

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

(In million yen, %)

Item		Current Quarter (June 30, 2025)					Prior Quarter (March 31, 2025)				
		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:	14,492,907	161,202	60,639	3,185,658	17,793,885	14,724,908	48,266	156,647	2,814,208	17,659,687
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	14,492,907	85,000	0	3,102,135	17,680,042	14,724,908	0	84,494	2,683,510	17,492,912
3	Other capital instruments that are not included in the above category	0	76,202	60,639	83,523	113,842	0	48,266	72,152	130,698	166,774
4	Funding from retail and small business customers; of which:	65,338,478	0	0	105,724	59,975,179	65,592,827	0	0	108,768	60,206,474
5	Stable deposits	21,296,499	0	0	0	20,231,674	21,283,224	0	0	0	20,219,062
6	Less stable deposits	44,041,978	0	0	105,724	39,743,505	44,309,603	0	0	108,768	39,987,411
7	Wholesale funding; of which:	68,230,561	80,473,768	6,231,735	16,860,670	61,137,107	69,072,523	85,750,646	6,265,198	17,361,694	61,871,451
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,230,561	80,473,768	6,231,735	16,860,670	61,137,107	69,072,523	85,750,646	6,265,198	17,361,694	61,871,451
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,663,863	13,427,786	0	118,313	115,036	1,966,307	13,755,869	0	173,678	116,601
12	Derivative liabilities				0					0	
13	All other liabilities and equity not included in the above categories	1,663,863	13,427,786	0	118,313	115,036	1,966,307	13,755,869	0	173,678	116,601
14	Total available stable funding					139,021,208					139,854,214
Required stable funding (RSF) items (2)											
15	HQLA					4,092,261					4,445,601
16	Deposits held at financial institutions for operational purposes	560,867	56,952	0	0	308,909	500,513	39,286	0	0	269,899
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,573,875	46,019,517	12,477,640	81,012,583	89,007,418	2,053,561	50,302,473	13,252,054	79,048,416	88,216,548
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	13,331,607	37,382	64,850	422,126	0	16,444,738	0	73,540	295,764
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	216,867	9,037,772	2,457,386	13,231,236	15,977,528	314,560	9,751,309	3,384,862	12,469,514	15,927,902
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,049,848	21,535,458	8,799,590	53,233,022	59,579,212	1,290,010	22,108,178	8,652,482	52,232,409	59,018,387
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	25,813	2,691,248	1,004,765	5,467,896	4,851,724	24,048	3,277,337	762,088	5,125,768	4,608,741
22	Residential mortgages; of which:	0	274,405	273,808	10,942,007	8,360,518	0	275,710	270,030	10,675,989	8,170,583
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	160,283	160,840	6,071,477	4,107,022	0	159,427	157,063	5,884,390	3,983,099
24	Securities that are not in default and do not qualify as HQLA and other similar assets	307,159	1,840,274	909,472	3,541,466	4,668,032	448,990	1,722,535	944,679	3,596,962	4,803,910
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,721,974	1,264,607	146,419	19,696,923	24,536,633	4,752,638	1,229,569	114,558	19,527,521	24,309,146
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)				1,124,339	955,688				1,024,164	870,539
29	Derivative assets				322,088	322,088				295,839	295,839
30	Derivative liabilities (before deduction of variation margin posted)				190,626	190,626				194,551	194,551
31	All other assets not included in the above categories	4,721,974	1,264,607	146,419	18,059,868	23,068,229	4,752,638	1,229,569	114,558	18,012,966	22,948,215
32	Off-balance sheet items				136,433,234	2,890,337				137,101,660	2,842,259
33	Total required stable funding					120,835,560					120,083,456
34	Consolidated net stable funding ratio (NSFR)					115.0%					116.4%