Sumitomo Mitsui Banking Corporation

(Millions of yen)

OV1: Overview of RWA					
Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		Sep 30, 2025	June 30, 2025	Sep 30, 2025	June 30, 2025
1	Credit risk (excluding counterparty credit risk)	58,351,465	57,959,891	4,668,117	4,636,791
2	Of which: standardised approach (SA)	9,534,622	9,183,539	762,769	734,683
3	Of which: foundation internal ratings-based (F-IRB) approach	35,312,184	35,329,595	2,824,974	2,826,367
4	Of which: supervisory slotting criteria approach	799,568	791,890	63,965	63,351
5	Of which: advanced internal ratings-based (A-IRB) approach	10,938,438	10,876,845	875,075	870,147
	Of which: significant investments in commercial entities	—	—	—	—
	Of which: lease residual value	—	—	—	—
	Other assets	1,766,651	1,778,020	141,332	142,241
6	Counterparty credit risk (CCR)	1,295,257	1,269,576	103,620	101,566
7	Of which: standardised approach for counterparty credit risk (SA-CCR)	938,326	911,137	75,066	72,891
8	Of which: internal model method (IMM)	—	—	—	—
	Of which: Central Counterparty (CCP)	35,280	35,448	2,822	2,835
9	Others	321,651	322,990	25,732	25,839
10	Credit valuation adjustment (CVA)	1,425,453	1,472,783	114,036	117,822
	of which: the standardisd approach (SA-CVA)	—	—	—	—
	of which: the full basic approach (full BA-CVA)	1,333,132	1,381,581	106,650	110,526
	of which: the reduced basic approach (reduced BA-CVA)	92,320	91,202	7,385	7,296
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	888,634	818,467	71,090	65,477
12	Equity investments in funds – look-through approach	3,762,676	3,611,358	301,014	288,908
13	Equity investments in funds – mandate-based approach	—	—	—	—
	Equity investments in funds – simple approach (subject to 250% risk weight)	74,508	150,510	5,960	12,040
	Equity investments in funds – simple approach (subject to 400% risk weight)	863,513	700,706	69,081	56,056
14	Equity investments in funds – fall-back approach	144,149	143,077	11,531	11,446
15	Settlement risk	—	—	—	—
16	Securitisation exposures in banking book	1,560,751	1,637,440	124,860	130,995
17	Of which: securitisation IRB approach (SEC-IRBA)	1,304,466	1,374,761	104,357	109,980
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	232,416	237,285	18,593	18,982
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	1,022,310	1,319,190	81,784	105,535
21	Of which: standardised approach (SA)	1,022,310	1,319,190	81,784	105,535
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	2,965,989	2,810,292	237,279	224,823
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,991,920	1,491,253	159,353	119,300
26	Floor adjustment	—	—	—	—
27	Total	74,346,631	73,384,548	5,947,730	5,870,763