

## Composition of Leverage Ratio on a Consolidated Basis

Sumitomo Mitsui Banking Corporation and Subsidiaries

(In million yen)

Basel III Template No.	Items	As of December 31, 2025	As of September 30, 2025
1	Total assets reported in the consolidated balance sheet	291,126,759	281,940,452
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 (-)	51,373,392	54,833,270
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	232,752	104,436
7	Adjustments for eligible cash pooling transactions	6,846	2,159
8	Adjustments for total exposures related to derivatives transactions, etc.	2,163,286	2,653,681
8a	Total exposures related to derivatives transactions, etc.	12,642,095	11,391,323
8b	The amount of deductions from the exposures above (line 8a) (-)	10,478,808	8,737,641
9	Adjustment for total exposures related to repo transactions, etc.	764,564	578,326
9a	Total exposures related to repo transactions, etc.	20,674,711	16,984,460
9b	The amount of deductions from the exposures above (line 9a) (-)	19,910,146	16,406,133
10	Adjustments for total off-balance sheet exposures	34,051,644	32,698,241
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	(16,368,541)	(15,829,658)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,241,514	1,231,489
12b	The amount of customers' liabilities for acceptances and guarantees (-)	14,485,563	13,966,938
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 (-)	641,462	631,229
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	260,603,920	247,314,370

Basel III Template No.	Items	As of December 31, 2025	As of September 30, 2025
<b>On-balance sheet exposures (1)</b>			
1	On-balance sheet exposures before deducting adjustments	195,118,447	188,103,064
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 (-)	641,462	631,229
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) (-)	1,241,514	1,231,489
7	Total on-balance sheet exposures (a)	193,235,469	186,240,345
<b>Exposures related to derivatives transactions, etc. (2)</b>			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,369,385	3,444,680
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	8,257,777	7,827,602
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	14,932	119,039
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	12,642,095	11,391,323
<b>Exposures related to repo transactions, etc. (3)</b>			
14	The amount of assets related to repo transactions, etc.	19,910,146	16,406,133
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	764,564	578,326
17	The exposures for agent repo transaction	—	—
18	Total exposures related to repo transactions, etc. (c)	20,674,711	16,984,460
<b>Exposures related to off-balance sheet transactions (4)</b>			
19	Notional amount of off-balance sheet items	96,105,054	92,195,611
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	62,053,410	59,497,369
22	Total off-balance sheet exposures (d)	34,051,644	32,698,241
<b>Leverage ratio on a consolidated basis (5)</b>			
23	The amount of capital (Tier 1 capital) (e)	13,601,185	12,675,147
24	Total exposures ((a)+(b)+(c)+(d)) (f)	260,603,920	247,314,370
25	Leverage ratio on a consolidated basis ((e)/(f))	5.21%	5.12%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	—	—
<b>Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)</b>			
	Total exposures (f)	260,603,920	247,314,370
	The amount of due from Bank of Japan	51,373,392	54,833,270
	Total exposures (including due from Bank of Japan) (f')	311,977,312	302,147,641
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.35%	4.19%
<b>Disclosure of mean values (7)</b>			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	14,668,109	12,909,900
	Mean value of assets related to repo transactions, etc. (g)	14,668,109	12,909,900
	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))	19,910,146	16,406,133
14	Quarter-end value of assets related to repo transactions, etc. (i)	19,910,146	16,406,133
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)	255,361,883	243,818,137
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	306,735,275	298,651,408
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.32%	5.19%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.43%	4.24%