Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen)

OV1: Overview of RWA		a	b	c	d
Basel III Template No.		RWA		Minimum capital requirements	
		Sep 30, 2025	June 30, 2025	Sep 30, 2025	June 30, 2025
1	Credit risk (excluding counterparty credit risk)	59,928,573	59,529,362	4,794,285	4,762,349
2	Of which: standardised approach (SA)	5,419,285	5,107,315	433,542	408,585
3	Of which: foundation internal ratings-based (F-IRB) approach	39,093,191	39,076,038	3,127,455	3,126,083
4	Of which: supervisory slotting criteria approach	894,364	878,151	71,549	70,252
5	Of which: advanced internal ratings-based (A-IRB) approach	12,080,575	12,017,335	966,446	961,386
	Of which: significant investments in commercial entities	—	—	—	—
	Of which: lease residual value	12,929	13,500	1,034	1,080
	Other assets	2,428,226	2,437,021	194,258	194,961
6	Counterparty credit risk (CCR)	2,297,106	2,148,585	183,768	171,886
7	Of which: standardised approach for counterparty credit risk (SA-CCR)	1,925,128	1,832,383	154,010	146,590
8	Of which: internal model method (IMM)	—	—	—	—
	Of which: Central Counterparty (CCP)	52,223	49,174	4,177	3,933
9	Others	319,754	267,026	25,580	21,362
10	Credit valuation adjustment (CVA)	2,496,044	2,409,210	199,683	192,736
	of which: the standardisd approach (SA-CVA)	—	—	—	—
	of which: the full basic approach (full BA-CVA)	2,051,386	2,032,234	164,110	162,578
	of which: the reduced basic approach (reduced BA-CVA)	444,657	376,976	35,572	30,158
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	944,029	871,661	75,522	69,732
12	Equity investments in funds – look-through approach	3,796,698	3,641,930	303,735	291,354
13	Equity investments in funds – mandate-based approach	—	—	—	—
	Equity investments in funds – simple approach (subject to 250% risk weight)	76,846	152,343	6,147	12,187
	Equity investments in funds – simple approach (subject to 400% risk weight)	873,162	817,561	69,853	65,404
14	Equity investments in funds – fall-back approach	249,640	254,103	19,971	20,328
15	Settlement risk	2	26	0	2
16	Securitisation exposures in banking book	1,626,496	1,691,021	130,119	135,281
17	Of which: securitisation IRB approach (SEC-IRBA)	1,353,770	1,418,790	108,301	113,503
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	248,857	246,837	19,908	19,747
19	Of which: securitisation standardised approach (SEC-SA)	23,868	25,393	1,909	2,031
	Of which: RW 1250% is applied	—	—	—	—
20	Market risk	2,495,788	3,045,779	199,663	243,662
21	Of which: standardised approach (SA)	2,438,998	2,959,820	195,119	236,785
22	Of which: internal model approaches (IMA)	—	—	—	—
	Of which: simplified standardised approach (SSA)	56,790	85,959	4,543	6,876
23	Capital charge for switch between trading book and banking book	—	—	—	—
24	Operational risk	4,898,591	4,610,242	391,887	368,819
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,327,784	1,737,719	186,222	139,017
26	Floor adjustment	—	—	—	—
27	Total	82,010,765	80,909,549	6,560,861	6,472,763