

Composition of Leverage Ratio on a Consolidated Basis

Sumitomo Mitsui Banking Corporation and Subsidiaries

(In million yen)

| Basel III Template No. | Items | As of March 31, 2024 | As of December 31, 2023 |
|------------------------------|---|----------------------------|-------------------------------|
| 1 | Total assets reported in the consolidated balance sheet | 272,298,248 | |
| 2 | The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-) | — | |
| 3 | Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference | — | |
| 4 | Adjustments for exemption of central bank reserves (-) | 59,381,657 | |
| 5 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (-) | | |
| 6 | Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting | 306,966 | |
| 7 | Adjustments for eligible cash pooling transactions | — | |
| 8 | Adjustments for total exposures related to derivatives transactions, etc. | 1,372,731 | |
| 8a | Total exposures related to derivatives transactions, etc. | 11,160,008 | |
| 8b | The amount of deductions from the exposures above (line 8a) (-) | 9,787,276 | |
| 9 | Adjustment for total exposures related to repo transactions, etc. | 447,928 | |
| 9a | Total exposures related to repo transactions, etc. | 9,218,544 | |
| 9b | The amount of deductions from the exposures above (line 9a) (-) | 8,770,615 | |
| 10 | Adjustments for total off-balance sheet exposures | 30,202,520 | |
| 11 | The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-) | — | |
| 12 | Other adjustments | △ 15,252,560 | |
| 12a | The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-) | 1,108,346 | |
| 12b | The amount of customers' liabilities for acceptances and guarantees (-) | 13,426,544 | |
| 12c | The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework | — | |
| 12d | The amount of receivables arising from providing cash variation margin (-) | 717,669 | |
| 12e | The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (excluding those included in the total assets reported in the consolidated balance sheet) | — | |
| 13 | Total exposures | 229,994,176 | |

| Basel III Template No. | Items | As of March 31, 2024 | As of December 31, 2023 |
|--|---|----------------------------|-------------------------------|
| On-balance sheet exposures (1) | | | |
| 1 | On-balance sheet exposures before deducting adjustments | 181,239,119 | |
| 2 | The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework | — | |
| 3 | The amount of receivables arising from providing cash variation margin (-) | 717,669 | |
| 4 | Adjustment for securities received under repo transactions that are recognised as assets (-) | — | |
| 5 | The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-) | — | |
| 6 | The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-) | 1,108,346 | |
| 7 | Total on-balance sheet exposures (a) | 179,413,103 | |
| Exposures related to derivatives transactions, etc. (2) | | | |
| 8 | Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | 4,805,289 | |
| 9 | Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | 6,194,333 | |
| 10 | Exempted central counterparty (CCP) leg of client-cleared trade exposures (-) | — | |
| 11 | Adjusted effective notional amount of written credit derivatives | 160,384 | |
| 12 | The amount of deductions from effective notional amount of written credit derivatives (-) | — | |
| 13 | Total exposures related to derivatives transactions, etc. (b) | 11,160,008 | |
| Exposures related to repo transactions, etc. (3) | | | |
| 14 | The amount of assets related to repo transactions, etc. | 8,770,615 | |
| 15 | The amount of deductions from the assets above (line 14) (-) | — | |
| 16 | The exposures for counterparty credit risk for repo transactions, etc. | 447,928 | |
| 17 | The exposures for agent repo transaction | | |
| 18 | Total exposures related to repo transactions, etc. (c) | 9,218,543 | |
| Exposures related to off-balance sheet transactions (4) | | | |
| 19 | Notional amount of off-balance sheet items | 84,868,227 | |
| 20 | The amount of adjustments for conversion to off-balance sheet exposures (-) | 54,665,706 | |
| 22 | Total off-balance sheet exposures (d) | 30,202,520 | |
| Leverage ratio on a consolidated basis (5) | | | |
| 23 | The amount of capital (Tier 1 capital) (e) | 11,937,881 | |
| 24 | Total exposures ((a)+(b)+(c)+(d)) (f) | 229,994,176 | |
| 25 | Leverage ratio on a consolidated basis ((e)/(f)) | 5.19% | |
| 26 | Minimum leverage ratio requirement | 3.00% | |
| 27 | Applicable leverage buffer requirement | — | |
| Leverage ratio on a consolidated basis (including due from Bank of Japan) (6) | | | |
| | Total exposures (f) | 229,994,176 | |
| | The amount of due from Bank of Japan | 59,381,657 | |
| | Total exposures (including due from Bank of Japan) (F) | 289,375,834 | |
| | Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(F)) | 4.12% | |
| Disclosure of mean values (7) | | | |
| 28 | Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h)) | 7,689,801 | |
| | Mean value of assets related to repo transactions, etc. (g) | 7,689,801 | |
| | Mean value of deductions from the assets above (-) (h) | — | |
| 29 | Quarter-end value of assets related to repo transactions, etc. (after the deductions) ((i)+(j)) | 8,770,615 | |
| 14 | Quarter-end value of assets related to repo transactions, etc. (i) | 8,770,615 | |
| 15 | Quarter-end value of deductions from the assets above (line 14) (-) (j) | — | |
| 30 | Total exposures (including mean value above (line 28), but excluding due from Bank of Japan) (k) | 228,913,361 | |
| 30a | Total exposures (including mean value above (line 28) and due from Bank of Japan) (l) | 288,295,019 | |
| 31 | Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k)) | 5.21% | |
| 31a | Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l)) | 4.14% | |

