

## Composition of Leverage Ratio

Sumitomo Mitsui Banking Corporation

(In million yen)

Basel III Template No.	Items	As of March 31, 2026	As of December 31, 2025
1	Total assets reported in the balance sheet	265,558,413	258,764,277
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for exemption of central bank reserves (-)	50,787,311	49,134,515
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	—	—
8	Adjustments for total exposures related to derivatives transactions, etc.	(828,997)	(787,667)
8a	Total exposures related to derivatives transactions, etc.	9,131,346	8,471,018
8b	The amount of deductions from the exposures above (line 8a) (-)	9,960,344	9,258,686
9	Adjustment for total exposures related to repo transactions, etc.	382,009	481,179
9a	Total exposures related to repo transactions, etc.	10,404,717	10,448,905
9b	The amount of deductions from the exposures above (line 9a) (-)	10,022,707	9,967,726
10	Adjustments for total off-balance sheet exposures	36,129,855	34,249,224
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	(18,090,533)	(16,999,077)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	956,188	1,071,321
12b	The amount of customers' liabilities for acceptances and guarantees (-)	16,579,830	15,617,734
12c	The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	—
12d	The amount of receivables arising from providing cash variation margin (-)	554,514	310,020
13	Total exposures	233,118,706	226,806,172

Basel III Template No.	Items	As of March 31, 2026	As of December 31, 2025
<b>On-balance sheet exposures (1)</b>			
1	On-balance sheet exposures before deducting adjustments	178,963,490	175,018,367
2	The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	—
3	The amount of receivables arising from providing cash variation margin (-)	554,514	310,020
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) (-)	956,188	1,071,321
7	Total on-balance sheet exposures (a)	177,452,786	173,637,025
<b>Exposures related to derivatives transactions, etc. (2)</b>			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	3,184,583	2,873,301
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	5,875,221	5,597,716
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	71,541	—
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	9,131,346	8,471,018
<b>Exposures related to repo transactions, etc. (3)</b>			
14	The amount of assets related to repo transactions, etc.	10,022,707	9,967,726
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	382,009	481,179
17	The exposures for agent repo transaction	—	—
18	Total exposures related to repo transactions, etc. (c)	10,404,717	10,448,905
<b>Exposures related to off-balance sheet transactions (4)</b>			
19	Notional amount of off-balance sheet items	85,537,408	86,969,596
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	49,407,552	52,720,372
22	Total off-balance sheet exposures (d)	36,129,855	34,249,224
<b>Leverage ratio (5)</b>			
23	The amount of capital (Tier 1 capital) (e)	10,806,735	10,929,903
24	Total exposures ((a)+(b)+(c)+(d)) (f)	233,118,706	226,806,172
25	Leverage ratio ((e)/(f))	4.63%	4.81%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	—	—
<b>Leverage ratio (including due from Bank of Japan) (6)</b>			
	Total exposures (f)	233,118,706	226,806,172
	The amount of due from Bank of Japan	50,787,311	49,134,515
	Total exposures (including due from Bank of Japan) (f')	283,906,017	275,940,688
	Leverage ratio (including due from Bank of Japan) ((e)/(f'))	3.80%	3.96%
<b>Disclosure of mean values (7)</b>			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	7,278,015	6,551,265
	Mean value of assets related to repo transactions, etc. (g)	7,278,015	6,551,265
	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))	10,022,707	9,967,726
14	Quarter-end value of assets related to repo transactions, etc. (i)	10,022,707	9,967,726
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)	230,374,013	223,389,712
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	281,161,325	272,524,228
31	Leverage ratio (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	4.69%	4.89%
31a	Leverage ratio (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	3.84%	4.01%