

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-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:	8,027,590	161,253	60,690	3,817,342	11,960,277	7,785,697	48,266	157,216	3,509,913	11,416,719
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	8,027,590	85,000	0	3,733,781	11,846,371	7,785,697	0	85,000	3,379,137	11,249,834
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:	61,969,961	0	0	105,724	56,942,510	61,348,431	0	0	108,768	56,357,655
5	Stable deposits	21,276,414	0	0	0	20,212,594	20,705,974	0	0	0	19,670,675
6	Less stable deposits	40,693,547	0	0	105,724	36,729,916	40,642,457	0	0	108,768	36,686,979
7	Wholesale funding; of which:	66,475,333	62,196,423	5,637,953	16,185,682	56,280,315	67,578,347	66,456,998	6,326,741	16,545,772	57,813,904
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,475,333	62,196,423	5,637,953	16,185,682	56,280,315	67,578,347	66,456,998	6,326,741	16,545,772	57,813,904
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,818,081	2,183,419	16,531	103,112	8,265	2,072,416	1,882,966	228,643	190,156	5,303
12	Derivative liabilities				103,112					190,137	
13	All other liabilities and equity not included in the above categories	1,818,081	2,183,419	16,531	0	8,265	2,072,416	1,882,966	228,643	19	5,303
14	Total available stable funding					125,191,369					125,593,582
Required stable funding (RSF) items (2)											
15	HQLA					3,665,577					3,683,847
16	Deposits held at financial institutions for operational purposes	536,585	0	0	0	268,292	501,148	0	0	0	250,574
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,561,117	38,822,233	11,373,936	75,074,969	83,146,838	2,044,711	39,339,477	15,010,977	72,456,955	82,458,888
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	4,420,558	0	0	165,562	0	7,012,909	0	0	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	210,116	13,281,953	2,624,602	15,312,434	18,873,124	314,988	10,910,627	6,046,741	13,964,452	18,891,252
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,042,627	19,381,282	7,848,879	47,019,477	52,854,447	1,280,733	19,860,412	7,962,245	45,943,938	52,350,355
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	25,813	2,715,719	995,312	5,097,173	4,621,850	24,048	3,126,489	747,924	4,781,322	4,363,699
22	Residential mortgages; of which:	0	274,306	273,687	10,705,812	8,206,881	0	275,616	269,902	10,444,208	8,019,815
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	160,265	160,800	5,835,281	3,953,466	0	159,422	157,023	5,652,609	3,832,418
24	Securities that are not in default and do not qualify as HQLA and other similar assets	308,373	1,464,132	626,766	2,037,244	3,046,823	448,990	1,279,911	732,088	2,104,356	3,197,465
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	9,085,819	483,089	114,839	4,126,167	12,925,234	8,661,272	419,127	87,925	4,814,241	13,318,482
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)				1,077,462	915,842				977,362	830,758
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				114,963	114,963				119,831	119,831
31	All other assets not included in the above categories	9,085,819	483,089	114,839	2,933,740	11,894,427	8,661,272	419,127	87,925	3,717,047	12,367,892
32	Off-balance sheet items				125,085,670	2,512,022				125,606,176	2,467,725
33	Total required stable funding					102,517,966					102,179,517
34	Non-Consolidated net stable funding ratio (NSFR)					122.1%					122.9%