

Composition of Leverage Ratio

Sumitomo Mitsui Banking Corporation

(In million yen)

Basel III Template No.	Items	As of June 30, 2025	As of March 31, 2025
1	Total assets reported in the balance sheet	252,230,111	257,602,725
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for exemption of central bank reserves (-)	53,831,701	55,906,448
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	—	—
8	Adjustments for total exposures related to derivatives transactions, etc.	(296,748)	(719,218)
8a	Total exposures related to derivatives transactions, etc.	6,721,865	6,687,990
8b	The amount of deductions from the exposures above (line 8a) (-)	7,018,614	7,407,208
9	Adjustment for total exposures related to repo transactions, etc.	427,149	449,885
9a	Total exposures related to repo transactions, etc.	7,946,531	10,207,606
9b	The amount of deductions from the exposures above (line 9a) (-)	7,519,381	9,757,720
10	Adjustments for total off-balance sheet exposures	31,863,652	32,359,724
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	(15,938,357)	(16,543,296)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,058,166	1,061,043
12b	The amount of customers' liabilities for acceptances and guarantees (-)	14,614,180	14,999,422
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 (-)	266,010	482,831
13	Total exposures	214,801,162	217,400,077

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	169,593,290	169,688,630
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 (-)	266,010	482,831
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) (-)	1,058,166	1,061,043
7	Total on-balance sheet exposures (a)	168,269,113	168,144,755
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	1,847,326	1,905,224
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,874,539	4,745,383
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	—	37,382
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	6,721,865	6,687,990
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	7,519,381	9,757,720
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	427,149	449,885
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	7,946,531	10,207,606
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	80,690,009	81,271,104
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	48,826,357	48,911,379
22	Total off-balance sheet exposures (d)	31,863,652	32,359,724
Leverage ratio (5)			
23	The amount of capital (Tier 1 capital) (e)	10,156,465	9,589,803
24	Total exposures ((a)+(b)+(c)+(d)) (f)	214,801,162	217,400,077
25	Leverage ratio ((e)/(f))	4.72%	4.41%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	—	—
Leverage ratio (including due from Bank of Japan) (6)			
	Total exposures (f)	214,801,162	217,400,077
	The amount of due from Bank of Japan	53,831,701	55,906,448
	Total exposures (including due from Bank of Japan) (f')	268,632,864	273,306,526
	Leverage ratio (including due from Bank of Japan) ((e)/(f'))	3.78%	3.50%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	5,445,269	5,955,205
	Mean value of assets related to repo transactions, etc. (g)	5,445,269	5,955,205
	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))	7,519,381	9,757,720
14	Quarter-end value of assets related to repo transactions, etc. (i)	7,519,381	9,757,720
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)	212,727,050	213,597,562
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	266,558,752	269,504,011
31	Leverage ratio (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	4.77%	4.48%
31a	Leverage ratio (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	3.81%	3.55%