

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 March 31, 2022 | As of December 31, 2021 | |
|---|--|--|--|-------------------------|-------------|
| On-balance sheet exposures (1) | | | | | |
| 1 | | On-balance sheet exposures before deducting adjustment items | 166,341,091 | 165,381,611 | |
| | 1a | 1 | Total assets reported in the consolidated balance sheet | 197,228,681 | 191,623,349 |
| | 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) (-) | 30,887,589 | 26,241,737 |
| 2 | 7 | The amount of adjustment items pertaining to Tier 1 capital (-) | 1,526,382 | 1,432,058 | |
| 3 | | Total on-balance sheet exposures (a) | 164,814,709 | 163,949,552 | |
| 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. | 3,527,325 | 2,313,213 | |
| 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. | 5,084,780 | 4,588,657 | |
| | | The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc. | 1,111,871 | 615,458 | |
| 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) (-) | 457,683 | 64,224 | |
| 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 | 1,226,418 | 1,087,923 | |
| 10 | | The amount of deductions from effective notional amount of written credit derivatives (-) | 1,099,912 | 1,002,609 | |
| 11 | 4 | Total exposures related to derivative transactions (b) | 9,392,799 | 7,538,418 | |
| Exposures related to repo transactions (3) | | | | | |
| 12 | | The amount of assets related to repo transactions, etc. | 11,685,139 | 10,378,334 | |
| 13 | | The amount of deductions from the assets above (line 12) (-) | — | — | |
| 14 | | The exposures for counterparty credit risk for repo transactions, etc. | 1,137,324 | 473,623 | |
| 15 | | The exposures for agent repo transaction | | | |
| 16 | 5 | Total exposures related to repo transactions, etc. (c) | 12,822,464 | 10,851,958 | |
| Exposures related to off-balance sheet transactions (4) | | | | | |
| 17 | | Notional amount of off-balance sheet transactions | 75,178,234 | 72,831,146 | |
| 18 | | The amount of adjustments for conversion in relation to off-balance sheet transactions (-) | 46,127,804 | 45,132,875 | |
| 19 | 6 | Total exposures related to off-balance sheet transactions (d) | 29,050,429 | 27,698,270 | |
| Leverage ratio on a consolidated basis (5) | | | | | |
| 20 | | The amount of capital (Tier 1 capital) (e) | 11,186,225 | 11,459,809 | |
| 21 | 8 | Total exposures ((a)+(b)+(c)+(d)) (f) | 216,080,403 | 210,038,199 | |
| 22 | | Leverage ratio on a consolidated basis ((e)/(f)) | 5.17% | 5.45% | |
| Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6) | | | | | |
| | | Total exposures (f) | 216,080,403 | 210,038,199 | |
| | | The amount of deposits with the Bank of Japan | 60,475,944 | 59,024,814 | |
| | | Total exposures (including deposits with the Bank of Japan) (f') | 276,556,348 | 269,063,013 | |
| | | Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f')) | 4.04% | 4.25% | |