## Composition of Leverage Ratio on a Consolidated Basis

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(In million yen)

| Basel Ⅲ Template No. | Items | As of March 31, 2026 | As of December 31, 2025 |
|---|---|---|---|
| 1 | Total assets reported in the consolidated balance sheet | 328,511,145 | 316,731,786 |
| 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 (-) | 55,730,857 | 53,550,780 |
| 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 | 1,970,127 | 1,313,429 |
| 7 | Adjustments for eligible cash pooling transactions | 2,037 | 6,846 |
| 8 | Adjustments for total exposures related to derivatives transactions, etc. | 133,426 | 502,342 |
| 8a | Total exposures related to derivatives transactions, etc. | 15,927,133 | 14,707,058 |
| 8b | The amount of deductions from the exposures above (line 8a) (-) | 15,793,707 | 14,204,716 |
| 9 | Adjustment for total exposures related to repo transactions, etc. | 870,260 | 1,011,388 |
| 9a | Total exposures related to repo transactions, etc. | 27,217,004 | 26,232,928 |
| 9b | The amount of deductions from the exposures above (line 9a) (-) | 26,346,744 | 25,221,539 |
| 10 | Adjustments for total off-balance sheet exposures | 38,266,864 | 36,199,650 |
| 11 | The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-) | 56,802 | 136,784 |
| 12 | Other adjustments | (21,219,710) | (20,148,154) |
| 12a | The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-) | 3,335,163 | 3,363,471 |
| 12b | The amount of customers' liabilities for acceptances and guarantees (-) | 17,033,172 | 16,085,990 |
| 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 (-) | 851,374 | 698,692 |
| 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 | 292,746,491 | 281,929,723 |

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(In million yen, %)

| Basel Ⅲ Template No. | Items | | As of March 31, 2026 | As of December 31, 2025 |
|---|---|---|---|---|
| **On-balance sheet exposures (1)** | | | | |
| 1 | On-balance sheet exposures before deducting adjustments | | 215,578,828 | 208,989,034 |
| 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 (-) | | 851,374 | 698,692 |
| 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) (-) | | 56,802 | 136,784 |
| 6 | The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-) | | 3,335,163 | 3,363,471 |
| 7 | Total on-balance sheet exposures | (a) | 211,335,488 | 204,790,085 |
| **Exposures related to derivatives transactions, etc. (2)** | | | | |
| 8 | Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | | 5,735,558 | 5,305,210 |
| 9 | Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | | 9,886,982 | 9,289,527 |
| 10 | Exempted central counterparty (CCP) leg of client-cleared trade exposures (-) | | — | — |
| 11 | Adjusted effective notional amount of written credit derivatives | | 1,658,671 | 1,362,465 |
| 12 | The amount of deductions from effective notional amount of written credit derivatives (-) | | 1,354,078 | 1,250,144 |
| 13 | Total exposures related to derivatives transactions, etc. | (b) | 15,927,133 | 14,707,058 |
| **Exposures related to repo transactions, etc. (3)** | | | | |
| 14 | The amount of assets related to repo transactions, etc. | | 26,346,744 | 25,221,539 |
| 15 | The amount of deductions from the assets above (line 14) (-) | | — | — |
| 16 | The exposures for counterparty credit risk for repo transactions, etc. | | 870,260 | 1,011,388 |
| 17 | The exposures for agent repo transaction | | | |
| 18 | Total exposures related to repo transactions, etc. | (c) | 27,217,004 | 26,232,928 |
| **Exposures related to off-balance sheet transactions (4)** | | | | |
| 19 | Notional amount of off-balance sheet items | | 99,954,122 | 101,123,476 |
| 20 | The amount of adjustments for conversion to off-balance sheet exposures (-) | | 61,687,258 | 64,923,825 |
| 22 | Total off-balance sheet exposures | (d) | 38,266,864 | 36,199,650 |
| **Leverage ratio on a consolidated basis (5)** | | | | |
| 23 | The amount of capital (Tier 1 capital) | (e) | 14,655,855 | 14,648,899 |
| 24 | Total exposures ((a)+(b)+(c)+(d)) | (f) | 292,746,491 | 281,929,723 |
| 25 | Leverage ratio on a consolidated basis ((e)/(f)) | | 5.00% | 5.19% |
| 26 | Minimum leverage ratio requirement | | 3.15% | 3.15% |
| 27 | Applicable leverage buffer requirement | | 0.55% | 0.55% |
| **Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)** | | | | |
| | Total exposures | (f) | 292,746,491 | 281,929,723 |
| | The amount of due from Bank of Japan | | 55,730,857 | 53,550,780 |
| | Total exposures (including due from Bank of Japan) | (f') | 348,477,348 | 335,480,504 |
| | Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f')) | | 4.20% | 4.36% |
| **Disclosure of mean values (7)** | | | | |
| 28 | Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h)) | | 21,343,497 | 19,527,473 |
| | Mean value of assets related to repo transactions, etc. | (g) | 21,343,497 | 19,527,473 |
| | 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)) | | 26,346,744 | 25,221,539 |
| 14 | Quarter-end value of assets related to repo transactions, etc. | (i) | 26,346,744 | 25,221,539 |
| 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) | 287,743,244 | 276,235,657 |
| 30a | Total exposures (including mean value above (line 28) and due from Bank of Japan) | (l) | 343,474,102 | 329,786,437 |
| 31 | Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k)) | | 5.09% | 5.30% |
| 31a | Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l)) | | 4.26% | 4.44% |