

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

(In million yen, %)

| Item | | Current Quarter (December 31, 2024) | | | | | Prior Quarter (September 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: | 7,950,902 | 58,266 | 153,224 | 3,547,885 | 11,617,900 | 8,290,249 | 11,809 | 43,282 | 3,226,234 | 11,538,124 |
| 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 | 7,950,902 | 0 | 85,000 | 3,427,165 | 11,463,067 | 8,290,249 | 0 | 0 | 3,056,289 | 11,346,538 |
| 3 | Other capital instruments that are not included in the above category | 0 | 58,266 | 68,224 | 120,720 | 154,832 | 0 | 11,809 | 43,282 | 169,944 | 191,586 |
| 4 | Funding from retail and small business customers; of which: | 62,100,934 | 0 | 0 | 114,932 | 57,072,007 | 60,517,657 | 0 | 0 | 104,898 | 55,592,291 |
| 5 | Stable deposits | 21,324,694 | 0 | 0 | 0 | 20,258,459 | 20,430,033 | 0 | 0 | 0 | 19,408,532 |
| 6 | Less stable deposits | 40,776,240 | 0 | 0 | 114,932 | 36,813,548 | 40,087,623 | 0 | 0 | 104,898 | 36,183,759 |
| 7 | Wholesale funding; of which: | 66,922,841 | 64,641,585 | 7,423,281 | 17,846,305 | 59,255,798 | 66,986,175 | 52,760,330 | 7,912,089 | 16,780,616 | 55,085,893 |
| 8 | Operational deposits | — | — | — | — | — | — | — | — | — | — |
| 9 | Other wholesale funding | 66,922,841 | 64,641,585 | 7,423,281 | 17,846,305 | 59,255,798 | 66,986,175 | 52,760,330 | 7,912,089 | 16,780,616 | 55,085,893 |
| 10 | Liabilities with matching interdependent assets | — | — | — | — | — | — | — | — | — | — |
| 11 | Other liabilities; of which: | 2,196,610 | 2,437,186 | 234,461 | 239,982 | 6,142 | 1,648,257 | 2,749,309 | 8,292 | 76,826 | 4,188 |
| 12 | Derivative liabilities | / | / | / | 239,982 | / | / | / | / | 76,785 | / |
| 13 | All other liabilities and equity not included in the above categories | 2,196,610 | 2,437,186 | 234,461 | 0 | 6,142 | 1,648,257 | 2,749,309 | 8,292 | 41 | 4,188 |
| 14 | Total available stable funding | / | / | / | / | 127,951,849 | / | / | / | / | 122,220,497 |
| Required stable funding (RSF) items (2) | | | | | | | | | | | |
| 15 | HQLA | / | / | / | / | 3,502,905 | / | / | / | / | 3,685,839 |
| 16 | Deposits held at financial institutions for operational purposes | 576,180 | 0 | 0 | 0 | 288,090 | 535,627 | 0 | 0 | 0 | 267,813 |
| 17 | Loans, repo transactions-related assets, securities and other similar assets; of which: | 1,687,946 | 44,608,191 | 12,032,795 | 73,102,819 | 83,149,982 | 1,624,995 | 36,678,779 | 12,308,331 | 70,130,384 | 78,498,553 |
| 18 | Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) | 0 | 6,867,776 | 0 | 0 | 55,418 | 0 | 5,396,536 | 0 | 0 | 132,324 |
| 19 | Loans to- and repo transactions with- financial institutions (not included in item 18) | 222,281 | 12,118,950 | 4,597,350 | 14,011,726 | 18,183,299 | 192,382 | 9,722,411 | 5,265,480 | 13,178,642 | 17,313,184 |
| 20 | Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: | 1,019,928 | 23,832,193 | 6,570,809 | 46,106,443 | 53,298,298 | 1,009,521 | 19,778,777 | 6,345,028 | 43,802,275 | 49,406,496 |
| 21 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 3,461 | 5,412,424 | 688,999 | 5,379,014 | 5,681,236 | 39,386 | 3,870,542 | 669,423 | 4,945,556 | 4,785,199 |
| 22 | Residential mortgages; of which: | 0 | 286,106 | 285,426 | 10,702,095 | 8,222,044 | 0 | 290,011 | 285,511 | 10,690,550 | 8,217,313 |
| 23 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 0 | 165,404 | 164,860 | 5,802,517 | 3,936,769 | 0 | 166,647 | 164,208 | 5,787,078 | 3,927,029 |
| 24 | Securities that are not in default and do not qualify as HQLA and other similar assets | 445,736 | 1,503,163 | 579,208 | 2,282,553 | 3,390,920 | 423,091 | 1,491,042 | 412,311 | 2,458,916 | 3,429,234 |
| 25 | Assets with matching interdependent liabilities | — | — | — | — | — | — | — | — | — | — |
| 26 | Other assets; of which: | 8,614,195 | 531,076 | 90,123 | 4,429,456 | 13,401,035 | 8,390,712 | 236,467 | 91,833 | 3,726,936 | 12,054,154 |
| 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) | / | / | / | 934,452 | 794,285 | / | / | / | 814,802 | 692,581 |
| 29 | Derivative assets | / | / | / | 0 | 0 | / | / | / | 0 | 0 |
| 30 | Derivative liabilities (before deduction of variation margin posted) | / | / | / | 160,980 | 160,980 | / | / | / | 112,467 | 112,467 |
| 31 | All other assets not included in the above categories | 8,614,195 | 531,076 | 90,123 | 3,334,023 | 12,445,770 | 8,390,712 | 236,467 | 91,833 | 2,799,667 | 11,249,105 |
| 32 | Off-balance sheet items | / | / | / | 124,935,375 | 2,569,032 | / | / | / | 117,331,314 | 2,339,179 |
| 33 | Total required stable funding | / | / | / | / | 102,911,045 | / | / | / | / | 96,845,540 |
| 34 | Non-Consolidated net stable funding ratio (NSFR) | / | / | / | / | 124.3% | / | / | / | / | 126.2% |