

Disclosure of Quantitative Information about Net Stable Funding Ratio
Sumitomo Mitsui Financial Group (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:	16,122,875	189,264	0	4,229,775	20,502,648	15,813,311	109,054	149,896	3,532,080	19,495,289
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	16,122,875	149,997	0	4,123,825	20,396,699	15,813,311	0	149,896	3,441,361	19,404,565
3	Other capital instruments that are not included in the above category	0	39,267	0	105,949	105,949	0	109,054	0	90,719	90,719
4	Funding from retail and small business customers; of which:	67,600,585	89,022	0	30,156	62,061,428	67,488,468	87,647	0	29,686	61,938,778
5	Stable deposits	22,212,477	0	0	0	21,101,853	21,811,765	0	0	0	20,721,177
6	Less stable deposits	45,388,108	89,022	0	30,156	40,959,574	45,676,702	87,647	0	29,686	41,217,601
7	Wholesale funding; of which:	69,802,801	88,040,750	9,359,778	17,043,374	67,849,163	71,709,843	86,897,561	9,197,075	16,416,525	67,199,520
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	69,802,801	88,040,750	9,359,778	17,043,374	67,849,163	71,709,843	86,897,561	9,197,075	16,416,525	67,199,520
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	2,312,619	14,836,061	0	247,200	117,825	2,322,550	18,050,490	0	275,218	119,833
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	2,312,619	14,836,061	0	247,200	117,825	2,322,550	18,050,490	0	275,218	119,833
14	Total available stable funding	/	/	/	/	150,531,066	/	/	/	/	148,753,429
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	4,562,212	/	/	/	/	4,641,112
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:	1,487,154	56,399,961	13,823,961	84,684,107	94,241,597	2,137,418	53,360,471	13,832,936	85,312,815	94,013,906
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	17,832,350	294,147	368,323	801,809	0	17,469,958	53,761	407,386	650,809
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	258,479	11,442,595	3,483,593	13,909,268	17,544,652	292,899	11,471,310	3,464,175	14,103,534	17,871,382
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	979,013	24,713,291	9,225,244	55,996,424	62,989,906	1,612,167	22,223,996	9,553,983	56,347,047	62,705,552
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	19,253	4,075,370	1,625,807	6,363,885	5,993,994	514,875	3,468,080	1,757,600	6,342,860	6,058,708
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	249,660	2,152,555	562,288	3,725,029	4,766,780	232,351	1,930,064	501,489	3,682,835	4,575,311
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	5,166,007	1,941,041	466,050	22,739,645	28,857,344	4,912,887	2,206,681	305,164	22,644,018	28,246,589
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)	/	/	/	1,384,067	1,176,457	/	/	/	1,383,445	1,175,920
29	Derivative assets	/	/	/	374,323	374,323	/	/	/	401,612	401,612
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	269,033	269,033	/	/	/	269,377	269,377
31	All other assets not included in the above categories	5,166,007	1,941,041	466,050	20,712,221	27,037,530	4,912,887	2,206,681	305,164	20,589,582	26,399,665
32	Off-balance sheet items	/	/	/	144,623,224	3,182,041	/	/	/	145,959,452	3,068,570
33	Total required stable funding	/	/	/	/	131,078,006	/	/	/	/	130,242,889
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	114.8%	/	/	/	/	114.2%