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 | |
| | | December 31, 2021 | September 30, 2021 | December 31, 2021 | September 30, 2021 |
| 1 | Credit risk (excluding counterparty credit risk) | 40,494,747 | 39,750,385 | 3,418,746 | 3,356,033 |
| 2 | Of which: standardised approach (SA) | 923,794 | 916,328 | 73,903 | 73,306 |
| 3 | Of which: internal ratings-based (IRB) approach | 37,326,397 | 36,667,315 | 3,165,278 | 3,109,388 |
| | Of which: significant investments in commercial entities | — | — | — | — |
| | Of which: lease residual value | 29,095 | 37,200 | 2,327 | 2,976 |
| | Other assets | 2,215,459 | 2,129,542 | 177,236 | 170,363 |
| 4 | Counterparty credit risk (CCR) | 3,858,686 | 3,760,043 | 315,417 | 307,360 |
| 5 | Of which: standardised approach for counterparty credit risk (SA-CCR) | — | — | — | — |
| | Of which: current exposure method (CEM) | 1,155,736 | 1,120,913 | 97,945 | 94,997 |
| 6 | Of which: Expected Positive Exposure (EPE) | — | — | — | — |
| | Of which: Credit Valuation Adjustment (CVA) | 2,350,991 | 2,290,986 | 188,079 | 183,278 |
| | Of which: Central Counterparty (CCP) | 91,116 | 88,093 | 7,289 | 7,047 |
| | Others | 260,843 | 260,049 | 22,103 | 22,036 |
| 7 | Equity positions in banking book under market-based approach | 1,254,924 | 1,692,473 | 106,417 | 143,521 |
| 8 | Equity investments in funds – look-through approach | 2,016,105 | 2,107,221 | 161,288 | 168,577 |
| 9 | Equity investments in funds – mandate-based approach | — | — | — | — |
| | Equity investments in funds – simple approach subject to 250% risk weight | 44,570 | 44,371 | 3,779 | 3,762 |
| | Equity investments in funds – simple approach subject to 400% risk weight | 364,154 | 370,029 | 30,852 | 31,350 |
| 10 | Equity investments in funds – fall-back approach | 37,298 | 25,012 | 2,983 | 2,001 |
| 11 | Settlement risk | 11 | — | 1 | — |
| 12 | Securitisation exposures in banking book | 1,303,313 | 1,151,881 | 104,265 | 92,150 |
| 13 | Of which: securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA) | 1,137,723 | 993,080 | 91,017 | 79,446 |
| 14 | Of which: securitisation external ratings-based approach (SEC-ERBA) | 145,498 | 140,594 | 11,639 | 11,247 |
| 15 | Of which: securitisation standardised approach (SEC-SA) | — | — | — | — |
| | Of which: RW 1250% is applied | 20,091 | 18,206 | 1,607 | 1,456 |
| 16 | Market risk | 2,683,833 | 2,112,475 | 214,706 | 168,998 |
| 17 | Of which: standardised approach (SA) | 276,344 | 197,101 | 22,107 | 15,768 |
| 18 | Of which: internal model approaches (IMA) | 2,407,488 | 1,915,373 | 192,599 | 153,229 |
| 19 | Operational risk | 3,214,134 | 3,204,799 | 257,130 | 256,383 |
| 20 | Of which: Basic Indicator Approach | 643,656 | 643,656 | 51,492 | 51,492 |
| 21 | Of which: Standardised Approach | — | — | — | — |
| 22 | Of which: Advanced Measurement Approach | 2,570,477 | 2,561,143 | 205,638 | 204,891 |
| 23 | Amounts below the thresholds for deduction (subject to 250% risk weight) | 1,332,850 | 1,280,271 | 112,981 | 108,526 |
| | Risk weighted assets subject to transitional arrangements | — | — | — | — |
| 24 | Floor adjustment | 5,303,056 | 4,255,519 | 424,244 | 340,441 |
| 25 | Total (after applying the scaling factor) | 64,410,194 | 62,238,855 | 5,152,815 | 4,979,108 |