

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Financial Group (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:	15,676,333	68,170	185,166	3,639,945	19,483,851	15,188,563	163,709	97,306	3,052,491	18,373,204
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	15,676,333	0	149,980	3,564,800	19,391,113	15,188,563	83,495	0	2,990,553	18,262,613
3	Other capital instruments that are not included in the above category	0	68,170	35,185	75,145	92,738	0	80,213	97,306	61,937	110,590
4	Funding from retail and small business customers; of which:	67,614,103	0	85,646	28,927	62,072,359	66,279,143	0	81,317	27,408	60,825,843
5	Stable deposits	22,273,149	0	0	0	21,159,492	21,480,416	0	0	0	20,406,395
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:	66,179,479	87,688,643	8,553,641	17,005,983	63,654,716	66,855,348	83,701,048	7,691,369	16,924,467	60,800,700
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,179,479	87,688,643	8,553,641	17,005,983	63,654,716	66,855,348	83,701,048	7,691,369	16,924,467	60,800,700
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,375,114	14,378,620	0	200,107	110,371	1,887,790	14,631,743	0	175,389	115,696
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	2,375,114	14,378,620	0	200,107	110,371	1,887,790	14,631,743	0	175,389	115,696
14	Total available stable funding	/	/	/	/	145,321,299	/	/	/	/	140,115,444
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	4,650,911	/	/	/	/	4,292,229
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:	1,468,306	55,676,281	13,526,881	83,316,345	93,107,155	1,701,643	49,914,525	12,472,419	82,204,852	90,592,020
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	18,895,509	76,897	392,238	946,780	0	15,935,329	36,202	20,550	469,366
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	307,387	10,043,691	3,246,820	13,904,463	17,320,173	423,886	9,645,888	3,398,525	13,783,301	17,314,181
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	934,983	24,380,321	9,152,568	54,702,137	61,942,637	1,086,149	22,214,363	8,128,526	54,042,081	60,112,352
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	2,585	3,585,027	1,258,954	5,963,451	5,474,565	16,553	2,847,845	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	225,935	2,084,355	779,062	3,526,512	4,662,597	191,607	1,845,459	637,413	3,509,767	4,412,857
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	5,300,863	1,509,330	206,739	20,798,398	26,729,444	4,720,542	1,379,481	175,005	20,419,631	25,595,933
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)	/	/	/	1,312,397	1,115,537	/	/	/	1,255,928	1,067,539
29	Derivative assets	/	/	/	368,275	368,275	/	/	/	296,754	296,754
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	249,720	249,720	/	/	/	190,134	190,134
31	All other assets not included in the above categories	5,300,863	1,509,330	206,739	18,868,005	24,995,910	4,720,542	1,379,481	175,005	18,676,814	24,041,505
32	Off-balance sheet items	/	/	/	143,249,600	3,144,838	/	/	/	139,416,324	2,969,208
33	Total required stable funding	/	/	/	/	127,883,563	/	/	/	/	123,739,985
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	113.6%	/	/	/	/	113.2%