

Net Stable Funding Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

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 non-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 Non-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 Non-consolidated NSFR

The Liquidity Ratio Notification stipulates the minimum requirement of the NSFR at 100%. The NSFR of SMBC (non-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 (Non-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:	8,276,530	109,171	150,000	4,197,284	12,623,814	8,336,552	68,247	185,207	4,183,047	12,687,204
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	8,276,530	0	150,000	4,106,290	12,532,821	8,336,552	0	150,000	4,106,528	12,593,081
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:	62,932,614	87,647	0	29,686	57,806,063	63,164,758	0	85,646	28,927	58,042,206
5	Stable deposits	21,162,811	0	0	0	20,104,670	21,758,273	0	0	0	20,670,359
6	Less stable deposits	41,769,803	87,647	0	29,686	37,701,392	41,406,484	0	85,646	28,927	37,371,846
7	Wholesale funding; of which:	69,851,219	63,199,813	8,148,758	15,481,317	61,291,104	64,194,705	64,542,324	7,354,174	16,031,374	57,954,039
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	69,851,219	63,199,813	8,148,758	15,481,317	61,291,104	64,194,705	64,542,324	7,354,174	16,031,374	57,954,039
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,197,295	3,208,633	2,438	413,740	1,219	2,486,939	2,107,837	6,098	278,701	3,049
12	Derivative liabilities	—	—	—	382,012	—	—	—	—	278,701	—
13	All other liabilities and equity not included in the above categories	2,197,295	3,208,633	2,438	31,728	1,219	2,486,939	2,107,837	6,098	0	3,049
14	Total available stable funding	—	—	—	—	131,722,201	—	—	—	—	128,686,498
Required stable funding (RSF) items (2)											
15	HQLA	—	—	—	—	3,909,332	—	—	—	—	3,856,329
16	Deposits held at financial institutions for operational purposes	486,797	0	0	0	243,398	491,667	0	0	0	245,833
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	2,121,174	38,986,879	14,074,034	78,790,598	87,311,799	1,412,592	43,163,644	12,579,263	76,538,869	85,695,746
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	5,730,254	0	0	0	0	7,196,889	0	0	233,891
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	285,847	11,384,494	5,082,441	16,179,771	20,529,124	265,864	11,923,656	3,727,075	15,762,885	19,480,229
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,602,206	20,139,922	8,414,544	50,060,132	55,908,070	920,016	21,826,149	8,123,250	48,236,074	54,796,304
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	514,875	3,432,073	1,754,017	5,854,408	5,761,170	2,585	3,611,310	1,247,119	5,509,663	5,191,636
22	Residential mortgages; of which:	0	265,108	259,485	10,540,630	8,060,416	0	272,354	271,490	10,555,346	8,081,751
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,252	155,613	5,807,084	3,931,537	0	161,715	161,297	5,811,080	3,938,709
24	Securities that are not in default and do not qualify as HQLA and other similar assets	233,120	1,467,099	317,562	2,010,065	2,814,188	226,711	1,944,593	457,448	1,984,562	3,103,570
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	9,521,629	760,755	216,579	4,626,823	14,252,100	9,314,419	603,200	149,215	3,970,469	13,655,183
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)	—	—	—	1,019,559	866,625	—	—	—	984,701	836,996
29	Derivative assets	—	—	—	0	0	—	—	—	0	0
30	Derivative liabilities (before deduction of variation margin posted)	—	—	—	180,824	180,824	—	—	—	168,356	168,356
31	All other assets not included in the above categories	9,521,629	760,755	216,579	3,426,439	13,204,650	9,314,419	603,200	149,215	2,817,411	12,649,831
32	Off-balance sheet items	—	—	—	133,904,632	2,660,204	—	—	—	131,193,986	2,740,571
33	Total required stable funding	—	—	—	—	108,376,836	—	—	—	—	106,193,664
34	Non-Consolidated net stable funding ratio (NSFR)	—	—	—	—	121.5%	—	—	—	—	121.1%