

Composition of Leverage Ratio

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(In million yen, %)

| Corresponding line # on Basel III disclosure template (Table2) | Corresponding line # on Basel III disclosure template (Table1) | Items | As of June 30, 2019 | As of March 31, 2019 | |
|--|--|--|--|----------------------|-------------|
| On-balance sheet exposures (1) | | | | | |
| 1 | | On-balance sheet exposures before deducting adjustment items | 180,822,532 | 179,349,049 | |
| | 1a | 1 | Total assets reported in the consolidated balance sheet | 204,572,522 | 203,659,146 |
| | 1b | 2 | The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-) | - | - |
| | 1c | 7 | The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet) | - | - |
| | 1d | 3 | The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (-) | 23,749,990 | 24,310,096 |
| 2 | 7 | The amount of adjustment items pertaining to Tier 1 capital (-) | 999,460 | 999,843 | |
| 3 | | Total on-balance sheet exposures (a) | 179,823,072 | 178,349,206 | |
| Exposures related to derivative transactions (2) | | | | | |
| 4 | | Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | | | |
| | | Replacement cost associated with derivatives transactions, etc. | 3,228,219 | 2,702,937 | |
| 5 | | Add-on amount for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | | | |
| | | Add-on amount associated with derivatives transactions, etc. | 4,538,130 | 4,302,269 | |
| | | The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc. | 623,937 | 622,875 | |
| 6 | | The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework | | | |
| | | The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework | - | - | |
| 7 | | The amount of deductions of receivables (out of those arising from providing cash variation margin) (-) | 95,037 | 97,391 | |
| 8 | | The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-) | | | |
| 9 | | Adjusted effective notional amount of written credit derivatives | 641,081 | 591,253 | |
| 10 | | The amount of deductions from effective notional amount of written credit derivatives (-) | 437,457 | 541,447 | |
| 11 | 4 | Total exposures related to derivative transactions (b) | 8,498,874 | 7,580,496 | |
| Exposures related to repo transactions (3) | | | | | |
| 12 | | The amount of assets related to repo transactions, etc. | 9,542,689 | 10,526,838 | |
| 13 | | The amount of deductions from the assets above (line 12) (-) | - | - | |
| 14 | | The exposures for counterparty credit risk for repo transactions, etc. | 215,950 | 731,057 | |
| 15 | | The exposures for agent repo transaction | | | |
| 16 | 5 | Total exposures related to repo transactions, etc. (c) | 9,758,640 | 11,257,895 | |
| Exposures related to off-balance sheet transactions (4) | | | | | |
| 17 | | Notional amount of off-balance sheet transactions | 63,049,386 | 61,366,247 | |
| 18 | | The amount of adjustments for conversion in relation to off-balance sheet transactions (-) | 39,874,673 | 39,015,093 | |
| 19 | 6 | Total exposures related to off-balance sheet transactions (d) | 23,174,713 | 22,351,153 | |
| Leverage ratio on a consolidated basis (5) | | | | | |
| 20 | | The amount of capital (Tier 1 capital) (e) | 10,781,957 | 10,727,228 | |
| 21 | 8 | Total exposures ((a)+(b)+(c)+(d)) (f) | 221,255,300 | 219,538,751 | |
| 22 | | Leverage ratio on a consolidated basis ((e)/(f)) | 4.87% | 4.88% | |