Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen)

OV1: Overview of RWA

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		December 31, 2019	September 30, 2019	December 31, 2019	September 30, 2019
1	Credit risk (excluding counterparty credit risk)	41,531,822	39,860,351	3,491,716	3,351,284
2	Of which: standardised approach (SA)	2,850,048	2,791,755	228,003	223,340
3	Of which: internal ratings-based (IRB) approach	35,243,821	33,845,124	2,988,676	2,870,066
	Of which: significant investments in commercial entities	—	—	—	—
	Of which: lease residual value	46,965	49,933	3,757	3,994
	Other assets	3,390,986	3,173,538	271,278	253,883
4	Counterparty credit risk (CCR)	4,603,891	4,805,917	373,931	390,046
5	Of which: standardised approach for counterparty credit risk (SA-CCR)	—	—	—	—
	Of which: current exposure method (CEM)	1,257,368	1,279,508	105,310	107,180
6	Of which: Expected Positive Exposure (EPE)	—	—	—	—
	Of which: Credit Valuation Adjustment (CVA)	2,643,352	2,765,725	211,468	221,258
	Of which: Central Counterparty (CCP)	170,524	181,046	13,641	14,483
	Others	532,646	579,638	43,510	47,124
7	Equity positions in banking book under market-based approach	720,380	783,272	61,088	66,421
8	Equity investments in funds – look-through approach	2,118,307	2,213,131	169,464	177,050
9	Equity investments in funds – mandate-based approach	—	—	—	—
	Equity investments in funds – simple approach (subject to 250% risk weight)	39,448	38,472	3,167	3,090
	Equity investments in funds – simple approach (subject to 400% risk weight)	384,642	358,487	32,448	30,267
10	Equity investments in funds – fall-back approach	27,551	28,449	2,204	2,275
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	1,104,197	1,073,070	88,335	85,845
13	Of which: securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA)	964,338	928,234	77,147	74,258
14	Of which: securitisation external ratings-based approach (SEC-ERBA)	126,716	133,156	10,137	10,652
15	Of which: securitisation standardised approach (SEC-SA)	—	—	—	—
	Of which: RW 1250% is applied	13,142	11,679	1,051	934
16	Market risk	2,420,045	2,535,344	193,603	202,827
17	Of which: standardised approach (SA)	967,625	852,514	77,410	68,201
18	Of which: internal model approaches (IMA)	1,452,420	1,682,830	116,193	134,626
19	Operational risk	3,815,792	3,747,389	305,263	299,791
20	Of which: Basic Indicator Approach	831,888	831,888	66,551	66,551
21	Of which: Standardised Approach	—	—	—	—
22	Of which: Advanced Measurement Approach	2,983,904	2,915,500	238,712	233,240
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,324,950	2,255,407	197,139	191,247
	Risk weighted assets subject to transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying the scaling factor)	61,479,534	60,001,868	4,918,362	4,800,149