

Composition of Leverage Ratio on a Consolidated Basis

Sumitomo Mitsui Banking Corporation and Subsidiaries

(In million yen)

Basel III Template No.	Items	As of September 30, 2025	As of June 30, 2025
1	Total assets reported in the consolidated balance sheet	281,940,452	277,271,187
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 (-)	54,833,270	56,000,681
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	104,436	347,057
7	Adjustments for eligible cash pooling transactions	2,159	738
8	Adjustments for total exposures related to derivatives transactions, etc.	2,653,681	2,509,876
8a	Total exposures related to derivatives transactions, etc.	11,391,323	10,695,579
8b	The amount of deductions from the exposures above (line 8a) (-)	8,737,641	8,185,703
9	Adjustment for total exposures related to repo transactions, etc.	578,326	557,665
9a	Total exposures related to repo transactions, etc.	16,984,460	14,343,783
9b	The amount of deductions from the exposures above (line 9a) (-)	16,406,133	13,786,118
10	Adjustments for total off-balance sheet exposures	32,698,241	31,709,056
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	(15,829,658)	(15,136,219)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,231,489	1,220,195
12b	The amount of customers' liabilities for acceptances and guarantees (-)	13,966,938	13,363,025
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 (-)	631,229	552,998
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	247,314,370	241,258,680

Basel III Template No.	Items	As of September 30, 2025	As of June 30, 2025
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	188,103,064	186,283,454
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 (-)	631,229	552,998
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) (-)	1,231,489	1,220,195
7	Total on-balance sheet exposures (a)	186,240,345	184,510,260
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	3,444,680	3,397,918
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	7,827,602	7,265,706
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	119,039	31,954
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	11,391,323	10,695,579
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	16,406,133	13,786,118
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	578,326	557,665
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	16,984,460	14,343,783
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	92,195,611	89,414,396
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	59,497,369	57,705,339
22	Total off-balance sheet exposures (d)	32,698,241	31,709,056
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	12,675,147	12,617,612
24	Total exposures ((a)+(b)+(c)+(d)) (f)	247,314,370	241,258,680
25	Leverage ratio on a consolidated basis ((e)/(f))	5.12%	5.22%
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)	247,314,370	241,258,680
	The amount of due from Bank of Japan	54,833,270	56,000,681
	Total exposures (including due from Bank of Japan) (f')	302,147,641	297,259,362
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.19%	4.24%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	12,909,900	11,931,909
	Mean value of assets related to repo transactions, etc. (g)	12,909,900	11,931,909
	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))	16,406,133	13,786,118
14	Quarter-end value of assets related to repo transactions, etc. (i)	16,406,133	13,786,118
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)	243,818,137	239,404,472
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	298,651,408	295,405,154
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.19%	5.27%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.24%	4.27%