

## 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 December 31, 2020	As of September 30, 2020	
<b>On-balance sheet exposures (1)</b>					
1		On-balance sheet exposures before deducting adjustment items	148,954,110	142,269,078	
	1a	1	Total assets reported in the consolidated balance sheet	174,415,791	167,319,804
	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) (-)	25,461,680	25,050,726
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	964,789	955,947	
3		Total on-balance sheet exposures (a)	147,989,320	141,313,130	
<b>Exposures related to derivative transactions (2)</b>					
4		Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)			
		Replacement cost associated with derivatives transactions, etc.	2,776,172	2,810,852	
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.	3,536,481	3,880,779	
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	805,918	773,167	
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) (-)	159,601	127,643	
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	1,010,441	1,059,620	
10		The amount of deductions from effective notional amount of written credit derivatives (-)	909,309	922,270	
11	4	Total exposures related to derivative transactions (b)	7,060,101	7,474,505	
<b>Exposures related to repo transactions (3)</b>					
12		The amount of assets related to repo transactions, etc.	9,394,030	9,168,375	
13		The amount of deductions from the assets above (line 12) (-)	—	—	
14		The exposures for counterparty credit risk for repo transactions, etc.	324,400	643,223	
15		The exposures for agent repo transaction			
16	5	Total exposures related to repo transactions, etc. (c)	9,718,430	9,811,599	
<b>Exposures related to off-balance sheet transactions (4)</b>					
17		Notional amount of off-balance sheet transactions	70,137,495	67,605,885	
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	43,865,427	42,266,448	
19	6	Total exposures related to off-balance sheet transactions (d)	26,272,068	25,339,437	
<b>Leverage ratio on a consolidated basis (5)</b>					
20		The amount of capital (Tier 1 capital) (e)	10,996,973	10,763,814	
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	191,039,921	183,938,673	
22		Leverage ratio on a consolidated basis ((e)/(f))	5.75%	5.85%	
<b>Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)</b>					
		Total exposures (f)	191,039,921	183,938,673	
		The amount of deposits with the Bank of Japan	58,589,324	58,438,115	
		Total exposures (including deposits with the Bank of Japan) (f')	249,629,246	242,376,788	
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f'))	4.40%	4.44%	