

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 December 31, 2024	As of September 30, 2024
1	Total assets reported in the consolidated balance sheet	310,852,859	290,022,585
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 (-)	61,104,957	62,503,606
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	850,201	1,085,329
7	Adjustments for eligible cash pooling transactions	—	—
8	Adjustments for total exposures related to derivatives transactions, etc.	1,458,169	2,259,541
8a	Total exposures related to derivatives transactions, etc.	13,621,480	11,656,082
8b	The amount of deductions from the exposures above (line 8a) (-)	12,163,311	9,396,540
9	Adjustment for total exposures related to repo transactions, etc.	634,359	641,006
9a	Total exposures related to repo transactions, etc.	22,073,270	20,004,746
9b	The amount of deductions from the exposures above (line 9a) (-)	21,438,910	19,363,739
10	Adjustments for total off-balance sheet exposures	34,902,804	31,885,274
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	54,447	16
12	Other adjustments	△ 19,416,289	△ 17,631,051
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	3,435,322	2,901,210
12b	The amount of customers' liabilities for acceptances and guarantees (-)	15,636,337	14,244,674
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 (-)	344,629	485,166
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	268,122,699	245,759,064

Basel III Template No.	Items	As of December 31, 2024	As of September 30, 2024
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	201,359,544	185,599,354
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 (-)	344,629	485,166
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) (-)	54,447	16
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	3,435,322	2,901,210
7	Total on-balance sheet exposures (a)	197,525,144	182,212,960
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	5,584,893	4,403,033
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	7,924,792	7,083,857
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	1,197,308	1,393,718
12	The amount of deductions from effective notional amount of written credit derivatives (-)	1,085,514	1,224,527
13	Total exposures related to derivatives transactions, etc. (b)	13,621,480	11,656,082
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	21,438,910	19,363,739
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	634,359	641,006
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	22,073,270	20,004,746
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	95,967,478	88,899,561
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	61,064,674	57,014,286
22	Total off-balance sheet exposures (d)	34,902,804	31,885,274
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	13,507,414	13,420,930
24	Total exposures ((a)+(b)+(c)+(d)) (f)	268,122,699	245,759,064
25	Leverage ratio on a consolidated basis ((e)/(f))	5.03%	5.46%
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)	268,122,699	245,759,064
	The amount of due from Bank of Japan	61,104,957	62,503,606
	Total exposures (including due from Bank of Japan) (f')	329,227,657	308,262,670
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.10%	4.35%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	17,358,338	16,253,987
	Mean value of assets related to repo transactions, etc. (g)	17,358,338	16,253,987
	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))	21,438,910	19,363,739
14	Quarter-end value of assets related to repo transactions, etc. (i)	21,438,910	19,363,739
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)	264,042,127	242,649,311
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	325,147,084	305,152,917
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.11%	5.53%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.15%	4.39%