11,495,341	77,330,528	84,909,176
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	16,420,590	0	2,564	163,822	0	13,283,214	8,041	3,622	143,017
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	223,834	9,423,293	3,870,683	12,526,345	16,026,843	203,792	7,599,550	3,269,428	13,053,268	15,910,592
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,024,493	26,022,952	7,445,162	52,292,106	59,920,689	1,018,882	21,935,420	7,220,693	49,507,723	55,637,590
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	3,461	5,525,350	719,793	5,651,919	5,863,274	39,386	4,009,018	698,810	5,191,472	4,956,046
22	Residential mortgages; of which:	0	286,208	285,555	10,935,638	8,373,962	0	290,126	285,629	10,922,485	8,368,188
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	165,414	164,897	6,036,060	4,088,594	0	166,656	164,222	6,019,014	4,077,798
24	Securities that are not in default and do not qualify as HQLA and other similar assets	444,644	1,795,506	820,437	3,765,222	4,923,111	423,091	1,659,183	711,547	3,843,427	4,849,788
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,800,744	1,258,922	122,144	19,910,345	25,124,151	4,330,641	1,723,201	123,006	18,510,948	23,067,337
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)	/	/	/	1,048,280	891,038	/	/	/	876,798	745,278
29	Derivative assets	/	/	/	157,390	157,390	/	/	/	391,320	391,320
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	265,271	265,271	/	/	/	190,688	190,688
31	All other assets not included in the above categories	4,800,744	1,258,922	122,144	18,439,404	23,810,452	4,330,641	1,723,201	123,006	17,052,141	21,740,049
32	Off-balance sheet items	/	/	/	135,324,929	2,923,462	/	/	/	127,643,199	2,678,765
33	Total required stable funding	/	/	/	/	122,104,075	/	/	/	/	115,394,105
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	116.3%	/	/	/	/	117.9%