

## 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 September 30, 2024	As of June 30, 2024
1	Total assets reported in the consolidated balance sheet	290,022,585	301,990,164
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 (-)	62,503,606	62,965,627
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	1,085,329	1,876,256
7	Adjustments for eligible cash pooling transactions	—	—
8	Adjustments for total exposures related to derivatives transactions, etc.	2,259,541	1,459,033
8a	Total exposures related to derivatives transactions, etc.	11,656,082	13,747,665
8b	The amount of deductions from the exposures above (line 8a) (-)	9,396,540	12,288,631
9	Adjustment for total exposures related to repo transactions, etc.	641,006	703,992
9a	Total exposures related to repo transactions, etc.	20,004,746	17,259,130
9b	The amount of deductions from the exposures above (line 9a) (-)	19,363,739	16,555,138
10	Adjustments for total off-balance sheet exposures	31,885,274	35,046,157
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	16	—
12	Other adjustments	△ 17,631,051	△ 18,494,836
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	2,901,210	2,849,473
12b	The amount of customers' liabilities for acceptances and guarantees (-)	14,244,674	15,064,257
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 (-)	485,166	581,106
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	245,759,064	259,615,139

Basel III Template No.	Items	As of September 30, 2024	As of June 30, 2024
<b>On-balance sheet exposures (1)</b>			
1	On-balance sheet exposures before deducting adjustments	185,599,354	196,992,765
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 (-)	485,166	581,106
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) (-)	16	—
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	2,901,210	2,849,473
7	Total on-balance sheet exposures (a)	182,212,960	193,562,185
<b>Exposures related to derivatives transactions, etc. (2)</b>			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,403,033	6,155,107
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	7,083,857	7,416,302
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	1,393,718	1,277,778
12	The amount of deductions from effective notional amount of written credit derivatives (-)	1,224,527	1,101,523
13	Total exposures related to derivatives transactions, etc. (b)	11,656,082	13,747,665
<b>Exposures related to repo transactions, etc. (3)</b>			
14	The amount of assets related to repo transactions, etc.	19,363,739	16,555,138
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	641,006	703,992
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	20,004,746	17,259,130
<b>Exposures related to off-balance sheet transactions (4)</b>			
19	Notional amount of off-balance sheet items	88,899,561	93,762,025
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	57,014,286	58,715,867
22	Total off-balance sheet exposures (d)	31,885,274	35,046,157
<b>Leverage ratio on a consolidated basis (5)</b>			
23	The amount of capital (Tier 1 capital) (e)	13,420,930	13,870,748
24	Total exposures ((a)+(b)+(c)+(d)) (f)	245,759,064	259,615,139
25	Leverage ratio on a consolidated basis ((e)/(f))	5.46%	5.34%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	0.55%	0.55%
<b>Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)</b>			
	Total exposures (f)	245,759,064	259,615,139
	The amount of due from Bank of Japan	62,503,606	62,965,627
	Total exposures (including due from Bank of Japan) (f')	308,262,670	322,580,767
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.35%	4.29%
<b>Disclosure of mean values (7)</b>			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	16,253,987	15,431,592
	Mean value of assets related to repo transactions, etc. (g)	16,253,987	15,431,592
	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))	19,363,739	16,555,138
14	Quarter-end value of assets related to repo transactions, etc. (i)	19,363,739	16,555,138
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)	242,649,311	258,491,593
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	305,152,917	321,457,221
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.53%	5.36%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.39%	4.31%