

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Banking Corporation (Non-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:	8,413,360	189,271	0	4,822,540	13,385,901	8,276,530	109,171	150,000	4,197,284	12,623,814
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	8,413,360	150,000	0	4,716,514	13,279,875	8,276,530	0	150,000	4,106,290	12,532,821
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:	63,506,770	89,022	0	30,157	58,353,033	62,932,614	87,647	0	29,686	57,806,063
5	Stable deposits	21,733,260	0	0	0	20,646,597	21,162,811	0	0	0	20,104,670
6	Less stable deposits	41,773,510	89,022	0	30,157	37,706,436	41,769,803	87,647	0	29,686	37,701,392
7	Wholesale funding; of which:	68,024,497	64,256,082	8,589,109	16,232,338	62,163,512	69,851,219	63,199,813	8,148,758	15,481,317	61,291,104
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,024,497	64,256,082	8,589,109	16,232,338	62,163,512	69,851,219	63,199,813	8,148,758	15,481,317	61,291,104
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,463,723	2,401,772	2,854	447,500	1,427	2,197,295	3,208,633	2,438	413,740	1,219
12	Derivative liabilities	/	/	/	418,565	/	/	/	/	382,012	/
13	All other liabilities and equity not included in the above categories	2,463,723	2,401,772	2,854	28,935	1,427	2,197,295	3,208,633	2,438	31,728	1,219
14	Total available stable funding	/	/	/	/	133,903,874	/	/	/	/	131,722,201
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	3,713,381	/	/	/	/	3,909,332
16	Deposits held at financial institutions for operational purposes	470,925	0	0	0	235,462	486,797	0	0	0	243,398
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,508,855	45,399,044	12,119,067	78,250,089	86,981,106	2,121,174	38,986,879	14,074,034	78,790,598	87,311,799
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	7,007,156	0	0	0	0	5,730,254	0	0	0
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	300,197	13,929,666	3,449,758	15,959,149	19,853,471	285,847	11,384,494	5,082,441	16,179,771	20,529,124
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	958,290	22,573,396	8,123,510	49,797,620	56,219,258	1,602,206	20,139,922	8,414,544	50,060,132	55,908,070
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	19,253	4,119,966	1,623,706	5,851,365	5,685,372	514,875	3,432,073	1,754,017	5,854,408	5,761,170
22	Residential mortgages; of which:	0	259,115	258,607	10,453,488	7,987,857	0	265,108	259,485	10,540,630	8,060,416
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	155,384	155,873	5,782,344	3,914,152	0	158,252	155,613	5,807,084	3,931,537
24	Securities that are not in default and do not qualify as HQLA and other similar assets	250,367	1,629,709	287,190	2,039,831	2,920,518	233,120	1,467,099	317,562	2,010,065	2,814,188
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	9,259,875	782,961	265,500	4,359,482	14,262,811	9,521,629	760,755	216,579	4,626,823	14,252,100
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)	/	/	/	1,047,979	890,782	/	/	/	1,019,559	866,625
29	Derivative assets	/	/	/	0	0	/	/	/	0	0
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	181,684	181,684	/	/	/	180,824	180,824
31	All other assets not included in the above categories	9,259,875	782,961	265,500	3,129,817	13,190,344	9,521,629	760,755	216,579	3,426,439	13,204,650
32	Off-balance sheet items	/	/	/	132,575,674	2,768,996	/	/	/	133,904,632	2,660,204
33	Total required stable funding	/	/	/	/	107,961,759	/	/	/	/	108,376,836
34	Non-Consolidated net stable funding ratio (NSFR)	/	/	/	/	124.0%	/	/	/	/	121.5%