

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

(In million yen, %)

Item		Current Quarter (June 30, 2025)					Prior Quarter (March 31, 2025)				
		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:	11,145,092	161,253	60,690	3,732,431	14,992,869	11,275,915	48,266	157,216	3,452,004	14,849,028
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	11,145,092	85,000	0	3,648,870	14,878,963	11,275,915	0	85,000	3,321,228	14,682,144
3	Other capital instruments that are not included in the above category	0	76,253	60,690	83,561	113,906	0	48,266	72,216	130,775	166,884
4	Funding from retail and small business customers; of which:	65,325,588	0	0	105,724	59,962,138	65,563,179	0	0	108,768	60,178,308
5	Stable deposits	21,267,704	0	0	0	20,204,319	21,253,575	0	0	0	20,190,896
6	Less stable deposits	44,057,883	0	0	105,724	39,757,819	44,309,603	0	0	108,768	39,987,411
7	Wholesale funding; of which:	69,163,214	72,010,243	5,929,146	16,398,608	60,496,857	69,374,011	76,380,699	6,009,262	16,853,889	61,268,529
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	69,163,214	72,010,243	5,929,146	16,398,608	60,496,857	69,374,011	76,380,699	6,009,262	16,853,889	61,268,529
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,821,757	6,159,532	0	55,168	129,891	2,079,438	5,611,094	0	264,071	134,258
12	Derivative liabilities				0					153,905	
13	All other liabilities and equity not included in the above categories	1,821,757	6,159,532	0	55,168	129,891	2,079,438	5,611,094	0	110,166	134,258
14	Total available stable funding					135,581,757					136,430,125
Required stable funding (RSF) items (2)											
15	HQLA					3,701,175					3,702,673
16	Deposits held at financial institutions for operational purposes	560,867	56,952	0	0	308,909	500,513	39,286	0	0	269,899
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,574,349	43,963,930	12,785,521	79,729,172	88,414,315	2,054,055	44,836,199	15,598,682	77,543,565	87,933,118
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	9,174,220	37,382	64,850	422,126	0	11,755,986	0	73,540	205,396
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	217,336	11,141,225	2,809,508	13,706,704	16,906,805	315,055	9,079,016	5,750,599	12,800,360	17,300,841
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,049,848	21,492,824	8,776,312	51,928,555	58,441,046	1,290,010	21,968,143	8,652,482	50,878,264	57,858,701
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	25,813	2,684,073	1,004,765	5,467,896	4,851,724	24,048	3,142,264	762,088	5,125,768	4,602,559
22	Residential mortgages; of which:	0	274,405	273,808	10,942,007	8,360,518	0	275,710	270,030	10,675,989	8,170,583
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	160,283	160,840	6,071,477	4,107,022	0	159,427	157,063	5,884,390	3,983,099
24	Securities that are not in default and do not qualify as HQLA and other similar assets	307,164	1,881,253	888,509	3,087,054	4,283,817	448,990	1,757,342	925,569	3,115,410	4,397,596
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,670,353	618,793	146,419	9,952,771	14,767,604	4,761,515	614,732	114,558	10,223,468	15,030,527
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)				946,041	804,135				862,783	733,365
29	Derivative assets				71,481	71,481				0	0
30	Derivative liabilities (before deduction of variation margin posted)				180,404	180,404				184,473	184,473
31	All other assets not included in the above categories	4,670,353	618,793	146,419	8,754,843	13,711,583	4,761,515	614,732	114,558	9,176,212	14,112,688
32	Off-balance sheet items				130,843,534	2,745,842				131,515,739	2,700,933
33	Total required stable funding					109,937,848					109,637,152
34	Consolidated net stable funding ratio (NSFR)					123.3%					124.4%