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, 2026	As of March 31, 2026
1	Total assets reported in the consolidated balance sheet	327,469,563	328,511,145
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 (-)	55,424,588	55,730,857
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	1,356,613	1,970,127
7	Adjustments for eligible cash pooling transactions	2,183	2,037
8	Adjustments for total exposures related to derivatives transactions, etc.	290,974	133,426
8a	Total exposures related to derivatives transactions, etc.	16,814,283	15,927,133
8b	The amount of deductions from the exposures above (line 8a) (-)	16,523,308	15,793,707
9	Adjustment for total exposures related to repo transactions, etc.	1,105,152	870,260
9a	Total exposures related to repo transactions, etc.	25,945,219	27,217,004
9b	The amount of deductions from the exposures above (line 9a) (-)	24,840,066	26,346,744
10	Adjustments for total off-balance sheet exposures	39,720,063	38,266,864
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	38,565	56,802
12	Other adjustments	(22,150,136)	(21,219,710)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	3,530,273	3,335,163
12b	The amount of customers' liabilities for acceptances and guarantees (-)	17,942,736	17,033,172
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 (-)	677,126	851,374
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	292,331,259	292,746,491

Sumitomo Mitsui Financial Group, Inc. 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		214,097,659	215,578,828
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 (-)		677,126	851,374
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) (-)		38,565	56,802
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)		3,530,273	3,335,163
7	Total on-balance sheet exposures	(a)	209,851,693	211,335,488
Exposures related to derivatives transactions, etc. (2)				
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		6,111,565	5,735,558
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		10,462,351	9,886,982
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)		―	―
11	Adjusted effective notional amount of written credit derivatives		1,540,610	1,658,671
12	The amount of deductions from effective notional amount of written credit derivatives (-)		1,300,244	1,354,078
13	Total exposures related to derivatives transactions, etc.	(b)	16,814,283	15,927,133
Exposures related to repo transactions, etc. (3)				
14	The amount of assets related to repo transactions, etc.		24,840,066	26,346,744
15	The amount of deductions from the assets above (line 14) (-)		―	―
16	The exposures for counterparty credit risk for repo transactions, etc.		1,105,152	870,260
17	The exposures for agent repo transaction			
18	Total exposures related to repo transactions, etc.	(c)	25,945,219	27,217,004
Exposures related to off-balance sheet transactions (4)				
19	Notional amount of off-balance sheet items		102,545,223	99,954,122
20	The amount of adjustments for conversion to off-balance sheet exposures (-)		62,825,160	61,687,258
22	Total off-balance sheet exposures	(d)	39,720,063	38,266,864
Leverage ratio on a consolidated basis (5)				
23	The amount of capital (Tier 1 capital)	(e)	15,363,626	14,655,855
24	Total exposures ((a)+(b)+(c)+(d))	(f)	292,331,259	292,746,491
25	Leverage ratio on a consolidated basis ((e)/(f))		5.25%	5.00%
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)	292,331,259	292,746,491
	The amount of due from Bank of Japan		55,424,588	55,730,857
	Total exposures (including due from Bank of Japan)	(f')	347,755,848	348,477,348
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))		4.41%	4.20%
Disclosure of mean values (7)				
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))		24,268,114	21,343,497
	Mean value of assets related to repo transactions, etc.	(g)	24,268,114	21,343,497
	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))		24,840,066	26,346,744
14	Quarter-end value of assets related to repo transactions, etc.	(i)	24,840,066	26,346,744
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)	291,759,307	287,743,244
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan)	(l)	347,183,896	343,474,102
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))		5.26%	5.09%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))		4.42%	4.26%