

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

(In million yen, %)

| Item | | Current Quarter (September 30, 2024) | | | | | Prior Quarter (June 30, 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: | 11,504,599 | 11,809 | 43,282 | 3,185,703 | 14,711,943 | 11,460,162 | 95,949 | 51,918 | 3,407,356 | 14,893,478 |
| 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 | 11,504,599 | 0 | 0 | 3,015,758 | 14,520,357 | 11,460,162 | 0 | 0 | 3,252,880 | 14,713,043 |
| 3 | Other capital instruments that are not included in the above category | 0 | 11,809 | 43,282 | 169,944 | 191,586 | 0 | 95,949 | 51,918 | 154,475 | 180,434 |
| 4 | Funding from retail and small business customers; of which: | 64,633,356 | 0 | 0 | 104,898 | 59,328,023 | 65,160,541 | 0 | 0 | 117,771 | 59,836,104 |
| 5 | Stable deposits | 21,062,085 | 0 | 0 | 0 | 20,008,980 | 21,476,909 | 0 | 0 | 0 | 20,403,063 |
| 6 | Less stable deposits | 43,571,271 | 0 | 0 | 104,898 | 39,319,042 | 43,683,631 | 0 | 0 | 117,771 | 39,433,040 |
| 7 | Wholesale funding; of which: | 68,612,635 | 61,970,390 | 8,231,583 | 16,920,222 | 58,537,924 | 70,987,726 | 63,143,891 | 9,042,695 | 19,253,141 | 62,174,403 |
| 8 | Operational deposits | — | — | — | — | — | — | — | — | — | — |
| 9 | Other wholesale funding | 68,612,635 | 61,970,390 | 8,231,583 | 16,920,222 | 58,537,924 | 70,987,726 | 63,143,891 | 9,042,695 | 19,253,141 | 62,174,403 |
| 10 | Liabilities with matching interdependent assets | — | — | — | — | — | — | — | — | — | — |
| 11 | Other liabilities; of which: | 1,664,300 | 6,273,916 | 0 | 99,298 | 164,870 | 2,482,085 | 5,942,024 | 0 | 970,864 | 168,617 |
| 12 | Derivative liabilities | / | / | / | 0 | / | / | / | / | 866,014 | / |
| 13 | All other liabilities and equity not included in the above categories | 1,664,300 | 6,273,916 | 0 | 99,298 | 164,870 | 2,482,085 | 5,942,024 | 0 | 104,849 | 168,617 |
| 14 | Total available stable funding | / | / | / | / | 132,742,762 | / | / | / | / | 137,072,603 |
| Required stable funding (RSF) items (2) | | | | | | | | | | | |
| 15 | HQLA | / | / | / | / | 3,683,802 | / | / | / | / | 3,830,354 |
| 16 | Deposits held at financial institutions for operational purposes | 479,425 | 94,121 | 0 | 0 | 286,773 | 488,465 | 105,659 | 0 | 0 | 297,062 |
| 17 | Loans, repo transactions-related assets, securities and other similar assets; of which: | 1,691,391 | 42,073,158 | 13,360,618 | 74,706,280 | 83,857,079 | 1,713,847 | 43,876,664 | 11,888,065 | 76,970,133 | 86,535,019 |
| 18 | Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) | 0 | 9,438,962 | 8,041 | 3,622 | 210,632 | 0 | 7,686,048 | 38,494 | 43,724 | 334,263 |
| 19 | Loans to- and repo transactions with- financial institutions (not included in item 18) | 204,032 | 8,630,210 | 5,172,011 | 12,126,344 | 16,089,798 | 194,404 | 10,645,648 | 2,914,109 | 12,704,820 | 15,959,029 |
| 20 | Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: | 1,018,882 | 21,763,093 | 7,213,107 | 48,216,829 | 54,523,302 | 1,040,268 | 23,187,803 | 8,057,889 | 50,014,669 | 57,304,886 |
| 21 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 39,386 | 3,846,829 | 698,810 | 5,191,472 | 4,947,881 | 30,664 | 3,662,397 | 1,331,912 | 4,551,747 | 4,746,850 |
| 22 | Residential mortgages; of which: | 0 | 290,126 | 285,629 | 10,922,485 | 8,368,188 | 0 | 294,142 | 291,046 | 10,887,958 | 8,351,312 |
| 23 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 0 | 166,656 | 164,222 | 6,019,014 | 4,077,798 | 0 | 167,378 | 166,614 | 5,980,229 | 4,054,146 |
| 24 | Securities that are not in default and do not qualify as HQLA and other similar assets | 468,476 | 1,950,765 | 681,827 | 3,436,997 | 4,665,157 | 479,173 | 2,063,022 | 586,524 | 3,318,959 | 4,585,527 |
| 25 | Assets with matching interdependent liabilities | — | — | — | — | — | — | — | — | — | — |
| 26 | Other assets; of which: | 4,317,088 | 1,246,976 | 123,006 | 8,845,269 | 13,418,573 | 4,528,754 | 1,323,659 | 95,595 | 8,203,811 | 13,182,843 |
| 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) | / | / | / | 673,679 | 572,627 | / | / | / | 608,403 | 517,142 |
| 29 | Derivative assets | / | / | / | 71,717 | 71,717 | / | / | / | 0 | 0 |
| 30 | Derivative liabilities (before deduction of variation margin posted) | / | / | / | 181,536 | 181,536 | / | / | / | 289,587 | 289,587 |
| 31 | All other assets not included in the above categories | 4,317,088 | 1,246,976 | 123,006 | 7,918,335 | 12,592,691 | 4,528,754 | 1,323,659 | 95,595 | 7,305,820 | 12,376,113 |
| 32 | Off-balance sheet items | / | / | / | 134,035,946 | 2,774,418 | / | / | / | 124,715,607 | 2,662,993 |
| 33 | Total required stable funding | / | / | / | / | 104,020,647 | / | / | / | / | 106,508,274 |
| 34 | Consolidated net stable funding ratio (NSFR) | / | / | / | / | 127.6% | / | / | / | / | 128.6% |