

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 December 31, 2025 | As of September 30, 2025 |
|------------------------------|---|-------------------------------|--------------------------------|
| 1 | Total assets reported in the consolidated balance sheet | 316,731,786 | 305,905,915 |
| 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 (-) | 53,550,780 | 57,640,977 |
| 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 | 1,313,429 | 923,092 |
| 7 | Adjustments for eligible cash pooling transactions | 6,846 | 2,159 |
| 8 | Adjustments for total exposures related to derivatives transactions, etc. | 502,342 | 1,858,953 |
| 8a | Total exposures related to derivatives transactions, etc. | 14,707,058 | 13,194,324 |
| 8b | The amount of deductions from the exposures above (line 8a) (-) | 14,204,716 | 11,335,370 |
| 9 | Adjustment for total exposures related to repo transactions, etc. | 1,011,388 | 1,033,862 |
| 9a | Total exposures related to repo transactions, etc. | 26,232,928 | 23,358,588 |
| 9b | The amount of deductions from the exposures above (line 9a) (-) | 25,221,539 | 22,324,725 |
| 10 | Adjustments for total off-balance sheet exposures | 36,199,650 | 34,926,020 |
| 11 | The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-) | 136,784 | 124,568 |
| 12 | Other adjustments | (20,148,154) | (19,425,810) |
| 12a | The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-) | 3,363,471 | 3,201,863 |
| 12b | The amount of customers' liabilities for acceptances and guarantees (-) | 16,085,990 | 15,559,987 |
| 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 (-) | 698,692 | 663,958 |
| 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 | 281,929,723 | 267,458,647 |

| Basel III Template No. | Items | As of December 31, 2025 | As of September 30, 2025 |
|--|---|-------------------------------|--------------------------------|
| On-balance sheet exposures (1) | | | |
| 1 | On-balance sheet exposures before deducting adjustments | 208,989,034 | 199,970,105 |
| 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 (-) | 698,692 | 663,958 |
| 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) (-) | 136,784 | 124,568 |
| 6 | The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-) | 3,363,471 | 3,201,863 |
| 7 | Total on-balance sheet exposures (a) | 204,790,085 | 195,979,714 |
| Exposures related to derivatives transactions, etc. (2) | | | |
| 8 | Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | 5,305,210 | 4,219,401 |
| 9 | Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | 9,289,527 | 8,742,325 |
| 10 | Exempted central counterparty (CCP) leg of client-cleared trade exposures (-) | — | — |
| 11 | Adjusted effective notional amount of written credit derivatives | 1,362,465 | 1,402,102 |
| 12 | The amount of deductions from effective notional amount of written credit derivatives (-) | 1,250,144 | 1,169,504 |
| 13 | Total exposures related to derivatives transactions, etc. (b) | 14,707,058 | 13,194,324 |
| Exposures related to repo transactions, etc. (3) | | | |
| 14 | The amount of assets related to repo transactions, etc. | 25,221,539 | 22,324,725 |
| 15 | The amount of deductions from the assets above (line 14) (-) | — | — |
| 16 | The exposures for counterparty credit risk for repo transactions, etc. | 1,011,388 | 1,033,862 |
| 17 | The exposures for agent repo transaction | — | — |
| 18 | Total exposures related to repo transactions, etc. (c) | 26,232,928 | 23,358,588 |
| Exposures related to off-balance sheet transactions (4) | | | |
| 19 | Notional amount of off-balance sheet items | 101,123,476 | 97,352,688 |
| 20 | The amount of adjustments for conversion to off-balance sheet exposures (-) | 64,923,825 | 62,426,668 |
| 22 | Total off-balance sheet exposures (d) | 36,199,650 | 34,926,020 |
| Leverage ratio on a consolidated basis (5) | | | |
| 23 | The amount of capital (Tier 1 capital) (e) | 14,648,899 | 13,838,402 |
| 24 | Total exposures ((a)+(b)+(c)+(d)) (f) | 281,929,723 | 267,458,647 |
| 25 | Leverage ratio on a consolidated basis ((e)/(f)) | 5.19% | 5.17% |
| 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) | 281,929,723 | 267,458,647 |
| | The amount of due from Bank of Japan | 53,550,780 | 57,640,977 |
| | Total exposures (including due from Bank of Japan) (f') | 335,480,504 | 325,099,625 |
| | Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f')) | 4.36% | 4.25% |
| Disclosure of mean values (7) | | | |
| 28 | Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h)) | 19,527,473 | 18,583,096 |
| | Mean value of assets related to repo transactions, etc. (g) | 19,527,473 | 18,583,096 |
| | 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)) | 25,221,539 | 22,324,725 |
| 14 | Quarter-end value of assets related to repo transactions, etc. (i) | 25,221,539 | 22,324,725 |
| 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) | 276,235,657 | 263,717,017 |
| 30a | Total exposures (including mean value above (line 28) and due from Bank of Japan) (l) | 329,786,437 | 321,357,995 |
| 31 | Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k)) | 5.30% | 5.24% |
| 31a | Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l)) | 4.44% | 4.30% |