

Composition of Leverage Ratio on a Consolidated Basis

Sumitomo Mitsui Banking Corporation and Subsidiaries

(In million yen)

Basel III Template No.	Items	As of June 30, 2025	As of March 31, 2025
1	Total assets reported in the consolidated balance sheet	277,271,187	281,800,788
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 (-)	56,000,681	58,026,601
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	347,057	156,705
7	Adjustments for eligible cash pooling transactions	738	—
8	Adjustments for total exposures related to derivatives transactions, etc.	2,509,876	2,460,193
8a	Total exposures related to derivatives transactions, etc.	10,695,579	10,739,448
8b	The amount of deductions from the exposures above (line 8a) (-)	8,185,703	8,279,254
9	Adjustment for total exposures related to repo transactions, etc.	557,665	635,957
9a	Total exposures related to repo transactions, etc.	14,343,783	16,393,132
9b	The amount of deductions from the exposures above (line 9a) (-)	13,786,118	15,757,175
10	Adjustments for total off-balance sheet exposures	31,709,056	31,736,163
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	(15,136,219)	(15,533,315)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,220,195	1,203,512
12b	The amount of customers' liabilities for acceptances and guarantees (-)	13,363,025	13,607,059
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 (-)	552,998	722,743
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	241,258,680	243,229,890

Basel III Template No.	Items	As of June 30, 2025	As of March 31, 2025
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	186,283,454	186,287,402
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 (-)	552,998	722,743
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) (-)	1,220,195	1,203,512
7	Total on-balance sheet exposures (a)	184,510,260	184,361,146
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	3,397,918	3,532,458
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	7,265,706	7,088,888
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	31,954	118,101
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	10,695,579	10,739,448
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	13,786,118	15,757,175
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	557,665	635,957
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	14,343,783	16,393,132
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	89,414,396	88,767,859
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	57,705,339	57,031,695
22	Total off-balance sheet exposures (d)	31,709,056	31,736,163
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	12,617,612	12,410,687
24	Total exposures ((a)+(b)+(c)+(d)) (f)	241,258,680	243,229,890
25	Leverage ratio on a consolidated basis ((e)/(f))	5.22%	5.10%
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)	241,258,680	243,229,890
	The amount of due from Bank of Japan	56,000,681	58,026,601
	Total exposures (including due from Bank of Japan) (f')	297,259,362	301,256,492
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.24%	4.11%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	11,931,909	11,886,140
	Mean value of assets related to repo transactions, etc. (g)	11,931,909	11,886,140
	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))	13,786,118	15,757,175
14	Quarter-end value of assets related to repo transactions, etc. (i)	13,786,118	15,757,175
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)	239,404,472	239,358,855
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	295,405,154	297,385,457
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.27%	5.18%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.27%	4.17%