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	
		Mar 31, 2024	Dec 31, 2023	Mar 31, 2024	Dec 31, 2023
1	Credit risk (excluding counterparty credit risk)	59,323,638		4,745,891	
2	Of which: standardised approach (SA)	1,398,503		111,880	
3	Of which: foundation internal ratings-based (F-IRB) approach	42,209,315		3,376,745	
4	Of which: supervisory slotting criteria approach	644,912		51,593	
5	Of which: advanced internal ratings-based (A-IRB) approach	12,559,150		1,004,732	
	Of which: significant investments in commercial entities	—		—	
	Of which: lease residual value	23,100		1,848	
	Other assets	2,488,655		199,092	
6	Counterparty credit risk (CCR)	1,922,129		153,770	
7	Of which: standardised approach for counterparty credit risk (SA-CCR)	1,590,346		127,227	
8	Of which: internal model method (IMM)	—		—	
	Of which: Central Counterparty (CCP)	28,940		2,315	
9	Others	302,842		24,227	
10	Credit valuation adjustment (CVA)	2,045,772		163,661	
	of which: the standardisd approach (SA-CVA)	—		—	
	of which: the full basic approach (full BA-CVA)	1,815,956		145,276	
	of which: the reduced basic approach (reduced BA-CVA)	229,815		18,385	
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	2,155,720		172,457	
12	Equity investments in funds – look-through approach	4,680,461		374,436	
13	Equity investments in funds – mandate-based approach	—		—	
	Equity investments in funds – simple approach (subject to 250% risk weight)	93,981		7,518	
	Equity investments in funds – simple approach (subject to 400% risk weight)	472,002		37,760	
14	Equity investments in funds – fall-back approach	515,484		41,238	
15	Settlement risk	19		1	
16	Securitisation exposures in banking book	1,488,838		119,107	
17	Of which: securitisation IRB approach (SEC-IRBA)	1,317,929		105,434	
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	168,648		13,491	
19	Of which: securitisation standardised approach (SEC-SA)	2,260		180	
	Of which: RW 1250% is applied	—		—	
20	Market risk	1,792,417		143,393	
21	Of which: standardised approach (SA)	1,738,948		139,115	
22	Of which: internal model approaches (IMA)	—		—	
	Of which: simplified standardised approach (SSA)	53,469		4,277	
23	Capital charge for switch between trading book and banking book	—		—	
24	Operational risk	3,966,778		317,342	
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,184,006		174,720	
26	Floor adjustment	—		—	
27	Total	80,641,252		6,451,300	

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	
		Mar 31, 2024	Dec 31, 2023	Mar 31, 2024	Dec 31, 2023
1	Credit risk (excluding counterparty credit risk)		44,114,021		3,721,141
2	Of which: standardised approach (SA)		1,292,128		103,370
3	Of which: internal ratings-based (IRB) approach		40,004,139		3,392,350
	Of which: significant investments in commercial entities		—		—
	Of which: lease residual value		24,631		1,970
	Other assets		2,793,121		223,449
4	Counterparty credit risk (CCR)		4,423,149		362,261
5	Of which: standardised approach for counterparty credit risk (SA-CCR)		—		—
	Of which: current exposure method (CEM)		1,415,250		119,945
6	Of which: Expected Positive Exposure (EPE)		—		—
	Of which: Credit Valuation Adjustment (CVA)		2,366,101		189,288
	Of which: Central Counterparty (CCP)		279,169		22,333
	Others		362,628		30,693
7	Equity positions in banking book under market-based approach		1,592,351		135,031
8	Equity investments in funds – look-through approach		3,466,481		277,318
9	Equity investments in funds – mandate-based approach		—		—
	Equity investments in funds – simple approach subject to 250% risk weight		46,987		3,971
	Equity investments in funds – simple approach subject to 400% risk weight		733,501		62,200
10	Equity investments in funds – fall-back approach		222,184		17,774
11	Settlement risk		10		0
12	Securitisation exposures in banking book		1,304,026		104,322
13	Of which: securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA)		1,099,385		87,950
14	Of which: securitisation external ratings-based approach (SEC-ERBA)		187,741		15,019
15	Of which: securitisation standardised approach (SEC-SA)		2,708		216
	Of which: RW 1250% is applied		14,191		1,135
16	Market risk		2,662,355		212,988
17	Of which: standardised approach (SA)		454,816		36,385
18	Of which: internal model approaches (IMA)		2,207,539		176,603
19	Operational risk		3,938,287		315,063
20	Of which: Basic Indicator Approach		883,102		70,648
21	Of which: Standardised Approach		—		—
22	Of which: Advanced Measurement Approach		3,055,185		244,414
23	Amounts below the thresholds for deduction (subject to 250% risk weight)		2,269,620		192,372
	Risk weighted assets subject to transitional arrangements		—		—
24	Floor adjustment		8,465,546		677,243
25	Total (after applying the scaling factor)		76,021,118		6,081,689