

Composition of Leverage Ratio on a Consolidated Basis

Sumitomo Mitsui Banking Corporation and Subsidiaries

(In million yen)

Basel III Template No.	Items	As of March 31, 2026	As of December 31, 2025
1	Total assets reported in the consolidated balance sheet	302,866,381	291,126,759
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 (-)	53,031,284	51,373,392
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	755,270	232,752
7	Adjustments for eligible cash pooling transactions	2,037	6,846
8	Adjustments for total exposures related to derivatives transactions, etc.	2,374,203	2,163,286
8a	Total exposures related to derivatives transactions, etc.	13,704,219	12,642,095
8b	The amount of deductions from the exposures above (line 8a) (-)	11,330,015	10,478,808
9	Adjustment for total exposures related to repo transactions, etc.	614,879	764,564
9a	Total exposures related to repo transactions, etc.	22,944,818	20,674,711
9b	The amount of deductions from the exposures above (line 9a) (-)	22,329,938	19,910,146
10	Adjustments for total off-balance sheet exposures	35,876,690	34,051,644
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	(17,594,281)	(16,368,541)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,372,149	1,241,514
12b	The amount of customers' liabilities for acceptances and guarantees (-)	15,389,233	14,485,563
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 (-)	832,897	641,462
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	271,863,897	260,603,920

Basel III Template No.	Items	As of March 31, 2026	As of December 31, 2025
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	201,543,216	195,118,447
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 (-)	832,897	641,462
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) (-)	1,372,149	1,241,514
7	Total on-balance sheet exposures (a)	199,338,169	193,235,469
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,747,109	4,369,385
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	8,765,481	8,257,777
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	191,627	14,932
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	13,704,219	12,642,095
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	22,329,938	19,910,146
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	614,879	764,564
17	The exposures for agent repo transaction	—	—
18	Total exposures related to repo transactions, etc. (c)	22,944,818	20,674,711
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	94,627,775	96,105,054
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	58,751,085	62,053,410
22	Total off-balance sheet exposures (d)	35,876,690	34,051,644
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	13,497,506	13,601,185
24	Total exposures ((a)+(b)+(c)+(d)) (f)	271,863,897	260,603,920
25	Leverage ratio on a consolidated basis ((e)/(f))	4.96%	5.21%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	—	—
Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)			
	Total exposures (f)	271,863,897	260,603,920
	The amount of due from Bank of Japan	53,031,284	51,373,392
	Total exposures (including due from Bank of Japan) (f')	324,895,182	311,977,312
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.15%	4.35%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	16,342,203	14,668,109
	Mean value of assets related to repo transactions, etc. (g)	16,342,203	14,668,109
	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))	22,329,938	19,910,146
14	Quarter-end value of assets related to repo transactions, etc. (i)	22,329,938	19,910,146
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)	265,876,162	255,361,883
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	318,907,447	306,735,275
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.07%	5.32%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.23%	4.43%