

## Composition of Leverage Ratio

Sumitomo Mitsui Banking Corporation

(In million yen)

Basel III Template No.	Items	As of December 31, 2025	As of September 30, 2025
1	Total assets reported in the balance sheet	258,764,277	253,516,614
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for exemption of central bank reserves (-)	49,134,515	52,614,598
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	—	—
8	Adjustments for total exposures related to derivatives transactions, etc.	(787,667)	(206,513)
8a	Total exposures related to derivatives transactions, etc.	8,471,018	7,426,600
8b	The amount of deductions from the exposures above (line 8a) (-)	9,258,686	7,633,114
9	Adjustment for total exposures related to repo transactions, etc.	481,179	383,577
9a	Total exposures related to repo transactions, etc.	10,448,905	8,382,534
9b	The amount of deductions from the exposures above (line 9a) (-)	9,967,726	7,998,956
10	Adjustments for total off-balance sheet exposures	34,249,224	33,042,284
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	(16,999,077)	(16,578,627)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,071,321	1,035,204
12b	The amount of customers' liabilities for acceptances and guarantees (-)	15,617,734	15,145,105
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 (-)	310,020	398,316
13	Total exposures	226,806,172	217,647,173

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	175,018,367	170,229,275
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 (-)	310,020	398,316
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) (-)	1,071,321	1,035,204
7	Total on-balance sheet exposures (a)	173,637,025	168,795,754
<b>Exposures related to derivatives transactions, etc. (2)</b>			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	2,873,301	1,976,569
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	5,597,716	5,415,152
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	—	34,878
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	8,471,018	7,426,600
<b>Exposures related to repo transactions, etc. (3)</b>			
14	The amount of assets related to repo transactions, etc.	9,967,726	7,998,956
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	481,179	383,577
17	The exposures for agent repo transaction	—	—
18	Total exposures related to repo transactions, etc. (c)	10,448,905	8,382,534
<b>Exposures related to off-balance sheet transactions (4)</b>			
19	Notional amount of off-balance sheet items	86,969,596	83,517,033
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	52,720,372	50,474,749
22	Total off-balance sheet exposures (d)	34,249,224	33,042,284
<b>Leverage ratio (5)</b>			
23	The amount of capital (Tier 1 capital) (e)	10,929,903	10,351,314
24	Total exposures ((a)+(b)+(c)+(d)) (f)	226,806,172	217,647,173
25	Leverage ratio ((e)/(f))	4.81%	4.75%
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)	226,806,172	217,647,173
	The amount of due from Bank of Japan	49,134,515	52,614,598
	Total exposures (including due from Bank of Japan) (f')	275,940,688	270,261,772
	Leverage ratio (including due from Bank of Japan) ((e)/(f'))	3.96%	3.83%
<b>Disclosure of mean values (7)</b>			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	6,551,265	5,428,932
	Mean value of assets related to repo transactions, etc. (g)	6,551,265	5,428,932
	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))	9,967,726	7,998,956
14	Quarter-end value of assets related to repo transactions, etc. (i)	9,967,726	7,998,956
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)	223,389,712	215,077,149
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	272,524,228	267,691,747
31	Leverage ratio (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	4.89%	4.81%
31a	Leverage ratio (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.01%	3.86%