Liquidity Coverage Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Since March 31, 2015, the "Liquidity Coverage Ratio" (hereinafter referred to as "LCR"), 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 non-consolidated LCR 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 Liquidity Coverage Ratio

1. Intra-period Changes in Non-consolidated LCR

As described on the following page, the LCR has remained stable since the introduction of the liquidity ratio regulation on March 31, 2015.

2. Assessment of Non-consolidated LCR

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

3. Composition of High-Quality Liquid Assets

Regarding the high-quality liquid assets allowed to be included in the calculation, there are no significant changes in locations and properties of currency denominations, categories and so on. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5% or more of SMBC's total liabilities), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Non-consolidated LCR

SMBC has not applied "special provisions concerning qualifying operational deposits" prescribed in Article 29 of the Liquidity Ratio Notification and "increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach" prescribed in Article 38 of the Liquidity Ratio Notification. Meanwhile, SMBC records "due to trust account," etc. under "cash outflows based on other contracts" prescribed in Article 60 of the Liquidity Ratio Notification.

Disclosure of Quantitative Information about Liquidity Coverage Ratio (Non-Consolidated)

(In million yen, %, the number of data)

Item		Current Quarter (From 2026/1/1 To 2026/3/31)		Prior Quarter (From 2025/10/1 To 2025/12/31)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	81,329,261		76,763,786	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	62,749,708	4,812,069	62,084,350	4,762,214
3	of which, Stable deposits	20,951,452	628,543	20,710,979	621,329
4	of which, Less stable deposits	41,798,256	4,183,526	41,373,370	4,140,885
5	Cash outflows related to unsecured wholesale funding	88,056,165	42,396,273	85,453,142	41,031,007
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	82,347,106	36,687,214	80,196,379	35,774,245
8	of which, Debt securities	5,709,058	5,709,058	5,256,762	5,256,762
9	Cash outflows related to secured funding, etc.		420,642		404,641
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	40,325,618	13,740,206	39,677,467	13,409,325
11	of which, Cash outflows related to derivative transactions, etc.	603,922	603,922	580,413	580,413
12	of which, Cash outflows related to funding programs	507,697	507,697	434,535	434,535
13	of which, Cash outflows related to credit and liquidity facilities	39,213,998	12,628,586	38,662,517	12,394,376
14	Cash outflows related to contractual funding obligations, etc.	8,779,495	3,461,629	8,516,857	3,476,984
15	Cash outflows related to contingencies	92,948,117	2,389,817	93,076,618	2,326,278
16	Total cash outflows		67,220,639		65,410,452
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	7,641,389	353,833	7,402,948	146,098
18	Cash inflows related to collection of loans, etc.	17,446,381	11,980,574	14,527,051	10,040,999
19	Other cash inflows	3,255,269	1,431,776	3,759,885	1,223,672
20	Total cash inflows	28,343,041	13,766,183	25,689,885	11,410,769
Non-Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		81,329,261		76,763,786
22	Net cash outflows		53,454,456		53,999,682
23	Non-consolidated liquidity coverage ratio (LCR)		152.1%		142.1%
24	The number of data used to calculate the average value	58		62	

Notes: 1. The data after the introduction of the liquidity ratio regulation on March 31, 2015 is available on Sumitomo Mitsui Financial Group's website. (https://www.smfg.co.jp/english/investor/financial/basel_3.html)
2. The average values are calculated based on daily data in accordance with Notification No. 7 issued by the Japanese Financial Services Agency in 2015. Some data such as attribute information of customers, is updated on the monthly or quarterly basis.

Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2026/1/1 To 2026/3/31)	Prior Quarter (From 2025/10/1 To 2025/12/31)
1	Cash and due from banks	65,984,419	61,852,083
2	Securities	15,344,842	14,911,703
3	of which, government bonds, etc.	12,054,734	11,871,991
4	of which, municipal bonds, etc.	83,060	74,967
5	of which, other bonds	1,355,884	1,262,892
6	of which, stocks	1,851,162	1,701,851
7	Total high-quality liquid assets (HQLA)	81,329,261	76,763,786

Note: The above amounts are those of high-quality liquid assets in accordance with the liquidity ratio regulation under the Basel III and do not correspond to the financial amounts. The amounts stated are those after multiplying factors in the liquidity ratio regulation under the Basel III.