

## Composition of Leverage Ratio

Sumitomo Mitsui Banking Corporation

(In million yen, %)

| Corresponding line # on Basel III disclosure template (Table2)        | Corresponding line # on Basel III disclosure template (Table1) | Items                                                                                                                                                       | As of June 30, 2022 | As of March 31, 2022 |
|-----------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------------|
| <b>On-balance sheet exposures (1)</b>                                 |                                                                |                                                                                                                                                             |                     |                      |
| 1                                                                     |                                                                | On-balance sheet exposures before deducting adjustment items                                                                                                | 156,478,619         | 148,005,600          |
| 1a                                                                    | 1                                                              | Total assets reported in the balance sheet                                                                                                                  | 182,031,969         | 169,370,816          |
| 1b                                                                    | 3                                                              | The amount of assets that are deducted from the total assets reported in the balance sheet (except adjustment items) (-)                                    | 25,553,349          | 21,365,216           |
| 2                                                                     | 7                                                              | The amount of adjustment items pertaining to Tier 1 capital (-)                                                                                             | 514,257             | 495,863              |
| 3                                                                     |                                                                | Total on-balance sheet exposures (a)                                                                                                                        | 155,964,362         | 147,509,736          |
| <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.                                                                                             | 2,720,071           | 1,823,389            |
| 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.                                                                                                | 2,898,622           | 2,623,161            |
|                                                                       |                                                                | The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.                                                  | 1,011,455           | 1,075,654            |
| 6                                                                     |                                                                | The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework  |                     |                      |
|                                                                       |                                                                | The amount of receivables arising from providing cash margin, provided where deducted from the balance sheet pursuant to the operative accounting framework | —                   | —                    |
| 7                                                                     |                                                                | The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)                                                     | 253,645             | 688,742              |
| 8                                                                     |                                                                | The amount of client-cleared trade exposures for which a bank acting as clearing member is not obliged to make any indemnification (-)                      |                     |                      |
| 9                                                                     |                                                                | Adjusted effective notional amount of written credit derivatives                                                                                            | —                   | —                    |
| 10                                                                    |                                                                | The amount of deductions from effective notional amount of written credit derivatives (-)                                                                   | —                   | —                    |
| 11                                                                    | 4                                                              | Total exposures related to derivative transactions (b)                                                                                                      | 6,376,504           | 4,833,463            |
| <b>Exposures related to repo transactions (3)</b>                     |                                                                |                                                                                                                                                             |                     |                      |
| 12                                                                    |                                                                | The amount of assets related to repo transactions, etc.                                                                                                     | 3,076,075           | 3,508,491            |
| 13                                                                    |                                                                | The amount of deductions from the assets above (line 12) (-)                                                                                                | —                   | —                    |
| 14                                                                    |                                                                | The exposures for counterparty credit risk for repo transactions, etc.                                                                                      | 373,547             | 209,839              |
| 15                                                                    |                                                                | The exposures for agent repo transaction                                                                                                                    |                     |                      |
| 16                                                                    | 5                                                              | Total exposures related to repo transactions, etc. (c)                                                                                                      | 3,449,623           | 3,718,330            |
| <b>Exposures related to off-balance sheet transactions (4)</b>        |                                                                |                                                                                                                                                             |                     |                      |
| 17                                                                    |                                                                | Notional amount of off-balance sheet transactions                                                                                                           | 70,028,742          | 81,550,515           |
| 18                                                                    |                                                                | The amount of adjustments for conversion in relation to off-balance sheet transactions (-)                                                                  | 39,111,669          | 52,501,700           |
| 19                                                                    | 6                                                              | Total exposures related to off-balance sheet transactions (d)                                                                                               | 30,917,072          | 29,048,815           |
| <b>Leverage ratio (5)</b>                                             |                                                                |                                                                                                                                                             |                     |                      |
| 20                                                                    |                                                                | The amount of capital (Tier 1 capital) (e)                                                                                                                  | 8,201,644           | 8,351,039            |
| 21                                                                    | 8                                                              | Total exposures ((a)+(b)+(c)+(d)) (f)                                                                                                                       | 196,707,562         | 185,110,346          |
| 22                                                                    |                                                                | Leverage ratio ((e)/(f))                                                                                                                                    | 4.16%               | 4.51%                |
| <b>Leverage ratio (including deposits with the Bank of Japan) (6)</b> |                                                                |                                                                                                                                                             |                     |                      |
|                                                                       |                                                                | Total exposures (f)                                                                                                                                         | 196,707,562         | 185,110,346          |
|                                                                       |                                                                | The amount of deposits with the Bank of Japan                                                                                                               | 57,310,438          | 58,593,913           |
|                                                                       |                                                                | Total exposures (including deposits with the Bank of Japan) (f')                                                                                            | 254,018,000         | 243,704,259          |
|                                                                       |                                                                | Leverage ratio (including deposits with the Bank of Japan) ((e)/(f'))                                                                                       | 3.22%               | 3.42%                |