

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

(In million yen, %)

Item		Current Quarter (September 30, 2025)					Prior Quarter (June 30, 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:	11,795,321	165,334	97,610	3,158,811	15,087,937	11,145,092	161,253	60,690	3,732,431	14,992,869
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	11,795,321	85,000	0	3,096,783	14,977,105	11,145,092	85,000	0	3,648,870	14,878,963
3	Other capital instruments that are not included in the above category	0	80,334	97,610	62,027	110,832	0	76,253	60,690	83,561	113,906
4	Funding from retail and small business customers; of which:	66,255,781	0	81,317	27,408	60,803,649	65,325,588	0	0	105,724	59,962,138
5	Stable deposits	21,457,054	0	0	0	20,384,201	21,267,704	0	0	0	20,204,319
6	Less stable deposits	44,798,726	0	81,317	27,408	40,419,448	44,057,883	0	0	105,724	39,757,819
7	Wholesale funding; of which:	67,116,666	75,248,335	7,421,898	16,356,522	60,035,606	69,163,214	72,010,243	5,929,146	16,398,608	60,496,857
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	67,116,666	75,248,335	7,421,898	16,356,522	60,035,606	69,163,214	72,010,243	5,929,146	16,398,608	60,496,857
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,041,962	6,594,259	0	98,469	133,015	1,821,757	6,159,532	0	55,168	129,891
12	Derivative liabilities				33,301					0	
13	All other liabilities and equity not included in the above categories	2,041,962	6,594,259	0	65,168	133,015	1,821,757	6,159,532	0	55,168	129,891
14	Total available stable funding					136,060,209					135,581,757
Required stable funding (RSF) items (2)											
15	HQLA					3,719,636					3,701,175
16	Deposits held at financial institutions for operational purposes	540,945	40,241	0	0	290,593	560,867	56,952	0	0	308,909
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,702,111	45,148,787	14,273,100	81,038,266	90,264,625	1,574,349	43,963,930	12,785,521	79,729,172	88,414,315
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	10,949,886	36,202	20,550	259,477	0	9,174,220	37,382	64,850	422,126
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	424,335	10,088,137	5,301,976	14,241,340	18,745,700	217,336	11,141,225	2,809,508	13,706,704	16,906,805
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,086,149	21,954,686	8,048,723	52,827,525	58,910,660	1,049,848	21,492,824	8,776,312	51,928,555	58,441,046
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	16,553	2,847,005	824,729	5,875,586	4,992,110	25,813	2,684,073	1,004,765	5,467,896	4,851,724
22	Residential mortgages; of which:	0	273,485	271,752	10,849,152	8,283,261	0	274,405	273,808	10,942,007	8,360,518
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	161,442	160,738	6,055,686	4,097,286	0	160,283	160,840	6,071,477	4,107,022
24	Securities that are not in default and do not qualify as HQLA and other similar assets	191,626	1,882,591	614,445	3,099,696	4,065,525	307,164	1,881,253	888,509	3,087,054	4,283,817
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,616,984	640,412	175,005	10,887,717	15,995,606	4,670,353	618,793	146,419	9,952,771	14,767,604
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)				1,014,316	862,168				946,041	804,135
29	Derivative assets				0	0				71,481	71,481
30	Derivative liabilities (before deduction of variation margin posted)				179,094	179,094				180,404	180,404
31	All other assets not included in the above categories	4,616,984	640,412	175,005	9,694,307	14,954,343	4,670,353	618,793	146,419	8,754,843	13,711,583
32	Off-balance sheet items				133,833,752	2,825,176				130,843,534	2,745,842
33	Total required stable funding					113,095,639					109,937,848
34	Consolidated net stable funding ratio (NSFR)					120.3%					123.3%