

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%