

Composition of Leverage Ratio on a Consolidated Basis

Sumitomo Mitsui Financial Group, Inc. 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	306,282,015	310,852,859
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 (-)	60,817,997	61,104,957
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	1,112,074	850,201
7	Adjustments for eligible cash pooling transactions	—	—
8	Adjustments for total exposures related to derivatives transactions, etc.	1,857,702	1,458,169
8a	Total exposures related to derivatives transactions, etc.	12,359,418	13,621,480
8b	The amount of deductions from the exposures above (line 8a) (-)	10,501,716	12,163,311
9	Adjustment for total exposures related to repo transactions, etc.	967,582	634,359
9a	Total exposures related to repo transactions, etc.	22,973,164	22,073,270
9b	The amount of deductions from the exposures above (line 9a) (-)	22,005,581	21,438,910
10	Adjustments for total off-balance sheet exposures	34,116,479	34,902,804
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	7,093	54,447
12	Other adjustments	△ 19,084,598	△ 19,416,289
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	3,239,996	3,435,322
12b	The amount of customers' liabilities for acceptances and guarantees (-)	15,139,799	15,636,337
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 (-)	704,803	344,629
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	264,426,165	268,122,699

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	198,928,995	201,359,544
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 (-)	704,803	344,629
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) (-)	7,093	54,447
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	3,239,996	3,435,322
7	Total on-balance sheet exposures (a)	194,977,102	197,525,144
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,209,455	5,584,893
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	7,935,495	7,924,792
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	1,374,854	1,197,308
12	The amount of deductions from effective notional amount of written credit derivatives (-)	1,160,385	1,085,514
13	Total exposures related to derivatives transactions, etc. (b)	12,359,418	13,621,480
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	22,005,581	21,438,910
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	967,582	634,359
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	22,973,164	22,073,270
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	94,170,772	95,967,478
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	60,054,292	61,064,674
22	Total off-balance sheet exposures (d)	34,116,479	34,902,804
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	13,258,816	13,507,414
24	Total exposures ((a)+(b)+(c)+(d)) (f)	264,426,165	268,122,699
25	Leverage ratio on a consolidated basis ((e)/(f))	5.01%	5.03%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	0.55%	0.55%
Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)			
	Total exposures (f)	264,426,165	268,122,699
	The amount of due from Bank of Japan	60,817,997	61,104,957
	Total exposures (including due from Bank of Japan) (f')	325,244,163	329,227,657
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.07%	4.10%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	17,587,215	17,358,338
	Mean value of assets related to repo transactions, etc. (g)	17,587,215	17,358,338
	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))	22,005,581	21,438,910
14	Quarter-end value of assets related to repo transactions, etc. (i)	22,005,581	21,438,910
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)	260,007,799	264,042,127
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	320,825,797	325,147,084
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.09%	5.11%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.13%	4.15%