Sumitomo Mitsui Banking Corporation

(Millions of yen)

OV1: Overview of RWA

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		Mar 31, 2025	Dec 31, 2024	Mar 31, 2025	Dec 31, 2024
1	Credit risk (excluding counterparty credit risk)	58,029,456	57,437,218	4,642,356	4,594,977
2	Of which: standardised approach (SA)	9,192,434	—	735,394	—
3	Of which: foundation internal ratings-based (F-IRB) approach	35,284,923	43,499,970	2,822,793	3,479,997
4	Of which: supervisory slotting criteria approach	699,431	650,731	55,954	52,058
5	Of which: advanced internal ratings-based (A-IRB) approach	11,080,296	11,406,074	886,423	912,485
	Of which: significant investments in commercial entities	—	—	—	—
	Of which: lease residual value	—	—	—	—
	Other assets	1,772,370	1,880,442	141,789	150,435
6	Counterparty credit risk (CCR)	1,232,881	1,382,178	98,630	110,574
7	Of which: standardised approach for counterparty credit risk (SA-CCR)	873,628	969,432	69,890	77,554
8	Of which: internal model method (IMM)	—	—	—	—
	Of which: Central Counterparty (CCP)	35,759	33,834	2,860	2,706
9	Others	323,493	378,912	25,879	30,312
10	Credit valuation adjustment (CVA)	1,342,352	1,456,532	107,388	116,522
	of which: the standardisd approach (SA-CVA)	—	—	—	—
	of which: the full basic approach (full BA-CVA)	1,290,093	1,394,352	103,207	111,548
	of which: the reduced basic approach (reduced BA-CVA)	52,259	62,179	4,180	4,974
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	1,229,448	1,258,282	98,355	100,662
12	Equity investments in funds – look-through approach	3,968,017	4,237,337	317,441	338,986
13	Equity investments in funds – mandate-based approach	—	—	—	—
	Equity investments in funds – simple approach (subject to 250% risk weight)	82,668	80,941	6,613	6,475
	Equity investments in funds – simple approach (subject to 400% risk weight)	661,844	728,954	52,947	58,316
14	Equity investments in funds – fall-back approach	50,491	168,742	4,039	13,499
15	Settlement risk	—	750	—	60
16	Securitisation exposures in banking book	1,603,000	1,653,385	128,240	132,270
17	Of which: securitisation IRB approach (SEC-IRBA)	1,335,528	1,407,307	106,842	112,584
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	241,996	243,144	19,359	19,451
19	Of which: securitisation standardised approach (SEC-SA)	25,474	2,933	2,037	234
	Of which: RW 1250% is applied	—	—	—	—
20	Market risk	889,686	1,571,047	71,174	125,683
21	Of which: standardised approach (SA)	889,686	1,571,047	71,174	125,683
22	Of which: internal model approaches (IMA)	—	—	—	—
	Of which: simplified standardised approach (SSA)	—	—	—	—
23	Capital charge for switch between trading book and banking book	—	—	—	—
24	Operational risk	2,810,292	2,655,087	224,823	212,407
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,656,402	1,317,591	132,512	105,407
26	Floor adjustment	—	—	—	—
27	Total	73,556,542	73,948,050	5,884,523	5,915,844