| Corresponding line # on Basel III disclosure template (Table2) | Corresponding line # on Basel III disclosure template (Table1) | Items | As of March 31, 2024 | As of December 31, 2023 |
|---|--|--|----------------------|-------------------------|
| On-balance sheet exposures (1) | | | | |
| 1 | | On-balance sheet exposures before deducting adjustment items | | 175,930,453 |
| 1a | 1 | Total assets reported in the consolidated balance sheet | | 204,553,611 |
| 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) (-) | | 28,623,158 |
| 2 | 7 | The amount of adjustment items pertaining to Tier 1 capital (-) | | 966,173 |
| 3 | | Total on-balance sheet exposures (a) | | 174,964,280 |
| 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. | | 3,920,930 |
| 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. | | 5,151,465 |
| | | The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc. | | 885,203 |
| 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) (-) | | 157,841 |
| 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 | | 79,050 |
| 10 | | The amount of deductions from effective notional amount of written credit derivatives (-) | | — |
| 11 | 4 | Total exposures related to derivative transactions (b) | | 9,878,809 |
| Exposures related to repo transactions (3) | | | | |
| 12 | | The amount of assets related to repo transactions, etc. | | 6,686,579 |
| 13 | | The amount of deductions from the assets above (line 12) (-) | | — |
| 14 | | The exposures for counterparty credit risk for repo transactions, etc. | | 474,722 |
| 15 | | The exposures for agent repo transaction | | |
| 16 | 5 | Total exposures related to repo transactions, etc. (c) | | 7,161,302 |
| Exposures related to off-balance sheet transactions (4) | | | | |
| 17 | | Notional amount of off-balance sheet transactions | | 82,159,854 |
| 18 | | The amount of adjustments for conversion in relation to off-balance sheet transactions (-) | | 48,946,744 |
| 19 | 6 | Total exposures related to off-balance sheet transactions (d) | | 33,213,110 |
| Leverage ratio on a consolidated basis (5) | | | | |
| 20 | | The amount of capital (Tier 1 capital) (e) | | 11,083,106 |
| 21 | 8 | Total exposures ((a)+(b)+(c)+(d)) (f) | | 225,217,501 |
| 22 | | Leverage ratio on a consolidated basis ((e)/(f)) | | 4.92% |
| | | Minimum leverage ratio requirement | | 3.00% |
| Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6) | | | | |
| | | Total exposures (f) | | 225,217,501 |
| | | The amount of deposits with the Bank of Japan | | 58,915,097 |
| | | Total exposures (including deposits with the Bank of Japan) (f') | | 284,132,599 |
| | | Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f')) | | 3.90% |