

## 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 June 30, 2025	As of March 31, 2025
1	Total assets reported in the consolidated balance sheet	298,919,970	306,282,015
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 (-)	58,548,785	60,817,997
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	1,123,790	1,112,074
7	Adjustments for eligible cash pooling transactions	738	—
8	Adjustments for total exposures related to derivatives transactions, etc.	2,355,932	1,857,702
8a	Total exposures related to derivatives transactions, etc.	12,368,580	12,359,418
8b	The amount of deductions from the exposures above (line 8a) (-)	10,012,647	10,501,716
9	Adjustment for total exposures related to repo transactions, etc.	818,463	967,582
9a	Total exposures related to repo transactions, etc.	19,816,832	22,973,164
9b	The amount of deductions from the exposures above (line 9a) (-)	18,998,369	22,005,581
10	Adjustments for total off-balance sheet exposures	33,814,951	34,116,479
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	67,456	7,093
12	Other adjustments	(18,438,290)	(19,084,598)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	2,933,687	3,239,996
12b	The amount of customers' liabilities for acceptances and guarantees (-)	14,919,148	15,139,799
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 (-)	585,454	704,803
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	259,979,313	264,426,165

Basel III Template No.	Items	As of June 30, 2025	As of March 31, 2025
<b>On-balance sheet exposures (1)</b>			
1	On-balance sheet exposures before deducting adjustments	197,565,548	198,928,995
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 (-)	585,454	704,803
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) (-)	67,456	7,093
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	2,933,687	3,239,996
7	Total on-balance sheet exposures (a)	193,978,949	194,977,102
<b>Exposures related to derivatives transactions, etc. (2)</b>			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,117,021	4,209,455
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	8,126,215	7,935,495
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	1,192,956	1,374,854
12	The amount of deductions from effective notional amount of written credit derivatives (-)	1,067,612	1,160,385
13	Total exposures related to derivatives transactions, etc. (b)	12,368,580	12,359,418
<b>Exposures related to repo transactions, etc. (3)</b>			
14	The amount of assets related to repo transactions, etc.	18,998,369	22,005,581
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	818,463	967,582
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	19,816,832	22,973,164
<b>Exposures related to off-balance sheet transactions (4)</b>			
19	Notional amount of off-balance sheet items	94,458,398	94,170,772
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	60,643,447	60,054,292
22	Total off-balance sheet exposures (d)	33,814,951	34,116,479
<b>Leverage ratio on a consolidated basis (5)</b>			
23	The amount of capital (Tier 1 capital) (e)	13,673,511	13,258,816
24	Total exposures ((a)+(b)+(c)+(d)) (f)	259,979,313	264,426,165
25	Leverage ratio on a consolidated basis ((e)/(f))	5.25%	5.01%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	0.55%	0.55%
<b>Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)</b>			
	Total exposures (f)	259,979,313	264,426,165
	The amount of due from Bank of Japan	58,548,785	60,817,997
	Total exposures (including due from Bank of Japan) (f')	318,528,099	325,244,163
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.29%	4.07%
<b>Disclosure of mean values (7)</b>			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	17,064,074	17,587,215
	Mean value of assets related to repo transactions, etc. (g)	17,064,074	17,587,215
	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))	18,998,369	22,005,581
14	Quarter-end value of assets related to repo transactions, etc. (i)	18,998,369	22,005,581
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)	258,045,018	260,007,799
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	316,593,804	320,825,797
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.29%	5.09%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.31%	4.13%