

Disclosure of Quantitative Information about Net Stable Funding Ratio  
Sumitomo Mitsui Financial Group (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:	15,188,563	163,709	97,306	3,052,491	18,373,204	14,492,907	161,202	60,639	3,185,658	17,793,885
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	15,188,563	83,495	0	2,990,553	18,262,613	14,492,907	85,000	0	3,102,135	17,680,042
3	Other capital instruments that are not included in the above category	0	80,213	97,306	61,937	110,590	0	76,202	60,639	83,523	113,842
4	Funding from retail and small business customers; of which:	66,279,143	0	81,317	27,408	60,825,843	65,338,478	0	0	105,724	59,975,179
5	Stable deposits	21,480,416	0	0	0	20,406,395	21,296,499	0	0	0	20,231,674
6	Less stable deposits	44,798,726	0	81,317	27,408	40,419,448	44,041,978	0	0	105,724	39,743,505
7	Wholesale funding; of which:	66,855,348	83,701,048	7,691,369	16,924,467	60,800,700	68,230,561	80,473,768	6,231,735	16,860,670	61,137,107
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,855,348	83,701,048	7,691,369	16,924,467	60,800,700	68,230,561	80,473,768	6,231,735	16,860,670	61,137,107
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,887,790	14,631,743	0	175,389	115,696	1,663,863	13,427,786	0	118,313	115,036
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	1,887,790	14,631,743	0	175,389	115,696	1,663,863	13,427,786	0	118,313	115,036
14	Total available stable funding	/	/	/	/	140,115,444	/	/	/	/	139,021,208
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	4,292,229	/	/	/	/	4,092,261
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:	1,701,643	49,914,525	12,472,419	82,204,852	90,592,020	1,573,875	46,019,517	12,477,640	81,012,583	89,007,418
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	15,935,329	36,202	20,550	469,366	0	13,331,607	37,382	64,850	422,126
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	423,886	9,645,888	3,398,525	13,783,301	17,314,181	216,867	9,037,772	2,457,386	13,231,236	15,977,528
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,086,149	22,214,363	8,128,526	54,042,081	60,112,352	1,049,848	21,535,458	8,799,590	53,233,022	59,579,212
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	16,553	2,847,845	824,729	5,875,586	4,992,110	25,813	2,691,248	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	191,607	1,845,459	637,413	3,509,767	4,412,857	307,159	1,840,274	909,472	3,541,466	4,668,032
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,720,542	1,379,481	175,005	20,419,631	25,595,933	4,721,974	1,264,607	146,419	19,696,923	24,536,633
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)	/	/	/	1,255,928	1,067,539	/	/	/	1,124,339	955,688
29	Derivative assets	/	/	/	296,754	296,754	/	/	/	322,088	322,088
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	190,134	190,134	/	/	/	190,626	190,626
31	All other assets not included in the above categories	4,720,542	1,379,481	175,005	18,676,814	24,041,505	4,721,974	1,264,607	146,419	18,059,868	23,068,229
32	Off-balance sheet items	/	/	/	139,416,324	2,969,208	/	/	/	136,433,234	2,890,337
33	Total required stable funding	/	/	/	/	123,739,985	/	/	/	/	120,835,560
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	113.2%	/	/	/	/	115.0%