

## 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, 2021	As of September 30, 2021	
<b>On-balance sheet exposures (1)</b>					
1		On-balance sheet exposures before deducting adjustment items	165,381,611	156,606,998	
	1a	1	Total assets reported in the consolidated balance sheet	191,623,349	182,500,468
	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) (-)	26,241,737	25,893,469
2		7	The amount of adjustment items pertaining to Tier 1 capital (-)	1,432,058	1,189,429
3		Total on-balance sheet exposures (a)	163,949,552	155,417,569	
<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.	2,313,213	2,301,336	
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.	4,588,657	4,020,406	
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	615,458	597,822	
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) (-)	64,224	69,323	
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	1,087,923	1,168,454	
10		The amount of deductions from effective notional amount of written credit derivatives (-)	1,002,609	990,751	
11	4	Total exposures related to derivative transactions (b)	7,538,418	7,027,945	
<b>Exposures related to repo transactions (3)</b>					
12		The amount of assets related to repo transactions, etc.	10,378,334	10,492,895	
13		The amount of deductions from the assets above (line 12) (-)	—	—	
14		The exposures for counterparty credit risk for repo transactions, etc.	473,623	485,120	
15		The exposures for agent repo transaction			
16	5	Total exposures related to repo transactions, etc. (c)	10,851,958	10,978,015	
<b>Exposures related to off-balance sheet transactions (4)</b>					
17		Notional amount of off-balance sheet transactions	72,831,146	70,276,739	
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	45,132,875	43,847,801	
19	6	Total exposures related to off-balance sheet transactions (d)	27,698,270	26,428,938	
<b>Leverage ratio on a consolidated basis (5)</b>					
20		The amount of capital (Tier 1 capital) (e)	11,459,809	11,577,364	
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	210,038,199	199,852,468	
22		Leverage ratio on a consolidated basis ((e)/(f))	5.45%	5.79%	
<b>Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)</b>					
		Total exposures (f)	210,038,199	199,852,468	
		The amount of deposits with the Bank of Japan	59,024,814	58,841,363	
		Total exposures (including deposits with the Bank of Japan) (f')	269,063,013	258,693,832	
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f'))	4.25%	4.47%	