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	
		Mar 31, 2024	Dec 31, 2023	Mar 31, 2024	Dec 31, 2023
1	Credit risk (excluding counterparty credit risk)	66,152,556		5,292,204	
2	Of which: standardised approach (SA)	4,534,078		362,726	
3	Of which: foundation internal ratings-based (F-IRB) approach	42,010,716		3,360,857	
4	Of which: supervisory slotting criteria approach	644,912		51,593	
5	Of which: advanced internal ratings-based (A-IRB) approach	14,658,740		1,172,699	
	Of which: significant investments in commercial entities	—		—	
	Of which: lease residual value	32,604		2,608	
	Other assets	4,271,504		341,720	
6	Counterparty credit risk (CCR)	2,767,485		221,398	
7	Of which: standardised approach for counterparty credit risk (SA-CCR)	1,828,241		146,259	
8	Of which: internal model method (IMM)	—		—	
	Of which: Central Counterparty (CCP)	59,849		4,787	
9	Others	879,393		70,351	
10	Credit valuation adjustment (CVA)	2,412,722		193,017	
	of which: the standardisd approach (SA-CVA)	—		—	
	of which: the full basic approach (full BA-CVA)	1,808,479		144,678	
	of which: the reduced basic approach (reduced BA-CVA)	604,242		48,339	
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	2,329,143		186,331	
12	Equity investments in funds – look-through approach	4,691,335		375,306	
13	Equity investments in funds – mandate-based approach	—		—	
	Equity investments in funds – simple approach (subject to 250% risk weight)	252,616		20,209	
	Equity investments in funds – simple approach (subject to 400% risk weight)	540,466		43,237	
14	Equity investments in funds – fall-back approach	570,086		45,606	
15	Settlement risk	0		0	
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	2,926,210		234,096	
21	Of which: standardised approach (SA)	2,812,666		225,013	
22	Of which: internal model approaches (IMA)	—		—	
	Of which: simplified standardised approach (SSA)	113,543		9,083	
23	Capital charge for switch between trading book and banking book	—		—	
24	Operational risk	5,545,060		443,604	
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,172,056		253,764	
26	Floor adjustment	—		—	
27	Total	92,848,578		7,427,886	

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(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)		51,660,375		4,338,292
2	Of which: standardised approach (SA)		4,255,538		340,443
3	Of which: internal ratings-based (IRB) approach		42,804,763		3,629,843
	Of which: significant investments in commercial entities		—		—
	Of which: lease residual value		34,779		2,782
	Other assets		4,565,293		365,223
4	Counterparty credit risk (CCR)		5,266,833		429,643
5	Of which: standardised approach for counterparty credit risk (SA-CCR)		—		—
	Of which: current exposure method (CEM)		1,596,891		134,365
6	Of which: Expected Positive Exposure (EPE)		—		—
	Of which: Credit Valuation Adjustment (CVA)		2,539,372		203,149
	Of which: Central Counterparty (CCP)		338,403		27,072
	Others		792,166		65,056
7	Equity positions in banking book under market-based approach		1,758,270		149,101
8	Equity investments in funds – look-through approach		3,481,884		278,550
9	Equity investments in funds – mandate-based approach		—		—
	Equity investments in funds – simple approach (subject to 250% risk weight)		118,360		9,681
	Equity investments in funds – simple approach (subject to 400% risk weight)		905,808		76,012
10	Equity investments in funds – fall-back approach		280,177		22,414
11	Settlement risk		8		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		3,691,711		295,336
17	Of which: standardised approach (SA)		1,484,171		118,733
18	Of which: internal model approaches (IMA)		2,207,539		176,603
19	Operational risk		5,167,475		413,398
20	Of which: Basic Indicator Approach		1,158,203		92,656
21	Of which: Standardised Approach		—		—
22	Of which: Advanced Measurement Approach		4,009,271		320,741
23	Amounts below the thresholds for deduction (subject to 250% risk weight)		3,042,373		257,792
	Risk weighted assets subject to transitional arrangements		—		—
24	Floor adjustment		1,931,206		154,496
25	Total (after applying the scaling factor)		81,613,040		6,529,043