

## Composition of Leverage Ratio on a Consolidated Basis

Sumitomo Mitsui Banking Corporation and Subsidiaries

(In million yen)

Basel III Template No.	Items	As of December 31, 2024	As of September 30, 2024
1	Total assets reported in the consolidated balance sheet	285,302,380	267,511,385
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 (-)	58,824,494	59,603,455
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	134,225	288,422
7	Adjustments for eligible cash pooling transactions	—	—
8	Adjustments for total exposures related to derivatives transactions, etc.	1,290,307	2,184,684
8a	Total exposures related to derivatives transactions, etc.	11,790,061	10,105,329
8b	The amount of deductions from the exposures above (line 8a) (-)	10,499,754	7,920,645
9	Adjustment for total exposures related to repo transactions, etc.	447,688	453,944
9a	Total exposures related to repo transactions, etc.	15,000,363	14,578,591
9b	The amount of deductions from the exposures above (line 9a) (-)	14,552,674	14,124,646
10	Adjustments for total off-balance sheet exposures	32,779,122	30,178,110
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	△ 15,980,148	△ 14,450,555
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,486,744	1,217,857
12b	The amount of customers' liabilities for acceptances and guarantees (-)	14,150,886	12,762,235
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 (-)	342,517	470,462
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	245,149,082	226,562,536

Basel III Template No.	Items	As of December 31, 2024	As of September 30, 2024
<b>On-balance sheet exposures (1)</b>			
1	On-balance sheet exposures before deducting adjustments	187,408,796	173,388,825
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 (-)	342,517	470,462
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) (-)	1,486,744	1,217,857
7	Total on-balance sheet exposures (a)	185,579,534	171,700,505
<b>Exposures related to derivatives transactions, etc. (2)</b>			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,747,153	3,720,820
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	7,019,439	6,307,169
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	23,468	77,339
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	11,790,061	10,105,329
<b>Exposures related to repo transactions, etc. (3)</b>			
14	The amount of assets related to repo transactions, etc.	14,552,674	14,124,646
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	447,688	453,944
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	15,000,363	14,578,591
<b>Exposures related to off-balance sheet transactions (4)</b>			
19	Notional amount of off-balance sheet items	90,807,502	84,220,230
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	58,028,380	54,042,120
22	Total off-balance sheet exposures (d)	32,779,122	30,178,110
<b>Leverage ratio on a consolidated basis (5)</b>			
23	The amount of capital (Tier 1 capital) (e)	12,419,402	12,160,373
24	Total exposures ((a)+(b)+(c)+(d)) (f)	245,149,082	226,562,536
25	Leverage ratio on a consolidated basis ((e)/(f))	5.06%	5.36%
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)	245,149,082	226,562,536
	The amount of due from Bank of Japan	58,824,494	59,603,455
	Total exposures (including due from Bank of Japan) (f')	303,973,576	286,165,992
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.08%	4.24%
<b>Disclosure of mean values (7)</b>			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	11,711,555	10,845,000
	Mean value of assets related to repo transactions, etc. (g)	11,711,555	10,845,000
	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))	14,552,674	14,124,646
14	Quarter-end value of assets related to repo transactions, etc. (i)	14,552,674	14,124,646
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)	242,307,962	223,282,891
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	301,132,457	282,886,346
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.12%	5.44%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.12%	4.29%