Composition of Leverage Ratio on a Consolidated Basis

Sumitomo Mitsui Banking Corporation and Subsidiaries

(In million yen)

Basel Ⅲ Template No.	Items	As of June 30, 2026	As of March 31, 2026
1	Total assets reported in the consolidated balance sheet	303,257,157	302,866,381
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 (-)	53,369,800	53,031,284
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	293,602	755,270
7	Adjustments for eligible cash pooling transactions	2,183	2,037
8	Adjustments for total exposures related to derivatives transactions, etc.	2,631,417	2,374,203
8a	Total exposures related to derivatives transactions, etc.	14,172,264	13,704,219
8b	The amount of deductions from the exposures above (line 8a) (-)	11,540,846	11,330,015
9	Adjustment for total exposures related to repo transactions, etc.	931,799	614,879
9a	Total exposures related to repo transactions, etc.	22,835,826	22,944,818
9b	The amount of deductions from the exposures above (line 9a) (-)	21,904,027	22,329,938
10	Adjustments for total off-balance sheet exposures	37,386,090	35,876,690
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	(18,331,650)	(17,594,281)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,432,529	1,372,149
12b	The amount of customers' liabilities for acceptances and guarantees (-)	16,281,965	15,389,233
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 (-)	617,155	832,897
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	272,800,797	271,863,897

Sumitomo Mitsui Banking Corporation and Subsidiaries

(In million yen, %)

Basel Ⅲ Template No.	Items		As of June 30, 2026	As of March 31, 2026
On-balance sheet exposures (1)				
1	On-balance sheet exposures before deducting adjustments		200,456,302	201,543,216
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 (-)		617,155	832,897
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) (-)		—	—
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)		1,432,529	1,372,149
7	Total on-balance sheet exposures	(a)	198,406,617	199,338,169
Exposures related to derivatives transactions, etc. (2)				
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		4,953,939	4,747,109
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		9,076,058	8,765,481
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)		—	—
11	Adjusted effective notional amount of written credit derivatives		142,265	191,627
12	The amount of deductions from effective notional amount of written credit derivatives (-)		—	—
13	Total exposures related to derivatives transactions, etc.	(b)	14,172,264	13,704,219
Exposures related to repo transactions, etc. (3)				
14	The amount of assets related to repo transactions, etc.		21,904,027	22,329,938
15	The amount of deductions from the assets above (line 14) (-)		—	—
16	The exposures for counterparty credit risk for repo transactions, etc.		931,799	614,879
17	The exposures for agent repo transaction			
18	Total exposures related to repo transactions, etc.	(c)	22,835,826	22,944,818
Exposures related to off-balance sheet transactions (4)				
19	Notional amount of off-balance sheet items		97,690,010	94,627,775
20	The amount of adjustments for conversion to off-balance sheet exposures (-)		60,303,920	58,751,085
22	Total off-balance sheet exposures	(d)	37,386,090	35,876,690
Leverage ratio on a consolidated basis (5)				
23	The amount of capital (Tier 1 capital)	(e)	14,310,781	13,497,506
24	Total exposures ((a)+(b)+(c)+(d))	(f)	272,800,797	271,863,897
25	Leverage ratio on a consolidated basis ((e)/(f))		5.24%	4.96%
26	Minimum leverage ratio requirement		3.15%	3.15%
27	Applicable leverage buffer requirement		—	—
Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)				
	Total exposures	(f)	272,800,797	271,863,897
	The amount of due from Bank of Japan		53,369,800	53,031,284
	Total exposures (including due from Bank of Japan)	(f')	326,170,598	324,895,182
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))		4.38%	4.15%
Disclosure of mean values (7)				
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))		20,997,532	16,342,203
	Mean value of assets related to repo transactions, etc.	(g)	20,997,532	16,342,203
	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))		21,904,027	22,329,938
14	Quarter-end value of assets related to repo transactions, etc.	(i)	21,904,027	22,329,938
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)	271,894,302	265,876,162
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan)	(l)	325,264,103	318,907,447
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))		5.26%	5.07%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))		4.39%	4.23%