

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-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: | 8,336,552 | 68,247 | 185,207 | 4,183,047 | 12,687,204 | 8,720,004 | 165,334 | 97,610 | 3,254,018 | 12,107,827 |
| 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 | 8,336,552 | 0 | 150,000 | 4,106,528 | 12,593,081 | 8,720,004 | 85,000 | 0 | 3,191,991 | 11,996,995 |
| 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: | 63,164,758 | 0 | 85,646 | 28,927 | 58,042,206 | 61,850,190 | 0 | 81,317 | 27,409 | 56,807,725 |
| 5 | Stable deposits | 21,758,273 | 0 | 0 | 0 | 20,670,359 | 20,839,191 | 0 | 0 | 0 | 19,797,231 |
| 6 | Less stable deposits | 41,406,484 | 0 | 85,646 | 28,927 | 37,371,846 | 41,010,999 | 0 | 81,317 | 27,409 | 37,010,494 |
| 7 | Wholesale funding; of which: | 64,194,705 | 64,542,324 | 7,354,174 | 16,031,374 | 57,954,039 | 65,065,282 | 63,048,746 | 7,140,543 | 15,853,574 | 55,731,370 |
| 8 | Operational deposits | — | — | — | — | — | — | — | — | — | — |
| 9 | Other wholesale funding | 64,194,705 | 64,542,324 | 7,354,174 | 16,031,374 | 57,954,039 | 65,065,282 | 63,048,746 | 7,140,543 | 15,853,574 | 55,731,370 |
| 10 | Liabilities with matching interdependent assets | — | — | — | — | — | — | — | — | — | — |
| 11 | Other liabilities; of which: | 2,486,939 | 2,107,837 | 6,098 | 278,701 | 3,049 | 1,889,364 | 1,937,382 | 19,390 | 503,312 | 9,738 |
| 12 | Derivative liabilities | / | / | / | 278,701 | / | / | / | / | 282,000 | / |
| 13 | All other liabilities and equity not included in the above categories | 2,486,939 | 2,107,837 | 6,098 | 0 | 3,049 | 1,889,364 | 1,937,382 | 19,390 | 221,311 | 9,738 |
| 14 | Total available stable funding | / | / | / | / | 128,686,498 | / | / | / | / | 124,656,662 |
| Required stable funding (RSF) items (2) | | | | | | | | | | | |
| 15 | HQLA | / | / | / | / | 3,856,329 | / | / | / | / | 3,695,575 |
| 16 | Deposits held at financial institutions for operational purposes | 491,667 | 0 | 0 | 0 | 245,833 | 453,643 | 0 | 0 | 0 | 226,821 |
| 17 | Loans, repo transactions-related assets, securities and other similar assets; of which: | 1,412,592 | 43,163,644 | 12,579,263 | 76,538,869 | 85,695,746 | 1,692,499 | 37,810,013 | 13,164,342 | 76,367,559 | 84,692,895 |
| 18 | Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) | 0 | 7,196,889 | 0 | 0 | 233,891 | 0 | 5,113,265 | 0 | 0 | 0 |
| 19 | Loans to- and repo transactions with- financial institutions (not included in item 18) | 265,864 | 11,923,656 | 3,727,075 | 15,762,885 | 19,480,229 | 433,818 | 11,162,417 | 5,383,503 | 15,916,103 | 20,549,910 |
| 20 | Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: | 920,016 | 21,826,149 | 8,123,250 | 48,236,074 | 54,796,304 | 1,066,320 | 19,842,571 | 7,150,744 | 47,856,027 | 53,260,532 |
| 21 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 2,585 | 3,611,310 | 1,247,119 | 5,509,663 | 5,191,636 | 16,553 | 2,907,149 | 815,068 | 5,462,433 | 4,748,802 |
| 22 | Residential mortgages; of which: | 0 | 272,354 | 271,490 | 10,555,346 | 8,081,751 | 0 | 273,389 | 271,649 | 10,612,240 | 8,129,168 |
| 23 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 0 | 161,715 | 161,297 | 5,811,080 | 3,938,709 | 0 | 161,428 | 160,717 | 5,818,774 | 3,943,276 |
| 24 | Securities that are not in default and do not qualify as HQLA and other similar assets | 226,711 | 1,944,593 | 457,448 | 1,984,562 | 3,103,570 | 192,360 | 1,418,370 | 358,444 | 1,983,188 | 2,753,284 |
| 25 | Assets with matching interdependent liabilities | — | — | — | — | — | — | — | — | — | — |
| 26 | Other assets; of which: | 9,314,419 | 603,200 | 149,215 | 3,970,469 | 13,655,183 | 8,788,165 | 497,292 | 117,688 | 4,086,299 | 13,203,485 |
| 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) | / | / | / | 984,701 | 836,996 | / | / | / | 1,148,154 | 975,931 |
| 29 | Derivative assets | / | / | / | 0 | 0 | / | / | / | 0 | 0 |
| 30 | Derivative liabilities (before deduction of variation margin posted) | / | / | / | 168,356 | 168,356 | / | / | / | 123,268 | 123,268 |
| 31 | All other assets not included in the above categories | 9,314,419 | 603,200 | 149,215 | 2,817,411 | 12,649,831 | 8,788,165 | 497,292 | 117,688 | 2,814,876 | 12,104,285 |
| 32 | Off-balance sheet items | / | / | / | 131,193,986 | 2,740,571 | / | / | / | 127,970,318 | 2,587,664 |
| 33 | Total required stable funding | / | / | / | / | 106,193,664 | / | / | / | / | 104,406,442 |
| 34 | Non-Consolidated net stable funding ratio (NSFR) | / | / | / | / | 121.1% | / | / | / | / | 119.3% |