

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 September 30, 2025	As of June 30, 2025
1	Total assets reported in the consolidated balance sheet	305,905,915	298,919,970
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 (-)	57,640,977	58,548,785
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	923,092	1,123,790
7	Adjustments for eligible cash pooling transactions	2,159	738
8	Adjustments for total exposures related to derivatives transactions, etc.	1,858,953	2,355,932
8a	Total exposures related to derivatives transactions, etc.	13,194,324	12,368,580
8b	The amount of deductions from the exposures above (line 8a) (-)	11,335,370	10,012,647
9	Adjustment for total exposures related to repo transactions, etc.	1,033,862	818,463
9a	Total exposures related to repo transactions, etc.	23,358,588	19,816,832
9b	The amount of deductions from the exposures above (line 9a) (-)	22,324,725	18,998,369
10	Adjustments for total off-balance sheet exposures	34,926,020	33,814,951
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	124,568	67,456
12	Other adjustments	(19,425,810)	(18,438,290)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	3,201,863	2,933,687
12b	The amount of customers' liabilities for acceptances and guarantees (-)	15,559,987	14,919,148
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 (-)	663,958	585,454
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	267,458,647	259,979,313

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	199,970,105	197,565,548
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 (-)	663,958	585,454
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) (-)	124,568	67,456
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	3,201,863	2,933,687
7	Total on-balance sheet exposures (a)	195,979,714	193,978,949
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,219,401	4,117,021
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	8,742,325	8,126,215
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	1,402,102	1,192,956
12	The amount of deductions from effective notional amount of written credit derivatives (-)	1,169,504	1,067,612
13	Total exposures related to derivatives transactions, etc. (b)	13,194,324	12,368,580
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	22,324,725	18,998,369
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	1,033,862	818,463
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	23,358,588	19,816,832
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	97,352,688	94,458,398
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	62,426,668	60,643,447
22	Total off-balance sheet exposures (d)	34,926,020	33,814,951
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	13,838,402	13,673,511
24	Total exposures ((a)+(b)+(c)+(d)) (f)	267,458,647	259,979,313
25	Leverage ratio on a consolidated basis ((e)/(f))	5.17%	5.25%
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)	267,458,647	259,979,313
	The amount of due from Bank of Japan	57,640,977	58,548,785
	Total exposures (including due from Bank of Japan) (f')	325,099,625	318,528,099
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.25%	4.29%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	18,583,096	17,064,074
	Mean value of assets related to repo transactions, etc. (g)	18,583,096	17,064,074
	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))	22,324,725	18,998,369
14	Quarter-end value of assets related to repo transactions, etc. (i)	22,324,725	18,998,369
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)	263,717,017	258,045,018
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	321,357,995	316,593,804
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.24%	5.29%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.30%	4.31%