

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-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:	8,720,004	165,334	97,610	3,254,018	12,107,827	8,027,590	161,253	60,690	3,817,342	11,960,277
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	8,720,004	85,000	0	3,191,991	11,996,995	8,027,590	85,000	0	3,733,781	11,846,371
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:	61,850,190	0	81,317	27,409	56,807,725	61,969,961	0	0	105,724	56,942,510
5	Stable deposits	20,839,191	0	0	0	19,797,231	21,276,414	0	0	0	20,212,594
6	Less stable deposits	41,010,999	0	81,317	27,409	37,010,494	40,693,547	0	0	105,724	36,729,916
7	Wholesale funding; of which:	65,065,282	63,048,746	7,140,543	15,853,574	55,731,370	66,475,333	62,196,423	5,637,953	16,185,682	56,280,315
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	65,065,282	63,048,746	7,140,543	15,853,574	55,731,370	66,475,333	62,196,423	5,637,953	16,185,682	56,280,315
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,889,364	1,937,382	19,390	503,312	9,738	1,818,081	2,183,419	16,531	103,112	8,265
12	Derivative liabilities				282,000					103,112	
13	All other liabilities and equity not included in the above categories	1,889,364	1,937,382	19,390	221,311	9,738	1,818,081	2,183,419	16,531	0	8,265
14	Total available stable funding					124,656,662					125,191,369
Required stable funding (RSF) items (2)											
15	HQLA					3,695,575					3,665,577
16	Deposits held at financial institutions for operational purposes	453,643	0	0	0	226,821	536,585	0	0	0	268,292
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,692,499	37,810,013	13,164,342	76,367,559	84,692,895	1,561,117	38,822,233	11,373,936	75,074,969	83,146,838
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	5,113,265	0	0	0	0	4,420,558	0	0	165,562
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	433,818	11,162,417	5,383,503	15,916,103	20,549,910	210,116	13,281,953	2,624,602	15,312,434	18,873,124
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,066,320	19,842,571	7,150,744	47,856,027	53,260,532	1,042,627	19,381,282	7,848,879	47,019,477	52,854,447
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	16,553	2,907,149	815,068	5,462,433	4,748,802	25,813	2,715,719	995,312	5,097,173	4,621,850
22	Residential mortgages; of which:	0	273,389	271,649	10,612,240	8,129,168	0	274,306	273,687	10,705,812	8,206,881
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	161,428	160,717	5,818,774	3,943,276	0	160,265	160,800	5,835,281	3,953,466
24	Securities that are not in default and do not qualify as HQLA and other similar assets	192,360	1,418,370	358,444	1,983,188	2,753,284	308,373	1,464,132	626,766	2,037,244	3,046,823
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	8,788,165	497,292	117,688	4,086,299	13,203,485	9,085,819	483,089	114,839	4,126,167	12,925,234
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)				1,148,154	975,931				1,077,462	915,842
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				123,268	123,268				114,963	114,963
31	All other assets not included in the above categories	8,788,165	497,292	117,688	2,814,876	12,104,285	9,085,819	483,089	114,839	2,933,740	11,894,427
32	Off-balance sheet items				127,970,318	2,587,664				125,085,670	2,512,022
33	Total required stable funding					104,406,442					102,517,966
34	Non-Consolidated net stable funding ratio (NSFR)					119.3%					122.1%