

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

(In million yen, %)

Item	Current Quarter (December 31, 2025)					Prior Quarter (September 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:	11,861,507	68,247	185,207	4,104,513	16,133,624	11,795,321	165,334	97,610	3,158,811	15,087,937
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	11,861,507	0	150,000	4,027,993	16,039,501	11,795,321	85,000	0	3,096,783	14,977,105
3	Other capital instruments that are not included in the above category	0	68,247	35,207	76,519	94,123	0	80,334	97,610	62,027	110,832
4	Funding from retail and small business customers; of which:	67,599,594	0	85,646	28,927	62,058,576	66,255,781	0	81,317	27,408	60,803,649
5	Stable deposits	22,258,640	0	0	0	21,145,708	21,457,054	0	0	0	20,384,201
6	Less stable deposits	45,340,953	0	85,646	28,927	40,912,867	44,798,726	0	81,317	27,408	40,419,448
7	Wholesale funding; of which:	66,516,463	80,062,210	8,196,348	16,425,476	62,880,706	67,116,666	75,248,335	7,421,898	16,356,522	60,035,606
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,516,463	80,062,210	8,196,348	16,425,476	62,880,706	67,116,666	75,248,335	7,421,898	16,356,522	60,035,606
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,583,396	5,445,264	0	120,455	131,273	2,041,962	6,594,259	0	98,469	133,015
12	Derivative liabilities	/	/	/	50,672	/	/	/	/	33,301	/
13	All other liabilities and equity not included in the above categories	2,583,396	5,445,264	0	69,782	131,273	2,041,962	6,594,259	0	65,168	133,015
14	Total available stable funding	/	/	/	/	141,204,180	/	/	/	/	136,060,209
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	4,064,211	/	/	/	/	3,719,636
16	Deposits held at financial institutions for operational purposes	469,616	32,809	0	0	251,213	540,945	40,241	0	0	290,593
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,468,650	52,771,169	13,819,284	81,969,595	92,304,233	1,702,111	45,148,787	14,273,100	81,038,266	90,264,625
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	14,321,892	76,897	392,238	797,715	0	10,949,886	36,202	20,550	259,477
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	307,714	11,550,417	3,571,783	14,376,370	18,146,077	424,335	10,088,137	5,301,976	14,241,340	18,745,700
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	934,983	24,260,303	9,140,066	53,292,811	60,682,589	1,086,149	21,954,686	8,048,723	52,827,525	58,910,660
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	2,585	3,574,635	1,258,954	5,963,451	5,474,178	16,553	2,847,005	824,729	5,875,586	4,992,110
22	Residential mortgages; of which:	0	272,402	271,532	10,790,992	8,234,965	0	273,485	271,752	10,849,152	8,283,261
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	161,732	161,309	6,046,726	4,091,893	0	161,442	160,738	6,055,686	4,097,286
24	Securities that are not in default and do not qualify as HQLA and other similar assets	225,951	2,366,154	759,004	3,117,183	4,442,885	191,626	1,882,591	614,445	3,099,696	4,065,525
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	5,182,362	755,426	206,739	10,123,786	15,972,551	4,616,984	640,412	175,005	10,887,717	15,995,606
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)	/	/	/	1,070,894	910,259	/	/	/	1,014,316	862,168
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	233,677	233,677	/	/	/	179,094	179,094
31	All other assets not included in the above categories	5,182,362	755,426	206,739	8,819,214	14,828,613	4,616,984	640,412	175,005	9,694,307	14,954,343
32	Off-balance sheet items	/	/	/	137,618,311	3,001,105	/	/	/	133,833,752	2,825,176
33	Total required stable funding	/	/	/	/	115,593,315	/	/	/	/	113,095,639
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	122.1%	/	/	/	/	120.3%