

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-Consolidated)

(In million yen, %)

| Item | | Current Quarter (March 31, 2025) | | | | | Prior Quarter (December 31, 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: | 7,785,697 | 48,266 | 157,216 | 3,509,913 | 11,416,719 | 7,950,902 | 58,266 | 153,224 | 3,547,885 | 11,617,900 |
| 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 | 7,785,697 | 0 | 85,000 | 3,379,137 | 11,249,834 | 7,950,902 | 0 | 85,000 | 3,427,165 | 11,463,067 |
| 3 | Other capital instruments that are not included in the above category | 0 | 48,266 | 72,216 | 130,775 | 166,884 | 0 | 58,266 | 68,224 | 120,720 | 154,832 |
| 4 | Funding from retail and small business customers; of which: | 61,348,431 | 0 | 0 | 108,768 | 56,357,655 | 62,100,934 | 0 | 0 | 114,932 | 57,072,007 |
| 5 | Stable deposits | 20,705,974 | 0 | 0 | 0 | 19,670,675 | 21,324,694 | 0 | 0 | 0 | 20,258,459 |
| 6 | Less stable deposits | 40,642,457 | 0 | 0 | 108,768 | 36,686,979 | 40,776,240 | 0 | 0 | 114,932 | 36,813,548 |
| 7 | Wholesale funding; of which: | 67,578,347 | 66,456,998 | 6,326,741 | 16,545,772 | 57,813,904 | 66,922,841 | 64,641,585 | 7,423,281 | 17,846,305 | 59,255,798 |
| 8 | Operational deposits | — | — | — | — | — | — | — | — | — | — |
| 9 | Other wholesale funding | 67,578,347 | 66,456,998 | 6,326,741 | 16,545,772 | 57,813,904 | 66,922,841 | 64,641,585 | 7,423,281 | 17,846,305 | 59,255,798 |
| 10 | Liabilities with matching interdependent assets | — | — | — | — | — | — | — | — | — | — |
| 11 | Other liabilities; of which: | 2,072,416 | 1,882,966 | 228,643 | 190,156 | 5,303 | 2,196,610 | 2,437,186 | 234,461 | 239,982 | 6,142 |
| 12 | Derivative liabilities | | | | 190,137 | | | | | 239,982 | |
| 13 | All other liabilities and equity not included in the above categories | 2,072,416 | 1,882,966 | 228,643 | 19 | 5,303 | 2,196,610 | 2,437,186 | 234,461 | 0 | 6,142 |
| 14 | Total available stable funding | | | | | 125,593,582 | | | | | 127,951,849 |
| Required stable funding (RSF) items (2) | | | | | | | | | | | |
| 15 | HQLA | | | | | 3,683,847 | | | | | 3,502,905 |
| 16 | Deposits held at financial institutions for operational purposes | 501,148 | 0 | 0 | 0 | 250,574 | 576,180 | 0 | 0 | 0 | 288,090 |
| 17 | Loans, repo transactions-related assets, securities and other similar assets; of which: | 2,044,711 | 39,339,477 | 15,010,977 | 72,456,955 | 82,458,888 | 1,687,946 | 44,608,191 | 12,032,795 | 73,102,819 | 83,149,982 |
| 18 | Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) | 0 | 7,012,909 | 0 | 0 | 0 | 0 | 6,867,776 | 0 | 0 | 55,418 |
| 19 | Loans to- and repo transactions with- financial institutions (not included in item 18) | 314,988 | 10,910,627 | 6,046,741 | 13,964,452 | 18,891,252 | 222,281 | 12,118,950 | 4,597,350 | 14,011,726 | 18,183,299 |
| 20 | Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: | 1,280,733 | 19,860,412 | 7,962,245 | 45,943,938 | 52,350,355 | 1,019,928 | 23,832,193 | 6,570,809 | 46,106,443 | 53,298,298 |
| 21 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 24,048 | 3,126,489 | 747,924 | 4,781,322 | 4,363,699 | 3,461 | 5,412,424 | 688,999 | 5,379,014 | 5,681,236 |
| 22 | Residential mortgages; of which: | 0 | 275,616 | 269,902 | 10,444,208 | 8,019,815 | 0 | 286,106 | 285,426 | 10,702,095 | 8,222,044 |
| 23 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 0 | 159,422 | 157,023 | 5,652,609 | 3,832,418 | 0 | 165,404 | 164,860 | 5,802,517 | 3,936,769 |
| 24 | Securities that are not in default and do not qualify as HQLA and other similar assets | 448,990 | 1,279,911 | 732,088 | 2,104,356 | 3,197,465 | 445,736 | 1,503,163 | 579,208 | 2,282,553 | 3,390,920 |
| 25 | Assets with matching interdependent liabilities | — | — | — | — | — | — | — | — | — | — |
| 26 | Other assets; of which: | 8,661,272 | 419,127 | 87,925 | 4,814,241 | 13,318,482 | 8,614,195 | 531,076 | 90,123 | 4,429,456 | 13,401,035 |
| 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) | | | | 977,362 | 830,758 | | | | 934,452 | 794,285 |
| 29 | Derivative assets | | | | 0 | 0 | | | | 0 | 0 |
| 30 | Derivative liabilities (before deduction of variation margin posted) | | | | 119,831 | 119,831 | | | | 160,980 | 160,980 |
| 31 | All other assets not included in the above categories | 8,661,272 | 419,127 | 87,925 | 3,717,047 | 12,367,892 | 8,614,195 | 531,076 | 90,123 | 3,334,023 | 12,445,770 |
| 32 | Off-balance sheet items | | | | 125,606,176 | 2,467,725 | | | | 124,935,375 | 2,569,032 |
| 33 | Total required stable funding | | | | | 102,179,517 | | | | | 102,911,045 |
| 34 | Non-Consolidated net stable funding ratio (NSFR) | | | | | 122.9% | | | | | 124.3% |