

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

(In million yen, %)

Item		Current Quarter (June 30, 2026)					Prior Quarter (March 31, 2026)				
		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:	12,407,062	189,271	0	4,722,064	17,279,126	12,100,618	109,171	150,000	4,110,111	16,360,730
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	12,407,062	150,000	0	4,616,038	17,173,100	12,100,618	0	150,000	4,019,117	16,269,736
3	Other capital instruments that are not included in the above category	0	39,271	0	106,025	106,025	0	109,171	0	90,993	90,993
4	Funding from retail and small business customers; of which:	67,584,721	89,022	0	20,093	62,036,292	67,463,415	87,647	0	29,686	61,914,978
5	Stable deposits	22,196,612	0	0	0	21,086,782	21,786,712	0	0	0	20,697,377
6	Less stable deposits	45,388,108	89,022	0	20,093	40,949,510	45,676,702	87,647	0	29,686	41,217,601
7	Wholesale funding; of which:	70,112,935	81,524,590	8,939,522	16,013,874	66,568,292	71,987,947	79,114,167	8,989,070	15,777,121	66,404,033
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	70,112,935	81,524,590	8,939,522	16,013,874	66,568,292	71,987,947	79,114,167	8,989,070	15,777,121	66,404,033
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,530,417	7,942,970	0	227,052	138,214	2,506,057	9,831,998	0	269,646	137,927
12	Derivative liabilities	/	/	/	140,266	/	/	/	/	135,874	/
13	All other liabilities and equity not included in the above categories	2,530,417	7,942,970	0	86,785	138,214	2,506,057	9,831,998	0	133,772	137,927
14	Total available stable funding	/	/	/	/	146,021,926	/	/	/	/	144,817,670
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	4,019,897	/	/	/	/	4,114,098
16	Deposits held at financial institutions for operational purposes	390,029	79,589	0	0	234,809	508,283	37,127	0	0	272,705
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,487,733	56,244,041	14,082,037	83,253,638	93,560,028	2,137,795	49,958,392	15,840,293	83,961,814	93,852,087
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	15,574,493	294,147	368,323	824,547	0	14,298,706	53,761	407,386	615,490
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	259,037	13,552,504	3,789,273	14,483,577	18,578,390	293,259	11,319,255	5,527,017	14,648,246	19,397,280
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	979,013	24,680,115	9,200,388	54,540,644	61,726,746	1,612,167	22,112,057	9,523,604	54,904,962	61,442,870
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	19,253	4,067,889	1,625,807	6,363,885	5,993,522	514,875	3,392,961	1,757,600	6,342,860	6,055,396
22	Residential mortgages; of which:	0	259,169	258,687	10,685,062	8,138,447	0	265,141	259,527	10,772,012	8,210,851
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	155,392	155,907	6,013,918	4,064,697	0	158,261	155,632	6,038,466	4,081,950
24	Securities that are not in default and do not qualify as HQLA and other similar assets	249,682	2,177,758	539,540	3,176,030	4,291,895	232,367	1,963,230	476,382	3,229,206	4,185,594
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	5,152,365	997,554	466,050	11,945,848	18,058,800	4,869,638	808,883	305,164	12,432,554	18,010,743
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)	/	/	/	1,165,848	990,971	/	/	/	1,094,957	930,713
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	247,998	247,998	/	/	/	253,186	253,186
31	All other assets not included in the above categories	5,152,365	997,554	466,050	10,532,001	16,819,830	4,869,638	808,883	305,164	11,084,410	16,826,842
32	Off-balance sheet items	/	/	/	138,944,985	3,037,497	/	/	/	140,342,909	2,925,356
33	Total required stable funding	/	/	/	/	118,911,033	/	/	/	/	119,174,990
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	122.7%	/	/	/	/	121.5%