Sumitomo Mitsui Banking Corporation

(Millions of yen)

OV1: Overview of RWA

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		Dec 31, 2024	Sep 30, 2024	Dec 31, 2024	Sep 30, 2024
1	Credit risk (excluding counterparty credit risk)	57,437,218	53,538,029	4,594,977	4,283,042
2	Of which: standardised approach (SA)	—	—	—	—
3	Of which: foundation internal ratings-based (F-IRB) approach	43,499,970	40,222,931	3,479,997	3,217,834
4	Of which: supervisory slotting criteria approach	650,731	625,185	52,058	50,014
5	Of which: advanced internal ratings-based (A-IRB) approach	11,406,074	10,984,254	912,485	878,740
	Of which: significant investments in commercial entities	—	—	—	—
	Of which: lease residual value	—	—	—	—
	Other assets	1,880,442	1,705,657	150,435	136,452
6	Counterparty credit risk (CCR)	1,382,178	1,282,000	110,574	102,560
7	Of which: standardised approach for counterparty credit risk (SA-CCR)	969,432	837,460	77,554	66,996
8	Of which: internal model method (IMM)	—	—	—	—
	Of which: Central Counterparty (CCP)	33,834	4,508	2,706	360
9	Others	378,912	440,031	30,312	35,202
10	Credit valuation adjustment (CVA)	1,456,532	1,460,143	116,522	116,811
	of which: the standardisd approach (SA-CVA)	—	—	—	—
	of which: the full basic approach (full BA-CVA)	1,394,352	1,398,509	111,548	111,880
	of which: the reduced basic approach (reduced BA-CVA)	62,179	61,633	4,974	4,930
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	1,258,282	1,696,748	100,662	135,739
12	Equity investments in funds – look-through approach	4,237,337	4,051,529	338,986	324,122
13	Equity investments in funds – mandate-based approach	—	—	—	—
	Equity investments in funds – simple approach (subject to 250% risk weight)	80,941	62,983	6,475	5,038
	Equity investments in funds – simple approach (subject to 400% risk weight)	728,954	534,821	58,316	42,785
14	Equity investments in funds – fall-back approach	168,742	330,269	13,499	26,421
15	Settlement risk	750	—	60	—
16	Securitisation exposures in banking book	1,653,385	1,460,150	132,270	116,812
17	Of which: securitisation IRB approach (SEC-IRBA)	1,407,307	1,234,657	112,584	98,772
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	243,144	223,219	19,451	17,857
19	Of which: securitisation standardised approach (SEC-SA)	2,933	2,273	234	181
	Of which: RW 1250% is applied	—	—	—	—
20	Market risk	1,571,047	738,704	125,683	59,096
21	Of which: standardised approach (SA)	1,571,047	738,704	125,683	59,096
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	2,655,087	2,655,087	212,407	212,407
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,317,591	1,306,897	105,407	104,551
26	Floor adjustment	—	—	—	—
27	Total	73,948,050	69,117,365	5,915,844	5,529,389