

## 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, 2025	As of December 31, 2024
1	Total assets reported in the consolidated balance sheet	281,800,788	285,302,380
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 (-)	58,026,601	58,824,494
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	156,705	134,225
7	Adjustments for eligible cash pooling transactions	—	—
8	Adjustments for total exposures related to derivatives transactions, etc.	2,460,193	1,290,307
8a	Total exposures related to derivatives transactions, etc.	10,739,448	11,790,061
8b	The amount of deductions from the exposures above (line 8a) (-)	8,279,254	10,499,754
9	Adjustment for total exposures related to repo transactions, etc.	635,957	447,688
9a	Total exposures related to repo transactions, etc.	16,393,132	15,000,363
9b	The amount of deductions from the exposures above (line 9a) (-)	15,757,175	14,552,674
10	Adjustments for total off-balance sheet exposures	31,736,163	32,779,122
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	△ 15,533,315	△ 15,980,148
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,203,512	1,486,744
12b	The amount of customers' liabilities for acceptances and guarantees (-)	13,607,059	14,150,886
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 (-)	722,743	342,517
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	243,229,890	245,149,082

Basel III Template No.	Items	As of March 31, 2025	As of December 31, 2024
<b>On-balance sheet exposures (1)</b>			
1	On-balance sheet exposures before deducting adjustments	186,287,402	187,408,796
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 (-)	722,743	342,517
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) (-)	1,203,512	1,486,744
7	Total on-balance sheet exposures (a)	184,361,146	185,579,534
<b>Exposures related to derivatives transactions, etc. (2)</b>			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	3,532,458	4,747,153
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	7,088,888	7,019,439
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	118,101	23,468
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	10,739,448	11,790,061
<b>Exposures related to repo transactions, etc. (3)</b>			
14	The amount of assets related to repo transactions, etc.	15,757,175	14,552,674
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	635,957	447,688
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	16,393,132	15,000,363
<b>Exposures related to off-balance sheet transactions (4)</b>			
19	Notional amount of off-balance sheet items	88,767,859	90,807,502
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	57,031,695	58,028,380
22	Total off-balance sheet exposures (d)	31,736,163	32,779,122
<b>Leverage ratio on a consolidated basis (5)</b>			
23	The amount of capital (Tier 1 capital) (e)	12,410,687	12,419,402
24	Total exposures ((a)+(b)+(c)+(d)) (f)	243,229,890	245,149,082
25	Leverage ratio on a consolidated basis ((e)/(f))	5.10%	5.06%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	—	—
<b>Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)</b>			
	Total exposures (f)	243,229,890	245,149,082
	The amount of due from Bank of Japan	58,026,601	58,824,494
	Total exposures (including due from Bank of Japan) (f')	301,256,492	303,973,576
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.11%	4.08%
<b>Disclosure of mean values (7)</b>			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	11,886,140	11,711,555
	Mean value of assets related to repo transactions, etc. (g)	11,886,140	11,711,555
	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))	15,757,175	14,552,674
14	Quarter-end value of assets related to repo transactions, etc. (i)	15,757,175	14,552,674
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)	239,358,855	242,307,962
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	297,385,457	301,132,457
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.18%	5.12%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.17%	4.12%