

Net Stable Funding Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Since September 30, 2021, the “Net Stable Funding Ratio” (hereinafter referred to as “NSFR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMBC calculates its consolidated NSFR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank as a Benchmark for Judging its Soundness of Management, Based on the Provision of Article 14-2 of the Banking Act” (Notification No. 60 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

■ Disclosure of Qualitative Information about Net Stable Funding Ratio

1. Intra-period Changes in Consolidated NSFR

As described on the following page, the NSFR has remained stable since the introduction of the liquidity ratio regulation on September 30, 2021.

2. Special Provisions Pertaining to Interdependent Assets and Liabilities

SMBC has not applied the “special provisions pertaining to interdependent assets and liabilities” prescribed in Article 101 of the Liquidity Ratio Notification to its NSFR.

3. Other Information Concerning Consolidated NSFR

The Liquidity Ratio Notification stipulates the minimum requirement of the NSFR at 100%. The NSFR of SMBC (consolidated) exceeds the minimum requirements of the NSFR, having no cause for concern. In terms of the future NSFR forecasts, SMBC does not expect significant deviations from the disclosed ratios. In addition, the actual NSFR does not differ significantly from the initial forecast.

■ Disclosure of Quantitative Information about Net Stable Funding Ratio (Consolidated)

(In million yen, %)

Item		Current Quarter (From 2026/1/1 To 2026/3/31)					Prior Quarter (From 2025/10/1 To 2025/12/31)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) items (1)											
1	Capital; of which:	12,100,618	109,171	150,000	4,110,111	16,360,730	11,861,507	68,247	185,207	4,104,513	16,133,624
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	12,100,618	0	150,000	4,019,117	16,269,736	11,861,507	0	150,000	4,027,993	16,039,501
3	Other capital instruments that are not included in the above category	0	109,171	0	90,993	90,993	0	68,247	35,207	76,519	94,123
4	Funding from retail and small business customers; of which:	67,463,415	87,647	0	29,686	61,914,978	67,599,594	0	85,646	28,927	62,058,576
5	Stable deposits	21,786,712	0	0	0	20,697,377	22,258,640	0	0	0	21,145,708
6	Less stable deposits	45,676,702	87,647	0	29,686	41,217,601	45,340,953	0	85,646	28,927	40,912,867
7	Wholesale funding; of which:	71,987,947	79,114,167	8,989,070	15,777,121	66,404,033	66,516,463	80,062,210	8,196,348	16,425,476	62,880,706
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	71,987,947	79,114,167	8,989,070	15,777,121	66,404,033	66,516,463	80,062,210	8,196,348	16,425,476	62,880,706
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,506,057	9,831,998	0	269,646	137,927	2,583,396	5,445,264	0	120,455	131,273
12	Derivative liabilities				135,874					50,672	
13	All other liabilities and equity not included in the above categories	2,506,057	9,831,998	0	133,772	137,927	2,583,396	5,445,264	0	69,782	131,273
14	Total available stable funding					144,817,670					141,204,180
Required stable funding (RSF) items (2)											
15	HQLA					4,114,098					4,064,211
16	Deposits held at financial institutions for operational purposes	508,283	37,127	0	0	272,705	469,616	32,809	0	0	251,213
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	2,137,795	49,958,392	15,840,293	83,961,814	93,852,087	1,468,650	52,771,169	13,819,284	81,969,595	92,304,233
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	14,298,706	53,761	407,386	615,490	0	14,321,892	76,897	392,238	797,715
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	293,259	11,319,255	5,527,017	14,648,246	19,397,280	307,714	11,550,417	3,571,783	14,376,370	18,146,077
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,612,167	22,112,057	9,523,604	54,904,962	61,442,870	934,983	24,260,303	9,140,066	53,292,811	60,682,589
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	514,875	3,392,961	1,757,600	6,342,860	6,055,396	2,585	3,574,635	1,258,954	5,963,451	5,474,178
22	Residential mortgages; of which:	0	265,141	259,527	10,772,012	8,210,851	0	272,402	271,532	10,790,992	8,234,965
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,261	155,632	6,038,466	4,081,950	0	161,732	161,309	6,046,726	4,091,893
24	Securities that are not in default and do not qualify as HQLA and other similar assets	232,367	1,963,230	476,382	3,229,206	4,185,594	225,951	2,366,154	759,004	3,117,183	4,442,885
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,869,638	808,883	305,164	12,432,554	18,010,743	5,182,362	755,426	206,739	10,123,786	15,972,551
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)				1,094,957	930,713				1,070,894	910,259
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				253,186	253,186				233,677	233,677
31	All other assets not included in the above categories	4,869,638	808,883	305,164	11,084,410	16,826,842	5,182,362	755,426	206,739	8,819,214	14,828,613
32	Off-balance sheet items				140,342,909	2,925,356				137,618,311	3,001,105
33	Total required stable funding					119,174,990					115,593,315
34	Consolidated net stable funding ratio (NSFR)					121.5%					122.1%