

Composition of Leverage Ratio

Sumitomo Mitsui Banking Corporation

(In million yen)

Basel III Template No.	Items	As of March 31, 2025	As of December 31, 2024
1	Total assets reported in the balance sheet	257,602,725	262,186,964
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for exemption of central bank reserves (-)	55,906,448	56,614,078
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.	△ 719,218	△ 1,574,820
8a	Total exposures related to derivatives transactions, etc.	6,687,990	7,492,118
8b	The amount of deductions from the exposures above (line 8a) (-)	7,407,208	9,066,938
9	Adjustment for total exposures related to repo transactions, etc.	449,885	302,315
9a	Total exposures related to repo transactions, etc.	10,207,606	9,335,882
9b	The amount of deductions from the exposures above (line 9a) (-)	9,757,720	9,033,566
10	Adjustments for total off-balance sheet exposures	32,359,724	34,153,024
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	△ 16,543,296	△ 17,728,357
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,061,043	1,299,279
12b	The amount of customers' liabilities for acceptances and guarantees (-)	14,999,422	16,266,702
12c	The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	—
12d	The amount of receivables arising from providing cash variation margin (-)	482,831	162,375
13	Total exposures	217,400,077	220,859,274

Basel III Template No.	Items	As of March 31, 2025	As of December 31, 2024
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	169,688,630	171,339,903
2	The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	—
3	The amount of receivables arising from providing cash variation margin (-)	482,831	162,375
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) (-)	1,061,043	1,299,279
7	Total on-balance sheet exposures (a)	168,144,755	169,878,248
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	1,905,224	2,848,836
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,745,383	4,643,282
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	37,382	—
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	6,687,990	7,492,118
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	9,757,720	9,033,566
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	449,885	302,315
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	10,207,606	9,335,882
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	81,271,104	83,764,465
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	48,911,379	49,611,440
22	Total off-balance sheet exposures (d)	32,359,724	34,153,024
Leverage ratio (5)			
23	The amount of capital (Tier 1 capital) (e)	9,589,803	9,637,584
24	Total exposures ((a)+(b)+(c)+(d)) (f)	217,400,077	220,859,274
25	Leverage ratio ((e)/(f))	4.41%	4.36%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	—	—
Leverage ratio (including due from Bank of Japan) (6)			
	Total exposures (f)	217,400,077	220,859,274
	The amount of due from Bank of Japan	55,906,448	56,614,078
	Total exposures (including due from Bank of Japan) (f')	273,306,526	277,473,353
	Leverage ratio (including due from Bank of Japan) ((e)/(f'))	3.50%	3.47%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	5,955,205	5,927,807
	Mean value of assets related to repo transactions, etc. (g)	5,955,205	5,927,807
	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))	9,757,720	9,033,566
14	Quarter-end value of assets related to repo transactions, etc. (i)	9,757,720	9,033,566
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)	213,597,562	217,753,516
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	269,504,011	274,367,595
31	Leverage ratio (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	4.48%	4.42%
31a	Leverage ratio (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	3.55%	3.51%