Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen)

**OV1: Overview of RWA**

| Basel III Template No. | | a | b | c | d |
|---|---|---|---|---|---|
| | | RWA | | Minimum capital requirements | |
| | | March 31, 2022 | December 31, 2021 | March 31, 2022 | December 31, 2021 |
| 1 | Credit risk (excluding counterparty credit risk) | 41,710,522 | 40,494,747 | 3,521,026 | 3,418,746 |
| 2 | Of which: standardised approach (SA) | 971,367 | 923,794 | 77,709 | 73,903 |
| 3 | Of which: internal ratings-based (IRB) approach | 38,371,815 | 37,326,397 | 3,253,929 | 3,165,278 |
| | Of which: significant investments in commercial entities | — | — | — | — |
| | Of which: lease residual value | 30,408 | 29,095 | 2,432 | 2,327 |
| | Other assets | 2,336,931 | 2,215,459 | 186,954 | 177,236 |
| 4 | Counterparty credit risk (CCR) | 3,964,465 | 3,858,686 | 324,435 | 315,417 |
| 5 | Of which: standardised approach for counterparty credit risk (SA-CCR) | — | — | — | — |
| | Of which: current exposure method (CEM) | 1,302,103 | 1,155,736 | 110,357 | 97,945 |
| 6 | Of which: Expected Positive Exposure (EPE) | — | — | — | — |
| | Of which: Credit Valuation Adjustment (CVA) | 2,318,675 | 2,350,991 | 185,494 | 188,079 |
| | Of which: Central Counterparty (CCP) | 112,029 | 91,116 | 8,962 | 7,289 |
| | Others | 231,657 | 260,843 | 19,621 | 22,103 |
| 7 | Equity positions in banking book under market-based approach | 874,084 | 1,254,924 | 74,122 | 106,417 |
| 8 | Equity investments in funds – look-through approach | 2,195,559 | 2,016,105 | 175,644 | 161,288 |
| 9 | Equity investments in funds – mandate-based approach | — | — | — | — |
| | Equity investments in funds – simple approach subject to 250% risk weight | 14,425 | 44,570 | 1,223 | 3,779 |
| | Equity investments in funds – simple approach subject to 400% risk weight | 366,911 | 364,154 | 31,085 | 30,852 |
| 10 | Equity investments in funds – fall-back approach | 89,694 | 37,298 | 7,175 | 2,983 |
| 11 | Settlement risk | 113 | 11 | 9 | 1 |
| 12 | Securitisation exposures in banking book | 1,409,040 | 1,303,313 | 112,723 | 104,265 |
| 13 | Of which: securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA) | 1,216,667 | 1,137,723 | 97,333 | 91,017 |
| 14 | Of which: securitisation external ratings-based approach (SEC-ERBA) | 168,987 | 145,498 | 13,519 | 11,639 |
| 15 | Of which: securitisation standardised approach (SEC-SA) | 5,741 | — | 459 | — |
| | Of which: RW 1250% is applied | 17,644 | 20,091 | 1,411 | 1,607 |
| 16 | Market risk | 2,212,808 | 2,683,833 | 177,024 | 214,706 |
| 17 | Of which: standardised approach (SA) | 241,525 | 276,344 | 19,322 | 22,107 |
| 18 | Of which: internal model approaches (IMA) | 1,971,282 | 2,407,488 | 157,702 | 192,599 |
| 19 | Operational risk | 3,207,032 | 3,214,134 | 256,562 | 257,130 |
| 20 | Of which: Basic Indicator Approach | 666,299 | 643,656 | 53,303 | 51,492 |
| 21 | Of which: Standardised Approach | — | — | — | — |
| 22 | Of which: Advanced Measurement Approach | 2,540,732 | 2,570,477 | 203,258 | 205,638 |
| 23 | Amounts below the thresholds for deduction (subject to 250% risk weight) | 1,404,532 | 1,332,850 | 119,053 | 112,981 |
| | Risk weighted assets subject to transitional arrangements | — | — | — | — |
| 24 | Floor adjustment | 6,119,406 | 5,303,056 | 489,552 | 424,244 |
| 25 | Total (after applying the scaling factor) | 66,120,492 | 64,410,194 | 5,289,639 | 5,152,815 |